



American Business Council - Kuwait Magazine

CORRESPONDENT

The Voice of American Business in Kuwait ★ Fall 2012/Winter 2013



- ★ US DEPARTMENT OF COMMERCE LIFETIME ACHIEVEMENT IN TRADE AWARD FOR M. H. ALSHAYA
- ★ EDUCATION USA ★ EMPLOYEE ASSISTANCE PROGRAM ★ MEDICAL TRAVEL TO THE USA

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by supporting the development of Kuwaiti youth along with promoting sustainability and environmental protection. Dow is the largest foreign investor in Kuwait, and through their joint ventures is the largest private employer of Kuwaiti nationals within the petrochemical industry. To learn more about Dow, contact us at

Tel: +965 2299 7949 or visit www.dowmiddleeast.com



Embassy of the United States of America

**Kuwait City, Kuwait
February 14, 2013**



Dear Readers:

My wife, DeNeece, and I have tremendously enjoyed our third and most exciting tour here, and you in the ABC-K have played a great part in making our time here so enjoyable. I am pleased to introduce the latest edition of the “Correspondent”, and want to take this opportunity to thank you for the great cooperation and mutual support between our Embassy and the business community.

The American Business Council in Kuwait (ABCK) has played an important role in strengthening the U.S. – Kuwait commercial relationship. In 2012, two-way trade between the United States and Kuwait reached a milestone. Trade volumes surged by 49%, from \$10.5 billion in 2011 to \$15.7 billion. Kuwait is now the 5th largest U.S. export market in the Arab World. The U.S. maintained its position as Kuwait’s top supplier of goods. On the services front, Kuwaitis demonstrated their growing respect and demand for U.S. education, health care, and travel. The Embassy processed nearly 40,000 visa cases last year, our largest volume ever in a decade.

All these numbers signal positive trends and developments in our enduring bilateral economic relationship. I want to commend the ABC-K for its ongoing contributions to nurturing this relationship. All of us – the American Business Council, companies, universities, NGOs, and the U.S. Embassy -- have unique, but mutually reinforcing roles to play in this endeavor.

As always, my team and I are committed to supporting U.S. companies and their business goals in Kuwait. I invite you to read more about ABC-K- and Embassy-sponsored initiatives and events in the “Correspondent”. Please do visit our website at www.kuwait.usembassy.gov.

Sincerely,

**Matthew H. Tueller
Ambassador**

ABCK Mission Statement



The American Business Council Kuwait (ABCK) is a non-profit organization dedicated to the promotion and development of American business and American business interests in the State of Kuwait.

ABCK strives to promote better awareness of American businesses, products, and services in Kuwait.

ABCK provides a forum for American business and business interest and advocates the enhancement of the business climate within the State of Kuwait.

ABCK seeks to proactively promote an understanding of the challenges and issues facing American business interests operating abroad.

Chairman's Message: **Gregg Stevens**



Dear members and friends of ABCK:

Our 28th year in Kuwait has seen a remarkable number of historic moments and growth to make our organization relevant to both the US and Kuwait business markets.

After a kickoff of great speakers and visitors for our monthly meetings in the Fall, we were very honored to receive the Executive Vice President and COO of the US Chamber of Commerce (USCOC), Mr. David Chavern, in December with his delegation which included Mr. Lionel Johnson, VP, for Turkey and MENA and Mr. Khush Chotsky, Executive Director Middle East. The premier meeting of this visit was a joint session with the Kuwait Chamber of Commerce and Industry during a whirlwind of meetings that started at 0630 and did not end until they departed for the airport to go their separate ways at midnight. We are expecting a return visit in March that will witness the first ever Memorandum of Understanding between the US COC and the Kuwait Chamber of Commerce and Industry (see article in this issue).

MECACC continues its efforts with a special door knock in Washington DC to members of Congress in February. This reason for this very special visit that is targeted at key leaders of the US House of Representatives is to educate them on the impact of the ill conceived FATCA law and to remind them of the importance to maintain the Foreign Earned Income Exemption for US citizens abroad. It is believed that Chairman of Ways and Means, Dave Camp, will be offering a bill to revise the Tax Code that will close all "loopholes" to increase revenues. Past efforts of MECACC took FEIE off the table with the Super Committee. If FEIE is removed as an option for US Citizens abroad, the cost to both our Kuwait employers of US Citizens and US Companies doing business in Kuwait will force both to look to alternative employees to replace American Citizens. Educated supporters of FEIE in Congress understand the need to keep American jobs abroad that promote trade and increase American jobs at home. The present danger is that in their zeal to increase revenues, new members of Congress will vote to fully implement FATCA and repeal the FEIE. If you have strong feelings on this subject and can attend the April door knock, please talk with our MECACC representative and secretary, Fred Shuaibi to coordinate your participation. The US COC, MECACC and ABCK fully support efforts to repeal FATCA and maintain the FEIE.

A new and dynamic face in ABCK is Dao Le, Senior Commercial Officer, and US Embassy. In the short time

that he has been here, many exciting things have happened under his leadership that is contributing to the growth of the local American Chamber (Am Cham). We are very grateful for his service at the Department of Commerce and are very pleased with his active participation as the US Embassy Ex Officio member of the Board of Directors.

The ABCK website www.abckw.org is currently being upgraded through the generosity of KGL's Chairman Dr. Ali Dashti. His team are bringing innovation to the site and making it much easier to manage by the staff for updates and current events. Please take time to see the site and offer suggestions for improvement. If the links to your companies need updating, please let us know that also. We receive a lot of visitors who are looking for partners for products and services....so the better the link system is the more likely that partner who you have not met yet will be able to contact you! If you or your company would like to help with improving our communications systems, we would welcome your time and talents.

Don't forget the upcoming Golf Tournament! If you want to participate as a sponsor or participant get your application in early to Muna and Meera at the ABCK office.

Information is now available on the US Embassy website www.export.gov/kuwait for the Offshore Technology Conference in Houston, Texas, in early May. As in previous years, the Commercial Section is organizing a Kuwait Delegation, so if you have not planned your trip to OTC yet, please go to the Embassy website to get started. Dina Al-Shawa and Dao Le will be very happy to assist in your planning process!

I want to extend a "special thanks" to Gae Lyn Anderson who has stepped forward to serve as our Editor-in-Chief for the Correspondent Magazine this year. Her willingness to contribute her free time and expertise to make this valuable communications tool a reality in very much appreciated by the board, the members and the thousands of readers.

In conclusion, thanks to the volunteer board members, the staff at the ABCK office and our Ambassador, Mathew Tueller, for your continued support of the aims of our Am Cham. The American business community is blessed to have all of you working on our behalf!

Best regards,

Gregory J. Stevens
Chairman



A Winning Combination: Business and Education

Before I started teaching full time 15 years ago, I had worked 15 years in business with various US companies, such as Carrier (in the Engineering department, materials, and personnel), Holiday Inns, Inc. (sales and catering), and Teledyne (meeting planning and marketing). I was also attending college and working a full time job at the same time, as many Americans do. It was stressful at times, and exhausting; however, in the end, having had the determination to finish what I started, the combination of business experience and education finally paid off and taught me the skills needed to thrive in work, such as organizational skills, setting priorities, team work, and working efficiently for company productivity besides gaining the sense of accomplishment with business writing skills and shorthand. Learning these business skills and strategies has also aided me in being a better teacher (and college student) as well.

As we prepared the articles for this issue, I could not help but admire the accomplishments of one particular man in Kuwait, Mohammed Alshaya, as I am sure many of you do also. He went to the USA from Kuwait as a young man to study, he received his MBA from the Wharton School of Business at the University of Pennsylvania, and came back with the additional skills and information he learned to further help build his family business and country into what we see today, the talk of the Gulf, the Avenues mall complex. A person who has not only helped his family and country, but has also created jobs for thousands of people from many countries in the process; I have to greatly admire anyone who is able to accomplish this task in today's economy. It certainly has had its challenges in the past 5 years, but with the determination of highly skilled, educated, and persistent business strategies, skills, and ethics of people as Mohammed Alshaya, we get to enjoy the fruits of his labor and have a better way of life. I always

encourage my students, if you want to make a lasting positive impact and impression in the world, create jobs for others as Mohammed Alshaya and other Kuwaiti families have done applying business and education skills into a successful enterprise. We have the same type of families in the USA who have created jobs, such as the Vanderbilts, Andrew Carnegie, Sam Walton (Wal-Mart), Ray Kroc (McDonald's), Fred Smith (FedEx), Kemmons Wilson (found of Holiday Inn), and Bill Gates (Microsoft), just to name a few who came up with ideas that changed business and in the process created jobs for many.

Moreover, I hope you enjoy the contributions of the new Senior Commercial Officer at the US Embassy, Dao Le. I want to thank Mr. Le for his zeal, enthusiasm, and for facilitating to provide additional articles pertinent to business, such as investments, health care, and education. We want to encourage the members to contact us if you have any articles to be published in the Correspondent, we welcome your participation.

Also, just want to thank HH the Amir of Kuwait, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, and the good citizens of Kuwait for this lovely life we enjoy in the State of Kuwait. When I see how much people struggle in much of the world just to survive, and I see how Kuwait is not only surviving, but thriving, we have much to be thankful for to be living in this place that is creating jobs and providing a positive and better way of life for many.

Happy National Day and Liberation Day to the State of Kuwait.

Gae Lyn Anderson

Managing Editor

Publication Committee, ABCK Magazine



Muna Al- Fuzia
Executive Director
American Business Council Kuwait –ABC K

Dear ABC-K General Membership and Board of Directors,

As I begin to write this letter, on the occasion of the ABC-K Gala 2013, I find myself thinking back gratefully to the time when I first joined the American Business Council as its Executive Director in early 2008.

I recall clearly sharing the vision of the Executive Officers of the ABC-K Board of Directors back then. Their main focus was to increase declining membership in the organization and to transform it from what had become a social organization into a business oriented council, and to adhere as closely as possible to the mission set forth in the ABC-K Charter. We set out with the objective of realigning the efforts of the Board of Directors and the office staff to develop and encourage greater participation from American and Kuwaiti corporate and professional entities. We were convinced then and remained convinced that our Membership would derive significant benefits from the networking opportunities and financial support that would be available to the ABC-K from greater corporate member participation. Many of the efforts undertaken today by your Council are directly attributable to the realization in 2008 that we should increase corporate and business participation in the Council to the fullest extent possible.

Consequently, I received a mandate from the Board of Directors in 2008 to increase corporate membership and to change the general character of the organization into a professional business organization. I am pleased to report to the Membership that our results so far have been excellent; and I am grateful to the Board of Directors for their tireless support, and the assistance of our staff, especially Meera Ibrahim. I want to recognize Gae Lyn Anderson and Lori Beverly for the time and effort they have given to us this past year and to the many Members who have helped in so many ways with all our activities.

I know I speak for the entire Board of Directors in expressing my gratitude and appreciation for the kind and generous assistance we receive from the United States Ambassador HE Matthew H. Tueller, and Dao M. Le, Senior Commercial

officer of the United States Embassy in Kuwait and his staff.

Our Members should also be aware that the American Business Council of Kuwait is now a member in good standing of the American Chamber of Commerce and I will be updating you periodically on joint events we plan to host with the American Chamber of Commerce.

Hopefully, you will have noticed and participated in the many programs we have implemented to add tangible value to our members such as Focus Groups in the Energy, Defense, Education, Banking, Financial, Legal and Health Care Sectors. Last year we held several important seminars, and hosted wonderful and well informed speakers on important topics. This year we will add an executive roundtable discussion and I will circulate details about it in the upcoming weeks.

It is a privilege for me to be a part of the American Business Council as its Executive Director and I remain passionate about the mission and the importance of the relationship between the United States of America and the State of Kuwait. Our work at the American Business Council has never been more important.

I look forward to speaking with as many Members as possible in the days ahead and getting your ideas on how we can continue to constantly improve our organization.

Regards,

Muna Al- Fuzia
Executive Director
American Business Council Kuwait –ABC K
February 13, 2013



EMBASSY OF THE UNITED STATES
KUWAIT CITY • KUWAIT



Kuwait City, Kuwait
December 12, 2012

U.S. Ambassador Matthew H. Tueller Honors M.H. Alshaya for its Support of U.S. Trade

(Kuwait City, Kuwait, December 12, 2012) – U.S. Ambassador Matthew H. Tueller presented M.H. Alshaya with the U.S. Commerce Department’s Achievement in Trade award. The award recognizes exceptional organizations that have contributed to the growth of U.S. exports in their home country and for creating business opportunities with U.S. firms.

“This award highlights how U.S.-Kuwaiti commercial cooperation is contributing to long-term partnerships that promote economic growth in both our countries and throughout the Middle East,” Ambassador Tueller said. “Working together, we have unlimited potential to expand our trade relationship, and we look forward to working with our Kuwaiti partners in developing additional, new trade opportunities,” added Ambassador Tueller.

“I would like to congratulate M.H. Alshaya on its outstanding accomplishments, and its efforts in helping build important trade ties between our countries,” said U.S. Chamber of Commerce Executive Vice President David Chavern.

“We are delighted to be recognized for this award which reflects the strong demand for American retail brands in the region”, commented Mohammed Alshaya, Executive Chairman of M.H. Alshaya Co. “We look forward to strengthening and developing our relationships with further outstanding US companies in the years to come.”

Over the last five years, commercial relations between the United States and Kuwait have expanded at an appreciable pace, with trade volumes growing by more than 75 percent from \$6 billion in 2006 to \$10.5 billion in 2011. Over the same period, U.S. exports have grown by 32%.

In 2011, for the first time, two-way trade exceeded \$10.5 billion. According to the latest data, Kuwait is now America’s fifth largest export market in the Arab World. The United States continues to be Kuwait’s top import partner.

With its network of offices across the U.S. and in nearly 70 countries, the U.S. Commercial Service utilizes its global presence and international marketing expertise to help match U.S. companies seeking partnerships with international buyers. To schedule an appointment, U.S. and Kuwait companies can contact the U.S. embassy at www.export.gov/kuwait

M.H. Alshaya, headquartered in Kuwait, is one of the world’s leading international retail franchise operators and currently operates over 70 international retail brands across the Middle East & North Africa, Russia, Turkey and Europe.

U.S. Embassy, Kuwait

Public Affairs Section P.O. Box 77 Safat 13001 – Kuwait ☎(965) 2259-1001 📠 (965) 2259 – 1294
<http://kuwait.usembassy.gov>

Award Citation: "For your sterling leadership in promoting flagship U.S. brands in Kuwait and the Middle East over the last two decades"



M.H. Alshaya Greets ABC-K Chair Gregg Stevens



M.H. Alshaya Greets Mrs. Tueller and Ambassador



M.H. Alshaya receives Award from Amb Tueller (l) and Exec VP and COO of US Chamber of Commerce, Mr. David Chavern (r)



Award Citation



M.H. Alshaya Receives Lifetime Achievement in Trade Award



M.H. Alshaya Greets Senior Commercial Officer Dao M. Le



Dao M. Le
Senior Commercial Officer with the U.S. Embassy in Kuwait

U.S. Commercial Service to Kuwaiti Firms: Look at Opportunities for Investment in the U.S.

ABC-K sits down with Dao M. Le, Senior Commercial Officer with the U.S. Embassy in Kuwait.

ABC-K: Why Should Kuwait businesses invest in the United States?

Le: The United States and Kuwait have a strong history of cross-border commerce, investment and trade. Kuwait businesses traditionally invest in the United States because it is the largest single-country economy in the world. The U.S. workforce is one of the best educated, most productive, and most innovative in the global economy. The United States hosts developed industry clusters that provide attractive opportunities for international investors, where creativity is rewarded and safeguarded by strong intellectual property rights laws. Firms also locate in the United States to benefit from its unparalleled access to global markets. As a result of our bilateral and multilateral trade agreements, a firm with U.S. operations can reach billions of consumers around the world, a figure that will continue to grow now that trade agreements between the United States and Korea, Panama, and Colombia have gone into effect. International firms are increasingly utilizing the United States as a global sales platform, and account for nearly one-fifth of all U.S. exports.

ABC-K: What is the level of current Kuwait investment in the U.S.?

Le: The total stock of Kuwaiti FDI in the United States stood at \$2.4 billion at the end of 2011; however, the potential for much more mutual investment is far greater.

ABC-K: In which industry sectors are Kuwait firms particularly competitive?

Le: The top sector for Kuwait's U.S. investments is transportation, although Kuwaiti firms are highly competitive in a wide variety of sectors such as plastics,

transportation, financial services, and warehousing and storage. For example, in January 2010, Al Mal Investment Company invested in New York City, NY in the financial services sector. The firm is setting up a New York subsidiary named Eastbridge Al Mal Holdings, which will provide equity capital for real estate projects.

ABC-K: To what degree is Kuwaiti investment in the U.S. boosting economic growth for Kuwait and the United States?

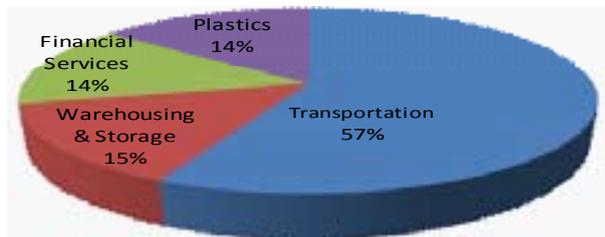
Le: There's no question that Kuwaiti investment in the U.S. enables Kuwaiti firms to benefit from new innovative technologies that support business expansion and job growth in both countries. We know that U.S. affiliates of Kuwaiti firms employed between 1,000 and 2,500 people in the United States as of 2010, the latest year for which employment data is available.

At the same time, there are major U.S. investors in Kuwait. For example, The Dow Chemical Company has been in Kuwait for 18 years partnering with Petrochemical Industries Company (PIC) of Kuwait in five industry-leading joint ventures including EQUATE, MEGlobal, and The Kuwait Olefins Company. Dow Chemical is the largest foreign investor in the country and the largest private employer of Kuwaiti nationals through its joint ventures in the petrochemical industry in Kuwait.

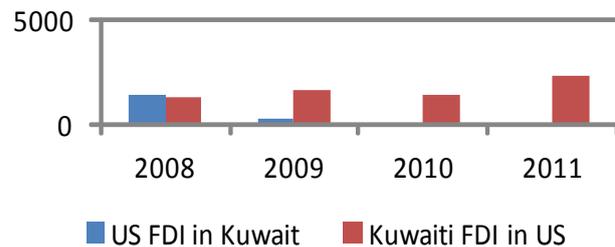
ABC-K: What is one thing you would like Kuwaiti companies to know about investing in the United States, but may be unaware?

Le: While the U.S. is very welcoming market for investment and trade, the country is a federal system with over 50 states and territories. As in any large country, navigating

**Top FDI Sectors from Kuwait
by number of projects, 2003-2013 YTD**



**Bilateral FDI Position Trends
in USD\$ billions**



state, local and national government can sometimes be a challenge. SelectUSA is the lead national resource to help foreign investors navigate the country and serves as a point of introduction to state and local officials across the entire country.

ABC-K: What suggestions do you have for a Kuwaiti company to be a successful investor in the United States?

Le: Kuwaiti companies should keep in mind the following:

1. Do your homework as to the market, product regulations, players, competition, and best resellers. This is fairly standard market intelligence.
2. It is more advantageous to start with an intermediary reseller or geographically limited resellers of products; but, the agreement should be far more one-sided toward the manufacturer and lengthy than what the Kuwaitis are used to. A lawyer is critical here. In this way, one can initially start without employees or an office in the United States, then grow the business. This type of approach to an agreement should be advantageous to the Kuwaiti party.
3. Check your intellectual property (IP) and immigration early, if applicable. Then, check tax and customs issues.
4. While there are many other issues, such as state by state laws, the lawyer can assist. If the above are aligned, nothing too serious should arise.

ABC-K: The U.S. launched a new program called SELECTUSA, how does this streamline investment opportunities for countries like Kuwait?

Le: Launched by Executive Order of the President in 2011, SelectUSA is a federal government initiative to promote business investment in the United States, and works with international and domestic firms to provide a single point of contact for information about entry into the United States, offers research and information about the U.S. business climate, connect firms to state- and regional-level contacts, and provide visibility to the positive economic impact of business investment in the United States. SelectUSA also serves as ombudsman for the international investment community, working across the Federal Government to address investor concerns and issues involving Federal agencies. So, in a sense, it's a one-stop shop for investment information.

ABC-K: Who should Kuwait firms contact to pursue investment opportunities in the U.S?

Le: A great place to start is here at the U.S. Embassy in Kuwait. It's part of the worldwide U.S. Commercial Service network of offices in more than 100 U.S. cities and over 70 countries. In Kuwait, we connect U.S. businesses with Kuwaiti firms looking to source U.S. products and services, as well as providing information and counseling to Kuwaiti firms seeking to invest in the United States. SelectUSA is an integral part of the U.S. Commercial Service network. Here at the U.S. Embassy, we provide counseling, business matchmaking, U.S. government advocacy and other services to connect U.S. firms with potential Kuwait partners. I encourage anyone interested in investing in the US to contact me directly or visit the U.S. Commercial Service in Kuwait at www.export.gov/Kuwait, and www.SelectUSA.gov.

Consular Overview: Who we are and what we do

By : Wendy Ryde, *Consul General, US Embassy*

The Consular Section at U.S. Embassy in Kuwait provides a wide range of services, both to U.S. citizens, as well as those seeking to travel and live in the U.S. in the future. Our office is staffed by Consular Officers who, among many things, adjudicate visas, issue U.S. birth certificates and passports, and provide security information to U.S. citizens residing here in Kuwait. We are supported by an international cadre of employees who provide assistance on all consular services.



The Embassy is located in Bayan (block 6) near the intersection of Routes 206 (Khaled bin Abdul Aziz Street) and 302 (Masjed Al-Aqsa Street). We are open from 8:00 AM to 4:30 PM, and follow the Kuwaiti work week from Sunday to Thursday.

Services are offered by appointment only. Individuals seeking an appointment may visit the Embassy's website at kuwait.usembassy.gov.

Contact Information:

With questions on any of our services, you may reach us by phone at 2259-1001, or fax at 2259-1438. Otherwise, you will receive the fastest response by emailing us:

American Citizens Services : kuwaitACS@state.gov
Non-Immigrant Visas : consularkuwaitm@state.gov
Immigrant Visas : kuwaitIV@state.gov

VISA SERVICES

Adjudication of non-immigrant and immigrant visas is one of the core functions of our section, and provides a critical opportunity for Kuwaitis and others to experience the U.S.

The United States welcomes millions of foreign visitors and immigrants who come to the U.S. each year. Before traveling to the U.S., a citizen of a foreign country must generally obtain a non-immigrant visa for temporary stay or an immigrant visa for permanent residence. The type of visa you will need is based on the purpose of your travel. More information on requirements and types of visas is available on our website at kuwait.usembassy.gov/visas.html.

Apply Early!

Summer travel season is just around the corner, and we are proud that the U.S. will again be a popular vacation destination for many Kuwaitis. If you do not yet have your visa, now is the time to schedule an appointment! Applying early will not only save you a stop at the Embassy during the hot summer months, but will also ensure that your vacation

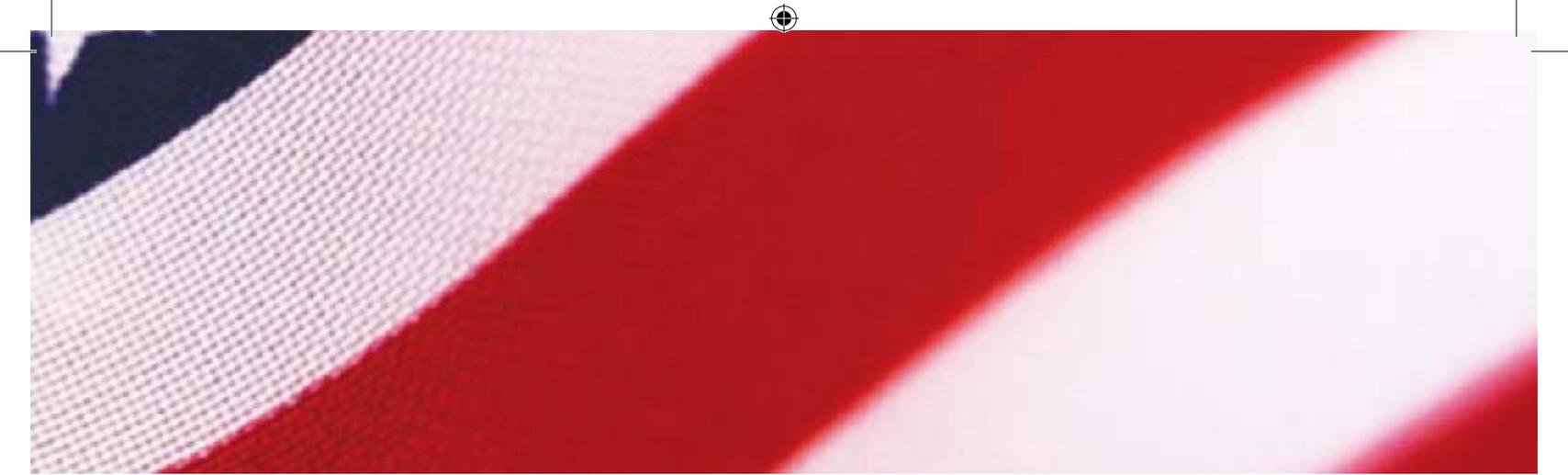
plans proceed without delay. Also, wait times for visa appointments are low this time of the year, as compared to our busy season from May to August.

Applying early is also encouraged for any students traveling soon. If you have received the I-20 and acceptance letter from your school in the U.S., don't wait. Apply for your visa now! You will not receive your visa until 120 days prior to your start date, but apply early, get the interview out of the way, and ensure you get to class on time!

Check Your Status!

We are very excited about the launch of a new tool for our visa applicants called CEAC Status Check, available at ceac.state.gov. The tool allows our applicants to check the status of their visa using either the case number (i.e. starts with 2013, will be written on any letters we provide) or the barcode number written on the application.

We encourage everyone to check the link above when you want to know the status of your visa. The website is quick and intuitive, has helpful images of where you can find



your barcode or case number, and most importantly, will save you an email or phone call trying to learn where your visa is at in the process!

SERVICES FOR U.S. CITIZENS

Services available to U.S. citizens at the Embassy require an appointment. Appointments can be made online after reviewing the information on our website at kuwait.usembassy.gov/service.html.

For all appointments, please bring your passport for identification. For some services, a passport is required, so you will need to bring a second ID (written in English) to give to the Embassy security guards in exchange for an access badge.

Passports: Check your Pages and Expiration Dates!

We provide a full range of services associated with the issuance of passports. As with our visa applicants, we do encourage everyone to check the expiration date and number of pages left on your passports. Some countries require a minimum of six months passport validity, meaning if your passport expires in April, your vacation plans may be put on hold. Additionally, if you do have travel coming up, ensure you still have open pages left in your passport.

If you find that you do need access to our passport services, a summary of all services is below:

- First U.S. passport applications
- Additional pages
- Passport renewals
- Replacement for lost/stolen passport
- Replacement for a mutilated/damaged passport

Forms and fees are required for the execution of each service, all of which are explained on our website.

Please note that passport applications received and adjudicated here in Kuwait will be issued by facilities in the U.S. Citizens will receive their new passports approximately

two to three weeks from the date of submission, so please plan ahead. Once the new passport is available, we will notify you via text or email.

Smart Traveler: Registering with Embassy - Kuwait

If you are a U.S. citizen living, working, or traveling to Kuwait, we ask that you take advantage of our Smart Traveler Enrollment Program (STEP). STEP is a free service provided by the U.S. Government to U.S. citizens traveling to a foreign country. The program allows you to enter information about your status here in Kuwait, so that we can better assist you in an emergency. Through STEP, we can also provide routine information and updates for your security here in Kuwait, and across the region. In addition, STEP will be used should family or friends back home need to contact you.

Travelers may enroll in the program by creating a user ID and password at step.state.gov.

After creating an account, you can provide information on your whereabouts through the "Add a Trip" or "Add Overseas Residence" buttons, bearing in mind that thorough information will help us provide more efficient assistance should it be needed.

Please note that enrolling through this website is NOT considered proof of U.S. citizenship. If you apply for any U.S. citizen services from the Embassy while abroad, you will be asked by our staff to provide proof of U.S. citizenship, such as a U.S. passport or birth certificate.

Employer Resources

Employing U.S. citizens in an overseas environment can present employers with challenges and situations that do not arise when hiring Americans in the U.S. From residence permits to medical evacuation insurance, there are many things for the prospective employer to keep in mind. Our website provides a number of useful links and resources on these topics, which can be found at kuwait.usembassy.gov/region_specific_information.html.

[usembassy.gov/region_specific_information.html](http://kuwait.usembassy.gov/region_specific_information.html).



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US Embassy Raises Awareness about Diabetes

By : Scott Bolz, Economic Officer, US Embassy

With nearly a quarter of Kuwait's population afflicted by Type 2 diabetes, diabetes mellitus is inarguably Kuwait's greatest public health challenge. Recognizing this, the U.S. Embassy has embarked on a number of initiatives with local partners to raise awareness about the disease. U.S. Embassy involvement in these events not only helped raise awareness of the disease, but has also demonstrated the USG commitment to working with governmental and non-governmental institutions to address this key public health challenge. Highlighting this commitment, the Ambassador and Mission staff participated in a number of activities during the week of November 14-21, 2012 in support of World Diabetes Day, reinforcing this year's theme of prevention and awareness among the local population.

On November 14, the Ambassador gave opening remarks at a Digital Video Conference (DVC), Diabetes 101: Understanding Diabetes Worldwide, which was hosted by Dasman Diabetes Institute, Kuwait's premier diabetes research and treatment facility. The event was conducted in partnership with the United States Cooperative for International Patient Programs (USCIPP), San Antonio's Methodist Healthcare Systems, the Department of State's Office of International Health and Biodefense, and U.S. Embassy Kuwait. Nearly 60 doctors, nurses, clinicians, diabetes educators, and nutritionists from Dasman's multinational staff were in attendance, in addition to several Kuwaiti health care professionals. Several print and television journalists also attended, and the event received widespread, positive media coverage.

Opening the event, Ambassador Tueller highlighted the important role that medicine has played in the U.S.-Kuwait relationship, beginning with the 1912 establishment by American missionaries of Kuwait's first hospital, the Amrikani Hospital. The Ambassador further stated that events such as this DVC illustrate how Americans and Kuwaitis can come together to address a mutual concern, sharing best practices and experiences to move toward a common goal. Following the Ambassador's remarks, Ms. Sara Villegas, a veteran diabetes educator from Methodist Healthcare Systems, gave an overview of diabetes in the U.S., primarily focusing on Type 2 diabetes. After a brief look at the global scope of the disease, she turned the stage over to Dasman Diabetes Institute Director Dr. Kazem Behbehani, who discussed the rampant increases in Type 2 diabetes in Kuwait over the last twenty years, and the challenges that the country will potentially face if

the disease is left unchecked. In their presentations, both speakers stressed the important role that prevention and awareness activities can play in combating the disease.

On November 17, the Ambassador and several Embassy staff members joined over 1300 runners in the Kuwait Charity Run's Pump4Kids 10k race, which traced a route down one of Kuwait's main commercial thoroughfares, Arabian Gulf Street. Organized by a local charity group with the support of a number of prominent sponsors, proceeds from this race benefitted the Pump4Kids initiative. Established by the Dasman Diabetes Institute earlier this year to provide local children suffering from juvenile diabetes with insulin pumps, thereby eliminating the need for children to give themselves multiple daily injections, this initiative has already provided over 1000 insulin pumps to local children in Kuwait. At the conclusion of the race, the Ambassador addressed runners and spectators, applauding their efforts in supporting the Pump4Kids initiative.

Following the 10k race, Ambassador, mission staff, and over 6000 others participated in the Ministry of Health (MoH) – Dasman Diabetes Institute "Beat Diabetes" walkathon, an annual event organized by the Gulf-based Landmark Group. In remarks following the walkathon, Dasman Diabetes Institute Director General Dr. Kazem Behbehani singled out and thanked the Embassy for its role in supporting diabetes awareness and prevention activities in Kuwait. For his part, the Ambassador praised the strong relationship between Kuwait and the U.S., including cooperative efforts by both countries to address diabetes and other health issues.

On November 21, Dasman Diabetes Institute launched its youth diabetes prevention program, "Let's Get Healthy Today, Kuwait," which is being supported by a Department of State Innovation Fund grant. The event included remarks from Dr. Kazem Behbehani, Director General of Dasman Diabetes Institute followed by comments from Ambassador Tueller. Approximately 45 middle school students from the American School of Kuwait (ASK) participated in the program's inaugural session. The full-day session began with an overview of diabetes, followed by hands-on workshops highlighting the important role that nutrition and physical activity play in preventing diabetes and promoting good health. Between November 2012 and April 2013, approximately 18 schools and 1000 children will participate in the "Let's Get Healthy Today, Kuwait" Program, which is designed to give young people the tools to combat diabetes throughout their lives.

EducationUSA

By : Tracy Roberts - Pounds, Public Affairs Chief, US Embassy

For students around the world, studying in the United States provides a lifetime of benefits and rewards:

- Quality facilities, resources and faculty;
- Opportunity for students to become highly skilled and competitive in their fields and leaders within their communities;
- Choice of different types of institutions, programs, academic and social environments, and subjects;
- Value for the money invested in higher education;
- Knowledge of American customs, culture, and history.

Preparing to study in the United States can be challenging and feel overwhelming. Our EducationUSA Advisor is familiar with the U.S. university system, and is trained to help students research and apply to U.S. colleges and universities. Our advisor is based at the Ministry of Higher Education (Sanabel Tower, Sharq) every Monday and Wednesday from 10:00-13:00, and at the National Union for Kuwaiti Students- USA Branch (NUKS- USA) every Tuesday from 17:30-19:30, and is committed to helping students pursue educational opportunities in the U.S.

Here are some important questions that Kuwaiti students may ask before they apply to study in the U.S:

How do I start?

There are more than 4,000 accredited higher education institutions in the United States. Students should start their research at the EducationUSA website. This website provides accurate, objective, and comprehensive information about U.S. educational institutions and guidance on how to access those opportunities. The EducationUSA website provides information about applying to a U.S. university, selecting universities that match a student's study goals, and applying for financial aid. <http://EducationUSA.state.gov/>

Ask yourself a few questions:

- What do I want to study?
- Does my secondary school coursework prepare me for the demands of this major?
- Can I meet admission requirements?
- What kind of environment do I want to live in? (large city, small town, cold climate, close to family, etc.)
- Do I want to go to a small (Under 5,000), medium (10,000+) or large (20,000+) school?
- What is my budget and how much can my family afford?
- Do I want to go to a private or public institution?



- Do I want to attend a university that has services for international students?

When do I begin my search for universities in the States? It is recommended that you begin your search 12-18 months before your intended departure date. For example, if you plan to start study in the U.S. in September 2013, you should begin your search in June/July of 2012.

What documents must I submit for admission to U.S. colleges and universities?

Individual institutions set their own admission requirements and application procedures. Check college/university websites and/or printed application materials for details. You may be required to submit the following items before universities evaluate your application:

- A completed application form
- An application fee
- Official copy of your academic transcripts stamped by the Ministry of Education. If the transcript is not in English, then it needs to be translated by a Ministry of Higher Education-approved translator and then stamped by the Ministry of Education.
- An application essay
- Two or three letters of recommendation.
- Financial documents proving you have adequate funds, or a scholarship, to study in the U.S.
- Official standardized test scores sent directly to the university from the testing company (TOEFL iBT/SAT/ GMAT/GRE, etc.)

All items must be submitted according to application deadlines set by the college. Deadlines can range anywhere from 3 to 9 months before classes start.



Which standardized tests will I be required to take?

The TOEFL iBT is required of all international applicants, regardless of the intended field or level of study, as they need to prove that they have a strong command of both spoken and written English. Undergraduate students are often required to take the SAT Reasoning Test. Some competitive institutions require scores from the SAT Subject Tests. Graduate students are required to take the GMAT for MBA programs, while other students are almost always required to take the GRE General Test. A few graduate programs will require scores from the GRE Subject Tests in addition to the GRE General Test. Always check university websites for specific details on standardized test requirements.

What if I apply but my TOEFL score is low?

You need strong English language skills to be successful at a U.S. university. If your academic grades are good, but your TOEFL score is a little low, you may be able to take an Intensive English Language program at a U.S. university. The university may offer you “conditional admission.” That means that you must take the Intensive English Language program to improve your English. If your English skills improve, you will be able to start your regular coursework. Read the university website carefully. Some universities will require you to take another TOEFL test at the end of the English Language program. At other universities, you need to pass the English Language Program course to move into regular coursework. If your TOEFL score is very low, you are not ready to study in the United States right now. Continue studying English, taking courses, and practicing every day. Then take the TOEFL test later. If you have been working hard, your score will increase.

When are the university application deadlines?

If you want to apply for a program that starts in August or September, you will need to apply as early as November of the previous year. For example, to start a program in September 2013, you will need to apply in November or December 2012. Application deadlines are usually 6 to 9 months before the program starts. Every university has its own deadlines, so check that information carefully on the university website. Some universities have “rolling admissions.” Applications

can be submitted throughout the year, and decisions are made on a monthly basis. But apply early! If you wait, there may not be any places available.

How can I pay for my university degree?

Funding your studies yourself All U.S. colleges and universities welcome foreign students and can provide information on the cost of attending.

Obtaining a scholarship from the government Most students receive scholarships from the Ministry of Higher Education in Kuwait.

Obtaining financial aid from a U.S. university This financial aid can be grants or scholarships, loans, or campus work programs. Students should complete a Financial Aid Application as part of their application package. Use the EducationUSA

Will my degree be recognized/equalized in Kuwait?

If you are a Kuwaiti citizen, you will want to make sure that the colleges/universities you apply to are recognized by the Ministry of Higher Education (MOHE) in Kuwait. The MOHE has a list of approved schools by major and degree type on the Kuwait Cultural Office Website <http://www.kuwaitculture.com/University/listing.asp>. This is important because when you return to Kuwait you will probably want to have your degree equalized by the MOHE.

How do I apply for a Visa?

The U.S. Embassy in Kuwait accepts applications for students who would like to study in the United States. Obtaining your visa is the final part of the process of applying to study in the United States. You should apply after you have been accepted for admission at an American college or university and have accepted the admission offer. Information about applying for a student visa is available on the U.S. Embassy Kuwait webpage. http://kuwait.usembassy.gov/visa_services.html

For more information, contact an EducationUSA Advisor: EducationUSA.Q8@state.gov

Or visit:

US Embassy Website: <http://kuwait.usembassy.gov/>

Facebook : <https://www.facebook.com/USEmbassyQ8>

Twitter : <http://www.twitter.com/USEmbassyQ8>

Instagram : USEmbassyQ8

Medical Travel to the United States from Kuwait

The United States of America has the reputation of having the most technologically advanced and highest quality healthcare system of any developed nation in the world. Patients traveling outside their home country for medical care often put the U.S. on the top of their list for its cutting edge technology and life-saving protocols for some of the world's rarest and most complex conditions. The degree of super-specialization among U.S. physicians is unparalleled anywhere else in the world.

The U.S. health care industry is one of the largest in the world and represents 16.2% of the U.S. gross domestic product. Health care organizations provided 14.3 million (M) jobs in 2008 and are projected to add 3.2M new jobs by 2018. Twenty of the fastest growing occupations are in health care (<http://www.bls.gov/oco/cg/cgs035.htm>). International patients who come to U.S. academic medical centers do so because they need care that local providers are either unable to provide at all or are unable to provide at the level of quality desired. Interview research with nationally-ranked academic medical centers that have an international patient program confirmed that growth in international patient revenues was due primarily to an increased demand for high-sophistication services, also referred to as "quarternary care" or complex care (Garman, Johnson, and Clapp 2008).

Between 2009-2012, Kuwaiti citizens accounted for more than 13,000 inpatient and outpatient visits to

Methodist Stone Oak Hospital, San Antonio, TX nurses walking through the corridor that connects the patient portals for admissions to the various hospital departments. Methodist Stone Oak Hospital, opened in 2009, is the newest of the 9 hospitals in the Methodist Healthcare System.



major US academic medical centers. 55% were for diagnostic assessments in ambulatory settings. 23% of these visits included hospitalizations, which were mostly elective encounters. 9% involved ambulatory surgery, and 7% were for emergency department visits. The most frequent reasons for visits by setting of care included: Inpatient visits related to cancer surgery and therapy and cardiovascular care for about half of the hospitalizations, followed by hospitalizations for gastrointestinal and injury care. Outpatient visits for the majority were related to cancer diagnosis and treatment (60%), followed by gastrointestinal conditions. Emergency Department visits were related to orthopedic, gastrointestinal, neuroscience, and injuries. Of these Kuwaiti patients, 65% of cases were adult (age 18-64); 21% of cases were Pediatric (age 0-17); and 13% of cases were seniors (age > 64). 53% of the Kuwaiti patients were male and 47% female. About 80% of these cases were scored as having moderate to major severity of illness (based on 3M APR-DRG grouper severity score assignments).

There is clear evidence that the health care export market is undergoing transformative change internationally. Outside of the U.S., destination brands (e.g., Singapore, India) are becoming as strong, and in some cases stronger, than individual hospital brands. Other countries housing medical travel providers have begun capitalizing on this by collaborating at the national level to "brand" their countries as medical travel destinations. The need for a similarly collaborative approach in the United States is clearly evident.

The U.S. hospitals remain competitive in the International marketplace for patients traveling outside their home country for medical care. The U.S. is not a destination that is competing as the low-cost provider for routine services.

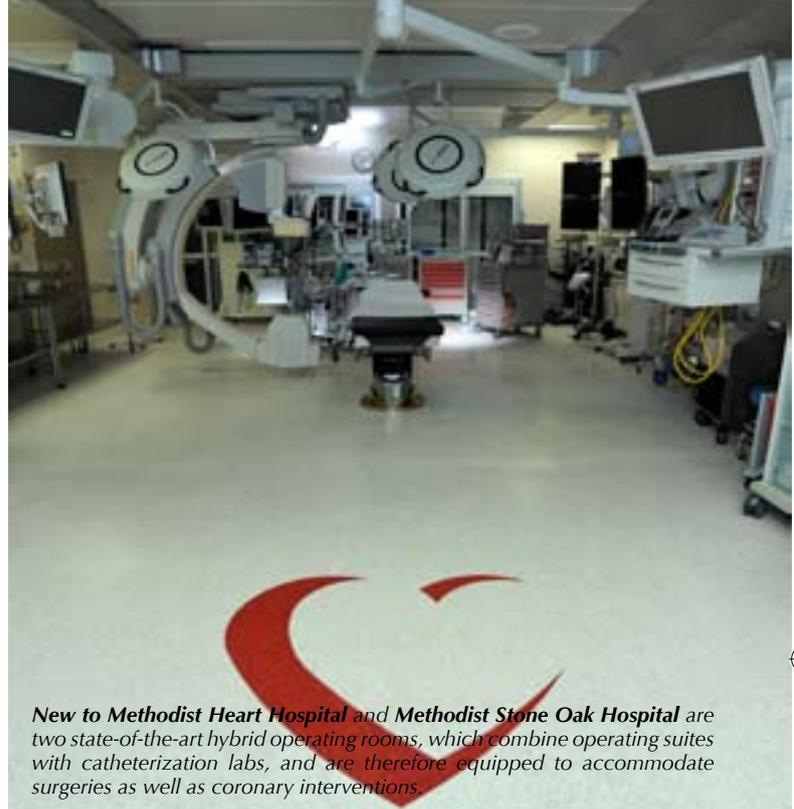
Cincinnati Children's Hospital Medical Center, USA.
 Every 3-6 weeks, Dr. Robert Wood (right) performs a whole lung lavage on a young Kuwaiti patient (left) to treat a rare, hereditary lung disease.



Rather, U.S. hospitals are leveraging their technological advancements and high quality and customer service to attract those patients who are seeking the best care option available. Many U.S. hospitals have committed to serving the International Patient community and have services including translators, scheduling, travel arrangements, remote medical record review and second opinion available via teleconference and others. These hospitals have trained their staff to be sensitive to the special needs of the International Medical Traveler and have invested in the services desired by Patients traveling to the U.S. for Medical Care.

US Cooperative for International Patient Programs (USCIPP):

- Baptist Health South Florida
- Boston Children's Hospital
- Cedars-Sinai Medical Center
- Children's Hospital Denver
- Cincinnati Children's Hospital
- The Cleveland Clinic
- The Emory Clinic, Inc. PC
- Hospital for Special Surgery
- John Hopkins Medicine International
- Massachusetts Eye and Ear Infirmary
- Mayo Clinic
- Memorial Hermann Hospital
- Memorial Sloan-Kettering Cancer Center
- The Methodist Hospital - Methodist International
- Moffitt Cancer Center
- Mount Sinai Medical Center
- New York University - Langone Medical Center
- New York-Presbyterian Hospital
- Northwestern Memorial Hospital
- Partners Healthcare System Inc
- Philadelphia International Medicine
- Rush University Medical Center
- St. Luke's Episcopal Hospital/The Texas Heart Institute
- Stanford Hospital and Clinics
- Tenet Healthcare, Inc.
- Texas Children's Hospital
- University of California Los Angeles Health System
- University of California San Francisco Medical Center
- University of Chicago Medicine
- University of Colorado Hospitals
- University of Maryland Medical Center
- University of Miami Health System
- University of Michigan Hospitals and Healthcenters
- University of Pennsylvania Health System
- University of Pittsburgh Medical Center
- The University of Texas MD Anderson Cancer Center



New to Methodist Heart Hospital and Methodist Stone Oak Hospital are two state-of-the-art hybrid operating rooms, which combine operating suites with catheterization labs, and are therefore equipped to accommodate surgeries as well as coronary interventions.



For more information on the USCIPP or the information contained in this article, please contact:

Molly Allen, MPA, MS-HSM

Program Director,

US Cooperative for International Patient Programs

UHC|155 N. Wacker Drive| Chicago, IL | 60606

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www.uhc.edu/InternationalPatients

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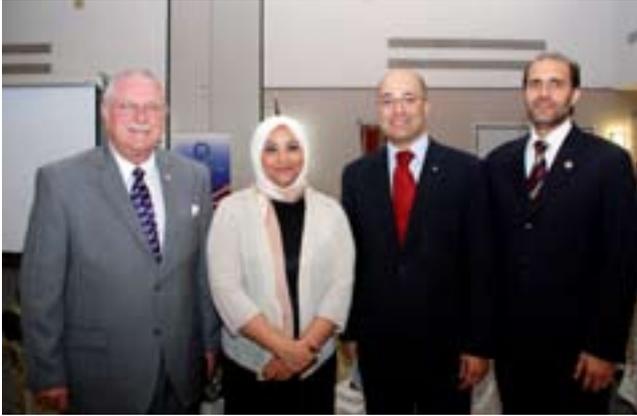
May ABCK General Meeting: Board of Directors Elections

May 29, 2012 at US Embassy



Guest of Honor

**HE Honorable Ambassador Matthew Tueller
US Ambassador to Kuwait**



June ABCK General Meeting: Introduction of new ABCK Board of Directors

June 26, 2012 at Hilton Kuwait



Agenda:

- Introduction of the New Board & officers
- Programs / Events planning for 2012-13
- Introduction of New Corporate members
- ABCK Treasurer's Remarks



September ABCK General Meeting: Defense/Security atmosphere for Business in Kuwait

September 18, 2012 at Hilton Kuwait



Guest Speakers Panel:

Ministry of Interior (MOI)

- Sheikh Major General Mohamed Y. Al-Sabah
- Sheikh Lt Cdr Mubarak Ali Al Sabah
- Lt Gen. Ghazi Al-Omar; Undersecretary; In charge of the VICE Squads

Ministry of Defense (MOD)

- Maj. Gen. Abdulrazaq Alawadhi, MOD, Asst. Chief of Staff Ops & Plans
- Maj. Gen. Khamis Al Farhan, Kuwait Air Force Commander
- Maj. Gen. Mohammed Khoder, Commander Kuwait Military College
- Brigadier Gen. Hajraf, Commander Kuwait National Guard



October ABCK General Meeting: MECACC visiting Kuwait

October 17, 2012 at Hilton Kuwait



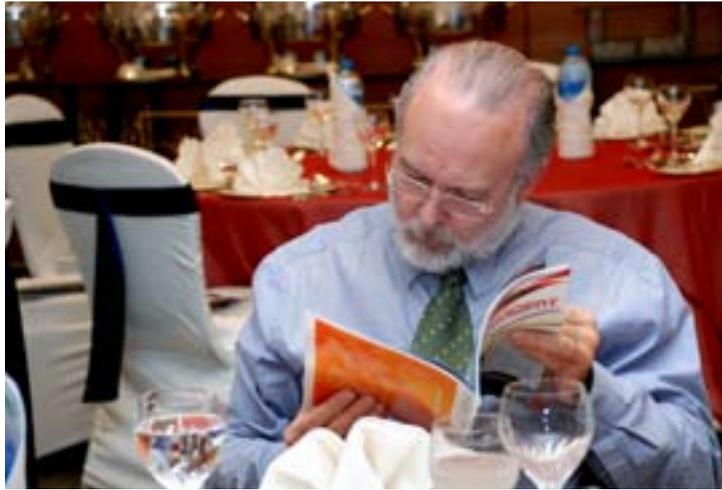
Guest Speakers Panel:

Mike Jones

MECACC's representative and lobbyist from Washington , D.C

Anne Jafery

MECACC's Chairman



November ABCK General Meeting: Thanksgiving Dinner

November 20, 2012 at US Embassy



Guest of Honor

**HE Honorable Ambassador Matthew Tueller
US Ambassador to Kuwait**



December ABCK General Meeting: Christmas

December 7, 2012 at Crowne Plaza



**Guest Performers:
American School of Kuwait Choir**



Project Management: The Italian Job

By: *David Simon*

When I was in my early twenties I lived and worked in Italy for 3 lovely wine and pasta infused years. I used to travel to other countries in order to play the touristy part. When I first started traveling I must have been a sight to behold. Without a care or a plan I just packed up a suitcase the day of my travels and jumped in my car and headed out with the radio cranked up and the sun roof open. I never much cared for the details back then and approached each problem as it came.



Well as you can imagine it didn't take long before I was part out of money, part out of patience, and all out of my mind. Some countries have certain rules, tariffs, taxes, visas, permits, etc, and on and on which prevent you from having as much fun as you imagined you were going to. I found I spent half my time stopping here for this permit or stopping there to pay for this sticker and the other half trying to figure out where the line was (or "queue" as the Europeans call it), and generally wasting time and money. When I arrived to my destination I was completely clueless and spent most of my time looking for a hotel and the least stale pizza I could find before I passed out due to lack of nutrition from jamming chocolate croissants and dopia espressos the whole ride.

Eventually I became more wise after a few of these episodes of travel and I started doing smart things like talking to people who had traveled to the destinations I wanted to go, researching on the web, and talking to travel agents (Collectively all a Body of Knowledge) to see if I could save money on things I didn't want to spend it on such as expensive hotels with smelly rooms, terrible food, taxes, tickets, and fees (Risks) and use it for things I did want to spend it on like at the beaches and dance clubs (Opportunities). I also found I could avoid spending lots of time wasted wandering around spending money on things that weren't getting me closer to my goals (Sunk Costs).

When I became a seasoned traveler I started to keep a travel journal (Project Management Plan) on each trip. In this journal I would detail what my main destinations were, as well as what I wanted to do while I was there and how long I had to be at each place (Project Charter). A day or two before I was to leave I would have an entire summary (Scope Statement), with pictures, addresses, where I wanted to be at what time (Time Schedule), how much I was going to spend at each place (Cost Schedule) and kept it updated throughout my travels.

If I wanted to do an activity NOT on my list (Scope Creep) I had to go back and take off something from my plan to compensate (Scope Management). If it was just a small activity (Change Order) I might have the extra cash put away (Discretionary Reserve) just in case of such event. If I felt all squirrely and wanted to make a major change (scope change) I would do so at the end of one of the segments of my trip, usually at the end of the day, and re-plan (re-baseline) for a new segment starting the following day.

This served me greatly when I returned home and was able to see whether my allotted time was enough in actuality

as to what I had planned (Schedule Performance Index), if the trip was worth the cost compared to what I imagined it would be (Cost Performance Index) and then determine if it was worth the effort and worthy of going again someday (Earned Value Management).

From these journals I was also able to predict which cities I would need more time in and which things I could do relatively quickly and which activities to avoid (Lessons Learned). Most people don't know four days in Rome is under-

estimating by a long shot. Using my techniques I estimated a full week in Rome, and I lived in Italy, and I still felt like it was too short of a trip given all the activities which exist there for a tourist.

It was easy for me to see the value of this sort of level of planning but even then I had no idea it had a name (Project Management), let alone an entire group of people certified, credentialed, and devoted to its development and understanding (Project Management Professionals®). For some this may be news hearing of such a group, and if it is news to you I hope it is well received.

Now I can imagine what you are probably thinking...In a world full of people doing things it might seem inevitable that a body of knowledge would evolve to qualify and quantify the way of "doing things". So why is this news again?? However, until this century a well-documented and comprehensive "How To" book on "doing things" has alluded us. Instead there have been many books on individual processes, ideas, tasks, and with quite extensive knowledge on the subjects you wish to know and study; but quite lacking of one book on how to formulate a way of putting together what you know, with what you have experienced, and making a plan on what it is you want to do, following that plan, and then later using the results of that plan so you can analyze how well you did as well as predict how well you might do in the future.

Now this book might be as brutally painful as reading the Federal Acquisition Regulation to some, but there are many different guides to interpreting and understanding this book which helped me immensely in the pursuit of knowledge and understanding of Project Management and its Body of Knowledge. Once you pick a book that works to your liking you might ask yourself "Who wouldn't want a broadly encompassing methodology for planning how to do things starting from the beginning (Initiation) and covering all things (Planning, Executing, Monitoring and Controlling) through till the end (Closing)."

This methodology can be applied to almost any project you are about to embark on. It can provide for you an outline for how to successfully "do" or perform a project as well as a framework to put everything into a cohesive form from which you can extrapolate many useful things. Now what business would not benefit from an expert in this area? Shoot even if it only saves you a few thousand dollars in travel expenses and enjoyment in your adventures then I would say it sure beats going all willy-nilly.



Employee Assistance Program in Kuwait

Today's corporate world has been more fruitful than ever, however despite all this progress, many employees' personal problems still get in the way of their productivity. To address this issue, employers all around the world have been providing Employee Assistance Programs (EAP) at their workplaces.

EAPs are one of the most important employee benefit programs a firm could offer. It is aimed at assisting people at a work place by helping them deal with their personal problems. Nowadays, most employees face a challenge when trying to deal with their private matters and keep a balance for being productive at their workplace. EAP has been proven to be both beneficial to the employees and employers alike.

To individuals, EAP services are near countless. They can range from mental health-related services and drug-related services to services related to personal issues such as divorce and parenting. Nevertheless it can also provide helpful information on work and life supports such as care giving for elderly parents and financial planning, and wellness and health promotion services such as smoking cessation and weight reduction.

To organizations, EAP has a lot to offer as well. EAP services include education on handling mental health, stress, and addictions in the workplace. Also it serves in addressing workplace violence, safety and emergency preparedness, guidance on communicating in difficult situations such as mergers, layoffs or when employees die on the job, and absence management.

According to the U.S. Department of Labor, EAPs have been shown to contribute to:



- Decreased absenteeism
- Reduced accidents and fewer workers compensation claims
- Greater employee retention
- Fewer labor disputes
- Significantly reduced medical costs arising from early identification and treatment of individual mental health and substance use issues

Dr. Dinkha and Dr. Aboul-Hosn are proud to offer the Employee Assistance Program (EAP) in Kuwait. EAP is delivered exclusively by Dr. Dinkha and Dr. Aboul-Hosn's team of consultants who are comprised of U.S. and UK trained clinical and organizational specialists that are bilingual and culturally competent. The consultants would meet with HR and management, identify organizational difficulties, develop a tailored training curriculum, implement training and consultation services on site, and provide pre and post feedback sessions.

Please feel free to visit our website for more information on our EAP program: www.kaizen-kw.com

Be your “Cyber Self”

Most of us use social media to communicate with the world around us. We use tools like Facebook, Twitter and many others to portray who we are. We may have up to hundreds of friends or followers. How many of these are actually friends? Why do many people resort to chatting and making friends online rather than going out and making ‘real’ friends and socializing with actual people? How many of us find it easier to talk to others online? Strangers, who we know so little about? I have heard from many people that it is much easier to disclose personal information to a stranger in a chat room than to tell a friend or a loved one. I don’t find it hard to believe. How often do you walk into a room full of people and get asked “What’s on your mind?” Facebook asks you this question every time you log on and you are entitled to share your thoughts and feelings with the world simply because you have been asked.

Though socializing may come naturally to some, many people find it more difficult to engage in a conversation or reveal aspects about themselves to others. We have so many barriers that inhibit us from sharing. We fear being judged and rejected. What if I am not liked? I can see it on the person’s face....What if we disagree? Will I have the right words to use? I won’t have the chance to think about it and process my words before I ‘type’ a reply back.

The way we dress, wear our hair, the tone of our voice all say something about us to people who we interact with. In the world of social science this is known as “impression management” We all do it and it tells people who we are... or at least what we want them to know about who we are. In the cyber world we have the ability to manage these impressions to a totally different level. Others will only see what we want them to see. We choose topics, pictures and information that we deem appropriate to share with others. We can choose not to share our photos when we were a few kilos overweight, we can choose to only share photos that show our best. Because, after all, we want to be viewed as attractive. Studies have shown that people who are perceived as attractive are also given other positive attributes such as kind, friendly and honest. These people will be liked and therefore accepted by others, and at the end of the day, isn’t that what we all strive for; to be liked and accepted?

So is it easier to communicate online? I guess for many people it is. We have more control over what we say and



Sally Ghazal

how we look and therefore the fears we have of being rejected are diminished. We can decide to be ‘intellectual’ and use quotes from a famous philosopher. We can be cute and use the cutest smiley’s our laptops have to offer. We can be cultured and post an invite to an art exhibition which we will never attend. All this and I haven’t even started on fabrications, or stretching the truth as some like to call it....How many people actually change their age? Their hobbies? Claim that they have read a book because they have skimmed through it at the book store? What worries me is that by the end of this ‘impression management’ we have managed so much that little of our true selves remain. This new ‘self’ or ‘Cyber Self’ we have created is more like everything we would like to be, and therefore more comfortable to chat with others. The ‘cyber’ self probably even has a much cooler and more exciting name than our own, that others naturally want to approach. I am not trying to say that we completely change who we are, what we do is bring out the best in us by emphasizing our best qualities and keeping what we don’t like about our real selves in the dark. This cyber self then adds new friends, engages in controversial topics and clearly states its mind and voices opinions that may even be unacceptable by some. This self is still ‘us’ only a more comfortable us. It is the ‘self’ we are proud to present to others, it has less inhibition than our ‘true selves’.

This leads me to my next question, what if we were to show our ‘true selves’ and speak our minds in the ‘real’ world? I wonder how many people would agree that this would allow us to form more meaningful relationships and lead to more stimulating conversation. After all, we psychologists always speak of body language and what an important role it plays in communication. Our body language including our posture, eye contact and facial expressions are all crucial in getting our message across to people. When



you type a message to someone you don't truly know how it was received; did the receiver have a smirk on his face? Did he really "laugh out loud" while typing LOL? They haven't even heard your tone so they may not know if you were being sarcastic, serious or angry. They can't look you in the eyes and know how much truth is behind what you are saying. Without these cues we are risking misinterpretations by people around us. I guess to some, it is easier to risk being misunderstood than being clearly heard and rejected.

As a psychologist, I have always believed that one of our basic human needs is interaction with others. It is what helps us adapt and grow. Studies show that babies who were deprived of much social interactions have adjustment issues as adults. We all have the need to talk to a friend at some point because we need to share our lives with others, we may need advice or simply we need someone to listen to us. I worry when that friend is a 'cyber' friend, for so many reasons, one of which is we are not sure if we even know that friend. So, needless to say, I encourage people to go out there and socialize in the real world; replace the hundred plus friends in your chat groups with a few good real life friends.

This takes me back to the issue of people finding it easier to communicate with strangers or online, and this, in my opinion, is mainly due to our self image. We have a universal desire to be accepted and loved and we fear being rejected. So rather than modifying our profiles and managing our images in cyber space, why not try to work on becoming our 'cyber' selves in real life? Why not manage our true selves to the point that we are proud to put this self forward whenever we meet people. Instead of saying on your profile that you like adventure, go and do something adventurous. People can do so much to enhance their self image and they can do it best by understanding who they truly are. Many people feel that they simply cannot be more than they are, or do not have much to offer. They feel that they should safely hide in the chat room. I disagree with that, all we need is confidence and positive self image. There are many ways to improve how you feel about yourself. Simple techniques include monitoring your self talk, reminding yourself of all the positive qualities you possess and doing something that makes you feel good about yourself. We cannot be satisfied with 'managing' our cyber self, we need to work on being the best real self we can be. We simply need to be our 'cyber' self in real life.

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Changes in the Companies Law and Foreign Account Tax Compliance Act (FATCA)

New Companies Law

On 29 November 2012, the Government of Kuwait published the long-awaited new Companies Law, promulgated through Decree No. 25 of 2012, through a special issue of the Official Gazette (Kuwait Al-Youm). This law immediately cancels and supersedes the previous Commercial Companies Law which was in existence from the 1960s.

The Law brought about several positive changes that are expected to greatly facilitate the formation of new business entities in Kuwait and are anticipated to also invite new investment opportunities into the country.

One major change which will impact foreign companies doing business in Kuwait is the elimination of minimum shareholding of 51%, which is anticipated to be relaxed for certain special types of companies or companies in specified sectors. Greater clarity on this important consideration is expected to be contained in the Executive Regulations which will be issued subsequently.

Amongst the other key positive changes that the new law brings is the introduction of new forms of entities which can operate in Kuwait including partnerships, limited partnerships, sole proprietorships, professional companies and not-for-profit organizations which did not exist under the previous law.

For the first time, organizations who were not previously allowed to operate as non-for-profit organizations are now welcomed into the market, therefore bringing along better development opportunities into the economy. It may also open discussion about tax exemptions for Kuwaiti charity organizations, and perhaps in the future, foreign non-for profit organizations.

As for the incorporation and the licensing of the companies, all will be dealt with through a single department at the Ministry of Commerce and Industry, therefore ensuring the timeliness and easy flow of information between companies and the Ministry.

The new Companies Law also introduces new concepts like the "Objectives of the Company", segregation between the Chairman and the Executive President roles, an expansion of managers and directors' powers, a change in the way of calculating the board of directors' remuneration, and even new regulations for sukuks, bonds and convertible bonds.

In an effort to provide more flexibility with the sharing



Alok Chugh
Tax Partner, EY Kuwait

of profits between shareholders, the law now allows shareholders to agree to share profits and losses in a ratio other than their percentage shareholding in the company, provided that no shareholder may be completely excluded from sharing in the profits/losses of the company. In addition, "preference shares" have also been introduced, which may appear more appealing to investors in the market than common shares.

Also, minimum shareholding requirements for Board of Directors of joint stock companies have been eliminated, again demonstrating more elasticity in the shareholding options to investors.

It is projected that supplemental executive rules to the new law will be issued in the near future, providing further clarity on the provisions of the law.

The existing companies registered in Kuwait are required to review the corporate structure, identify gaps and address them to comply with the new company's law within a period of six months from 29 November 2012. It is appropriate at this time to also, consider other changes which could be undertaken by the companies to increase their effectiveness and profitability.

FATCA in action

With the changes in the company's law on one hand, another legislation which impacts Kuwaiti businesses is FATCA; a legislation which applies to all non-US financial institutions, US withholding agents and US persons.

FATCA was enacted by the US president on 18 March 2010

and a final regulation was issued, by the United States Treasury and Internal Revenue Service (IRS), on 17 January 2013.

FATCA's purpose is to insure that all foreign financial institutions (FFIs) are compliant with their tax reporting obligations in the USA. As per the legislation, any FFI doing business with a US client is required to enter into a contract with the IRS undertaking to identify their US customers and declare assets.

The definition of FFIs is very wide, such that FATCA applies to between 50,000 and 100,000 institutions. Similarly, the definition of a US person is very wide.

The FFI to which the new act applies must identify all US accounts, i.e. those accounts held directly or indirectly by a US person. FATCA will therefore have a significant impact on processes and procedures with Customer Due Diligence (CDD) and Know your customer (KYC) and may even impact the decision to keep or terminate relationships with US clients. In addition, companies may grow wary of entering into agreements with non-FATCA compliant organizations since the cost of non-compliance is significant.

Non-compliance with the regime is likely to have severe consequences on the non-cooperative financial institutions

since the IRS will be applying a 30% withholding tax to be deducted from payments to the FFI. This is expected to have a grave outcome on the foreign company since the result could be damage to its reputation as a result of non-compliance, as well as loss of the US-client.

The withholding tax of 30% shall apply from 30 June 2014 to interest, dividends and sales returns paid to uncooperative institutions and customers from US sources.

On one hand, plenty of new opportunities may arise in Kuwait due to the new Companies law. At the same time Kuwaiti entities (FFIs) now carry a heavier burden of ensuring compliance with requirements of FATCA.

It is therefore essential that Kuwaiti FFIs start the FATCA journey as early as possible so they are able to pre-empt any nasty surprises that may be lurking in the shadows. Similarly, US Persons are advised to review the potential impact of the legislations.

If you have any questions about anything in this article or would like some guidance on the New Companies Law or the FATCA program, please contact alok.chugh@kw.ey.com at Ernst Young, Kuwait.

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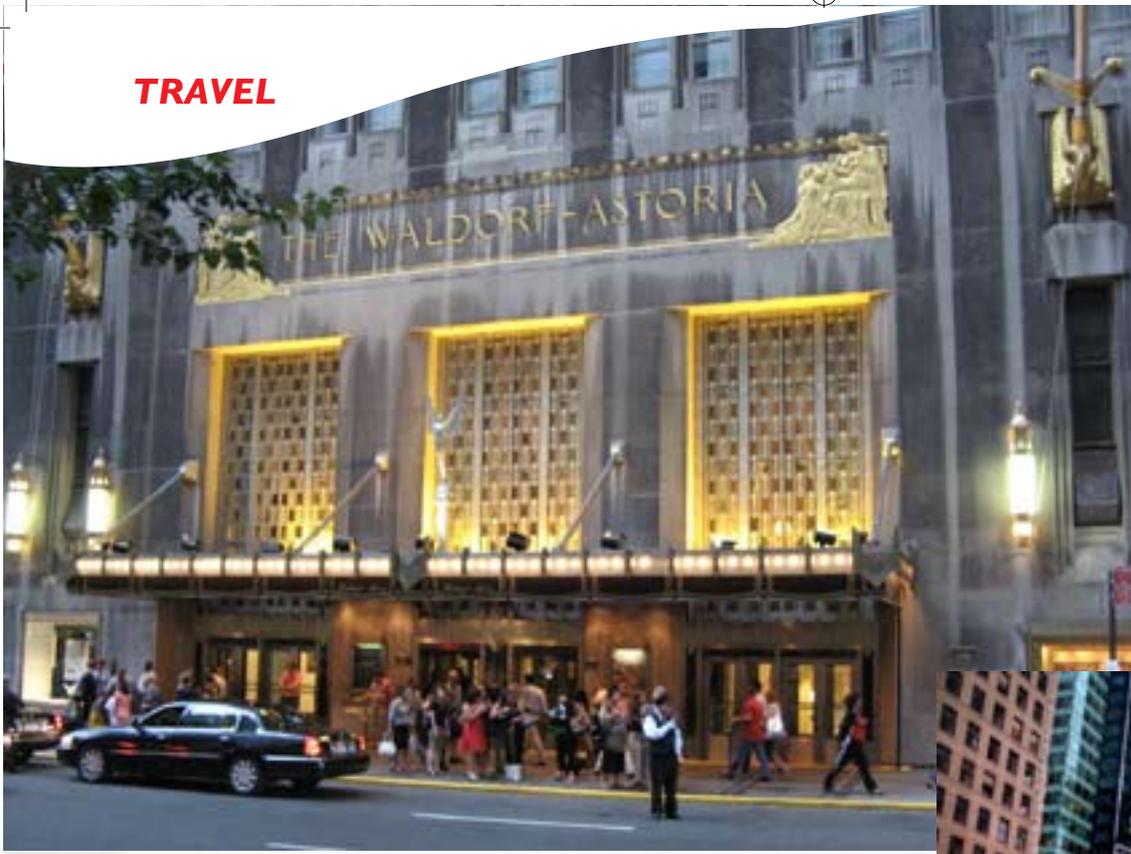
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New York

- it's a wonderful place !

By, Gae Lyn Anderson

Recently, I was on a trip to New York for a short vacation. I wanted to visit New York as I often used to do when my mother was living there. My mother and father met and were married in New York in the late 1930s, and there is no town in the world to my mother as New York City. She loved New York, and I long to see it often through her eyes. Back then (in the 70s and 80s), I would go to Central Park for picnics, Broadway plays, and shopping playing the typical New York tourist. So, this time I wanted to take a trip down memory-lane as I used to do with my mother and friends who lived in New York. New York is as diverse a town as you could ever go to, over 35% of the city are immigrants not born in the USA. It has as many cultures (and cuisine) and languages as you can imagine with 13% speaking Spanish, 2% Chinese, 2% Italian, and 1.5% speaking Russian. The GDP of New York is \$1.6 trillion, and it is 3rd behind California and Texas making it the 16th highest economy in the world. It also houses the largest stock exchange in the world by volume. The Governor of New York is Andrew Cuomo, and I had the good fortune to meet him in Miami where he was the guest speaker at a meeting I was attending, Continuum of Care, for those of us who were working with the homeless in Florida when I was in college when he was the Secretary of HUD (Housing, and Urban Development). Governor Cuomo is now married to the lovely Sandra Lee, a TV show hostess.

New York City

If you have time to shop and dine for several days, you just have to enjoy New York City. Some of the oldest and best established restaurants that are still around are Sardis (Italian cuisine) founded in the 1920s and the Carlyle (French cuisine) at East 76th Street, founded in the 1930s. I always enjoyed visiting my mother there after I was married, and took my daughter and some friends when we had the





time to go together. Our favorite places to go were the Metropolitan Museum of Art, the United Nations tour, the Statue of Liberty, the Empire State Building, Wall Street, Rockefeller Center, and Ellis Island. Today, there are new places of interest to add to these well established ones, such as Zabar's, a popular Deli at East 80th St and Broadway, and Rizzoli's Book Shop at East 57th St., one of the few independently owned bookstores left in New York, and Ground Zero. Of course, one could just not go to New York without a trip to Macy's, Bloomingdale's, and Saks 5th Avenue, if shopping is on your agenda. One of my favorite things to do in New York is to take in a Broadway play, as no trip to New York is complete without it; and lunch at the Waldorf Hotel. Of course, there are other fabulous hotels as the Plaza for your stay in NYC.

Long Island

While I was in New York on vacation between semesters staying with some friends in Manhasset, we took some lovely drives in the area. We visited at the Strathmore Vanderbilt Country Club, built in the 1930s, and took a drive out towards the Hamptons. We stopped in Cold Springs Harbor, a lovely old whaling town from the 1700s and 1800s, with lots of lovely boutique shops (there is a large and lovely whaling museum compound, complete with a

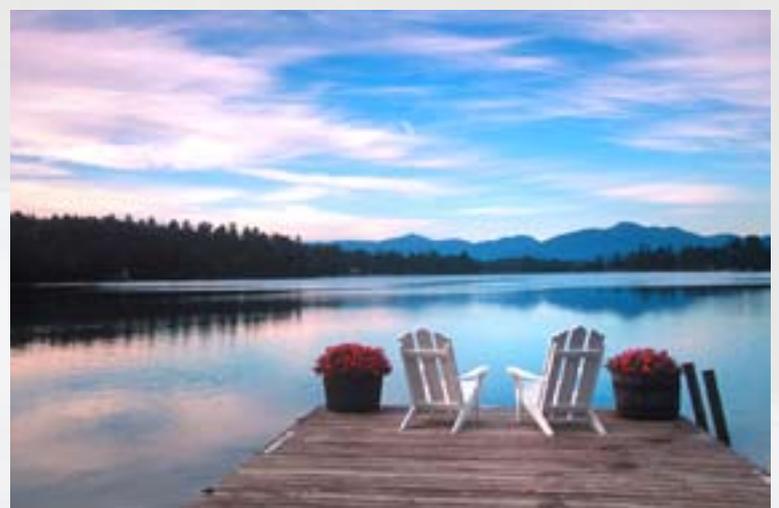
a day trip from New York City, or to stay for the weekend. We stopped at a lovely garden shop, Martin Viette Nursery, with 42 acres of garden plants and supply to beautify your home, or just enjoy the gardens.

Lake Placid

I spent a week in January in this lovely snow-filled town in the Adirondack Mountains, complete with a log cabin. My grandfather used to fish and hunt in the Adirondacks, and I always wanted to visit the place he loved to go to escape the city, I was very glad I came here. The Adirondack Mountains is the largest national park in the USA with over 6 million acres. Lake Placid has a huge Bobsled and Luge Complex, the Equine Center (with a large horse show coming in June 2013), the Whiteface Mountain Country Club, the Olympic Museum, and lots of hiking (with over 44 peaks to climb), biking, and snow trails for skiing in the winter, and summer sports as well; and is just a 5 hour drive from New York City. Some of the lovely restaurants we ate at included The Cottage at the Mirror Lake Inn, which was built for the 1932 Olympics; and the Lake Placid Lodge, a fabulous setting for lodging and eating as one of the Relais & Chateau members. Along Main Street, there are cinemas (we took in Lincoln while I was there, and I believe that is Steven Spielberg's masterpiece); shopping, of course (and some of the best outlets for shoes are there); and I loved the Great American Adirondack Steak and Seafood Company, the food was among the best we had. There are lots of coffee shops in the area from Starbucks to the ADK Café (the Adirondack Coffee Shop; and they also have a nice deli, bakery, and pastry shop in Keene, New York); and a delightful interior design shop, Ray Brook Frog, in Ray Brook. Montreal is only a 2 hour drive from Lake Placid, so you can even take in the French-speaking part of Canada for a day trip, if you like. Just as my grandfather used to do, for me it was a great retreat to be in one of the coldest places recorded in continental America to escape from one of the hottest places recorded on earth, Kuwait in summer. I believe you will enjoy all that New York has to offer from the city to the mountains to the beaches – summer, winter, spring, or autumn.



lighthouse in Mystic, CT, which is about a 5 hour drive). The shop I enjoyed most was Sandy O's Faces. Ms. Sandy is a lovely older lady, who will take you on a trip down memory-lane as she shares how she used to do the make-up for the Broadway plays back in the 50s and 60s, being one of the first to use natural products. Shopping is fabulous at the Americana Mall in what the locals call, the Miracle Mile, which is a prominent shopping area complete with all of the designer brands you can think of on the North Shore of Long Island in Nassau County. There is a delicious Italian restaurant located here, called Cipollini. The Hamptons, South Hampton and East Hampton, are filled with seaside resorts, boutiques, and restaurants for you to enjoy either as





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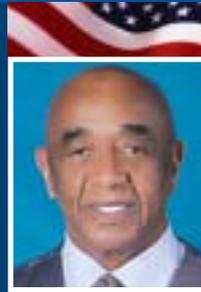


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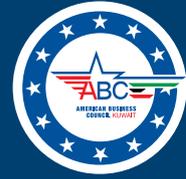
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Application for Corporate Membership

Business Name: _____

Mailing Address: _____

Phone Number: _____ Alternate Phone: _____

FAX Number: _____ Website: _____

Country of Registration: USA Kuwait Other (specify) _____

Type of Entity: Corporation Partnership Other (specify) _____

Membership Category Applied For:

Corporate Regular: Requires ownership of 49% or more by an American citizen, an American registered business entity, or an entity that is owned 49% or more by an American citizen or American registered business entity.

Corporate Associate: Requires association with one or more American products as the Exclusive representative of such product(s), or as the sole registered agent of an American company providing products or services into Kuwait, or are an entity for which the sale of American products constitutes a significant portion of the business of the Company.

Provide a brief description of the Company's business, products and/or services within Kuwait:

Do you have an interest in an existing Focus Group? No/Yes – Which one? Banking/Finance Defense Education Environment Health Infrastructure/Transportation Oil/Gas

Would you be interested in starting an Industry Focus Group? No/Yes – What Industry? _____

Representation:

Authorized Representative (one only): Chairman GM/CEO Other _____

Name of Representative: _____

Telephone: _____ FAX: _____ E-Mail: _____

Designated Members*: (Please include a Corporate Individual Application for each person listed)

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

*NOTE: 10 Corporate Individual Memberships are included in the registration for a Corporate Regular Member. 5 Corporate Individual Memberships are included in the registration for a Corporate Associate Member. An unlimited number of Additional Corporate Individual Memberships may be designated by the Corporate Member upon submission of a Corporate Individual Member application and payment of the Corporate Individual Member dues for each applicant.

Fee: Corporate Regular – KD 1000 Corporate Associate – KD 1000 Corporate Individual – KD 45
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Application for Corporate Individual or Individual Membership

Individual Member: Eligibility for Individual Membership is open to those individual persons who 1) have a physical presence within Kuwait, 2) are a US citizen or the spouse of a US citizen, 3) are the owner or sole proprietor of a US business, 4) are employed by a company who is eligible for Corporate Membership but who is not a member*, 5) are an official representative of the US government, or 6) are a US citizen not living in Kuwait who does a significant portion of his/her business within Kuwait*

Corporate Individual Member: Eligibility for Corporate Individual Membership is open to those individual persons who 1) have a physical presence within Kuwait, 2) whose primary employment is with a Corporate Regular or Corporate Associate Member, and 3) who have been nominated by his/her employer.

Name of Applicant: _____

Home Address: _____

Spouse's Name: _____ E-Mail: _____

Business Phone: _____ Business FAX: _____ Mobile: _____

Home Phone: _____ Home FAX: _____ Pager: _____

Contact Preference:

Preferred ABCK written information sent via: E-mail Business FAX Home FAX

Citizenship:

Nationality: U.S. Kuwait Other _____ Passport No.: _____

Kuwait Civil ID: _____ US Voting State: _____ US Voting District: _____

Business Affiliation (required):

Business Name: _____ Your Title: _____

My Business is: Corporate Regular Member Corporate Associate Member

Eligible for Corporate Regular or Corporate Associate Membership Not Eligible for Corporate Membership

This application is for:

Corporate Individual Membership - Fee KD 45 - For those individuals whose companies are corporate members
(No fee if individual is included in Corporate Membership)

Individual Membership – Fee KD 60 Membership is: New Renewal

Use of information:

I hereby give my permission for the ABCK to include the following information in the membership directory of the ABCK:

All information may be used Only Business Information Only Personal information

Applicant's Signature: _____ Date Signed: _____

**Membership requires review and approval by the ABCK Board*

(For ABCK official use only)

Fee paid Amount: _____ Date Paid: _____ Fee included in Corporate Membership

Board Review Required Approved Not Approved Date: _____



The American Business Council Kuwait (ABCK)

Environmental Focus Group

Chair: Brian Freeman

Mission Statement

The ABCK Environmental Focus Group strives to encourage both Kuwaiti and American Business doing business in Kuwait to conduct their business in an environmentally sustainable manner. The ABCK Environmental Focus Group endeavors to promote public awareness and responsibility to enhance the environmental condition of Kuwait and the Arabian Gulf and encourage compliance more fully with environmental regulations.

The ABCK Environmental Focus Group will work to more clearly define the environmental issues in Kuwait and their impacts to the local community. These activities will be in concert with efforts to work with all stakeholders to promote enhancement of existing environmental regulations, promote and support governmental efforts to correct and remediate environmental impacts, and strengthen and support responsible governmental agencies involved with the responsibility of environmental stewardship.

ABCK Calendar of Events & Focus Groups

February – June 2013

Month	Date	Type
February	27	Oil/Gas Focus Group
March	5	ABCK BOD meeting
	12	Legal Focus Group
	19	General Meeting (Infrastructure/Transport)
	26	HR/Training Focus Group
April	2	ABCK BOD meeting
	12	Golf Tournament
	16	Environment Focus Group
	23	General Meeting (Oil/Gas)
May	7	ABCK BOD meeting
	14	Infrastructure/Transport Focus Group
	21	Health Focus Group
	28	Elections
June	4	Defense Focus Group
	11	ABCK BOD meeting
	18	Annual General Meeting
	25	HR/Training Focus Group

**Note: The dates have been selected in regard to the local holidays.*



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