

MEET THE AL HABTOOR MOTORS CREDIT DEPARTMENT

Contents



We've been busy and we LOVE it! Flicking through the pages, you will see what I mean.

Mr. Khalaf Al Habtoor, our Chairman, received a Lifetime Achievement Award from AHIC 2013. Mr. Al Habtoor's participation was certainly a great addition to the conference. Look for the video on the Group's YouTube Channel.

Our Emiratisation plans are moving with full force. We held our first Open Recruitment Day last May 9th, the turnout was great. We are excited to see young Emiratis eager to join the Al Habtoor Group family. Also, the Risk Management team at the Group organised a Risk Management Seminar and Workshop which was a great success. And that's not all... This issue, we shed the light on departments within the units. We have selected unsung heroes, the Credit Department at Al Habtoor Motors. The team of 12 is led by Mr. Medhat Yassa who joined AHM as it celebrated its first anniversary. He tells us how he watched the company grow and become one of the key players in the automotive industry in the region.

From great medical advice from Dr. Hala, to big celebrations and recognition of our senior directors from different bodies, we hope you'll enjoy Sawalef... Don't forget the competition!!



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Photography by: Karl Jeffs - Gecko Media



KARL HAMER
Managing Director, Al Habtoor Motors

As We approach the mid-point of the year, I am proud to say Al Habtoor Motors and its people continue to strive to ensure a successful midterm for all. We continue to open new businesses and bring in new international brands to further increase our foothold in the UAE. All this is made possible by the forward thinking leadership of our President, Mr Sultan Al Habtoor, and CEO, Mr Ahmed Al Habtoor. And of course, all the staff at Al Habtoor Motors play a vital role in our success. We are one big happy family.

As much of Europe continues to be pressured by financial strains, business is robust again in the UAE – and this is being felt throughout the units.

We are building on our success of 2012 to ensure that the positive, sustained growth continues. There has been a strong reception to our expansion so far (SpeedFit, Global Auto Parts and Car Zone). However, these initiatives are also gaining momentum with our competitors, so extra intent and focus is required. We continue to launch new products; we recently became the first-ever distributor of 'Fix and Go' worldwide (a potential life-saving device which will assist in road safety in the UAE and wider region). Our expansion doesn't stop there! Al Habtoor Motors Mitsubishi Mussafah development is scheduled to open in Q4 - as planned. It will be the biggest Mitsubishi showroom in the world offering all 4S facilities.

New exciting Chinese brands are also very close to coming to fruition with AHM being chosen by the manufacturers ahead of some of our competitors.

And not to mention we are building our strategic partnerships; we have established tie-up's with Emirates airline and Emirates NBD for promoting SpeedFit services within their card privilege programmes.

Finally, the new 'Car Zone Hypermarket,' an all-brand used car supermarket themed warehouse has just opened at Dubai Investment Park (DIP) – and there are some exciting discounts for Al Habtoor Group staff. Please take a look it's really something different.

Al Habtoor Motors continues to develop its sector, we are ranked No.10 in the world with Mitsubishi for the volume and No. 1 for market share; we recently became the world's number one Bentley dealer; and we are ranked number three with McLaren.

We promise more exciting initiatives coming from Al Habtoor Motors and its great people in the periods ahead.

KARL HAMER

AHG News



LIFETIME ACHIEVEMENT AWARD







Our Chairman, Khalaf Ahmad Al Habtoor, was recently awarded a 'Lifetime Achievement Award' at the Arabian Hotel Investment Conference (AHIC 2013), for his significant accomplishments over the years in the hospitality and tourism industry in the UAE. The trophy was awarded by AHIC Patron HE Sheikh Ahmed bin Saeed Al Maktoum, President of the Dubai Civil Aviation Authority and Chairman of the Emirates Group.

AHIC 2013 advisory board chose Mr Al Habtoor to receive the Award, for his invaluable contribution to the region's hotel industry. He has also played a major role in driving the tourism industry forward in the UAE, by meeting the growing demand of the number of tourists with significant hotel projects.

Al Habtoor said, "I am honoured to be recognised by one of the top hospitality conferences in the region. I have always been keen to see Habtoor Hotels participate in AHIC, because it offers a valuable platform for industry leaders to share their success stories and achievements."

Al Habtoor, who started the company in 1970 – and has been actively involved in every successful step Dubai has taken. Today, the Group is recognised as one of the most successful companies in the region.

Al Habtoor describes his journey to success saying: "Success is not something one reaches and sits back and enjoys; it's rather the spirit to keep moving forward and continue the journey with."



THE REAL PROPERTY.







EMIRATISATION

HOSPITALITY RECRUITMENT DAY

The Al Habtoor Group's Emiratisation drive is full steam ahead. The Group recently held an Open Day for Emirati's seeking employment in the hospitality sector...

Many Emiratis turned up at the hospitality recruitment Open Day at the Habtoor Grand Beach Resort and Spa on Thursday May 9. They received a warm welcome from Paul Rayner, Advisor to the Chairman; Henning Fries, Group Director of Operations, Habtoor Hotels and Fatma Al Haddad, Emiratisation Manager, Al Habtoor Group.

The Emirati job-seekers were able to hand in their CVs and directly apply for positions at the Group's hotel division. They also had the opportunity to speak to senior executives at the Group. The vacancies were entry level to middle management.

Rayner said, "It was nice to see so much interest from UAE nationals. We will hold more events like this for our other divisions." He added, "It is important to point out that we are looking for people who want a career at the Al Habtoor Group. Retaining our staff is as important as recruiting them. We have a rigorous training program and mentorship

program for any new recruit."

There are currently 31 Emirati's at the Al Habtoor Group.

"The event was a great success," said Fatma Al Haddad. "The vacant positions were for all our Dubai hotels; Habtoor Grand Beach Resort & Spa, Metropolitan Palace Hotel and Metropolitan Deira Hotel. But, we will be opening more hotels over the next few years, offering exciting new opportunities for years to come."





MITIGATING RISKS

A SUCCESSFUL WORKSHOP



The Al Habtoor Group recently hosted a successful risk management workshop. The all-day event was coordinated by R. Venkataraman, Director Corporate Governance and Risk Management.

Khalaf Ahmad Al Habtoor said, "I am very proud that the Al Habtoor Group is ensuring good risk management practices and implementing international standards. I would like to encourage all family businesses in the United Arab Emirates to adopt such practices to mitigate risks while working towards the growth plan of our government."

R. Venkataraman said, "Risk Management is a top priority for the Chairman, Khalaf Ahmad Al Habtoor. We want to ensure that all our units have a disaster recovery plan to ensure business continuity. These workshops help to improve the quality of preparedness and bring out various facets of risks and enable the teams to respond quicker and better to meet the demands in the business."

Guest speakers included Jan Bladen, Chief Operating Officer, Dubai Financial Services Authority. Mr Bladen, a well-known speaker on risk management in the region, told the group of 100 attendees, "It's a simple fact that good corporate governance directly impacts corporate performance and drives shareholder value. The Middle East region now represents a huge opportunity for creating substantial shareholder value via the implementation of regionally adapted



corporate governance practices."

Other speakers included Olivier Steger, Vice President for Europe, Middle East and Africa at Swiss Reinsurance Company – one of the top international insurers in the world – and Suresh Nair, Chartered Insurer, Executive Director, Gargash Insurance Services, Dubai.

From the Al Habtoor Group, speakers included Colin Jobe, Managing Director of Diamondlease; K. Sahayam, Director of Information and Communication Technology; Sanjay Luthra, General Manager, Metropolitan Palace Hotel and Kuttappa, Chief Engineer at the hotel and Paul Hage, Executive Chef from the Habtoor Grand Beach Resort and Spa.

The afternoon session included two interactive workshops; 'Know your Risks' presented by Chadi El Deek, Group Insurance Manager, Al Habtoor Group and 'Client Facing Risks' which was judged by top executives in the Group.









and the

WINNER is...

Connie Malarayap



Connie Malarayap, Secretary Primary School- EIS Meadows (L) & Noura Badawi, Director of Media and Communications

> WINNER OF THE 500 AED **VOUCHER** FOR DINNER FOR TWO

KEEP CALM

'Arabian Business' magazine recently unveiled the top 50 most influential Brits in the UAE. Two of our very own made it to the top 50...

We are proud to announce that Paul Rayner, Advisor to the Chairman and Karl Hamer, Managing Director, Al Habtoor Motors both appeared on the influential 2013 UAE Brit List. Topping the list was Tim Clark, Emirates' president.

Paul Rayner ranked 17th and Karl Hamer came in at number 26 - and was ranked first place in the automotive industry. The two high-ranking Brits were honoured at a gala event on Tuesday 21 May at the JW Marriot Marguis Hotel.

Rayner said, "It is nice to be recognised and appreciated in a market I have worked in for many years and care about very much."

Hamer said, "When I joined Al Habtoor Motors in March 2008, it was a very important time in my life and a very big change, being my first position in the Middle East. I count myself lucky being part of our company, with so much heart and drive in day-to-day business and

KEEP CALM WE'RE BRITISH

strengthen our core business. Let us aim for the top 10 next time!"

Supporting the Al Habtoor employees were Noura Badawi, Director of Media & Communication and Henning Fries, Group Director of Operations, Habtoor Hotels. The guest speaker was former England and Liverpool striker Michael Owen, who recently retired from the game.

Arabian Business said, "The UAE is now one of the largest destinations for British Germany."



CONGRATULATIONS FROM THE CHAIRMAN

Khalaf Ahmad Al Habtoor, Chairman of the Al Habtoor Group, congratulated senior executives from the Al Habtoor Group who were recently awarded by external bodies for excellence in their respective professions in the United Arab Emirates.



The Chairman praised Paul Rayner, Advisor to the Chairman and Karl Hamer, Managing Director, Al Habtoor Motors, who ranked among the 50 most influential Brits in the UAE by Arabian Business magazine.

Separately, Sanjeev Agarwala, Director Strategy & Business Development received an 'Excellence Award' for his contribution to the hospitality industry in the UAE from the Institute of Chartered Accountants of India (ICAI) Dubai and Confident Group.

MAAN HALABI MARKS 20 YEARS AT THE AHG



Maan Halabi, Executive Director of the Al Habtoor Group recently marked 20 years at the Al Habtoor Group. To celebrate the occasion some of his colleagues surprised him with a cake, including Mohammed Al Habtoor, Vice-Chairman and CEO.



DISCOUNT FOR ALL AL HABTOOR GROUP STAFF

Thinking of changing your car? Look no further! Al Habtoor Motors 'Car Zone Megastore' – a sprawling secondhand car supermarket is giving a 10 per cent discount for all Al Habtoor Group employees.

The Car Zone Megastore on Sheikh Zayed Road, has been in operation for just over a little a year – and already it has redefined the way pre-owned cars are bought and sold in the United Arab Emirates. Car Zone has become one of the pioneers in the Middle East to introduce a multi brand used car supermarket store approach to car retailing. Due to its success a new Car Zone Megastore has just

opened at Dubai Investment Park (DIP). There are many brands to chose from, like Mitsubishi, Toyota, GMC, Ford, Nissan, Honda, Mazda, Hyundai and other popular brands.

Customers buying cars from The Car Zone Megastore get the best quality cars at the lowest available prices. All the cars undergo a mandatory 111-point health check and are fully reconditioned before they are sold. Customers get an added advantage of 14-day exchange guarantee along with up to 5-year top up warranty, one of the best ever to be offered to the UAE car buying public.

To top it off, there are very competitive finance options - as well as a trade-in facility. Take a trip to Car Zone Megastore TODAY!

FIX & GO..

A POTENTIAL LIFE SAVING DEVICE

If you had to change your car tire at a moment's notice, would you know what to do? Even if you did, most would at least admit that it is not the easiest of tasks. However, Al Habtoor Motors has just launched a brand new product 'Fix and Go' in the UAE which could just be the answer to the problem. It is a small device that can temporarily repair your car tire in about five minutes. That compares to at least 45 minutes if you are changing a conventional spare tire.

WHAT DOES IT DO?

It does exactly what it says on the package. This nifty gadget is essentially a smart tire repair kit that is simple and quick to use. All you need to do is plug it into the cigarette lighter in your car and

attach the device to the valve of your tire. At the push of a button it seals your damaged tire and fills it back up with air. After a few minutes you are ready to go! What's more, you can continue driving on your repaired tire for up to 100,000 kilometers!

SAVING LIVES

The device, which has already been snapped up by well-known car brands – from Kia and Suzuki to Ferrari and Maserati – essentially limits the time you would spend on the side of a dangerous road. Speaking at a press conference in Dubai recently, Maurizio Marini, CEO of Fix & Go Worldwide said, "Twenty-four brands already have this product equipped in their vehicles as a



standard instead of having a spare tire. This product is a real true substitute to a spare."

Every car should have one!



Habtoor Group?



EIS STUDENTS HEAD FOR TOP UNIVERSITIES

Congratulations to students from Year 13 at Emirates International Schools who have just graduated. Many have been offered provisional places at top international universities (subject to results).

Emirates International School-Jumeriah had 85 students in the graduating class, representing 29 nationalities, many of whom have been offered their first choice universities such as Massachusetts Institute of Technology (MIT), Cornell, Imperial College, London School of Economics, Kings College, McGill University, University of Toronto, and University of California-Berkeley.

Phillip Burgess, High School Principal, EIS-Jumeirah said, "The Graduating Class of 2013 is distinguished by many outstanding students. Over ten students are predicted to achieve over 40 points out of a total of 45 in the May 2013 IB Diploma Programme Examinations."

David Hicks, High School Principal, EIS-Meadows said, "Twelve students from the Meadows campus are expected to attend universities that are ranked in the top 25 internationally – including the University of California-Berkeley, University of Michigan, University of Toronto, University College London (UCL), University of Illinois at Urbana-Champaign, University of Austin. Seventeen students in total are expected to attend universities ranked in top 50. That represents 30 per cent of the

cohort expected to attend some of the world's best universities."

Amna Al Habtoor, Director of Schools, said, "On behalf of Khalaf Al Habtoor, Chairman of the Al Habtoor Group and Mohammed Al Habtoor, Vice Chairman and CEO, I wish them the best of luck in their future endeavours."





Mohammed Zain Fiazuddin

A SPLASH OF COLOUR

GCSE students from Emirates International School-Meadows recently held an art exhibition at the Habtoor Grand Beach Resort & Spa. The exhib showcased the Year 11 students art at a private viewing at the hotel on Thursday May 30th.

Isabel Sanchez, one of the top students of the year, said her favourite subject is portraiture saying "each face expression tells a story – a story each person will interpret differently". Here's a look at some of the work on display at the prestigious event, sponsored by the Al Habtoor Group ...



Matthew Gammage



Samia Barghout



Isabel Sánchez



Isabel Sánchez



Isabel Sánchez



AL HABTOOR MOTORS CREDIT DEPARTMENT

The Credit Department is tucked away above the busy Al Habtoor Motors showroom in Deira. For those who don't know what these number crunchers do; think of them as detectives who ascertain risk. The busy department, headed by Medhat Yassa, evaluates the credit risk associated with every translation at Al Habtoor Motors. Just to put it into perspective, last year the company sold tens of thousands of cars.



Medhat Yousef Fayez Yassa **General Manager – Credit** Joined: September 20, 1983 Married with 2 children



Waguih Leon Ayad Gad **Credit Manager** Joined: September 17, 2007 Married with 2 children



Hossam Mahmoud E Abouraia **Senior Debt In-Charge** Joined: May 15, 1993 Married with 4 children



Mohd H A Abu Qdeiri **Debt Collector**Joined: November 25, 1996

Married with 5 children



Masoud Ali Abdullah Al Shahi **Debt Collector** Joined: October 4, 2004 Married with 4 children



Mansour Makram Mansour **Debt Collector** Joined: February 26, 2006 Married with 2 children



Mohamed Abd Elmagid El E **Debt Collector**Joined: October 4, 2006

Married with 4 children



Ahmed Abas Zaky Abou Raia **Debt Collector**Joined: September 6, 2008

Married with 3 children





Fady Fares Adly Habashy **Debt Collector**Joined: November 24, 2008

Married with 2 children



Waleed Mohammed Osman **Debt Collector**Joined: November 25, 2008
Married with 3 children



Aziz Adel Aziz Ebied **Debt Collector**Joined: March 21, 2011

Married



Raquel Azucena Cino **Secretary** Joined: November 04, 2007 Married with 2 children



General Manager - Credit

How long have you been with the company?

I started with Habtoor in 1983 - just one year after Al Habtoor Motors secured Mitsubishi. I was the only one in the Credit Department at that time. Mr Khalaf Al Habtoor was very busy with Habtoor Engineering, but he would come every evening to check on the business. Al Habtoor Motors at that time was like the baby of the Al Habtoor Group. Look at it today. We are number one for many of our brands.

How have the demands of the iob changed as the company has grown?

We have worked with many global brands at Al Habtoor Group; Mitsubishi, Saab and others. We then got Bentley and Rolls Royce, Auston Martin, McLaren, Bugatti. The company has grown so much. As the business grew, we grew in terms of people too. We started with one branch and now we have multiple branches and workshops.

Tell me about your department?

Our job is to minimise risk. We have to

work hard to investigate each customer and look at the fine details to ensure we don't carry any risk. We don't just deal with sales, but after-sales too. We are the central department for credit. We need to ensure we don't give money to crooks. There is difference between an honest man who can't pay for one month for some reason and another man who takes the money and runs. With experience we can smell the good clients.

How has the department evolved?

We started the business in 1983 when I was very young. We used to sit in the coffee shops and talk to people, build relationships; that's how business was done in the early days. We knew all our customers personally. Communication was very easy. It is much more complicated these days.

How do you balance assessing risk and not turning away business?

Reputation is very important. We don't want to risk tarnishing our reputation.

We have a 100 per cent success rate in our department. We have to ensure that when we give credit to anyone we are going to get it back. Experience and due diligence are very important factors. We don't believe in risk in this department, because if we did there would be millions in bad debt. I always think like a creditor no matter what I do!

What is unique about working for the Al Habtoor's?

The Al Habtoor's have always been supportive of all their staff. They make us feel empowered. It is like one big happy family.

Who inspires you?

Mr Khalaf Al Habtoor and Mr Sultan Al Habtoor are my idols. But Mr Ahmed Al Habtoor is the new generation Al Habtoor; he has a new way of thinking. He is very smart. He doesn't want to lose any business. He has helped the company gain market share and he wants to be number one always. If you look at Ahmed Al Habtoor he is a younger version of his father.







3RD AL HABTOOR FOOTBALL CHAMPIONSHIP

Dubai Islamic Bank (TANMIA) won the title at the 3rd Al Habtoor Football Championship at the end of April. TANMIA defeated the Critical Infrastructure & Coastal Protection Authority (CICPA) in a 2-0 victory.

Rustum, playing for TANMIA, scored the first goal, while the second came from Mohammad Salem. The event was held at Emirates International School-Jumeirah over a two week period

The final match was attended by Khalaf Ahmad Al Habtoor, Chairman of Al Habtoor Group; Ali Sayegh, CEO of TANMIA; Major Abdulla Al Kayali, Fire Chief at Dubai Airport and Ahmad Al Habtoor, CEO of Al Habtoor Motors.

It attracted large crowds and was broadcasted live on Dubai Sports, Sharjah Sports TV, and 'Decision Makers' channel.

Al Habtoor crowned the winning teams: TANMIA (first position), CICPA (second) and National Paints (third). Badr Eddine al-Aouni from CICPA and Ahsan Hareth Ahmad al Hadari from Diamondlease were chosen best players of the Championship, and Said al Kharazi from National Paints was the top scorer. Rohan Karana from Emirates International School-Jumeirah was selected the best junior player in the Championship, and Dubai International was given the 'Ideal Team Award' which was received by Major Abdulla

Al Kayali. In an interview with 'Decision Makers', Al Habtoor commended the Championship, saying to its' main purpose is to strengthen the bond within the corporate community in the UAE through fair competition and sportsmanship.

This year's event saw 14 teams vying for the trophy - including new entrants Dubai International Airport, Dubai Islamic Bank (TANMIA), Dubai Electricity and Water (DEWA), Skydive Dubai and National Paints. They were up against Al Habtoor Motors, Habtoor Hotels, EIS Jumeirah, EIS Meadows, Habtoor Leighton, CICPA, United Team, Top 1 Security and Diamondlease.

Diamondlease

Diamondlease, the UAE's 'Best Car Rental Company', has revamped its website (www.diamondlease.com).

The new website, launched in April 2013, consists of many new features that aim to make online reservations quick and painless. The most notable change is the introduction of an online payment option. This means customers can book and pay for their reservations in three easy steps in a safe, secure and trusted way.

It's as easy as 1-2-3! 1) Your itinerary

2) Your Vehicle

3) Confirmation

And to keep up with the ever-evolving world of technology, the website is device responsive, making it easily accessible whether you are working on a laptop, tablet or smartphone.

So, start spreading the word: The only place to go for car rentals in the UAE is 'www.diamondlease.com'. Just in case you are mulling over it, there is proof... Diamondlease has been awarded the "Best Car Rental Company" - Local Brand for seven years in a row by the Middle East and North Africa (MENA) Travel Awards.





Al Shindagah



- Go to http://www.alshindagah.com
- 2 'Like' us on Facebook
- 3 you could win a prize!



Al Shindagah magazine was launched in 1993. It is arguably one of the longest-running magazines in the region. Each issue is being uploaded to the website, so eventually this will be an invaluable archive – from the past to present day.

Al Shindagah is a bi-monthly magazine that is published in English-only and English-Arabic. It has a global audience and covers everything from politics, investment to lifestyle as well as updating the world on Al Habtoor Group news.

It covers topics that matter to the region from the point of view of people in the region. It is not skewed to a western media-type perspective as many publications are.



Terms & Conditions

We will give away prizes as soon as we get 250 likes. So encourage your family and friends to like the page too! Visit our site today! Share it and spread the word!

WE ARE GIVING AWAY TWO AED 250 VOUCHERS FOR CARREFOUR! ALL YOU NEED TO DO IS LIKE AL SHINDAGAH ON FACEBOOK.

Healthy Habits!

We all know that drinking too many fizzy drinks like Coke and Pepsi, are bad for us... yet we still do it. Sawalef spells it out in black and white and gives some healthy alternatives from Dr Hala Najib, doctor at Emirates International Schools...





SIDE EFFECTS Fizzy Sodas

Phosphoric acid:

Weakens bones

Artifical sweeteners:

Makes you crave more

. Colouring:

Made from the chemical caramel. Purely cosmetic! It doesn't add flavour yet is tained with carcinogens!

Formaldehyde:

Carcinogen. It is not added in soda but when you digest aspartame, it will break down into two amino acids and methanol. Fomric acid and formaldehyde (diet sodas).

High fructose corn syrup:

A concentrated from of sugar derived from corn. It increases body fat, cholesterol and triglycerides and it also makes you hungry.

Potassium Benzoate:

Preservative that can be broken down to benzene in your body. Keep your soda in the sun and benzene is a carcinogen!

Food dyes:

Impaires brain function, hyperactive

behaviour, difficulty focussing and lack of impulse control.

WHAT ARE CARCINOGENS?

A carcinogen is a chemical which is capable of causing cancer. Carcinogens can aggrevate tumours or other types of cancers. They enter a body through inhalation (of asbestos fiber and cigarette smoke), ingestion (of heavy metals and pesticides, for example), and absorption (of dyes and hydrocarbons) through skin.

Dr Hala

savs.

The risks associated with drinking fizzy drinks on a regular basis are aplenty! They can damage and decrease kidney function as they contain high sugar levels. This will also increase the risk of diabetes, obesity and tooth decay. These drinks contain phosphoric acid, which contributes to weak bones. And if that's not enough to deter you, it increases the risk of pancreatic cancer.

HEALTHY ALTERNATIVES

Green Tea

- Fights cancer
- Lowers cholesterol
- Prevents cavities
- Reduces plaque & bacteria in your mouth
- Protects against heart disease
- Prevents diabetes
- Antiviral agent
- Maintains a healthy circulatory system
- Prevents dimensia
- Full of Antioxidants
- Prevents food poisoning
- Gives healthy skin

Dr Hala

Says...

In traditional Chinese and Indian medicine, practitioners used green tea as a stimulant, a diuretic (to help rid the body of excess fluid), an astringent (to control bleeding and help heal wounds), and to improve heart health. Other traditional uses of green tea include treating gas, regulating body temperature and blood sugar, promoting digestion, and improving mental processes. Studies show that polyphenols in green tea may help treat health conditions including atherosclerosis, high cholesterol and even protect against cancer by inhibiting the growth of the cancer cells



Health Tips

Water

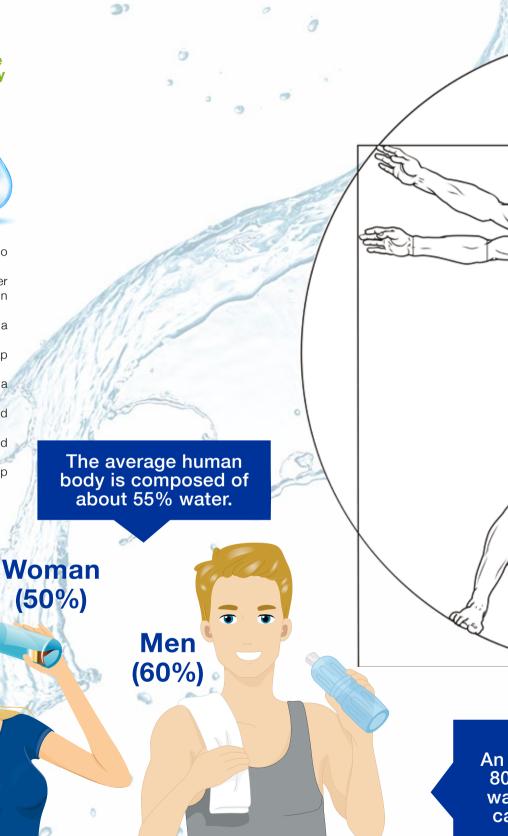
Healthy natural water is the key to maintaining all bodily functions including

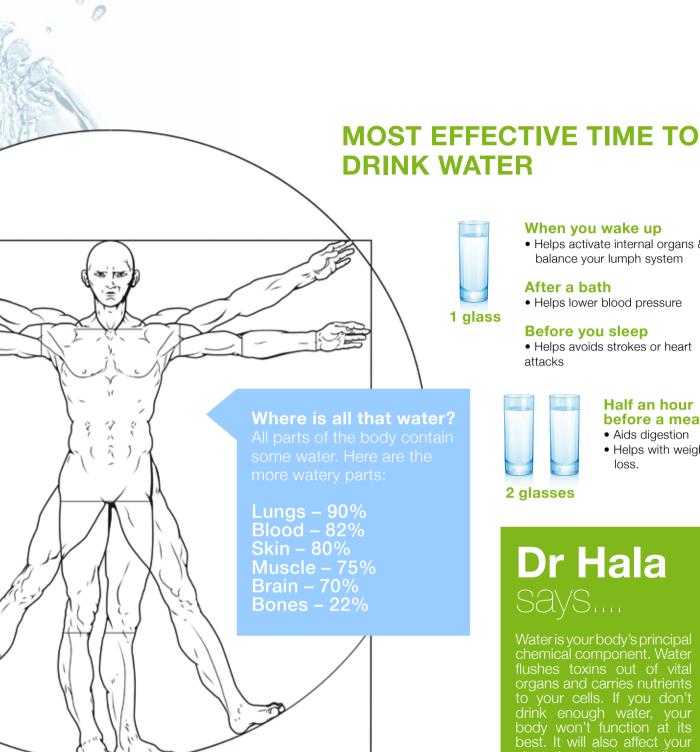
- Circulatory system
- Digestive system
- Temperature system
- Assimilations system
- Elimination system
- Lubrication system



Why drink water?

- Weight loss: Water has no fat, no calories, no carbs, no sugar!
- Drinking 16 ounces of chilled water can boost your metabolism by 24% in the morning
- Healthy heart: Lowers the risk of a heart attack by 41%
- Energy: Being dehydrating can sap your energy, make you feel tired
- Headache cure: Headaches are a sign of not drinking enough water
- Healthy skin: Clears up your skin and gives you a healthy glow
- Better exercise: Being dehydrated can hamper sporting activities
- Digestive problems: Water can help cure stomach acid problems





average male, weighing about kg (176 lb) contains 48 kg of iter. That's equivalent to eight ases of standard-size (500ml) bottled water!

When you wake up

 Helps activate internal organs & balance your lumph system

After a bath

• Helps lower blood pressure

Before you sleep

Helps avoids strokes or heart



Half an hour before a meal

- Aids digestion
- Helps with weight loss.

2 glasses

Dr Hala

Water is your body's principal chemical component. Water flushes toxins out of vital to your cells. If you don't drink enough water, your body won't function at its potassium and others). Your kidneys need to work harder if there is insufficient water should drink a minimum of lot or live in a hot climate).

Chocoholics

Hopefully we have you thinking about dumping a can of coke for a healthier option. Now it's time for a treat. Did you know that eating chocolate isn't bad for you? Here are some of the benefits of dark chocolate (although don't forget it is still high in fat)!

Good for Your Heart

Studies show that eating a small amount of dark chocolate two or three times each week can help lower your blood pressure. Dark chocolate improves blood flow and may help prevent the formation of blood clots.

Good for Your Brain

Dark chocolate increases blood flow to the brain, so it can help improve cognitive function. Dark chocolate also helps reduce your risk of stroke. Chocolate contains phenylethylamine (PEA); this encourages your brain to release endorphins, so eating dark chocolate will make you feel happier.

Helps Control Blood Sugar

Dark chocolate helps keep your blood vessels healthy and your circulation unimpaired to protect against type two diabetes. The flavonoids in dark chocolate also help reduce insulin resistance by helping your cells to function normally, and regain the ability to use your body's insulin efficiently.

Full of Antioxidants

Dark chocolate is loaded with antioxidants. Antioxidants help free your body of free radicals, which cause oxidative damage to cells. Free radicals are implicated in the aging process and may be a cause of cancer, so eating antioxidant rich foods like dark chocolate can protect you from many types of cancer and slow the signs of aging.

Contains Theobromine

Dark chocolate contains theobromine, which has been shown to harden tooth enamel. That means that dark chocolate, unlike most other sweets, lowers your risk of getting cavities if you practice proper dental hygiene.

Theobromine is also a mild stimulant, though not as strong as caffeine. It can, however, help to suppress coughs.

High in Vitamins and Minerals

Dark chocolate contains a number of vitamins and minerals that can support your health. Dark chocolate contains some of the following vitamins and minerals in high concentrations:

- Potassium
- Copper
- Magnesium
- Iron





Dr Hala

Says....

Most of the health benefits of chocolate are provided by compounds called flavanols - which dark chocolate is rich in it. It's considered to be 'healthy' as it provides a high concentrated dose of flavanols. However, this is not license to start eating a pound of dark chocolate every day. In addition to the flavonols, chocolate contains a sugar, fat and calories.

Researchers estimate that eating just an ounce of dark chocolate every day is enough to get some positive benefit.

Party Time

Staff from Al Habtoor Hotels in Dubai recently put on their party shoes for their annual parties. Here's a glimpse at some of the fun...

















Special Offer for All Al Habtoor Group Employees
Discount up to 10%

W OPEN

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