



**light it**  
& spread your ideas

**Kuwait Finance House**  
بيت التمويل الكويتي



السلام عليكم ورحمة الله وبركاته

Dear Colleagues,

It always gives me great pleasure to communicate with you. As a family, we aim to cultivate an open-door policy, which represents a key pillar in the advancement to our organization. As part of this endeavour, our Group CEO in Kuwait is helming a new project. The 2016 Innovation Management Cycle Plan has been recently implemented in Kuwait. It aims to encourage KFH staff to propose new ideas and/or solutions for the Bank to provide the best products and services to the clients in various areas.

In order to realise this aim, the Annual Innovation Award is introduced to incentivise all of us to propose and suggest ideas which can impact the Bank, you and ultimately our valued customers in a positive way via three main avenues - products, service and procedure improvement.

A select committee shall shortlist the Top 10 ideas and the MANCO shall finalise the Top 3, where at least one of the solutions will be implemented at KFH Malaysia. Cash prizes of RM10,000, RM6,000 and RM3000 will be given to the top 3 ideas respectively.

Since this is a Group level endeavour, the Top 3 proposals will be presented personally by the winners in Kuwait in the first Quarter of 2017. The Group has informed us that it is pleased to host the owners of the Top 3 proposals in Kuwait. The individual with the best proposal across the Group shall be honoured with the Top Prize of USD20,000.

Corporate Communications and Product Development & Marketing shall be in communication with you for the procedure and the processes involved for the contest.

Put on your thinking caps, innovate and win some cash!

*Wassalam,*

Ahmed S. Al Kharji  
Chief Executive Officer & Managing Director