

2016 | ISSUE 17

ART IN THE CAPITAL

Exclusive Interview



THE LATEST FROM ADIB

Financial news in Q2

EID ESCAPES Celebrate in luxury

DESTINATION Exploring Azerbaijan



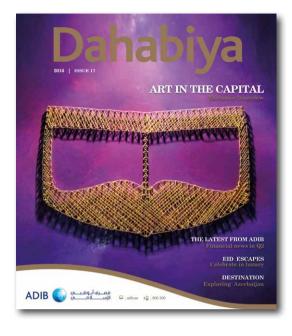




Dahabiya | Contents



Banking as it should be.



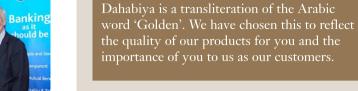












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Ramadan Kareem



Celebrating the summer season

It gives me great pleasure to welcome you to the Ramadan Ledition of Dahabiya, I would like to take this opportunity to wish all our customers and readers a blessed holy month. I hope that some time is spent with family and friends but also I hope some time is dedicated to reflection. Only with reflection can we develop, both as individuals and as a nation.

With best wishes

Jawaan Awaidha Suhail Al Khaili Chairman. Abu Dhabi Islamic Bank

T am delighted to reveal the new edition of Dahabiya during Ramadan, as this year ADIB will be offering a total of AED 10 million in cash prizes for existing and new Ghina Savings account holders during the holy month, as part of our contribution to our customers. I hope that this Ramadan is spent celebrating in the company of friends and family.

With kind regards

Tirad Al-Mahmoud Chief Executive Officer, Abu Dhabi Islamic Bank





Dahabiya | What's New



ADIB RENEW RELATIONS WITH ETIHAD GUEST

Abu Dhabi Islamic Bank and Etihad Guest renewed their award winning loyalty partnership.

For the past five years, ADIB and Etihad Guest have provided UAE-based consumers with the ability to earn more miles than any other traveler card and use those miles on the world's leading airline and access unique features such as fast track to Etihad Guest Gold tier. During this time, ADIB and Etihad Guest have won five awards for these offerings including the loyalty

industry's benchmark Freddie Awards.

To celebrate the partnership renewal, ADIB and Etihad Guest held a raffle draw for card holders who joined in the first year, with 400 lucky customers winning 25,000 miles each, totalling 10 million Etihad Guest Miles.

"Etihad Guest has been a valued partner enabling us to offer an award-winning loyalty programme to our customers. We look forward to continuing to work together," said Sarvesh Sarup, Global Head of ADIB's Retail Banking Group. "The range and depth of benefits our covered cards offer to our customers is widely recognized, and they give us a leading edge in this market, helping us to consistently exceed customer expectations."

Yasser Al Yousuf, Managing Director of Etihad Guest said: "Our relationship with ADIB has shown how a leading loyalty programme and a leading Islamic bank can create card products that are most popular amongst consumers and recognized within

the industry worldwide. This combination of two national champions has been a success and we are delighted to be entering a new phase of our relationship with ADIB."

With the ADIB-Etihad Guest Visa card. customers can redeem Etihad Guest Miles for travel on more than 3.000 routes and

thousands of products on the Etihad Guest online Reward Shop. They can also use them to pay for ADIB Etihad Guest Visa Card Annual Membership Fee.

Benefits of the ADIB Etihad Guest Covered and Debit cards include receiving up to three Etihad Guest Miles for every AED 4 equivalent spent on international non-AED transactions. For local AED transactions guests receive up to 2.2 Etihad Guest Miles for every AED 4 spent. Other benefits are available such as fast track to Etihad Guest Gold Tier and free roadside assistance 24/7 across the UAE.

ADIB AWARDED BY BANKER MIDDLE EAST

ADIB has been recognised by the Banker Middle East for having the "Best SME Internet Banking Service", and "Best SME Exchange Service".

ADIB's Business Internet Banking platform provides a range of essential services specifically tailored for small to medium sized businesses for more convenient and secure banking. Features include the ability to make unlimited wire transfers to any account in the world free of charge with no limit on the transferred amount, and the functionality to pay bills and covered card payments, among many other services.

Responding to the award, Tirad Al Mahmoud, CEO of ADIB, said: "We have made some great strides in developing our offering to SME customers over the past few years, with new enrolments for ADIB's Business Internet Banking service growing 106% year on year. ADIB recognises the importance of SMEs to the local economy and we have a pipeline of initiatives in place to further enable business owners to reach their full potential. We are also heavily investing in our internet banking platform to deliver the best banking experience to our customers. This award shows that our clients have made the right decision in choosing to bank with ADIB."



ADIB LAUNCHES MOBILE BANKING APP IN SUPPORT OF SME CUSTOMERS

ADIB has launched a mobile banking app for its corporate and business banking (SME) customers to further support their growth in the UAE and provide them with a superior and seamless banking experience.

ADIB has responded to the increasing need from managers of UAE corporates and fast growing small and medium businesses for banking services which help them run their businesses in a more effective and efficient manner any time.

The mobile app is available to all ADIB corporate and Business Banking customers and provides the means to check account and card balances, view transaction history, initiate wire transfers, approve cash and trade transactions, pay utility bills and manage their finances remotely without

the need to go to a branch. Clients will also be able to approve and make individual payments or select multiple transactions for processing simultaneously.

Mahdi Kilani, Head of Business Banking at Abu Dhabi Islamic Bank said, "In today's highly competitive environment, companies need to be fast and smart in executing financial decisions to meet the needs of their businesses and customers. As a leader in the provision of digital services it is only natural for ADIB to provide universally accessible banking solutions for this important group who are the drivers of growth of the UAE economy. This app is designed to make banking with ADIB a seamless and convenient experience and we the Bank will continue to introduce new

features to further improve this service."

Haytham El Maayergi, Global Head of Transaction Banking at Abu Dhabi Islamic Bank said, "This is an important step in allowing our corporate banking customers to transact and access information anywhere and anytime. We have identified a need among our customers to have better access to their finances and this application will empower them to make informed and timely financial and transactional decisions."

The application is suitable for iOS and Android operating systems, and can be downloaded for free from the App Store and Google Play. It also supports both Arabic and English interface according to customers' preferences.

FINANCIAL ADVICE FROM ADIB

ADIB has presented its outlook on the regional and global investment climate to its top private banking clients at a number of events in Abu Dhabi, Dubai and Al Ain, held by invitation only. Senior ADIB executives from ADIB's Private Banking arm explained to clients how to manage wealth effectively in times of economic and political volatility.

Mohammed Azab, Head of Private Banking, and Shahzad Ali, Head of Investment Advisory (Private Banking), presented the outlook to 100 clients in Al Ain, Abu Dhabi and Dubai. The outlook covered the current state of play in the global and regional economy as well as its expected impact on the major investible asset classes - equity, sukuk, currencies, commodities and real-estate

- particularly, in the current low interest rate environment.

The seminar was attended by a cross section of ADIB's private banking customer groups. Following the seminar clients were advised on matters of particular interest to them, such as the investment outlook in securities, the sukuk markets performance, what to expect in the current year and how to manage their portfolios to weather the current market challenges.

A recent report from Boston Consulting Group found that private wealth in the UAE is projected to grow at a compound annual growth rate of 10.7 per cent and reach an estimated \$1 trillion by 2019. The report also found that the growth of talent in the UAE,

along with the burgeoning opportunities for investment, is another reason for why private wealth is more likely to stay onshore in the future.



RESIDENTIAL RENTS FOR APARTMENTS IN ABU DHABI HAVE SEEN A MODERATE RENTAL **GROWTH AS SUPPLY** AND DEMAND MOVE **TOWARDS EQUILIBRIUM**

According to the latest Abu Dhabi Real Estate Market report by Abu Dhabi Islamic Bank (ADIB) and its real estate advisory subsidiary MPM Properties there is evidence of a slight increases in the rental market.

Overall, capital values for completed apartments have remained broadly stable, driven by low transaction volumes, as both buyers and sellers remain unwilling to enter the market. During Q1 2016, approximately 1,000 new homes were delivered to the Abu Dhabi market, comprising predominantly small to medium sized developments in Al Nayhan, Muroor Road and Mohammed Bin Zayed City. Across the villa segment, weak demand resulted in limited sales in most communities. Developers are countering market sentiment by offering attractive payment plans on off plan residential sales to spur demand.

An analysis of the MPM portfolio in Abu Dhabi shows that 38% of lease renewals completed during the first quarter of this year were agreed at a zero percent increase, 61% achieved a modest increase and only 1% had a rent reduction.

Paul Maisfield, CEO of MPM Properties commented, "We are seeing a shift in market dynamics as the first quarter of this year has seen a constrained new supply of homes coming into the market with the residential market expected to see less than 2% housing stock growth in 2016 vs. an average of 4.5% p.a. over the last 7 years. The slowdown in new supply will counter some of the downward pressure on rents, although a marginal correction is expected in the months ahead."

FIRST QUARTER RESULTS FOR ADIB



ADIB has reported a net profit of AED 482.0 million for the first quarter of 2016, a 6.9 percent increase from the same period a year earlier, with over 95.000 new customers vear on vear reaching 892,728. As well as recording growth across its main Banking activities for all customer and industry segments.

Total assets increased by 4.5 percent year on year to AED 119.2 billion. Customer deposits increased 9.6 percent to AED 96.0 billion, and net customer financing grew by 8.3 percent to AED 78.3 billion, underlining ADIB's continued conservative approach to capital management and new credit extension as concerns about the global economic outlook, and its impact on a number of customer and industry segments, remain. Total nonperforming accounts as a percentage of gross customer financing reduced to 4.0 percent from 4.2 percent a year earlier, in spite of the challenging credit environment.

ADIB remains one of the most liquid Banks in the UAE with a steady customer financing to deposits ratio of 81.6 percent and an advances to stable funds ratio of 83.6 percent, which is

significantly better than the regulatory threshold of 100%.

The Group has continued to recruit top performers and invest appropriately in expanding operations all customer across segments and selected industries in the UAE, as well as in laving the foundations for its wholesale Banking led international franchises. During the period ADIB continued to build a number of additional capabilities, including further enhancing its digital competence across all businesses and processes and building and diversifying its fee income capabilities in line with identified customer needs. It also established complementary business units such as merchant acquiring, and upgraded systems infrastructure to ensure stability and security in its operations.

ADIB is further enhancing its strategic positioning as one of the top retail Banks in the UAE, with a network of 88 branches, 783 ATMs and market leading mobile and internet Banking platforms. ADIB aims to be the largest retail Bank by assets by 2020, and is enhancing its customer experience to better serve its core UAE National individual and corporate customers, and to expand further into all major expatriate customer segments.

As at 31 March 2016 ADIB had a total of 2,459 employees and remains one of the leading Banks in the recruitment, development and promotion of local talent in all the markets in which it operates. As a result, the Bank employed 1,087 UAE nationals, with an Emiratisation rate of 44.2 percent.



Abu Dhabi Events Summer 2016

With summer season in full swing, there are a wealth of activities to keep the whole family entertained.





ABU DHABI SUMMER SEASON 2016 JUL 07 - SEP 11, 2016 EMIRATE-WIDE, ABU DHABI

Presented by Abu Dhabi Tourism & Culture Authority (TCA Abu Dhabi), the emirate-wide summer activity programme will coincide with the Eid Al Fitr and Eid Al Adha holiday periods, as well as the annual school summer break. From dazzling international performers, star-studded concerts to children's favourite stage shows, superb offers and promotions across hotels, malls and attractions, the season promises an action packed summer.



THE DISTRICT AUG 11 - SEP 10, 2016 ABU DHABI

The District is a brand new concept for summer 2016 aimed at providing young men and women, aged between 14-22 to keep them entertained during the hot season. The District has been specifically designed to focus on the youth, giving them a safe and convenient destination where they can spend their summer days. At The District, there will be plenty of activities, both educational and entertaining, in a variety of areas including innovation, entertainment, technology, fashion, digital media, health, science, nutrition and sustainability to name but a few.





Dinosaur Zoo Live guides families on a breathtaking tour through the pre-historic era. The perfect opportunity to take 'mini explorers' on the adventure of a lifetime where they can meet and interact with an eye-popping collection of amazingly life-like dinosaurs and other creatures presented in a theatrical performance that will thrill and entertain kids while stimulating their imaginations. Featured in The Guardian's 'UK's Top Ten Dinosaur Attractions', the show, is brought to life by a team of skilled performers and puppeteers, and is designed with the help of professional palaeontologists.



WOMEN EMPOWERMENT 2016 MAY 03 - NOV 17, 2016 FAMILY DEVELOPMENT FOUNDATION, ABU DHABI

This programme has been designed to assist potential female entrepreneurs in setting up and developing enterprises with a range of on-site services. Experts will be on hand to help with business plan development, offer advice on financial funding, develop participants' skills and offers tips onhow to plan for the future.



MINI SHOWS AUG 10 - AUG 13, 2016 WESTERN REGION, ABU DHABI

Children are invited to meet their favourite characters in a selection of live performances, adapted from popular television shows. SpongeBob SquarePants and Shaun the Sheep will be joined by their friends to excite the children and invite them to be involved with the performances.



Two of the greatest art institutes of all time are preparing for opening in Abu Dhabi

After a hugely successful Cultural Season, Abu Dhabi is continuing in its plan to offer a global vision on the history of art



As a cultural capital, Abu Dhabi surpasses all expectations for its dedication to the arts, whether it be performances or whether it be photographic works. This is why the capital is investing so many resources in showcasing different dimensions of art; paintings, sculptures, murals and drawings that define the city as a global leader in the field.

Most other countries that have an adoration of the art world have had decades, even centuries to have built up collections and established reputations. Cities like Paris, London, Rome and New York have unrivalled collections, yet Abu Dhabi is will soon be able to classify itself under the same banner. With over 200 art galleries currently open in the UAE, the Louvre Abu Dhabi, closely followed by the Guggenheim Abu Dhabi will be welcome additions to the UAE's art scene.







LOUVRE ABU DHABI

NEAR COMPLETION

Louvre Abu Dhabi which is near completion, is located on Saadiyat Island Cultural District and will be known as a universal museum in the Arab world. Artwork from around the world will be showcased at the museum, with particular focus placed upon bridging the gap between Eastern and Western art.

The cultural collaboration between French cultural institutions (Musée du Louvre, Musée d'Orsay et de l'Orangerie, Centre Pompidou, Bibliothèque nationale de France, Musée du quai Branly, Musée national des arts asiatiques Guimet, Musée Rodin, Château de Versailles, Etablissement public de la Réunion des musées nationaux et du Grand Palais, Domaine national de Chambord, Ecole du Louvre, Musée de Cluny – Musée national du Moyen Âge, Musée des Arts Décoratifs de Paris, Cité de la céramique – Sèvres et Limoges, Musée d'Archéologie nationale de Saint-Germain-en-Laye, Château de Fontainebleau) and Abu Dhabi will create a new centre of cultural gravity, as well as strengthening relationships between the UAE and France.

Louvre Abu Dhabi is an entirely separate museum from the Louvre in Paris, although the two are linked by a thirty-year branding and training agreement and the Paris Louvre is one of the 12 shareholders in Agence France-Musé.

The agreement, signed by French Culture Minister Renaud Donnedieu de Vabres and Sheik Sultan bin Tahnoon Al Nahyan, the Ruler's Representative of the Eastern Region, gives Abu Dhabi exclusivity rights for the whole Middle East region.

GUGGENHEIM ABU DHABI

CURRENTLY IN DEVELOPMENT

Unlike Louvre Abu Dhabi, the Guggenheim Abu Dhabi will cover world art, but will place prominence on pieces created within the Middle East region. The museum's collection will encompass art in all mediums from the 1960s to the present day, and aims to be a catalyst for scholarship and further academic study in a variety of fields, however the hope is that the history of art in the Middle East in the 20th and 21st centuries will be widely popular.

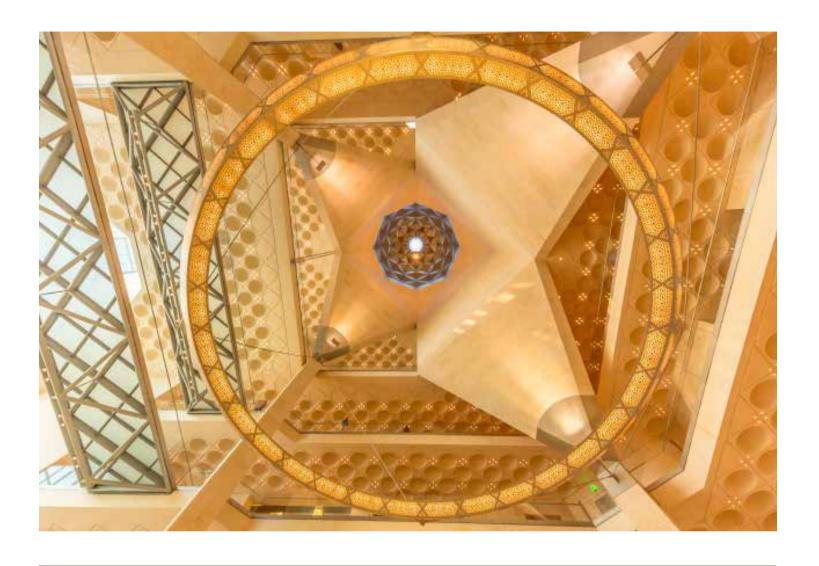
The museum aims to showcase the identity of the Middle East and highlights the cultural traditions of Abu Dhabi and the United Arab Emirates. The new museum will be located on a peninsula at the northwestern tip of Saadiyat Island adjacent to Abu Dhabi, encased on three sides by the shining turquoise waters of the Arabian Gulf.

In line with the UAE's vision to become one of the leading innovative countries in the world, the building is an example of experimentative architecture and defines a new museum visitor experience of viewing contemporary art at the heart of the stunning Arabian desert.

"The galleries are organised into several clusters connected by catwalks and placed around a covered courtyard. Aside from the central vertical circulation from the lobby, each cluster has its own vertical cluster. The connectivity allows organisation of art to be vertical, horizontal or combination thereof." Pritzer-Prize winning architect Frank Gehry, describing his work on the museum.

(c) 800 200

Dahabiya | Culture



Islamic Art

The prophet Mohammed (PBUH) delivered a simple, yet powerful message of how divine love and devotion could transfer to all aspects of life. Therefore, the beauty found in physical art can be implemented as a celebration of divine beauty



The extensive interest of the UAE in art L and culture is by no means a desirable extravagance. Art has long been an integral part of the rich cultural heritage of this region throughout its history, where the artistic aspects of civilization have emerged and thrived well before the establishment of the modern state of the UAE. They fused with the cultural and humanitarian space across the region to reflect a vital angle of the ancient Arab civilization, particularly with the spread of Islam that encourages reflection into the human nature and meditation into the kingdom of Allah and His great masterwork. This has contributed significantly to shaping what many see today as arts inspired by the tolerant spirit of Islam that spreads far and wide the message of compassion and peace. An ambitious Emirati entrepreneur realised this connection from an early age and was determined to spread such values in her own way: in Gadeemadis style.

Mrs Maryam Al Suwaidi, founder of the contemporary art gallery Gadeemadis, had long held a deep appreciation for art, and was particularly captivated by the role women played in the art field and in society, which was a catalyst for her success. Al Suwaidi is now the creative force behind Gadeemadis, a unique platform for culture and art and a magnet that attracts artists to showcase their works in a milieu that the founder sees as an innovative movement and a rejuvenation of the art showground, a creative uprising that inspires talent to innovate in a contemporary niche. Gadeemadis is well set on its path to play a vital role in the future of the art industry in a country that has long embraced the beauty of its message.



There has been tremendous emphasis on art, creativity and innovation in the UAE. What are the most prominent achievements in the local art scene in recent years?

The UAE certainly places great emphasis on fostering the advancement of art alongside the development of other vital sectors and the local economy in general. Our leaders have established strong pillars of interest in this particular industry across all the emirates and the capital Abu Dhabi. This interest in art was conscientiously developed through cultural channels as well as heritage and traditions, and by establishing local art organisations whose mission is to set out general directions and trends that reflect the UAE's present and future goal - to become a beacon of art and a cultural destination for excellence.

The government constantly strives to celebrate art and safe-guard culture. This is reflected in many facets among which are the cultural events regularly organised by various sponsors, such as the Emirates Heritage Club and Qasr El Hosn Festival in Abu Dhabi, the Traditional Handicrafts Festival in Al Ain and the Sharjah Biennale, which aims to build bridges among regional and international artists and has been organised every two years since 1993 by the Sharjah Art Foundation. Another example is Abu Dhabi's series of world-class museums on Saadiyat Island including the Zayed National Museum which shall stand witness to the achievements of the founding father of the UAE, the late Sheikh Zayed Bin Sultan Al Nahyan (may God rest his soul), as well as other museums in the UAE, including the Dubai Museum and Al Fahidi Fort in Dubai and the Sharjah Museum of Islamic Civilization. Cultural foundations also play a solid role in celebrating and supporting the art industry. This is reflected in the work of cultural centres and other active organisations, such as the Salama bint Hamdan Al Navhan Foundation, and similar establishments that embrace the human element as an investment in a bright and promising future for the UAE.

The government has made remarkable

Dahabiya | Culture

efforts in setting policies for attaining excellence and rewarding achievements and it constantly strives to provide world-class services for its citizens and to support Emiratis in undertaking creative projects that are aligned with the government's vision of continued growth and prosperity.

How do you envision the future of modern art across the region in general and in the UAE and Abu Dhabi in particular?

I believe that the government's dedication and diligence in supporting the art industry, whether through official activities or through its support of individuals who undertake art and cultural projects, foretells a bright and promising future. We have witnessed serious and solid steps taken by the government in support of the arts, as well as the development of strategic plans for establishing the foundations of modern art -and Islamic art in particular- by designing well-thought events to attract local, Arab and international talent and by encouraging artists through arranging unique opportunities to exhibit their works and providing academic and technical support through art institutes, colleges and institutions of higher academic levels. The UAE, with its capital, is certainly set to become a regionally and internationally acclaimed destination of excellence that celebrates art, heritage and culture.

What initially drew you to the art world and how were you influenced by the role of women in this creative sphere?

I've had a passion for art since my youth. I was drawn to art in general and perhaps Islamic art in particular. I was truly influenced by the prominent role that women played in this field and particularly impressed by the character of Sheikha Salama bint Hamdan Al Nahyan and her past and current achievements in shaping



the human identity, which she considers as one of the most crucial elements of any culture or civilization. I was always inspired by the direction of the founder of our nation, the late Sheikh Zayed Bin Sultan Al Nahyan (may God rest his soul), in supporting the art sector and I am constantly inspired by the activities of the Salama bint Hamdan Al Nayhan Foundation which supports art, culture and heritage. I shall continue to strive, God willing, to play an active role in all that may benefit the nation and its citizens.

How does Gadeemadis distinguish itself in terms of its approach to exhibiting artworks?

Since its inception in March 2015 as an organization focused on arts and culture, Gadeemadis has endeavored to collaborate with renowned artists, such as Mr. Naja Al Mahdawi, to identify outstandingly creative talent - both at home and overseas - who are capable of elevating works of art, especially Islamic art, to take their place on the regional and global art scene. The sought-after talent would have the creative capabilities to support Gadeemadis in realising its vision of fostering a modern outlook in the artworks themselves, as well

as the exhibiting approach. Gadeemadis strives to distinguish itself, perhaps in its philosophy, with an intersection to some degree with artistic aspects of a more classical nature. Events supported by Gadeemadis are fused with fashion, modern craze and openness, with artists from around the world. They transcend the level of influencing and being influenced by modern international art trends to actually creating these trends through two essential factors: first, the creative capabilities of participating artists; and second, the adoption of the most powerful and innovative approach in terms of the venue itself and the curation of the exhibitions, in order to relay a genuine image of the contributing artists through a well-thought and modern depiction of their biographies, artworks and creative missions.

What role does Gadeemadis play in supporting the capital's art scene and its future projects?

The vision statement of Gadeemadis highlights the role it wishes to perform in support of the capital's art scene and relevant future projects. This falls in line with our deep awareness of the importance of the arts in the overall wellbeing and the advancement of nations and their people. We strive to showcase distinguished artworks created by professional and talented artists in an aesthetically pleasing and contemporary manner. We also aim to build cultural bridges both within and outside the Arab World through projects like the Islamic Art Forum and to foster solid cultural bonds with all regional and international art exhibitions that draw inspiration from the beauty and richness of Arab and Islamic art.

Our vision is to see the UAE as a groundwork from which we share the beauty of the Arabic and Islamic culture with the rest of the world. This vision is fully aligned with the founding principles

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set out by the late Sheikh Zayed bin Sultan Al Nahyan, and which are carried through by our leaders today, and from which we set out to be part of the future vision that sees our capital Abu Dhabi as a capital of art and a definitive tourist destination for art and culture, both regionally and globally.

The national strategy for the empowerment of women aims at developing the skills of Emirati women and supporting participation in all sectors. In your view, how does this initiative affect the role of women in the arts and culture sector, whether from the creative angle or the role they play in promoting the arts?

According to statistics, women in the UAE represent two thirds of the workforce in the government sector! Women enjoy high positions in all sectors of society and this is a clear indication of the leading role of women in the UAE. In fact, women in the UAE have a special status and play an instrumental role in the society. We see this manifested in all aspects of the civic community, particularly the arts and culture sphere in all its angles, whether the creative or the promotion of the message of art. This said, I have personally experienced a high extent of interest and support from the concerned parties, not for being a woman, but primarily due to the content of my work and the message that it carries.

The Islamic Art Forum is considered to be the first of its kind in the emirate of Abu Dhabi, what were the highlights of the forum?

Abu Dhabi's first Islamic Art Forum proved its unique approach through searching for the connection between tradition and modernism in general and also between the historic characteristics of creativity and those of modern times in a more comprehensive sense. The participants have succeeded at reproducing amulets of creative Islamic art from a modernist view that relies on perpetual transformation as a foundation of the creative process. Therefore, I believe that the highlight of the forum has been first and foremost, the diversity of the geographical origins of the outstanding works of art that focused on Arabic calligraphy and typography, whether through drawings or sculptures; secondly, the forum's innovative and outstanding format and atmosphere; and finally, the extent of local and international media coverage of the artworks and the artists behind them, in addition to the strong attraction factor which played a role in realising the main objective of sharing the beauty and greatness of what the Arab Islamic culture has to offer with the wider world out of the capital Abu Dhabi.

How did the society respond to this initiative and what was the response of participating artists towards this innovative experience?

I have honestly been astounded by the cheer size of the audience during the first two days of the art forum. We were able to receive more than 800 visitors who were mostly local officials, ambassadors and cultural attachés of embassies and consulates, in addition to academics, particularly from the Paris Sorbonne University of Abu Dhabi. We have also received local and international collectors, friends, representatives of cultural and social events and social media representatives. Media coverage was truly spectacular and I specifically wish to thank our colleague Hassan Al Rumaithi and every person who had a role in this event. We have also witnessed immense interest from the news media and extensive media coverage by local TV stations, newspapers and magazines, in addition to media coverage through international networks such as Reuters and newspapers, such as The New York Times and the Italian "Il Messaggero". I am extremely pleased with the results of this year's March exhibition. Work is now underway to prepare for our first and largest annual exhibition in terms the volume of artworks, participation and media coverage. The upcoming exhibition shall also include all the artists who have exhibited part of their works in the March opening. They have been very pleased with the results of the opening, the extent of coverage and the interest generated by the event.

Dahabiya | UAE Artists

UAE Artists

The UAE is home to an astonishing number of talented artists.



SHEIKHA FATIMA AL QASSIMI ►

When art sparkles.... Inspired by the beautiful flowers and plants of the Amsterdam flower market.

Sheikha Fatima's embraces colour and the delicate nature of the petal to capture her new light fine jewellary collection. "Flowers and plants gave me so much positivity and touched my heart with their beauty."

All the elegant pieces are handmade, using 18ct gold and semi precious stones, including sapphires, emeralds and diamonds.





GARDEN BY SORAYA SIKANDER >

Garden' is also known as 'its all flowers in my head'.

The work is a social commentary about living in Pakistan; from violence emerges beauty and the delicate yet close relationship between life and death, being and existence, life and birth.



AUDREE MARSOLAIS ◀

Tawakkul (Arabic: تَوَكُّل) in the Arabic language, is the word for the Islamic concept of reliance on God or "trusting in God's plan". It is seen as "perfect trust in God and reliance on Him alone." It can also be referred to as God-consciousness.

(i) 800 200

Dahabiya | UAE Artists

COFFEE MORNING BY ZAHIDAH ZEYTOUN ▼

'Coffee Morning' represents my daily world amidst the expanse of the UAQ mangroves; typing on my laptop, writing emails to environmental agencies or posting photos about the beauty of the mangroves or searching, reading and trying to show the world the daily harm I see happening to the mangroves and its habitat, hoping that a post will find someone who will make a

change or help.

It's a fact that mangroves and sea grass of the littoral coastal areas are very effective in reducing the carbon from the air and providing us with the oxygen, and so it's madness to harm them. Mangroves provide great rejuvenating energy as they are also nurseries of many hidden lives: baby fish, birds, turtles, colourful crabs and more. Yet of course just over the fringe of the tree cover is the bustle of the encroaching urban

life. I have found the mangroves a source of power, beauty, energy and simplicity, but they really are threatened.

I feel deeply connected to nature and my sense of responsibility for it is akin to looking after a family and protecting them. I can't stop the war in Syria, but I can run a campaign to protect the mangroves and by that way the Earth. Mangroves and sea grass are very important for us, so it's madness to harm them.



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JESSICA WATSON-THORP

Jessica Watson-Thorp is a Dubai based Fine Artist. Originally from Australia, Watson-Thorp has lived in the Middle East for the past thirteen years. It is a region she describes as "deeply beautiful and compelling." Many of her pieces are an attempt to capture what she calls "the dramatic physical environment" of this incredible region. Red and blue feature throughout as key colours, representing the passion and peace of her adopted home.

Jessica is entranced with the beautiful architecture of Middle Eastern Mosques and windows. So much so that she has built a series of work around it. "I have a love affair with paint, and find the way it moves and feels enticing. I work with bold brush and knife strokes, creating semi-abstract works by cutting and stamping into layers of wet paint before it sets. I also overlay vibrant colour and play around with levels of translucency and opacity."



THE GOLDEN BEAUTY BY MUNA RASHED AL MAZROOEI ◀

This piece of art is describing the difference between the tradition beauty style called the "Burqa" VS one of the present beauty style the "Gold Thread Lift".

In the past, women used to wear the "Burqa" which is a piece of golden fabric that covers the nose and upper lip, whilst showcasing their beautiful eyes.

Nowadays, there are many cosmetic surgery options for women to be beautiful and the "Gold Thread Lift" is considered one of these options, where they insert a golden thread into the skin, in a bid to maintain youth.

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Dahabiya | Destination



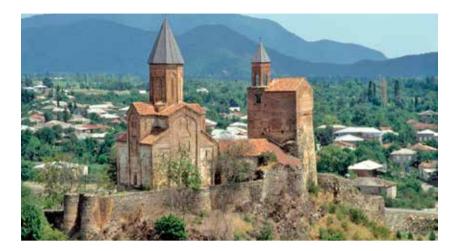
Azerbaijan

A diverse country with magical promise



POPULATION: 9,574,000 (2014) **GDP (PPP):** Total \$168.4 billion, Per Capita \$17,500

Per Capita \$17,500 CURRENCY: Manat





eographically situated on the cross roads of South West Asia $oldsymbol{\mathcal{J}}$ and South East Europe, Azerbaijan draws on influence from both regions and is a complex mix of many external influences. Azerbaijan shares it's borders with the Caspian Sea to the East, Russia to the North, Georgia to the North West, Armenia to the West and Iran to the South. Throughout the years the borders of these countries have been open to much debate and as a result Azerbaijan today has a wealth of imports from neighbouring regions.

The Azerbaijan Democratic Republic proclaimed independence in 1918, making the country the first muslim dominated democratic and secular republic. However, only 2 years later in 1920, Azerbaijan became part of the Soviet Union and under Russian rule. They remained part of the union until shortly before the dissolution of the USSR in 1991.

This separation and final independence for the country at first was blighted by governmental corruption, however under the visionary leadership of Heyder Aliyev, the country has developed at an unprecedented rate. The discovery of vast amounts of oil, gas and diamonds has enabled the relatively small country to thrive and is rapidly becoming one of the most exclusive travel destinations in the world.

The capital city, Baku is a combination of old, traditional, and modern and futuristic in its architecture and infrastructure. At the very heart of the city is Icheri Shekher (the Old City), and is the ideal location to experience real Bakuvian flavour. Whilst strolling through the narrow streets of the Old City, it feels as if time has stopped still for centuries. Pavers, stone walls, mysterious patterns on many different ancient doors and gates, boast beautiful shades of purple, turquoise and tradition. Most visitors to Baku give priority to the two main museums of the Old City the Maiden Tower and Shirvanshah's Palace. The Palace is an architectural complex, located on the very top hill of the Old City. The complex consists of "tribunal" Divankhana, Shirvanshakhs tomb, palace, mosque, mausoleum court and sauna. Legend says that in pre-Islamic times there was a sanctuary on the site of the palace that helped nursing mothers. The most unique landmark of the Old City is the Maiden Tower. It is shrouded in mysteries and legends that are still told by grandparents to their grandchildren. Now Maiden Tower works as a museum and has been included to the UNESCO list of monuments since the year of 2000. Although the Old City has so much to showcase to tourists, it remains home to many Bakuvians whom have remained in their family homes for many years.



Dahabiya | Destination

Just a short walk from the protective walls of the Old City, is Fountain Square, which is a hive of activity. Music, dancing, cafes and fountains make the Square an exciting place to visit and an area where many an hour can be spent soaking in the electric atmosphere.

Outside the city, the regions are an abundance of nature, culture and traditions trapped in time. With rapidly varying terrain, each region has individual charm and opportunity for adventure.

AZERBAIJAN TOURIST ATTRACTIONS

Any visit to Azerbaijan would be incomplete without experiencing the following activities:

ATESHGAH FIRE TEMPLE

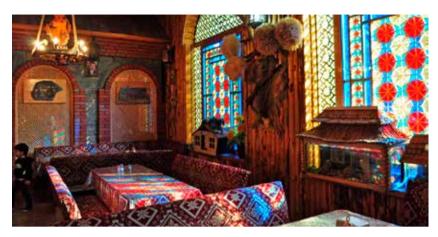
The Temple of Eternal Fire, Ateshgah is located 30 kilometres (19 miles) from the centre of Baku in the suburb of Surakhany. This area is a unique natural phenomenon as burning natural gas outlets build up under the surface of the ground and ignite when they reach the surface. The temple in its present state was constructed in the 17th-18th centuries. It was built by the Bakubased Hindu community related to Sikhs. However, the history of the Temple is even longer. From times immemorial this was the holy place of Zoroastrians - fire worshippers, the first registered religion in the region.

YANARDAG

Literally translated, Yanardag means 'Burning Mountain', and true to its name, the mountain is always on fire. There is no record of the flames ever stopping; situated on the Absheron Peninsula, 25 kilometres (16 miles) northeast of the capital city of Baku, Yanardag is a 116-metre hill located on top of a pocket of natural gas that constantly erupts into flames. These flames jet out at least three metres (10 feet) into the air, through a porous layer of sandstone. Unlike the other mud volcanoes of Azerbaijan, Yanardag has no seepage of mud or liquid, so the fire always burns. This makes for the most spectacular view, especially at night. The heavy Absheron wind, twisting the flames into bizarre shapes, adds to the mystery of the region. Tongues of fire also rise from the surface of the streams located around the hill.

GALA OPEN AIR MUSEUM

Forty kilometres from Baku, is Gala, an open-air historical and ethnographic museum. Founded in 2008 at an archaeological site located in the same-named village, Gala Museum is dedicated to the history of the Absheron Peninsula, where visitors can experience





how Azerbaijani families from times past lived. The territory of 1.2 hectares hosts old-time houses; portable tents made of animal skins, subsequently replaced by stone and beaten cobworks with cupolas, an ancient blacksmith shop, market, pottery, bakery, threshing mill and other interesting medieval buildings.

GOBUSTAN

Over 6,000 mysterious rock paintings and scripts describing people and animals, and active mud volcanos make up the artistic, historic reserve of Gobustan. A truly unique opportunity to experience one of the rarest monuments of world culture. This archaeological reserve is a flatland located in 60 kilometres (37 miles) to the south of Baku, and is now registered as a UNESCO heritage site in order to preserve the country's treasure.

MUSEUM OF MODERN ART

Opened in 2009, the Museum of Modern Art showcases over 1,000 works of Azerbaijani painters and sculptors predominantly working in the avant-garde style. The architectural concept of the museum avoids halls with corners and has open passages and



walls that meet at different angles, creating a multidimensional perspective of exhibits. Built on the initiative of Mehriban Aliyeva, the first lady of Azerbaijan, the museum is a vibrant addition to the cultural scene, located in the heart of the capital city.

ART FOCUS: MARYAM ALAKBARLI

Internationally recognised Alakbarli, is a very talented Baku export whose praised art works have received much acclaim throughout Europe. Born in 1991 in Baku, Alakbarli suffers from Down Syndrome, yet allows her creativity to shine through her work. Recently featured at World Art Dubai, she has also had exhibitions in Paris, Istanbul and Azerbaijan.

WHERE TO STAY

With the prominent address of 1 Neftchilar Avenue, Baku, Azerbaijan, The Four Seasons Hotel sits grandly on the main Baku boulevard with a stunning waterside vista. With subtle opulence and understated luxury, the hotel offers sublime satisfaction in the oil-rich, cosmopolitan capital. Classically inspired yet fresh and high-tech, the spacious accommodations lend itself to functional family suites or romantic escapes for young couples overlooking the Caspian Sea, with immediate access to the Old City. Each room and all the facilities cater for the needs of every business professional, yearning to do activity in the up and coming economy.





Dahabiya | Travel



Eid Escapes

Enjoy luxury with family and friends with an Eid break



FOUR SEASONS HOTEL ENHANCES ABU DHABI'S SKYLINE

New hotel opens on Maryah Island

Al Maryah Island, Abu Dhabi is a contemporary yet opulent destination that comprises of a number of developments that cater to a range of service sectors. The island is comprised of commercial, ho-tel, retail, leisure, healthcare, and residential

components. The opening of the Four Seasons Hotel completes the luxurious aspect of the destination. The hotel is situated between Abu Dhabi's exist-ing downtown district, Reem Island and the new cultural district on Saadiyat Island.

The 34-storey glass tower is high tech and environmentally advanced, an oasis that blends urban chic with understated luxury. The distinctive exterior features a pattern of long vertical baguettes inspired by the colourful textiles of the souk that also offer energy savings by shielding direct sunlight. Light-filled luxury accommodations all have water views, and public spaces have been designed to take advantage of the sun's natural light, whether indoors or out.

In addition to the city's most spectacular meeting and event spaces, Four Seasons will also introduce six creative new dining and drinking concepts to the city for the first time, including a chic poolside lounge. A luxurious spa and fitness centre offers relaxation as well as treatments suited to guests accessing the world-class healthcare facilities at the nearby Cleveland Clinic Abu Dhabi, aiding the notion of the Emirate becoming a world-class destination for medical tourism.

The new property will be the third Four Seasons property in the UAE, and the first in the capital.

"The first impression our guests will have





is of the new hotel and all the services and amenities we offer at Four Seasons Hotel Abu Dhabi, which will be excellent" said Four Seasons Abu Dhabi general manager Sam Ioannidis. With the aim of attracting families and business traffic, the hotel will cater to all individual needs and desires.

Environmental Sustainability

As Four Seasons Hotel Abu Dhabi is working toward an Estidama Pearl 2 rating for sustainability by the Abu Dhabi Urban Planning Council, that is crucial to the UAE's 2030 vision. Abu Dhabi's Plan 2030 establishes a clear vision for sustainability as the foundation of any new development occurring in the Emirate and capital city of Abu Dhabi. This commitment is a reflection of the values and ideals of our nation. The tenets of sustainable living in the Middle East is the guiding force behind Es-tidama. More than just a sustainability program, Estidama is the symbol of an inspired vision for governance and community development.



"We cherish our environment because it is an integral part of our country, our history and our herit-age. On land and in the sea, our forefathers lived and survived in this environment. They were able to do so only because they recognised the need to conserve it, to take from it only what they needed to live, and to preserve it for succeeding generations.

With God's will, we shall continue to work to protect our environment and our wildlife, as did our fore-fathers before us. It is a duty, and, if we fail, our children, rightly, will reproach us for squandering an essential part of their inheritance, and of our heritage".

Sheikh Zayed Father of the Nation

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Dahabiya | Travel













SIX SENSES ZIGHY BAY, **OMAN**

Just across the border...

Exiting the UAE through the rugged Hajar Mountains is an adventure in itself, the winding roads that cut through the baron landscape revealing the azure blue crystal clear waters of the Musandam Peninsular. Zighy Bay has done an exceptional job at capturing the very essence of Oman by recreating the traditional Musandam dwellings.

Zighy Bay is a hidden oasis built of natural stone and warm woods, that offers guests exclusivity and unrivalled luxury. Couples and families are invited to the hotel to make memories, to have new experiences and to have an eid break like no other. Located with the craggy mountains in one direction and the sandy beaches of Zighy Bay to the other, the contrasts make the perfect combination.

Dining

The resort's signature Restaurant perched on the cliff top, 293 meters high with breathtaking views of the Bay and the Indian Ocean. The exceptionally presented menu captures the beauty of the resort with unique, delicately prepared dishes. Succulent seared scollops entrenched with Laban, dill, piccalilli and cucumber creates a taste infusion like no other. The Goat Tartare offering combines kabsa spice, goat's cheese, beetroot, horseradish and charcoal; reinventing the traditional dish and showcasing the divine culinary options.

For all the family

A magical destination for children of

all ages, Six Senses Zighy Bay offers the Chaica's Club for children 4 to 10 to keep them occupied and make your holiday a little more relaxing. There's water sports, sand castles, treasure hunts, and learning about Arabian history and local culture. The Teen Club offers adventure hikes, wadi swimming, canyoning or just learning new skills like archery, raft building (ap) abseiling.

Cinema Paradiso keeps all the family entertained with movies on the beach under a blanket of stars while our unconventional ushers serve five flavours of popcorn, 40 ice cream flavours. There will be no complaints from the little guests - guaranteed!

Environmental Sustainability

Working in partnership with Dibba Municipality, Six Senses Zighy Bay is participating in a number of schemes to enhance the local area and develop sustainability in the region.

Some environmental projects, include the creation of a marine protected area by influencing decision makers and engaging local communities of the Musandam Peninsula and mainland Oman. The ultimate aim of the study is to protect the reefs of the Musandam peninsula through education & capacity building.

Also, encouraging the sustainability of water, the hotel have decided to contribute by Installing Modern Irrigation Networks System. It encourages the importance of the efficient use of water resources since they are a scarcity in the arid region. At the same time, it will increase the green spot which will increase the CO2 absorption from the atmosphere.

Dahabiya | Charity



Children with Special Needs

Two countries, one objective



zerbaijan and the UAE are relatively A young countries that share a lot of similarities. They have grown fast, developed rapidly and often rely on inspiring individuals to be in charge of their social responsibilities. Charities have been established in both countries that operate alongside the local population and government to aid the development of caring for children with special needs. Children that don't have a voice for themselves, therefore rely on inspirational individuals to speak on their behalf.

UNITED AID FOR **AZERBAIJAN (UAFA)**

United Aid for Azerbaijan (UAFA) was founded in 1998 by Gwen Burchell MBE, with a mission to 'aid long-term development of life in Azerbaijan, with particular focus on children, health and education'. Though registered in the UK, UAFA operates as a local NGO exclusively in Azerbaijan.

Since 1998 UAFA has developed to be a well-known NGO both inside Azerbaijan and across the international social policy sector. In the long-term, the aim is to be a sustainable resource for the Azerbaijan Government and society, with connections to the UK/Europe for knowledge transfer and policy support.

One of the most important missions of UAFA is that they stand for positivity. building trust through action, and that only through positive thoughts, actions and words can it affect any change in a challenging environment. This is the fundamental underpinning of their work and what makes UAFA stand out; this positivity is growing stronger and leading to more local support which in turn enables them to reach out to more and more children and families.

Long-term objectives since 2001:

- To reduce the number of children in state care through deinstitutionalization efforts
- To raise the level of institutional care for those children that remain in State care
- Development of social services for children in need of special protection, as an alternative to institutions

With a strong and loyal team, UAFA has been able to reach out to 10 regions across the country, employing staff in each area and developing services. Partnership with Norwegian NGO, JOY that started in 2011, has enabled UAFA to establish a not-for-profit child development centre in Baku, which aims to be a sustainable small business that contributes to the growth of skilled service professionals. Norwegian specialists visit Baku 3 times per year to give training and family consultations for a team of 6 people, including 2 foreign specialists.

PARENTS MAKING A DIFFERENCE FOR CHILDREN WITH SPECIAL MINDS

Parents making a difference for children





with special minds is an online portal for parents of children who are on the autism spectrum. Marie Ortiz started the social media sites as a way for people experiencing similar parenting challenges; to have a forum where they can share information and knowledge with the chance of making friends along the way.

Children who are on the autism spectrum often have challenges with developing and maintaining relationships, which can be difficult for parents. The social media pages provide tips on diet, new methods of treatment, news of events and new organisations. Events have also been held by Marie to help raise awareness and encourage acceptance of Autism Spectrum Disorder. The events often held in conjunction with medical establishments offer fun for families, yet highlights a common disorder that is currently under-treated.

Autism spectrum disorder (ASD) is the



name for a group of developmental disorders. ASD includes a wide range, "a spectrum," of symptoms, skills, and levels of disability.

People with ASD often have these characteristics:

- · Ongoing social problems that include difficulty communicating interacting with others.
- Repetitive behaviours as well as limited interests or activities.
- · Symptoms that typically are recognised in the first two years of life.
- · Symptoms that hurt the individual's ability to function socially, at school or work, or other areas of life.
- Some people are mildly impaired by their symptoms, while others are severely disabled.
- According to the Centres for Disease Control and Prevention (CDC) around 1 in 68 children has been identified with some form of ASD.

Dahabiya | Investment



Investing in women

Tamkeen Women in Leadership Program celebrates first graduates





Inder the patronage of Her Highness Sheikha Doctor Shamma bint Mohammed Bin Khaled Al Nahyan, Abu Dhabi Islamic Bank celebrated the graduation of 28 candidates from its Tamkeen Women in Leadership Program which was launched in 2015. HH Sheikha Doctor Shamma bint Mohammed Bin Khaled Al Nahyan and HH Sheikh Mohammed bin Khalid Al Nahyan attended the event and spoke at the opening ceremony.

The ADIB Tamkeen program is an innovative leadership training program dedicated to ADIB's female UAE national employees, with the aim of encouraging and equipping women with the relevant skills required for senior banking positions.

During the ceremony, HH Sheikh Mohammed bin Khalifa bin Mohammed bin Khalid al Nahyan and ADIB Board Member Khamis Mohamed Buharoon awarded the graduates and the Tamkeen 2015 program managers.

Each graduate of the Tamkeen program completed a series of courses in business and management, and was paired with an executive coach for the duration of the nine month program. Graduates received internationally accredited certification upon completion of the courses, and will be evaluated for placement into management positions within ADIB.

Addressing the graduates, Sheikha Doctor Shamma emphasised the importance of education and women's role in the future of the country. "Through its Tamkeen training program, Abu Dhabi Islamic Bank presents a great model of developing and enhancing the skills and careers of our Emirati youth to become leading and productive individuals within the society, under the direction and leadership of The late Sheikh Zayed bin Sultan Al Nahyan, the founding father of the United Arab Emirates and President His Highness Sheikh Khalifa bin Zayed Al Nahyan."

Waheeb Khazraji, Head of Human Resources at ADIB stated, "We strongly support the government's aims to better prepare and promote women in leadership and management positions, and are proud to celebrate the Tamkeen class of 2016 graduating today from our leadership program. As a top financial institution in this country, it is vital that we play a leading role in promoting diversity within our organisation, not only by hiring talented individuals, but by recognising and developing the potential of those already with us and helping them to get to the top."

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