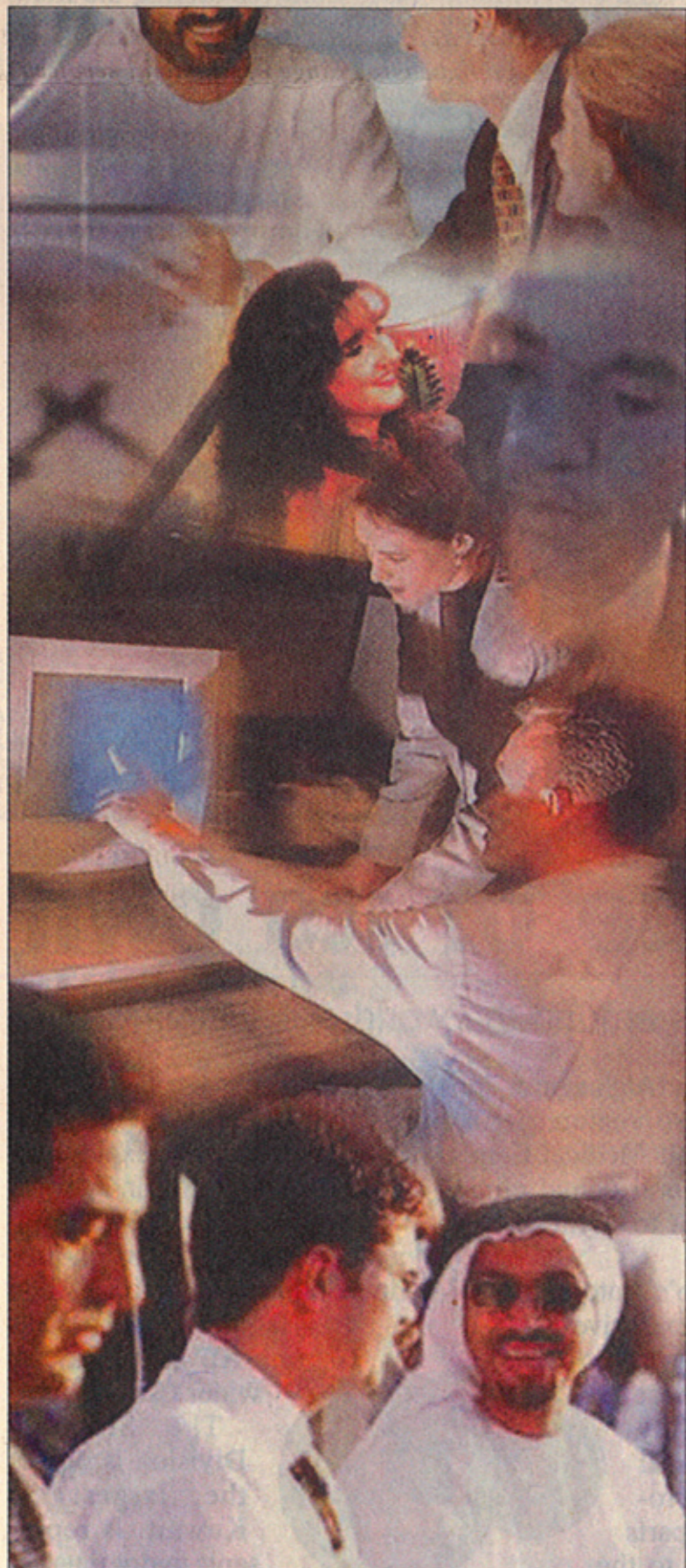


A firm focus on ethics and employee welfare

Building a business on moral values and long-term relationships

■ KUWAIT'S Al-Mulla Group is today one of the country's largest enterprises and is involved in almost every area of economic activity. It has come a long way from its original foundation in 1938, when Abdulla Saleh Al-Mulla, the then Secretary of State, and his partner



Al-Mulla Group's businesses include vehicle rental and leasing, fire protection, and an insurance consultancy

Saleh Jamal, set up a small electrical and domestic appliances shop in the heart of the old city.

The two fledgling businessmen swiftly acquired the GEC (U.K.) franchise. In 1947, they founded an associate company called Bader Al-Mulla and Brothers. Within a short time this new company took on the Chrysler distributorship and followed this by expanding into other business areas such as marine products, air conditioning, travel, and equipment supply.

Following the death of the founder in 1955, his son Bader Al-Mulla took over as Chairman until his death in 1969, when his brother Najeeb succeeded him, and presided over a steady expansion of the group's interests. Since then, the group has grown to be one of the largest business houses in Kuwait.

"Al-Mulla Group means heritage," says Najeeb Abdulla Al-Mulla, who is still Group Chairman and holds court at the Al-Mulla Diwaniya, preserving this unique piece of Kuwaiti family tradition, while making it relevant to the modern business age.

Most large families in Kuwait have a diwaniya, literally a place where men meet to talk and discuss social life, business and politics. Even now diwanias represent the main institution in the social life and fiber of Kuwaiti life. They are the embodiment of the traditional ideas of Arab hospitality and communication, which are also preserved in the behavior of the ruling family, who mingle freely with the Kuwaiti people.

In most cases these rooms are now very modern, with every type of facility to make the visit comfortable. The Al-Mulla diwaniya, however, has chosen to remain more conservative and traditional.

"Diwanias are small gatherings, which are open to everyone. Anyone can walk in without being invited. We have freedom of expression with no fear of victimization. It is good to be able to share your thoughts with others freely," says Mr. Al-Mulla.

Al-Mulla Group may be traditional when it comes to its diwaniya but it has been completely modern in the structure and expansion of its business. It is divided into three main divisions: commerce, finance, and engineering. The



One of the most respected groups in Kuwait, Al-Mulla builds its success on the basis of human resources and quality

group also operates modern employee motivation and loyalty programs with comprehensive profit-related bonus incentives.

These were introduced early on in the group's development. "Despite the fact that we were enjoying considerable success,

particularly in the automotive sector, we decided to effect a radical change through the formation of a multinational board in 1978. This was a unique change in the way a family company is managed," he says.

The new long-term strategy was designed to enhance the management of the company. It coincided with a major diversification program carried out with support from the group's in-house finance company. The group entered markets such as environmental systems, vehicle rental and leasing, fire protection, office equipment, security services, engineering products, computers, and insurance consultancy.

In the same year, Al-Mulla Group started its consumer



NAJEEB ABDULLA AL-MULLA
Chairman of the Al-Mulla Group

finance activity. Business was initially limited to financing sales of its own products. But after acquiring the necessary expertise in the field, business was expanded to cover other car dealerships. In 1985, it acquired the agency of one of the largest nationalized Indian insurance companies. It then entered the field of brokering in insurance and reinsurance services in partnership with the U.K.'s C.E. Heath.

Sound business sense and

sheer hard work made the diversification a major success. Throughout the 1980s the group continued to widen and improve the scope of its operations and performance. Today, it has a reputation for delivering on its promises. It is committed to seeking new opportunities in international markets. It is certified to ISO 9001 standard and represents 34 U.S. agencies.

"Al-Mulla Group stands for leadership and excellence" says Mr. Al-Mulla. The company Chairman itemizes his business's achievements. "We have become the largest electro-mechanical company, the largest privately-owned financing services company, the largest operating lease company, and the second-largest car distributors in Kuwait. I am proud to say that over the 65 years of the operation, the group has consistently endeavored to achieve standards of excellence through the principles of professional management, customer focus, long-term relationships with business partners, employee welfare and above all, the best business ethics and moral values."

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