



Opportunity

# SAUDI ARABIA

in Malaysia

A Special Publication by The Royal Embassy of Saudi Arabia, Malaysia

**Saudi - Malaysia**  
**Ties Growing Stronger**

## **INSIDE**

The King, The Kingdom, and The World  
Booming Trade  
Doing Business in Saudi Arabia  
Saudi Education



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**SAUDI ARABIA**  
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# CELEBRATING WITH THE KINGDOM 79<sup>th</sup> NATIONAL DAY



**HM KING ABDULLAH BIN ABDUL AZIZ AL-SAUD**  
The Custodian of the Two Holy Mosques

# CELEBRATING WITH THE KINGDOM 79<sup>th</sup> NATIONAL DAY



**HRH CROWN PRINCE SULTAN BIN ABDUL AZIZ AL-SAUD**  
Deputy Prime Minister, Minister of Defense, Aviation and Inspector General

# **CELEBRATING WITH THE KINGDOM 79<sup>th</sup> NATIONAL DAY**



**HRH PRINCE NAIF BIN ABDUL AZIZ**  
Second Deputy Prime Minister and Minister for Interior

# **CELEBRATING WITH THE KINGDOM 79<sup>th</sup> NATIONAL DAY**



**HRH PRINCE SAUD BIN FAISAL BIN ABDUL AZIZ AL SAUD**  
Foreign Minister

# Congratulations



**KING ABDULLAH BIN ABDUL AZIZ AL-SAUD**  
THE CUSTODIAN OF THE TWO HOLY MOSQUES

HIS ROYAL HIGHNESS  
**CROWN PRINCE SULTAN BIN ABDUL AZIZ AL-SAUD**  
DEPUTY PRIME MINISTER,  
MINISTER OF DEFENCE & AVIATION  
AND INSPECTOR GENERAL

MEMBERS OF THE ROYAL FAMILY  
AND THE CITIZENS OF SAUDI ARABIA ON THEIR  
**79<sup>TH</sup> NATIONAL DAY CELEBRATIONS**  
ON  
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## AMBASSADOR'S MESSAGE

IN THE NAME OF ALLAH, MOST MERCIFUL, MOST GRACIOUS. PRAISE BE TO ALLAH AND PEACE BE UPON HIS PROPHET. OUR LOYALTY, LOVE AND GRATITUDE TO THE CUSTODIAN OF THE TWO HOLY MOSQUES , OUR RECOGNITION TO HIS ROYAL HIGHNESS THE CROWN PRINCE FOR HIS GRACE AND KINDNESS , OUR TRUST, APPRECIATION AND GRATITUDE TO HIS ROYAL HIGHNESS THE SECOND DEPUTY PREMIER , AND OUR GRATITUDE FOR HIS CARE AND GUIDANCE TO HIS HIGHNESS THE FOREIGN MINISTER.

In the name Allah, who says in His Holy book the “ Holy Quran “ :

*“Seest thou not how God sets forth a parable? A goodly Word Like a goodly tree, whose root is firmly fixed and its branches (reach) to the heavens. It brings forth its fruit at all times by the leave of its Lord. So God sets forth parables for men in order that they may receive admonition”.*

Dear Brothers and Sisters,

*Assalamualaiku warahmatullahi wabarakatuh,*

Today, we celebrate the anniversary of a declaration that united a country which was once divided - the land of the Kingdom of Saudi Arabia – united into becoming one nation, one heart and one spirit. We deserve to be proud of our pioneering endeavour, our distinction and our unity, which is unique from any others in this world. This National Day is a great day for this country as is its faith, its leaders, its people, land, heritage and culture. All of us are joined together to become the heart of this prospering loving country. Words cannot express but a token of what we feel in our heart.

Dear Brothers and Sisters,

Truly, it is a national day throughout the year for us, but today in particular it has a special place in our heart. Each anniversary for this day is different from the one before. We find the great people of this Nation clinging strongly to their faith and gathered around their leader year after year. The feeling of

love and pride increases each day and each hour in this county. It is a pioneer in all matters. Not only it bears on its shoulders the worries of the Arab and Muslim nations, it also bears the worries of the entire world from east to west, north to south.

I would like to take this opportunity on this pleasant occasion to express the best of my greetings and compliments to the Custodian of the Two Holy Mosques King Abdullah bin Abdul-Aziz Al Saud , His Royal Highness Crown Prince Sultan bin Abdul-Aziz Al Saud , the Second Deputy Premier His Royal Highness Prince Naif bin Abdul Aziz Al Saud, to all the royal families, the Government and to all the Saudi people. I pray to Allah that He would continually bless us with peace, harmony and the grace of Islam. May Allah safeguard our Kingdom and all the Muslim nations from all harms.

On this dear and precious occasion, the Royal Embassy of Saudi Arabia in Malaysia is pleased to issue the second edition of the Saudi Arabia Magazine. InshAllah the Magazine will be a new and a significant contribution for Islam and the Nation in order to spread the Kingdom's voice at all places and communicate with others .

Many thanks to the companies who contributed and participated in the publication of the Magazine's second edition. Hopefully it would be a special one.

*Wassalamualaikum warahmatullahi wabarakatuh.*



**H.E. MOHAMED REDA ABU AL-HAMAYEL**  
Ambassador of Kingdom of Saudi Arabia in Malaysia

# THE KING, THE KINGDOM AND THE WORLD

WINDS OF CHANGE CAN BE FELT IN SAUDI ARABIA TODAY. THE CUSTODIAN OF THE TWO HOLY MOSQUES KING ABDULLAH BIN ABDUL AZIZ, A GREAT VISIONARY, HAS SHOWN UTMOST CONCERN FOR THE COMPREHENSIVE DEVELOPMENT OF HIS COUNTRY. THIS IS DISTINCTLY EVIDENT IN HIS REFORM-ORIENTED DIRECTIVES THAT ARE EFFECTIVELY CONTRIBUTING TOWARDS ENHANCING DEVELOPMENT AND IMPROVING THE INVESTMENT CLIMATE.

## FOREIGN RELATIONS

### KING ABDULLAH ATTENDS G-20 SUMMIT

King Abdullah attended the G-20 Summit in London on April 2, where he held consultations with world leaders. The King also received US President Barack Obama at his guest residence, where they discussed strategies for reviving the global economy. The two leaders also spoke about regional and international issues, including the need to achieve a just and comprehensive Arab-Israeli peace based on the Arab Peace Initiative. Furthermore, they highlighted the strong, historical ties that bind Saudi Arabia and the US.

Prior to the summit, King Abdullah stressed that Saudi Arabia will keep working to stabilise oil markets. "Despite the negative effects of the crisis on demand for oil and on its future prospects, we have continued our huge investment programme to increase our output capacity," he said. He also stressed on the need for "convincing reform of the financial sector in the affected countries."

Minister of Finance Dr. Ibrahim Al-Assaf, who accompanied the King to London, offered assurances regarding the strength of the Saudi economy, noting that the "Saudi economic growth



King Abdullah and Barack Obama, U.S. President at G-20 Summit

has not been greatly affected by the economic crisis." Saudi Arabia has adopted a Program of Investment and Development in Governmental and Monetary Sectors, which will have a fund of about US\$400 billion over five years.

### KING ABDULLAH LEADS SAUDI DELEGATION TO DOHA SUMMIT



King Abdullah led the Saudi delegation to the 21st Arab Summit Conference, which was held in Doha on March 30. Also participating in the summit were Sudanese President Omar Al-Bashir, Lebanese President

Michel Suleiman, Libyan President Muammar Al-Qaddafi, Palestinian President Mahmoud Abbas, Iraqi Prime Minister Nuri Al-Maliki, Yemeni President Ali Saleh, Tunisian President Zine Al-Abidine and Kuwaiti Emir Sheikh Sabah Al-Sabah.

Addressing the session, Qatari Emir Sheikh Hamad Al-Thani expressed appreciation for the Arab reconciliation initiative advanced by King Abdullah at the Kuwait summit earlier this year. He also welcomed the participation of King Abdullah in the G-20 economic summit to be held on 02 April 2009 in London. "We do feel that King Abdullah will represent all of us at the summit and we hope he will succeed in his mission," the Qatari Emir said. "I am certain that King Abdullah will

represent the interests of the Arab world and even the developing countries and their aspirations."

### KING ADDRESSES UN MEETING ON INTERFAITH DIALOGUE

Custodian of the Two

Holy Mosques King Abdullah bin Abdul Aziz stressed the importance of dialogue among faiths in an address at the UN General Assembly meeting on peace through dialogue in New York.

"In the presence of this



Custodian of the Two Holy Mosques King Abdullah bin Abdul Aziz at the UN

gathering of international leaders and representatives and members of the General Assembly – the conscience of the United Nations – and in front of the whole world, we state with a unified voice that religions through which Almighty God sought to bring happiness to mankind should not be turned into instruments to cause misery. Human beings were created as equals and partners on this planet; either they live together in peace and harmony, or they will inevitably be consumed by the flames of misunderstanding, malice and hatred.

Throughout history, preoccupation with differences between the followers of religions and cultures has engendered intolerance, causing devastating wars and considerable bloodshed without any sound logical or ideological justification. It is high time for us to learn from the harsh lessons of the past and concur on the ethics and ideals in which we all believe. Matters on which we differ will be decided by our Omniscient Creator on the Day of Judgment.

## GLORY OF THE KING

### KING ABDULLAH NAMED 'CHAMPION IN THE BATTLE AGAINST HUNGER'

The World Food Program (WFP) awarded its 2008 'Champion in the Battle Against Hunger' Prize to King Abdullah at a ceremony held on January 30 in Davos, Switzerland. The prize was presented by WFP Executive Director Josette Sheeran, who expressed great thanks to King Abdullah for his support. She described King Abdullah's recent \$500 million donation to the WFP as a beacon of hope for the poorest and neediest in the world.



On behalf of the King Abdullah, Minister of Commerce and Industry Abdullah Alireza receives the WFP prize titled 'World Champion in the Battle of Hunger for 2008'

Saudi Minister of Commerce and Industry Abdullah Alireza accepted the award on behalf of King Abdullah, declaring, "I am honoured to receive this distinguished award on behalf of the Custodian of the Two Holy Mosques King Abdullah bin Abdul Aziz, who, by accepting it, dispatches a broad message to the world that we have to bear a shared responsibility to combat hunger, which is of urgent importance in the light of the current economic crisis and its impacts."

### KING ABDULLAH AWARDED FIRST LECH WALESA PRIZE

Custodian of the Two Holy Mosques King Abdullah bin Abdul Aziz was awarded the first Lech Walesa Prize for his contribution towards "inter-faith



Saudi Arabian Prince Abdul Aziz and advisor to king Abdullah receives the first edition of the Lech Walesa prize from Lech Walesa

dialogue, tolerance, peace and international cooperation" as well as for his charity work.

The prize was received on behalf of King Abdullah by Prince Abdul Aziz bin Abdullah at a ceremony in Gdansk on the 25th anniversary of Walesa receiving the Nobel Peace Prize. Besides Walesa, prize committee includes former Czech president

Vaclav Havel, French Foreign Minister Bernard Kouchner and former Polish foreign minister Wladyslaw Bartoszewski.

## DEVELOPMENT

### KING LAYS FOUNDATION STONE FOR KSU PROJECTS

King Abdullah laid the foundation stone for a group of construction projects at King Saud University (KSU) in Riyadh on February 8. The projects include a University



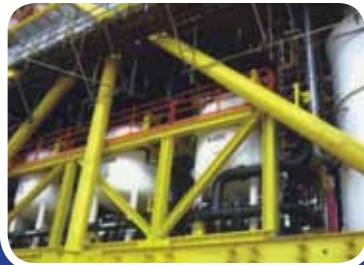
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City for female students, completion of a Medical City, housing for teaching staff, a group of male student college buildings, the first phase of the KSU Endowment Project and the Riyadh Techno Valley (RTV), at a total cost of SR 14,039,000,000 [\$3.7 billion].



King Abdullah during the ceremony of launching and laying the foundation stones of a number of construction and strategic projects at King Saud University

## BUDGET

### CABINET APPROVES FY 2009 BUDGET

The Cabinet approved the state budget for Fiscal Year 2009 during a December 22 meeting chaired by King Abdullah bin Abdul Aziz.

The King announced that the 2009 budget is projected at SR 475 billion [\$126.7 billion], SR 65 billion [\$17.3 billion] higher than last year. Specifically, SR 122 billion [\$32.5 billion] will be allocated for education and research, SR 52 billion [\$13.9 billion] for health care and social development, SR 19 billion [\$5.1 billion] for transportation and telecommunications and SR 49 billion [\$13.1 billion] for water, municipal services and agriculture.

According to a December 22 statement from the Ministry of Finance, the 2009 budget projects total revenues of SR 410 billion [\$109.3 billion] and expenditures of SR 475 billion [\$126.7 billion]. For 2008, the Ministry projects



King Chairs cabinet meeting for approval of General Budget

total revenues of SR 1.1 trillion [\$293.3 billion] and total expenditures of SR 510 billion [\$136 billion]. GDP is projected to grow by 22 per cent in current prices, reaching SR 1.753 billion [\$467.5 billion]. The oil sector is expected to grow by 34.9 per cent and the private sector by eight per cent in current prices.

## POLICY

### KING ABDULLAH MAKES MAJOR APPOINTMENTS, RECONSTITUTES JUDICIARY [390/6]

King Abdullah bin Abdul Aziz issued a number of Royal Decrees on February 14: Prince Faisal bin Abdullah bin Mohammed has been appointed Minister of Education, Dr. Abdullah Al-Rabeeah Minister of Health, Dr. Mohammed bin Abdulkareem Al-Issa Minister of Justice, Dr. Abdulaziz Khojah Minister of Culture and Information, and Nourah Al-Fayez Deputy Minister of Education for Women's Education. Ms. Al-Fayez is the Kingdom's first woman minister.

King Abdullah appointed former justice minister Abdullah Al-Asheikh as chairman of Majlis Al-Shura, Dr. Saleh Bin-Humaid chairman of the Supreme Judiciary Council, Abdulaziz Al-Humain head of the Commission for the Promotion of Virtue and

Prevention of Vice, Abdulrahman bin Abdulaziz Al-Kelya chief justice of the Supreme Court, Muhammad Al-Jasser governor of the Saudi Arabian Monetary Agency, Faisal bin Abdulrahman Al-Muammar Deputy Minister of Education, Dr. Bandar bin Abdulmohsen Al-Qanawi executive director of National Guard Health Affairs, and Khaled bin Abdullah Al-Sabti Deputy Minister of Education for Boys' Affairs.

The King appointed Lt. Gen. Hussein bin Abdullah Al-Qubail Deputy Chief of Staff and Maj. Gen. Abdulrahman bin Abdullah Al-Murshid Commander of the Land Forces, Ibrahim bin Shayie Al-Hoqail chairman of the Court of Grievances, Ali bin Abdulrahman Al-Hamad Deputy Chairman of the Court of Grievances, Bandar bin Mohammed Al-Aiban chairman of the Human Rights Commission, Mohammed bin Ahmed Al-Kenhal president of the Saudi Food and Drugs Authority, and Mohammed bin Fahd Al-Dossary chairman of the Higher Administrative Court.



Custodian of the Two Holy Mosques chairs cabinet session

King Abdullah appointed Sheikh Dr. Fahd bin Saad Al-Majed to the post of Secretary General of the Commission of Senior Ulema. Grand Mufti Sheikh Abdulaziz bin Abdullah Al Aasheikh was reappointed chairman of the Commission of Senior Ulema.

# SAUDI - MALAYSIA TIES GROWING STRONGER

The Malaysia – Saudi Arabia Friendship Society, (MSAFS) was started in 1991 in Kuala Lumpur. The president of the Society Mr. Ahmad Khairuddin Ilias, takes pride in leading such a esteemed organisation. Joining as a first Secretary General and later as its President, in all these years he has witnessed tremendous expansion and development opportunities. Developing new roles and responsibilities, to achieve the professed objective of promoting close bilateral ties between the Kingdom of Saudi Arabia and Malaysia, he has experienced many ups and downs. He shares with us his experience and views:



HM King Abdullah bin Abdul Aziz Al Saud's last visit to Malaysia, organised by MSAFS



of the people of both the nations. Also taking a leading role in publicising in printed media like journals, magazines and newsletters that are associated with the advancement of the Society's objectives.

All efforts are aimed at the establishment of the economic and social development of the people of Malaysia and Saudi Arabia.

## WHEN WAS THE FRIENDSHIP SOCIETY STARTED?

The formation of the Malaysia-Saudi Arabia Friendship Society (MSAFS) was initiated through the vision of His Majesty the late King Fahd bin Abdul Aziz Al Saud. At the request of His Majesty, a two-member Saudi delegation, comprising Dr. Waheed Hamzah Hashim and Dr. Mazen Abdur Razzaq Balelah, visited Kuala Lumpur on January 27, 1991. The delegation was tasked to look into ways of improving bilateral relations between the two countries. This led into the establishment of the Malaysia-Saudi Arabia Friendship Society.

## WHAT ARE THE ACTIVITIES OF THE SOCIETY?

The Society was formed with the principal objectives of promoting



Launch of the Malaysia-Saudi Arabia Friendship Society the Saudi Chapter, in Jeddah officiate by Malaysia Prime Minister Dato' Seri Najib Tun Razak

solidarity and friendship between the people of Malaysia and Saudi Arabia, through cultural, social and educational activities. It aimed to establish and develop contacts with Malaysian organisations and individuals working for friendship, mutual understanding and co-operation between the peoples of Malaysia and Saudi Arabia.

They also sponsors festivals, film shows, broadcasts and exhibitions, that reflect the life

## HOW HAS IT HELPED IN ENHANCING CO-OPERATION?

In order to ensure the effective implementation of its programmes, the Society has established four bureaux: The Trade And Investment Bureau, The Education And Cultural Bureau, The Information And Da'wa Bureau, and The Welfare Bureau. The bureaux work towards the advancement of society. They ensure accurate implementation of all programmes in all the sectors of the society.

The Education And Cultural Bureau has conducted many motivational courses in the past for school children between the ages of 13 to 18 during school holidays. The



MSAFS International Partners meeting in Terengganu

trade and investment Bureau also assists Saudi Arabia delegations that come to Malaysia. The Welfare Bureau also help the Hajj Pilgrim Management Board in getting additional quota for Malaysian pilgrims to perform Haj. In this way every bureau plays its role in advancing the development of the society, which helps in enhancing the co-operation.

### WHAT ARE YOUR FUTURE PLANS?

The Society will continue to provide periodic reports on both the countries to Honourable Prime Minister of Malaysia on all developmental issues, including trade and investment.

## MESSAGE FROM THE PRESIDENT OF MSAFS

Malaysia - Saudi Arabia Friendship Society (MSAFS) started from a humble origin as small organization, formed to advance the cause of bringing substance to the relationship between Malaysia and Saudi Arabia. The respective leaders of the two countries deserve praise and appreciation for the continuous fine spirit of friendship and co-operation they have hitherto displayed. King Abdullah Bin Abdul Aziz Al Saud, a visionary leader is actually a man of science, learning and skill. His Majesty has instituted many changes to the society and country since ascending to the throne. His Majesty's profound knowledge and experience have won for

him widespread recognition from his subjects as well the international community.

Our Prime Minister who was elevated to his present position only a couple months ago has also initiated interesting new policies to effect changes the country needs. Finally, I would like to express my deepest appreciation and thanks to H. E. Mohamed Reda Abu Al-Hamayel, Ambassador of the Saudi Arabia in Malaysia for his cooperation and strong support for Malaysia-Saudi Arabia Friendship Society and Malaysia Saudi-Arabia Business Council.

**AHMAD KHAIRUDDIN ILIAS**  
President, MSAFS And MSABC

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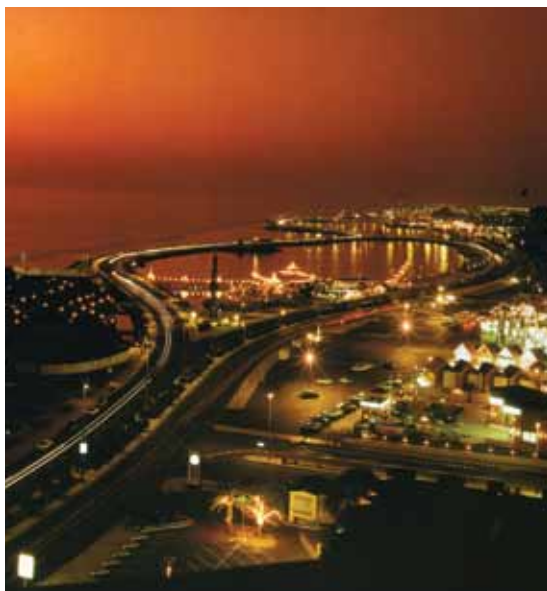
# PRIVATISATION IN SAUDI

THE KINGDOM OF SAUDI ARABIA HAS TAKEN STEPS TO PRIVATISE MANY OF ITS VITAL ECONOMIC SECTORS. THE SAUDI ELECTRICITY COMPANY (SEC) HAS LED THESE EFFORTS BY SPECIFYING THE SECTORS TO BE PRIVATISED AND ESTABLISHING STRATEGIC PLANS TO IMPLEMENT THE CHANGE. SECTORS THAT ARE NOW OPEN TO PRIVATISATION INCLUDE: TELECOMMUNICATIONS, CIVIL AVIATION, DESALINATION, HIGHWAY MANAGEMENT, RAILWAYS, SPORTS CLUBS, HEALTH SERVICES, GOVERNMENT HOTELS, MUNICIPAL SERVICES, EDUCATION SERVICES, OPERATION AND MANAGEMENT OF SOCIAL SERVICE CENTERS, SAUDI EMPLOYMENT SERVICES, AGRICULTURAL SERVICES, CONSTRUCTION AND MANAGEMENT OF ABATTOIRS, PUBLIC PARKS AND RECREATION CENTERS, AND CLEANING AND WASTE COLLECTION. IN 2008 THE PRIVATE SECTOR CONTRIBUTED AN ESTIMATED 46 PER CENT TO THE GDP. THE PRIVATE SECTOR ALSO GREW BY 8 PER CENT IN 2008. DURING 2008 THE GOVERNMENT SIGNED 2,500 NEW PROJECTS WITH THE PRIVATE SECTOR WORTH A TOTAL VALUE OF \$32 BILLION.

## TELECOMMUNICATIONS

### SAUDI ARABIA'S

telecommunications sector is growing rapidly and facilities and services are constantly being expanded to accommodate increasing consumer demand. The Ministry of Telecommunications and Information Technology oversees all modern communication technologies in the Kingdom. The Saudi Telecommunications Company (STC) is the main telecommunications service provider in the Kingdom. The STC was privatised in December 2002, and 30 per cent of its shares were sold to the public in an Initial Public Offering (IPO) that raised more than \$4 billion. The telecommunications sector is also open to foreign investment. Companies, such as Verizon and Motorola, have licenses in Saudi Arabia.



## SAUDI RAILWAY ORGANIZATION (SRO)

**THE SEC** approved the implementation plans for the following projects under the direction of the Saudi Railways Organization:

**The Saudi Landbridge:** The Saudi Landbridge Project will connect Jeddah on the Red Sea with Dammam and Jubail on the Arabian Gulf via Riyadh. The existing Dammam-Riyadh line will also be upgraded as part of the project. Once completed, the Landbridge railway will have the capability to move large quantities of cargo over long distances at competitive rates, providing a considerable savings in shipping time for goods from Europe and North America. It will also offer high-speed passenger transport. The Kingdom will grant concessions to the private sector on the basis of a BOT (build-operate-transfer) contract. This will be one of the largest BOT schemes ever undertaken in the region.

**Makkah-Madinah Rail Link:** This railway will link Makkah and Madinah to the western port city of Jeddah. The project will provide a fast and reliable mode of transport for Umrah visitors and Haj pilgrims travelling to Makkah and Madinah via Jeddah. The Kingdom will grant concessions to the private sector on the basis of a BOT contract as well. On February 20, 2008, King Abdullah ordered that the construction of the Makkah-Madinah rail link project be financed by Saudi specialised funds. The move is expected to speed up implementation of the project.



**Express Train Project for the Two Holy Mosques:** On March 4, 2009 the Minister of Finance and Chairman of the Board of Directors of General Investment Fund and the Minister of Transport and Chairman of the Board of Directors of General Organization for Railways, represented the Government of Saudi Arabia during a contract signing with Al-Rajhi Consortium. The contract marked the beginning of the Express Train Project for the Two Holy Mosques. The project will take three years to complete and will cost \$1.8 billion. The establishment of a Railway Authority was approved by the Cabinet in January 2008. The new authority will organise railway transport and safety, issue licenses to railway service providers, monitor unfair competition, and investigate railway accidents and losses. It will operate as an independent body in terms of finance and administration, and its governor will be appointed by royal decree. The Cabinet stipulated that the Saudi Railway Organization (SRO) would continue to function until the Authority's rules and regulations are in place.



## AIRPORTS

**THE KINGDOM** is privatising the management and operation of local and international airports. However, airport security will remain in the hands of the government. Saudi Arabia has 24 domestic airports and three international, in Riyadh, Jeddah and Dammam. In October 2007, it was announced that a fourth international airport is scheduled to be built in Madinah within four years. In addition, four new airports are planned throughout the Kingdom with plans to invest \$5.4 billion in new aviation-related projects. The Saudi aviation sector was opened to private enterprise in June 2003. Saudi Arabian Airlines (SAA) is one of the largest airlines in the Middle East. Plans to privatize SAA have been completed and the airline is moving ahead to privatise a number of its sectors.

## PORTS AUTHORITY

**THE PORTS** Authority has assigned several projects to the private sector to expedite the handling of goods and maritime services at the Kingdom's eight seaports. For example, at the Jeddah Islamic Port and the King Abdulaziz Port in Dammam, the King Fahd Vessel Repair Yard (located at both ports) and the two areas for processing re-exports are now leased by the private sector. As of the end of FY 2007, the total private sector investment in the Saudi port system reached more than \$1 billion.





## HEALTH CARE SECTOR

### THE SAUDI health care sector

provides free care to the general public. Health care in the Kingdom is primarily run by the Ministry of Health, which operates 62 per cent of the hospitals and 53 per cent of the clinics and centers. The remainder of clinics and centers are privately operated, but their functions and staff training are supervised and supported by the Ministry. In October 2003, Minister of Commerce and Industry Dr. Hashem Yamani approved the formation of a joint stock company for medical care that would establish, own and manage health facilities, including hospitals.

## SALINE WATER CONVERSION CORPORATION



### SAUDI ARABIA

is the world's largest producer of desalinated water. The Saline Water Conversion Corporation operates plants that produce more than three million cubic meters a day of potable water. King Abdullah approved an executive program for privatizing the Saline Water Conversion Corporation (SWCC) in July 2008. Continuous privatization efforts are underway established at an increased total cost of \$14.4 billion. As of July 2008, 30 desalination plants were active in the Kingdom; six along the Arabian Gulf coast and 24 on the Red Sea coast.

### NATIONAL COMPANY FOR COOPERATIVE INSURANCE

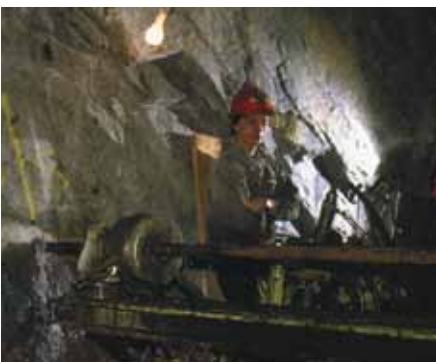
In May 2004, the SEC approved selling off government shares in the Arab world's largest insurance company, the National Company for Cooperative Insurance (NCCI). The sale of government shares in NCCI opened up the Kingdom's insurance market, which is estimate at more than \$2.5 billion. Seven million shares of the NCCI were floated for public subscription in December 2004.

## MEDIA

**THE PRINCE** Ahmed bin Salman Applied Media Institute opened in Riyadh in April 2008. The specialised institute is the first of its kind in the Arab world and provides technical, design and practical training to prospective journalists and media persons.

## POSTAL SERVICES

**IN 2002**, the Saudi government transferred the responsibilities of the state-run postal services from the Ministry of Posts, Telegraphs and Telephones (PTT) to the private sector. There are now about 10034 agencies established by the private sector running the postal service.



## SAUDI ARABIAN MINING COMPANY

**'MA'ADEN'** established as a government-owned, joint stock company in March 1997, the Saudi Arabian Mining Company (Ma'aden) facilitates the development of Saudi Arabia's non-petroleum mineral resources and the diversification of the Kingdom's economy away from the petroleum and petrochemical sectors. The SEC approved the privatisation of Ma'aden in May 2004. Shares of Ma'aden were offered in an initial public offering (IPO) on the Saudi stock market (the Tadawul) in July 2008.

# BOOMING TRADE

The best indicator of Saudi Arabia's economic growth is the increase in the Gross Domestic Product (GDP), from \$20 billion in 1970 to \$467.5 billion in 2008. Saudi Arabia's economy is the largest in the Middle East.

## THE KINGDOM RANKED

27th overall in the Global Business Competitiveness Report for 2008 - 2009. The Report was released in October 2008 by the World Economic Forum (WEF) and featured 134 countries.

On February 28, 2009, the Saudi Arabian Monetary Agency (SAMA), the central bank of Saudi Arabia, announced that Saudi banks posted a 17.3 per cent increase in net profit in the last quarter of 2008. SAMA also said that Saudi Arabia's commercial bank's overall profit increase was worth \$1.73 billion. The banks did experience a 1.1 per cent drop in annual average growth rate. In December 2008, the Ministry of Finance announced 13 new IPOs introduced into the Saudi Arabian stock market, raising the number of companies on the stock market to 127. Saudi Arabia has the largest stock market in the region.

On December 22, 2008 the Ministry of Finance estimated that the 2008 total revenue will be \$293.3 billion and total expenditures will be \$136 billion. They also estimated that public debt will drop to around \$63.2 billion which represents 13.5 percent of the GDP. King Abdullah announced the 2009 budget of \$126.7 billion, an increase of \$17.3

billion from 2008. The budget will allocate \$32.5 billion for education and research, \$52 billion for healthcare and social development, \$19 billion for transportation



Sky scraper view of Riyadh TV Tower.

and telecommunications and \$49 billion for water, municipal services and agriculture. Saudi Arabia has been recognized by international organizations such as Fitch Ratings, Moody's Investors Service and Standard & Poor's as an excellent place to do business.

In July 2008 Fitch Ratings upgraded Saudi Arabia's foreign currency and local currency Issuer Default ratings from A+ to AA- and Saudi Arabia's

Country Ceiling rating from AA- to AA. Standard & Poor's raised the Kingdom's foreign and local currency long-term sovereign credit ratings from A+ to AA- in July 2007. Saudi Arabia is the largest trading partner with the U.S. in the Middle East and the U.S. is the Kingdom's largest trading partner

both in terms of imports and exports. In 2008, bilateral trade volume exceeded \$68 billion compared to \$160 million in 1970.

Saudi Arabia is the world's largest oil exporter with the largest proven oil reserves and the largest spare production capacity. The Kingdom has utilised oil revenues to expand and diversify the Saudi economy to reduce its dependence on oil, which has resulted in impressive gains in the non-oil sector. In 2008 the non-oil GDP grew by 4.5 per cent to \$223 billion.

Saudi Arabia's non-petroleum exports increased to \$2.7 billion in May 2008, up from \$2.3 billion in May 2007. The most significant commodities exported included petrochemicals, plastics, ordinary metals and their products, and re-exported commodities. Major imports in May 2008 increased to \$8.49 billion from \$7.6 billion in 2007, a 12 per cent increase. The most significant imported goods were electrical appliances and equipment.

# MINISTER OF FINANCE STRESSES THE STRENGTH OF THE SAUDI ECONOMY

## MINISTER OF FINANCE

Dr. Ibrahim Al-Assaf offered assurances regarding the strength of the Saudi economy during a joint press conference in London last night with the Governor of the Saudi Arabian Monetary Agency (SAMA), Dr. Mohammed Al-Jasser.

“The Kingdom of Saudi Arabia has been in continuous economic recovery and the situation will improve for the better over the next year,” said Dr. Al-Assaf. He added as a result of the economic policies pursued by the government with regard to its investment program and the diversity of local economic activities, “the Saudi economic

growth has not been greatly affected by the economic crisis like other countries.”

Dr. Al-Assaf observed that Saudi Arabia has adopted a Program of Investment and Development in Governmental and Monetary Sectors, which will have a fund of about \$400 billion over five years. According to a study by the International Fund, which examined the economic policies of the G-20 countries, the Saudi program for investment in infrastructure and



THE KINGDOM OF SAUDI ARABIA HAS BEEN IN CONTINUOUS ECONOMIC RECOVERY AND THE SITUATION WILL IMPROVE FOR THE BETTER OVER THE NEXT YEAR

- DR. IBRAHIM AL-ASSAF,  
MINISTER OF FINANCE, SAUDI ARABIA

other programs is the largest in the group. The study noted that for three years the Kingdom has allocated about ten percent of its gross domestic product to the program.

Finally, Dr. Al-Assaf denied reports by world news agencies that the Kingdom has provided \$ 90 billion to the International Monetary Fund, calling the claims baseless.

For his part, Dr. Al-Jasser reported that the Kingdom has joined the Council of Financial Stability (formerly the Financial Stability Forum), which is entrusted along with the International Monetary Fund (IMF) to monitor financial sectors around the world.

He also noted that the Saudi financial sector has not suffered any serious problems and does not need re-capitalisation or bailout operations.

## SAUDI ECONOMY IS RESILIENT IN THE FACE OF GLOBAL FINANCIAL TURMOIL

**DURING A THREE-DAY** conference inaugurated in Riyadh, Saudi officials offered assurances that the Saudi economy remains strong despite global economic turmoil. Minister of Rural and Municipal Affairs Prince Mitab bin Abdulaziz opened the Third Global Competitiveness Forum under the theme ‘Responsible Competitiveness in a Rapidly Changing World.’

During his remarks, Prince Mitab noted that Saudi Arabia continues to spend money on basic services and projects to enhance productive capacity. It is estimated that investment by the government and the oil sector will exceed US\$400 billion in the coming five years. Meanwhile, SABIC Chairman Prince Saud bin Thenayan Al-Saud affirmed that the Kingdom offers advantages to foreign investors seeking refuge from the global economic crisis. “This does not mean that the Kingdom has not been affected, but the damage has been relatively less,” he said. He noted that SABIC has been less affected than other major corporations as a result of the diversification of its investments.



## FACELIFT FOR THE BRIDE OF THE RED SEA

Jeddah Municipality's deputy mayor talks about the various development projects that are currently underway in the city

**JEDDAH, THE BRIDE OF THE** Red Sea, will undergo a major SR30 billion facelift over the next five years. As the gateway to the holy cities of Makkah and Madinah, the airport in Jeddah is also being expanded with the addition of three new terminals and a complete renovation of the Haj Terminal.

Dr. Abdulgader Amir, deputy mayor for planning and urban development, a US-qualified architect and urban planner, identifies three core priorities for the city over the next five years. These include the provision of effective and environment-friendly public transport, urban

regeneration to balance the demands of people, businesses, the environmental and the city's heritage. It also includes the provision of affordable housing to lower and middle income citizens.

Jeddah's sewage system has been deteriorating for the last three decades because successive plans to modernise it were frozen by past administrations whose priorities lay elsewhere. In the last three years, things have changed dramatically. A \$3.5 billion sewage master plan for the city has been approved and is in the process of being implemented. Similarly, a huge desalination plant is being built south of the city in order to

meet water requirements for the next few decades.

The estimated cost of the urban regeneration and new projects for Jeddah over the next five years, excluding the sewage, desalination and transport projects which are funded from central government budgets, is about SR30 billion. The sewage and water infrastructure will require an additional \$10 billion.

Not surprisingly Jeddah is turning to public private partnerships (PPP) or public finance initiatives (PFI) to finance its urban regeneration projects. The municipality has studied various models and already there are two PFI projects in place - one with Daar Al-Arkan Real Estate Development Company, one of the largest housing developers in the Kingdom which is developing Khuzam Palace.

Jeddah Municipality also has a "well-defined strategy" to preserve the city's historical heritage. It is cooperating with UNESCO and a French consultancy specializing in this field to map out a master plan for historical buildings - about 300, all of which are listed. Major developers are also required to contribute to a fund whose proceeds are being used to preserve the city's historical heritage.

The city has an ambitious beautification and green space plan. Jeddah has a meager one square meter per capita of green space compared to the international standard of eight square meters. The aim, stresses to match the international standard or at least come close to it and to "humanise" the city.

**Source: Diplomat**

# VIEWS FROM THE INDUSTRY



Saudi Arabia and Malaysia, while sharing warm and friendly ties, have untapped potential that can lead to greater cooperation between businesses and increase people-to-people interaction. Mr. Abdul Rahman Ali Al-Jeraisy, the founder of Saudi Arabia head-quartered

Jeraisy Group and also the Chairman of the Board of Riyadh Chamber of Commerce and Industry, shares his views:



**WE WOULD LIKE YOU TO SHED SOME LIGHT ON THE WARM AND FRIENDLY TIES BETWEEN SAUDI ARABIA AND MALAYSIA.**

The bilateral relations between the Kingdom and Malaysia are going strong and are based on the Islamic principles of brotherhood. The roots of this relation go back a long way, right to the time when Islam was first introduced in this part of the world. We are proud to have such close ties with Malaysia and we believe that the relations have great potential for growth.

**IN RECENT YEARS KING ABDULLAH VISITED MALAYSIA IN LINE WITH THE KINGDOM'S EMPHASIS**

**ON "LOOK EAST POLICY". THE MOMENTUM OF ACTIVITIES BETWEEN THE TWO COUNTRIES HAS INCREASED. PLEASE SHARE WITH US THE MAJOR MILESTONES?**

There is no doubt the visit of the Custodian of the Two Holy Mosques King Abdullah bin Abdul Aziz( may God save his soul) to Malaysia has further increased the scope for development of relations between two nations. The truthful desire of the country leaders has and will support the development of associations further to serve the interest of the people and will strengthen brotherhood between the nations.

**ARE THERE ANY NEW AVENUES OF COOPERATION THAT SAUDI ARABIA IS KEEN ON TAPPING WITH MALAYSIA?**

There is a lot of scope for both the countries to move towards positive and fruitful co-operation. My assumption is that there are many sectors with opportunities in both the nations. The petrochemical industries for example have a huge prospect in the Kingdom, also the infrastructures, construction projects, energy generation and water desalination plants. I assume that the water desalination project is one of many ambitious projects that need investment. There is no doubt that such big projects incorporates volume and therefore, will help to build co-operation between nations.

**WHAT ARE THE THRUST AREAS IN WHICH SAUDI ARABIA WOULD LIKE TO SEE ENHANCEMENT OF COOPERATION IN THE NEAR FUTURE?**

Great and wise Malaysian leadership has placed Malaysia in the league of many advanced countries. In Saudi Arabia we admire Malaysia's development and look forward to joint cooperation so that the people of both counties can benefit. Investment of Malaysian companies in Saudi Arabia through various development projects can create opportunities for Malaysian companies to share their success stories in infrastructure and technological advancement with Saudi Arabia and in turn get rich returns in their investment.

**THE CUSTODIAN OF THE TWO HOLY MOSQUES KING ABDULLAH HAS**

## EMBARKED UPON MAJOR DEVELOPMENT PROJECTS THROUGHOUT THE KINGDOM. HOW CAN THE MALAYSIAN COMPANIES PARTICIPATE IN SUCH PROJECTS?

The Custodian of the Two Holy Mosques King Abdullah is a man with a vision. He is leading the comprehensive development programme with wisdom and skill. The development projects aim at modernisation and development of the Kingdom. The main aim is to increase investment inflow to the Nation. The building of Economic cities is a huge step taken by the Kingdom; the economic cities will create great industrial movement in the nation and elevate opportunities for Malaysian companies. For example, King Abdullah Economic City alone is expected to provide job opportunities to over half a million.


## WHAT IS THE MESSAGE YOU WOULD LIKE TO, CONVEY THROUGH THIS PUBLICATION TO OUR READERS?

First of all I would like to congratulate and thank the Saudi Embassy in Malaysia, specially H.E. Mohamed Reda Abu Al Hamayel, the Ambassador of Saudi Arabia to Malaysia on the occasion of the National Day of the Kingdom of Saudi Arabia. I would also like to convey my appreciation in publication of this commemorative magazine. This is a great initiative that will also enhance trade and cultural relations between the two nations.

## ABOUT THE GROUP

Engaged in various commercial and manufacturing activities and with offices in many parts of the world. Through its operating companies, Jeraisy Group partners with local and international technology giants to fulfill its missions and provide clients with world class service. Due to the significant developments in the products technology and its continuous upgrading, Jeraisy Group carries out periodical researches to provide the latest technologies of the products manufacturers, in order to maintain leadership in both local and international markets. The business began five decades ago, when the chairman, Mr. Abdul Rahman Ali Al-Jeraisy, established Riyadh House Company (RHC) in 1958.

For more information log on to <http://www.jeraisy.com>




## Congratulations to the People and Kingdom of Saudi Arabia on your 79<sup>th</sup> National Day

Advance Pact Sdn Bhd (APSB) is a Malaysian company that provides a comprehensive healthcare consultancy and services in Malaysia, Asia Pacific, East Asia and the Middle East.


APSB was established in 1997 and has progressively developed a niche in the provision of healthcare consultancy and services locally and abroad.

### APSB scope of healthcare consultancy and services comprises of:

- Healthcare Projects
- Biomedical Engineering Services
- Facility Engineering Services
- Healthcare Solution
- Healthcare Resources Consultancy and Services



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King Saud University's atrium - Riyadh

## SAUDI EDUCATION

In Saudi Arabia today, there are 21 public universities, more than 100 colleges and more than 26,000 schools, with more educational institutions planned. Some five million students are enrolled in the education system, which boasts a student to teacher ratio of 11 to 1, one of the lowest in the world.

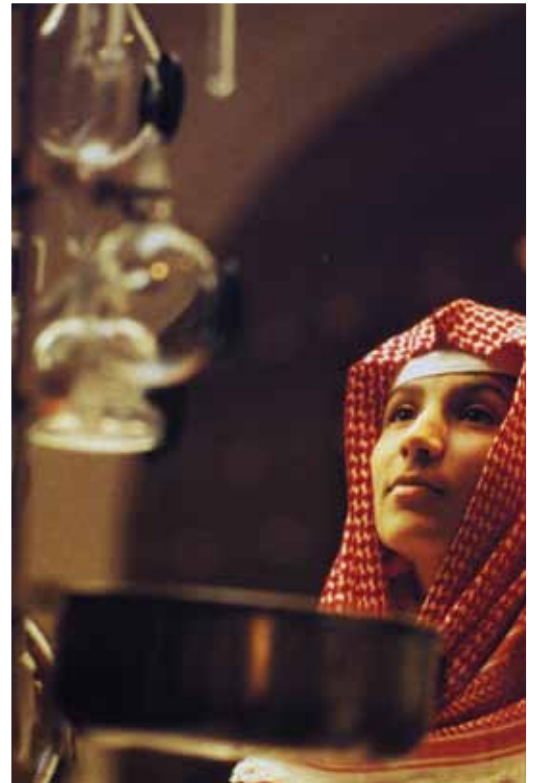
### THE KINGDOM RANKED

of the over 5 million students enrolled in Saudi schools, half are female, and of the over 600,000 students at Saudi universities and colleges, women comprise 58 per cent of the student body. The government allocates about 25 per cent of the annual state budget to education. Major education initiatives include:

- Saudi Arabia is in the middle of a multi-year program to update textbooks and curricula, introduce

new teaching methods and provide better training for teachers.

- Student councils are being set up in public schools to begin educating young Saudis about civic responsibilities and participatory governance.
- The Ministry of Higher Education is completing a 25-year strategy to develop the higher education system in tune with the country's development and job market requirements.



### UNIVERSITY PARTNERSHIPS

Saudi universities have established numerous partnerships with world-class universities in the US and abroad. These collaborative efforts have resulted in the development of shared academic programs between institutions such as: The King Abdullah University of Science and Technology (KAUST)

and Stanford University and the University of California, Berkley, Jeddah Community College (JCC) and Louisiana Community and Technical College System (LCTCS) and the Prince Naif Arab Academy for Security Sciences and Johns Hopkins University.

## EDUCATION DEVELOPMENTS

The construction of new facilities and upgrades to existing educational institutions throughout the Kingdom reflect the King's desire to continue modernizing the country's education system. King Abdullah laid the foundation of the King Saud University for Health Sciences in Riyadh in April 2008. The University will comprise



King Abdullah inspects the women's university project.

Dar Al-Hekma, the Kingdom's first private college for women, will become a university after Minister of Higher Education Dr. Khalid Al-Anqari approved four

## PRINCESS NOURAH BINT ABDULRAHMAN UNIVERSITY

King Abdullah laid the foundation stone for the Princess Nourah bint Abdulrahman University for Girls, one of the world's largest institutions of higher learning exclusively for women, in October 2008. The new university will have a 700-bed hospital and 15 colleges, including those for medicine, dentistry, nursing, naturopathy and pharmacology. The project is expected to be completed by 2010. The 2009 national budget allotted \$32.6 billion for educational development.

The budget will help fund construction of 1,500 new schools in addition to helping the 3,240 schools currently under construction; the rehabilitation of 2,000 schools and a new female university campus at Princess Norah University. Additionally, King Abdullah allocated \$2.1 billion for the implementation of the National Plan for Science and Technology.



a college of medicine, a college of nursing and allied medical sciences, a college of public health and health informatics, in addition to departments relating to academic affairs, training and development. It will be able to accommodate 17,000 students.

new faculties in September 2008. Dar Al-Hekma's new faculties will include a Faculty of Health Sciences and Humanities, a Faculty of Law and International Relations, a Faculty of Business and Economy and a Faculty of Design and Architecture.

# AL-MADINAH INTERNATIONAL UNIVERSITY – FACILITATING LEARNING



Al-Madinah University Council Members

### STARTED IN FEB 2008

Al-Madinah International University (MEDIU) is named after Al-Madinah Al-Munawwarah, the holy and blessed city where Prophet Muhammad (Peace Be Upon Him) established the capital of the first Islamic state. The idea of establishing Al-Madinah International University (MEDIU) was mooted by a group of renowned Muslim scholars who wanted to provide contemporary Muslims with modern yet suitable educational tools which would equip them for the harsh reality of living in the Muslim world today - a world that is desperately plagued by war, prejudice, poverty, injustice and illiteracy.

By facilitating e-learning, MEDIU gives easy access to students from all corners of the world at any time or place of their own choice. It is unique in its marshalling and coordination of academic and scholarly resources

with administrative skills and technical proficiency from all over the eastern world.

MEDIU expresses its identity by witnessing and probing the Islamic message as proclaimed by the early traditions of Islam. The university promotes the intellectual exploration of Islamic faith, recruits people, develops programs supporting the University's mission, and cultivates an active faith in the community.

### MEDIU'S COURSES

are designed by scholars with extensive academic and work experience. It currently offers foundation in Islamic Sciences and Arabic language, and Bachelor and Master degrees programs in the Islamic sciences

of Al-Quran, Hadith, Fiqh and Usul Fiqh, Da'wah and Usul Al Din; finance and administration sciences specialising in business information systems; IT specialising in system development and administration; and linguistics specialising in Arabic and English languages. Further, MEDIU has taken major steps towards offering Masters and PhD levels.

The University has done well in first year of its operations by maintaining good academic standards. The number of applicants was more than 4,000, with an enrollment of more than 1,500 students from all over the world. It is currently planning an over all expansion in various academic disciplines, including Applied Science, Humanities, IT, and Engineering etc.,

### MEDIU'S CORE VALUES

**VISION:** is to be a leading international university that promotes a wide range of knowledge in its various aspects to serve humanity and to promote its advancement.

**MISSION:** Disseminating knowledge using the best means and learning methods; knowledge development and intellectual exchange consistent with international level of excellence; to create conducive educational and research environment for knowledge seekers all over the world that serves society and preserves ethical values.

In addition the university has a plan of setting a larger presence in Malaysia which will be a model for global students. The first university will be established in Cyberjaya.

In line with Malaysia's vision to be a education hub in the region Prof. Dr. Mohammad Khalifa Al-Tamimi The Rector of Al-Madinah International University feels it is a golden opportunity for the students as the establishment of such a University in Malaysia will enhance growth and employment possibilities for the Saudi students as they bring with them the Malaysia experience.

MEDIU IS THE UNIVERSITY OF ALL, ESPECIALLY THE MUSLIM, COMMUNITIES AROUND THE WORLD, AND MEDIU IS WORKING TO BE A LEADING INTERNATIONAL UNIVERSITY THAT PROMOTES A WIDE RANGE OF KNOWLEDGE IN ITS VARIOUS ASPECTS TO SERVE HUMANITY AND TO PROMOTE ITS ADVANCEMENT

**- PROF. DR. MOHAMMAD KHALIFA AL-TAMIMI.**  
HON. RECTOR, AL-MADINAH INTERNATIONAL UNIVERSITY



**AL-MADINAH INTERNATIONAL UNIVERSITY**

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- Oil & Gas
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- Telecommunications
- Information Technology
- Engineering & Construction
- Banking & Finance
- Utilities & Power



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**Middle East Recruitment Specialist**

# SAUDI EMPLOYMENT

The Saudi government seeks to create jobs through various reforms such as economic diversification, privatisation, opening up the market and other initiatives. The Saudization initiative limits the number of foreign workers allowed to work for any one particular company. This was initiated to increase the number of Saudi nationals in the Saudi workforce.



## EMPLOYMENT FIGURES

■ On 6 January 2009, the Director General of the Human Resources Development Fund Ahmed Mansour Al-Zamil announced the Fund had allocated \$123 million to train and employ Saudis in the private sector in 2008.

■ The total population in Saudi Arabia increased from 12 million in 1980 to 28.14 million in 2009. Of these, 22.57 million are Saudi nationals. The Saudi labor force is defined as all Saudis, 15 years of age and older, who are either employed or seeking a job.

■ A May 2006 study conducted by the General Statistics Department reported that the unemployment rate among Saudis is at 9.1 per cent for males and 26.3 per cent for females.

Saudi jobless claims have registered 180,443 job applicants within the framework of the Ministry of Labor's campaign 'Employ Saudis', the Minister of Labor Dr. Ghazi Al-Qusaibi announced on January 12, 2005. Employment of Women Saudi Arabia's efforts to educate and empower women have advanced in recent years. Both the Ministry of Education and the Ministry of Higher Education reserve jobs for women of distinguished status. Accounting, banking and computer training centers have also been opened to prepare women for jobs. Training programs organized by the General Organization for Technical Education and Vocational Training (GOTEVOT) and implemented by the Ministry of Labor, have also benefited women. The technological, medical, and automotive sectors are additional industries opening to women.

## THE NATIONAL PROGRAM

for Training and Employment helps Saudi citizens find jobs in both the public and private sectors. It is responsible for the creation of job opportunities, job training and Saudization.

The Centennial Fund is a charitable foundation that provides assistance to all young Saudi citizens who seek to achieve economic independence by setting up small business enterprises. In

July 2004, The Centennial Fund signed an agreement with the SAGIA to work together in helping Saudi entrepreneurs to translate their commercial ideas into projects. When the Centennial Fund began as a pilot program in 2005, it had only 20 clients. In 2008, the program has grown to 685 clients and looks forward to more growth in 2009, setting a goal of helping 2,000 potential business owners.



## UNWAVERING COMMITMENT TO SYARIAH

Founded as a money changing institution in 1978 and catapulted by religious tourism in the late 1970's, **Al Rajhi Bank** has grown to be a full-fledged Islamic bank

### HELPED BY MORE THAN

five decades in Islamic financing infrastructure, Al Rajhi Bank is the largest Islamic banking group in the world and is instrumental in bridging the gap between modern financial demands and intrinsic Islamic values. The Bank's core business is in wholesale, retail and commercial banking as well as investment services guided by Syariah principles.

Al Rajhi Bank owes its banking excellence to its commitment to Syariah principles and the use of technology to offer more products and services.

Eighty per cent of its transactions are conducted via

electronic mode, thanks to its more than 500 branches in Saudi Arabia and the largest ATM network of more than 2,400 machines and over 18,000 POS in the kingdom.

Leveraging on its established principles and operations in the Middle East, Al Rajhi Bank ventured out as an international bank by setting up its first overseas operations in Malaysia, launched in February 2007.

In Malaysia, Al Rajhi is the only Saudi Bank to get a full banking license from Bank Negara. Operating on the same platform as the home bank, Al Rajhi Bank Malaysia extensively uses the latest

banking technology to consistently provide customers with speed and convenience in banking. It opened its first and main branch at Jalan Ampang on 16th October 2006. To date, it has 19 branches, 14 in the Klang Valley, one in Johor Bharu, Melaka, Penang, Kuching and Kota Bharu respectively, with plans to open more in the near future. Offsite ATMs are now located in 11 locations throughout Malaysia.

The bank is expanding its suite of products and services that currently offers customised corporate and investment banking products which include amongst others project financing, term financing, working capital financing, trade finance facilities and cash management services.

The Retail banking products consist of Savings account-i, Current account-i, Personal financing-i, Charge card-i, Debit card-i, Fixed term investment-i, Personal Financing-i, Automobile financing-i, Home financing-i, Structured Home Financing-I and the award winning Al Musafir Card-i. As of Dec 2008, Al Rajhi has a customer base nearing 100,000 and the number is steadily growing.

Bridging with its Qard, Musyarakah, Bai Bithaman Ajil, Mudharabah and Ijarah concept, Al Rajhi Bank is committed to working with the Malaysian Government, supporting its plans to realise the potential of evolving Malaysia's status into an Islamic financial hub. It plans to use its base in Malaysia to venture into Southeast Asian markets.

# DOING BUSINESS WITH SAUDI ARABIA

INVESTMENT OF MALAYSIAN BUSINESSES IN SAUDI ARABIA HAS BEEN IN DIVERSE FIELDS AND SPHERES. HERE ARE SOME SUCCESS STORIES.

## ADVANCE PACT

### DEFINING A NEW VISION FOR LIFE AND TECHNOLOGY

Advance Pact Sdn Bhd (APSB) is a Malaysian company that provides comprehensive healthcare consultancy and services in Malaysia, Asia Pacific, East Asia and the Middle East. APSB was incorporated in 1997 and has progressively developed a niche in the provision of healthcare consultancy and services locally and abroad. APSB scope of healthcare consultancy and services comprises of: Healthcare Projects, Biomedical Engineering Services, Facility Engineering Services, Healthcare Solution, Healthcare Resources Consultancy and Services. With the



head office in Selangor Malaysia the company has four other branches in Negeri Sembilan, Melaka, Northern Johor, Southern Johor. Apart from operating widely in Malaysia, they also have overseas offices in Jeddah and Brunei.

Advance pact is truly defining a new vision for life and technology through a comprehensive state of the art consultancy and services for the Healthcare Industry in Malaysia and abroad.



## SAUDI ASMA ENVIRONMENTAL SOLUTIONS

### WAY TO A BETTER ENVIRONMENT



Saudi ASMA Environmental Solutions (SAES) is a Saudi company, specialising in environmental fields planning, engineering, consultancy, equipment supply, monitoring, solutions, and waste management to the public and private sectors with its head office in Jeddah, Saudi Arabia. It is a joint-venture between Al Tamayiz Establishment Saudi Arabia and ASMA Environmental Solutions (ASMA) Malaysia. Their

multi-discipline project teams provide turnkey solutions to fit the clients' needs from concept to reality. The capabilities of SAES include Air Quality management, Water resource management, Waste management, pollution/



Contamination assessment , Environmental master planning and support to urban design, Environmental permitting, Compliance advice and Due

diligence audits, Environmental infrastructure, Geographical Information system, Integrated pest control management, Training on Environmental courses.

SAES help their clients understand project investment reward . It helps their clients learn about project solutions with ones business priorities and also provide integrate multiple areas of expertise to arrive at a better solution. SAES has successfully completed many projects in the past like Ambient air quality monitoring, Coastal & Lagoon water quality monitoring, Groundwater quality monitoring, Study on the impacts of sewage contamination at the Jeddah East Lake to the surrounding environment, etc.

## CS HOLIDAYS

### DELIVERING YOUR EXPECTATIONS

CS Holidays Sdn Bhd was incorporated on the 26 November 1990. Formerly known as 'Cinta Sayang Travel & Tours Sdn Bhd' with an Office in Melaka, CS Holidays has further expanded itself by moving to Kuala Lumpur.

The company's first stop was Kampung Baru before moving to Bangunan PERKIM Jalan Ipoh, Kuala Lumpur in 2001. Since then CS Holidays has established itself a name in the market providing the best service the industry. Since May 2001, CS Holidays is headed by Tuan Hj. Ashari Mohd Salleh, the Executive Chairman. He is assisted by several managers with their own unique experience and capabilities, further backed by experienced marketing and operational staffs.

CS Holidays plans to become a wholesaler for Umrah & Haj Packages and its ground handler by providing the best in terms of price, quality and services.



To achieve this it has established a consortium joined by travel agents around Malaysia. Apart from Umrah & Haj Packages, CS holidays also promote their own brand of tour packages known as Kembara Holidays. The company



is also a member of Malaysian Tourist Association (MATTA). It is registered with Kementerian Kewangan and panel member of various government agencies. CS Holidays has established their e-mail and web site to accommodate the new trend in doing business with the planning of e-commerce in the pipeline. The company is always in touch with the demands of the market especially with the boom in the economy.

## MELORITA - THE MIDDLE EAST RECRUITMENT SPECIALIST

### TALENT MATTERS - WE HELP YOU FIND THE BEST!

Melorita believes in the integral role of human talent in the success of organizations. Established in 1977, it has found its niche in



international recruitment and the global movement of talent around the world. In the early 80's it answered a call from a healthcare facility in Saudi Arabia to provide quality and western equivalent

healthcare professionals and has not looked back since. Melorita today is regarded as the biggest recruitment agency in Malaysia that provides quality human resource to organisations throughout the Middle East with particular emphasis on Saudi Arabia.

Healthcare recruitment is where Melorita started and is still a major sector but today Melorita also provides recruitment services to the oil and gas, petrochemical, banking, telecommunications, utilities, technology and engineering industry.

With over 40 clients in Saudi Arabia including most government hospitals, Saudi Aramco and KAUST to name a few Melorita's services cover the entire recruitment process

from sourcing qualified candidates to relocating them to their new international workplace.



ISO 9001:2000 Certified and Business Superbrands awardee; Melorita strives to provide efficient service to its clients by continuously improving on its recruitment processes. Melorita strongly believes in providing professional and value-added services.

# NATIONAL MASTER PLAN FOR TOURISM

It is aimed at creating a sustainable tourism sector in the Kingdom and increasing the number of domestic tourists by the year 2020

### ASIR REGION IS THE

jewel in Saudi Arabia's crown with stunning natural wonders and a distinctive cultural heritage. It includes enchanting stone, and slate and mud-brick architectural wonders among its attractions. The region has so many tourist attractions that the Kingdom has now decided to enrich them by initiating 24 new tourism projects. The mountainous area is unlike most of the Kingdom in climate and landscape, and has already established itself as a popular summer destination for Saudis. The projects are to be launched in the middle of the year. And it is in this context that Asir Gov. Prince Faisal bin Khaled bin Abdul Aziz has

urged businessmen and investors to invest in tourism projects, as such investments have a huge business potential in the region. The region is being further developed for tourism with the support of Prince Sultan bin Salman, secretary-general of the General Commission for Tourism and Antiquities (GCTA).

GCTA will undertake the projects in collaboration with the ministries of municipal and rural affairs and agriculture. The mayoralty in Asir has, meanwhile,



EXPERIENCE HAS SHOWN THE WORLD OVER THAT TOURISM CAN BRING IN AN INCOME EQUIVALENT TO, OR EVEN GREATER THAN, THE PRIMARY SOURCES OF INCOME SUCH AS OIL, PROVIDED THAT IT HAS THE NECESSARY.

- ASIR GOV. PRINCE KHALED AL-FAISAL

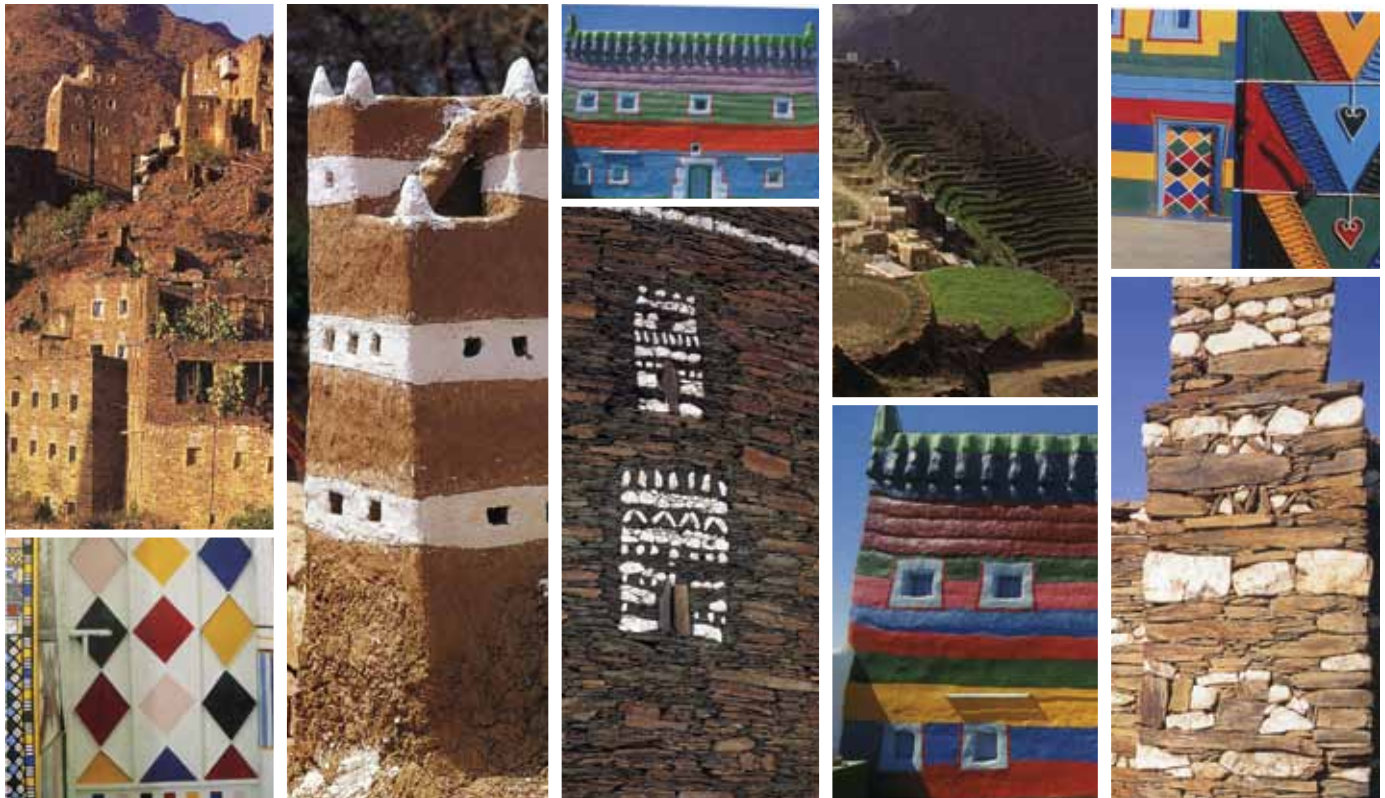
sites including Al-Ghma site and the Shopping City and tourist resort on Al-Souda Road and the Youth Town in Al-Habla. God has blessed the Asir region with natural riches and a good climate. The Kingdom has spent money and devoted thought and effort to planning its structure, developing the region and supporting its tourism projects. It is this that has brought about a great deal of tourism.



drawn up plans to invite bidders to build four centers on the administrative borders of Asir with Makkah Region, Riyadh, Jizan and Najran. Also included is the construction of Prince Sultan Park and four other parks in Gara and Al-Yazed, which will serve as cultural and tourist attractions in the region.

These projects will focus on the heritage buildings, travel and tourism, antiquities and museums. The projects are expected to have a huge impact on tourism in the region. The region will thus occupy a key place on the tourism map, both nationally and internationally.

According to Prince Sultan, area residents will benefit from the industry because of the influx of tourism cash. Among the projects, the most important ones include the development of new tourist



Experience has shown the world over that tourism can bring in an income equivalent to, or even greater than, the primary sources of income such as oil, provided that it has the necessary supervision and care. There are many countries where tourism represents over two-thirds of the national income. "Our generation has a responsibility not to stop at the present model, but to extend our planning into the future, which will become our children's present," Prince Khaled Al-Faisal, former Asir governor, has said.

The Kingdom's National Master Plan for Tourism is aimed at creating a sustainable tourism sector in the Kingdom and increasing the number of domestic tourists by 2020. Leading the development plan is the GCTA, which was established in 2000 to reorganise the industry, create new investment opportunities, and energize the creation of new sectors. Under the plan, according to Prince Sultan, GCTA is responsible for reviewing the country's current attractions and assets in tourism as well as its accommodation and travel facilities. It has been a challenging task to create a new investment model for tourism, according to Prince Sultan.

In fact, the Kingdom is already the largest tourist destination in the Middle East, with more than eight million visitors from abroad each year, as well as over 50 million domestic tourists. As the cradle of Islam, the country is an important destination for

Haj and Umrah pilgrims from all over the world who converge on the holy cities of Makkah and Madinah.

The Kingdom already has a significant range of tourism infrastructure and more than three million tourists from the Gulf region visit the Sarawat mountains of Asir region every year. With its astonishing diversity of landscape and rich cultural heritage, the Kingdom has a great deal of untapped tourism potential. From the majestic dunes of the vast Empty Quarter, which contains more sand than any other place on earth, to the green and soaring peaks of the Asir region, and from the dazzling coral of the Red Sea reefs to the crystalline waters of the Farasan Islands, the Kingdom is a trove of beautiful destinations. "In fact," Prince Sultan comments, "the Kingdom is unmatched in the Arab world in terms of diversity. Regrettably, most of the country's assets have not been well presented in the past."

Madinah, apart from being an attraction for pilgrims who come to visit the Prophet's Mosque, is a city where the potential for tourism is immense. "The possibilities are many," says Prince Sultan. "Imagine connecting a beautiful valley of palm trees with volcanoes in a fantastic desert setting with the Hijaz Railways which also goes to Syria and Jordan. All the richness of culture connected to these new resorts will be incredible. Really, I cannot wait for this to happen."

*Source: Diplomat*

# FAST FACTS: KNOWING SAUDI ARABIA

Saudi Arabia is a large Kingdom with great potential for industrial advancement and economic growth. With a large domestic market, it offers great opportunities for investment. Here is Saudi Arabia at a glance:



## GEOGRAPHY

The Kingdom of Saudi Arabia lies at the tip of south-western Asia. It is bordered to the west by the Red Sea, the east by the Arabian Gulf, United Arab Emirates and Qatar, the north by Kuwait, Iraq and Jordan, and the south by Yemen and Oman. The Kingdom occupies about 80 per cent of the Arab Peninsula, with a total area exceeding 2,250,000 square kilometres. Along the Red Sea, lies the Tihama Coastal plain. To the east of this plain lies a chain of mountains called Sarawat. Several large valleys slope from Sarawat, such as Najran Valley, Tathleeth Valley and Fatima Valley. To the east of the chain stands the Najid Plateau. The Plateau stretches northward from the Najid Plains to the borders of Iraq and Jordan. The Empty Quarter, the southeastern part of the Kingdom, is composed of sand hills and lava fields. The eastern coastal plain consists of large sand areas.

## KEY FACTS

### OFFICIAL NAME:

Kingdom of Saudi Arabia

**POLITICAL SYSTEM:** Monarchy

**HEAD OF STATE:** King Abdullah Bin Abdul Aziz, The Custodian of The Two Holy Mosques.

**NATIONAL DAY:** 23 September

### TERRITORIAL ORGANISATION:

The Kingdom is divided into 13 administrative regions. Each region is composed of "Mohafaza". There are 43 Level A Mohafaza and 61 Level B Mohafaza.

**CAPITAL:** Riyadh

**MAIN CITIES:** Riyadh, Jeddah, Damman, Makkah, Madinah and Taif.

**OFFICIAL LANGUAGE:** Arabic, but English is commonly used.

**CURRENCY & BANKING:** The Currency of the Kingdom is Saudi Riyal (SR), divided into 100 halas. there is no restriction on the amount of currency which traveller may take into or out of Saudi Arabia.

## CALENDAR



There are two calendars in use in the Kingdom, the Hijra and the Gregorian or lunar calendar, the official one, which dates from the migration (Hijra) of the Prophet Muhammad and his followers from Makkah to Medina in AD 622. There are 12 lunar months of almost equal length. A sighting of the new moon marks the beginning of each month. There is a difference of about 11 days between the Gregorian and Hijra.

## WORKING TIME

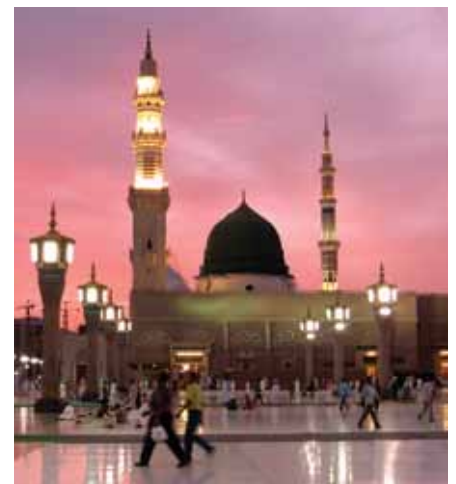
The working week in Saudi Arabia runs from Saturday to Wednesday.

Government and other offices are closed all day Thursday and Friday. But most private businesses operate on a five and a half day week, closing after Thursday lunchtime. During Ramadan, most enterprises open in the evening after sunset. The work timings are

### GOVERNMENT OFFICES:

7:30 am - 2:30 pm

**BANKS:** 9:00 am - 5:00 pm (Saturdays to Wednesdays). The Kingdom is three hours ahead of Greenwich Mean Time.



## TRAVEL INFO

### CURRENCY CONVERSION RATE:

1.00 Malaysian Ringitt (MYR) ≈ 1.1249 Saudi Riyal (SAR)

**DISTANCE BETWEEN KUALA LUMPUR AND RIYADH:** 6,342 KM

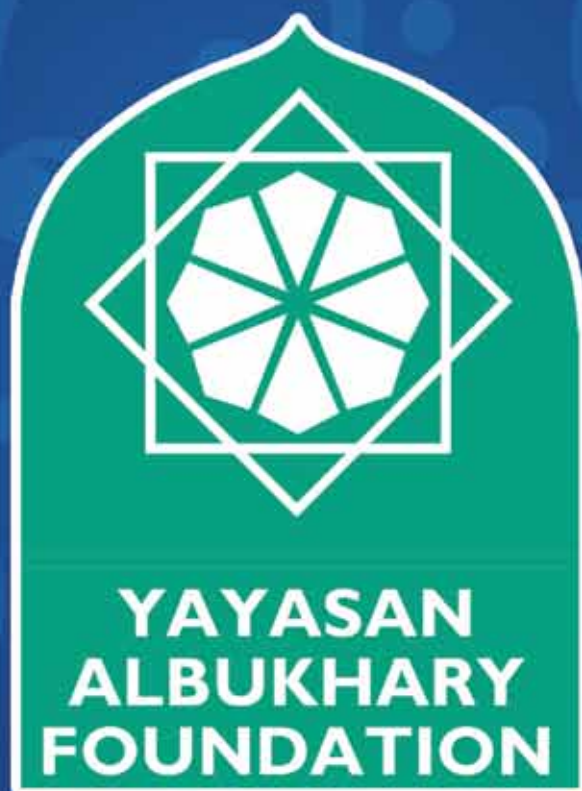
**APPROXIMATE TRAVEL TIME FROM THE KING KHALED INTERNATIONAL AIRPORT (RIYADH) TO THE CITY BY TAXI:** 30 minutes

**NUMBER OF INTERNATIONAL AIRPORTS:** 4

**NUMBER OF REGIONAL AIRPORTS:** 6

**BUSIEST PERIODS OF THE YEAR:** The month of Hajj and Ramadan

**Congratulations to the Custodian  
of the Two Holy Mosques  
King Abdullah bin Abdul Aziz  
and all the Saudi Arabian People  
on their National Day**



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# وسيلتنا لبيئة أفضل Our Way To A Better Environment

## About Us

SAES is a Saudi company dedicated to be the Provider of Choice for Environmental Services (planning, consultancy, monitoring, engineering and technical solutions), Environmental Laboratory as well as related Environmental Products and Equipment Supply. Our Clients include Government / Agency and Industry / Private sectors in the KSA and the Middle East region.



Urban Environmental  
Planning & Advisory



Air Quality Monitoring & Assessment



Water Quality Monitoring & Assessment



Laboratory Analysis

SAES is a Saudi-Malaysia joint venture company providing these services:

- Air Quality Management
- Water Resources Management
- Waste Management & Infrastructure
- Land and Groundwater Contamination Assessment & Remediation
- Environmental Master Planning and Support to Urban Design/ Architecture
- Environmental Impact Assessment (EIA)
- Environmental Permitting, Compliance Advice and Due Diligence Audit
- Environmental Sustainability and Climate Change Issues
- Setting Up and Operation & Maintenance of Environmental Monitoring Network
- Geographical Information System (GIS)
- Integrated Pest Control Management
- Training on Environmental Courses

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