

TAG-CONSULTANTS



Talal Abu-Ghazaleh & Co. Consulting

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Welcome to TAG-CONSULTANTS Newsletter

As our world grows to embrace new technologies and enterprises, many economic and political questions linger unanswered, creating an era of experimentalism and theorization. To face these gigantic invasions experts need a solid ground to launch their research and examine all possibilities.

Hence, our aim in this newsletter is to combine all the elements necessary to build an internal community of intellect and understanding where consultants can gather resources, efforts and data in order to facilitate their tasks.

This newsletter contains various topics and covers some of TAG-CONSULTANTS' activities in order to keep you abreast of all the important services that TAG-CONSULTANTS provides during its continuous development in the consulting field.

We sincerely hope that this newsletter will contribute to our team's creative efforts and inspire their spirits to join in a journey of success and advancement.

*TAG-CONSULTANTS
Regional*

In this Issue:

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Theme of the Month

Mr. Talal Abu-Ghazaleh: A Personal Legend Fulfilled!

“There is only one thing that makes a dream impossible to achieve: the Fear of Failure.”

[The Alchemist: Paulo Coelho]



When lingering in our own private space of personal dreams, we feel the greatness of soul that God has created in us. We bounce between endless “yes & no” situations, swinging back and forth in the tides of fate and will.

And in the darkest moments, when dreams are failed by betrayed hearts, the rays of willpower shred the grey fumes, enabling those with visions to fulfill their own personal legends on earth.

A man with an epic quest, Talal Abu-Ghazaleh emerges as a literary hero only in real life. His personality and achievements rise to philosophical levels found only in narratives. So young and ambitious, his initiation in life started in the lap of nature, where he cut a deal with destiny that he will build an empire that embodies the great dreams of every Arab. Despite all hardships, his dream is fulfilled after achieving spirituality levels exclusive to those who dare to venture.

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So deprived are the souls who give in to fate! A truth manifested by great men who managed to achieve the impossible. Mr. Abu-Ghazaleh maintains that “suffering is a blessing”; a view that many would find difficult to understand; yet, it was our Chairman’s eternal source of inspiration. His greatness of soul enlarges his modesty, as he believes that “every person in this organization is better than... [he is],” which is another compelling motive to admire and respect this once a Palestinian refugee.

Strong-hearted and patriotic, he advocated «Arabism». He spoke for a land lost but never a dream lost. Easily did he spark those ashes of hope after

long years of apathy, reminding us of a long-past glory. He sees himself as a father to his employees, heartening each one of them to excel and perform to their best capacities.

Talal Abu-Ghazaleh’s personal legend was never measured in a material sense; rather, he managed to create a well-received prophecy of passion; He leads, inspires and guides his sons and daughters towards the roads that need to be taken to create all the difference... “When you aspire for something with passion, all the universe conspires to make it happen.” *[The Alchemist, Paulo Coelho]*

TAG-CONSULTANTS News and Events

TAG-CONSULTANTS Regional Conducts “Financial Analysis and Feasibility Study” Course



AMMAN - Talal Abu-Ghazaleh & Co. Consulting (TAG-CONSULTANTS Regional) conducted a training course entitled Financial Analysis and Feasibility Study for consultants from its offices in different Arab countries at the Talal Abu-Ghazaleh Academies in Amman, November 24-27, 2008.

The main objectives of this course are: enhancing the participants’ knowledge in the different aspects of the feasibility studies, improving their forecasts skills, developing their analytical skills in terms of the technical and financial components of the feasibility study.

In his opening remarks, Talal Abu-Ghazaleh Business Regional Executive Director/ Jordan Office Executive Director Mr. Mustafa Nasereddin urged

the participants to benefit as much as possible from this course and to manifest what they are going to learn in their practical experience.

“It is a great pleasure to see the attending consultants from all offices and countries participating in this first of its kind event,” he stressed.

TAG-CONSULTANTS Regional Executive Director, Mr. Munir Herzallah, highlighted the fact that this is the first internal training course conducted by TAG-CONSULTANTS Regional.

“The Feasibility Study course will serve as a guidance and assistance tool for most of the consultants in project closing and it will pave the way for them towards a huge improvement and growth in the field of consultancy,” he added.

The choice of this topic came as a result of a Training Needs Analysis (TNA) survey’s output, where most consultants expressed their utmost need for such a course.

Ms. Shatha Attari, TAG-CONSULTANTS training officer explained the reason behind the choice of the topic: “Feasibility studies contain comprehensive, detailed information about business structure, products and services, the market, logistics of how

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to actually deliver a product or service, the resources needed to make the business run efficiently, as well as other information about the business.”

The course was instructed by Mr. Emad Sabe El Eish; a feasibility study expert and a Certified Public Accountant (CPA) by the American Institute of Certified Public Accountants, USA.

Mr. Sabe El Eish, Finance & Accounting MBA holder from the University of Birmingham, UK, currently works as a senior consultant and trainer for many consulting firms, development projects and academic centers and universities.

He received training in project appraisal, financial analysis, feasibility studies and business plans from international development centers in Japan, India, UK, Germany and Jordan.

The course covered the following topics; Aspects and Categories of Pre-investment Studies, Feasibility Study and its parts: Market Study, Technical Study and the Financial Study.

The participating consultants were from TAG-CONSULTANTS offices in Amman, Damascus, Muscat, Sharjah, Abu Dhabi, Riyadh, Sana'a and Ras Alkheimh.

AKMS Contributes to Preparing ISO 9001 Standard of 2008



AMMAN - The International Organization for Standardization (ISO) issued the 2008 version of ISO 9001 in November after the final draft of the said standard has gained the majority approval of the ISO-member standard organizations.

Eng. Khalid Abu-Osbeh, the Arab Knowledge and Management Society (AKMS) representative in the ISO Technical Committee 176 that is responsible for issuing and modifying ISO 9000 series, said that companies can adopt the new standard for the purpose of obtaining the ISO 9001 Certificate once issued before the end of the year.

The 2008 edition of ISO 9001 is the fourth version

since it was first issued in 1987. ISO rules and regulations require that all ISO standards shall be reviewed every five years to identify whether they need revision, amendment or withdrawal.

The new expected version of ISO 9001 will not include any additional requirements other than those included in the 2000 version. The amendments were limited to explain certain requirements in the 2000 edition based on the requests received from the standard users concerning the terms and requirements of the 2000 edition.

In addition, the new edition will provide more consistency and harmony with the 2004 version of the ISO 14001 Environmental Management Standard. Many companies certified against the ISO 9001 are now seeking to obtain, or already obtained, certification to the ISO 14001, and vice versa. The AKMS representative explained that the Arab presence in the Experts Committee responsible for drafting the ISO 9000 series, known as ISO/TC 176/SC 2/WG 18, was only three members out of 120, namely; the AKMS representative and representatives of the Egyptian Organization for Standardization.

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TAG-Org Concludes Its Historical Participation at GITEX

TAG-Org had a phenomenal presence at the region's largest information and communication technology exhibition - Awdeh



DUBAI - The Talal Abu-Ghazaleh Organization (TAG-Org), the regional professional leader with 71 offices in 35 countries, concluded its participation at GITEX Technology Week, the region's largest information and communication technology exhibition which was held in Dubai Oct. 19-23, 2008.

ICT Executive Director and GITEX project leader Dr. Ra'ed Awdeh said "TAG-Org had a phenomenal presence at the region's largest information and communication technology exhibition and we hope to be part of GITEX next year with more products and services."

"The 'Come to Us for Solutions' motto which we have adopted throughout the GITEX week proved that all businesses are looking for the right solutions to their various systematic problems and this gave us the chance to present our new services and products," he added.

TAG-Org's first participation in GITEX witnessed the launch of new products and services to accommodate different sectors and fields. Some of these products and services included:

- » TAG-PEDIA: The first Arabic electronic encyclopedia.
- » TAG Accountant: A bilingual encyclopedia of accounting entries, and the first of its kind in the world.
- » TAG ICT Dictionary: This is an English-Arabic dictionary of about 6500 Information and Communication Technology (ICT) terms.
- » TAG-Domains: Internet domain registration services which include Country Code Top-Level Domains (ccTLDs), Generic Top-Level Domains (gTLDs), and Arabic Domain Names.
- » The Talal Abu-Ghazaleh Cambridge IT Skills Center was also represented at GITEX.

Meanwhile, TAG-ITI, TAG-Org's ICT consultancy arm, which has seen strong growth over the past year and has successfully been awarded many projects across the Middle East, presented its range of services at GITEX which witnessed high demand from various government institutions and businesses.

Talal Abu-Ghazaleh Academies (TAG-Academy), in cooperation with Pearson VUE, announced at GITEX the launch of its first Pearson VUE Authorized Testing Centre, which will provide computer-based test delivery for ICT certification. This will just be the first of a number of test centers as part of this agreement.

"Through this agreement and cooperation it will be easier to create a talented pool of highly qualified technical resources which are very much in demand in this region," said TAG-Academies Regional Executive Director Mr. Salah Abu Osbeh.

For More Information: gitex.tagorg.com.

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Articles of the Month

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The Importance of Strategic Planning



*By: Munir Herzallah – CMC
TAG-CONSULTANTS Regional
Executive Director*

Having a Strategy Plan is fundamental for increasing the productivity and efficiency of an institution within its own specialty. It clarifies objectives according to specific mechanisms to achieve the desired increase in production in a timely cost-effective manner. In most cases, organizations develop their business plans in order to utilize them in:

- » Expanding investments
- » Merger or Liquidation
- » Increasing Market Shares
- » Penetrating New Markets

Apart from these objectives, it has become clear that many organizations, especially governmental ones, have become aware of the importance of Strategic Planning when it comes to monitoring growth and expansion based on a deliberate and scientific methodology. A vast majority of organizations consider this subject seriously, due to the increasing awareness of its importance in the development and growth of economic activities. Such awareness implies that organizations now recognize the importance of further expenditures towards achieving ultimate goals. If these expenditures are indiscriminately wasted without extensive studies, then loss would be inevitable. Thus, it would be safe to say that the organizations that develop business plans have clearer visions of their ultimate objectives, which they would hopefully achieve through the implementation of the business plan's produced results.

Technically speaking, business plans are important

administrative tools that outline future progress through highlighting pre-designed objectives with such a rapidly changing world market in mind. Thus, the concept of a macro-strategic plan must include vital aspects in the form of future expected goals in addition to the prime objective of this plan as well.

Any strategic plan should generally include an examination of the institution's internal organizational structure embodied in a general description of the foundation's legal entity, location, related segments and the general objectives for which the institution was established. We also need to identify the current organizational structure to make sure it contains all primary administrative units related to the nature of the institution's activity with job descriptions for all posts mentioned in the structure to ensure optimal effectiveness. With respect to external environment, it is essential to identify market data to determine the institution's market size and share.

Based on an analysis of internal and external environments, we must develop the SWOT ANALYSIS which represents the quartet matrix of STRENGTHS, WEAKNESSES, OPPORTUNITIES and THREATS. The next stage is performing a financial analysis based on the outputs of the market analysis and the historical financial statements keeping in mind the strategic plan's primary objective. In the aftermath, the Action Plan follows to guide the way towards the desired objectives according to specific deadlines and resources. This Action Plan should be notably flexible to take in any occurrences or new developments to be easily amendable when necessary.

Finally, the strategic planner must prepare an executive summary to clearly highlight the most important elements of the plan in concise explicit terms so that the reader would grasp this plan's primary goal with complete ease.

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Articles of the Month

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Models of Consulting

Suleiman Shannak – MSc, SMC, ChMC, AORS, CEC, MPM
 Strategy Consultant – The Economic and Strategic Studies Department



Although one might think that consulting interventions involve one shade of activity that is embodied in solving corporate problems, a closer look allows us to lay out a fundamental distinction among these activities; Edgar Schein distinguishes three types of activities carried out on different bases.

1. The Purchase Model (Purchase of expert information or an expert service)

This is the most popular form of consulting in which the client defines the needs and instructs them to the consultant. The success of this kind of interventions depends on whether the client has correctly diagnosed his/her needs and whether the consultant is able to satisfy these needs correctly.

2. Doctor/Patient Model: Diagnosis and Prescription

In this model, the client is usually unable to define the problem; thus, the consultant performs the necessary diagnosis to determine the weak points. In spite of this model's popularity it is, nevertheless, fraught with difficulties, as the patient (department) may not reveal the information needed for diagnosis reflecting the work environment of the organization. The success of this model's interventions depends on the organization's climate and the willingness of the client to solve the problem.

3. Process Consultation: Creating a Helping Relationship

Schein defines Process Consultation as "The creation of a relationship with the client that permits the client to perceive, understand, and act on the process events that occur in the client's internal and external environment in order to improve the situation as defined by the client." This model involves the client and the consultant (also called the facilitator as he/she facilitates the process of solving the problem) in a period of joint diagnosis. The importance of this joint diagnosis derives from the fact that the consultant can seldom learn enough about the

organization to really know what a better course of action would be for that particular group of people with their particular sets of traditions, styles, and personalities.

A final note, on this matter, would be that: it is not "what" model you adopt that guarantees success; but it is "how" you utilize it.

TAG-CONSULTANTS Team What is New with our Team?

Congratulations...

Mr. Munir Herzallah was promoted as TAG-CONSULTANTS Regional Executive Director.

Mr. Ahmad Al Tamimi was promoted as an Economic Studies Manager/ Amman Office

Good Luck...

Mr. Ahamd Qasem has been transferred to our office in Bahrain as TAG-BUSINESS Executive Director.

Proud of our staff...

Mr. Khaled Abu Osbeh, the Executive Director of Jeddah Office received his certification in Project Management PMP (Project Management Professional).

Ms. Shatha Attari, TAG-Consultants Regional Training Officer received the Cambridge International Business Diploma. This certification will provide a framework for developing the skills and knowledge needed for employment in the increasingly dynamic business environment.

Congratulations and keep up the good work TAG-CONSULTANTS staff.

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TAG-CONSULTANTS Achievements

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Success Story (Gaza and Ramallah Offices)

This newsletter aims at bringing the entirety of TAG-Org together to unify our efforts in building this mother company. One cannot forget the distinguished efforts that many unique individuals around the world are offering to our organization. We would like to get to know these men and women more closely to thank them for the projects they managed to win and carry out successfully.

Our trip starts in Palestine where success has been gained by the most diligent TAG-Org consultants who are working on the frontline to prove that loyalty does not come unrewarded. The TAG-CONSULTANTS team in Gaza and Ramallah proudly participates in the socio-economic development of Palestine to raise the standard of living of the average Palestinian through direct involvement in various sectors and fields. The projects they are working with include the following latest ventures that are characterized by their humanitarian and patriotic contribution:



I) Food for Work/Food for Training Program (FFW/T) – Gaza Office:

Our Consulting team contracted with the Cooperative Housing Foundation (CHF) and The USAID Fund, which is administrated by the World Food Program (WFP). Community Habitat Finance International (CHF) is a non-governmental, non-profit, non-political international organization registered in the United States of America. CHF International has entered into agreement with the World Food Program (WFP), regarding the implementation of a WFP Assistance Program (WFP PRRO 10 387.0). In this agreement, CHF International has agreed to cooperate with the WFP as a partner by providing services for implementing Food for Work and Food for Training Program (FFW/T) targeting unemployed workers and their families and distributing WFP food to targeted beneficiaries through rented warehouses in the Gaza Strip.

II) Rehabilitation of Agricultural Land after Israeli Withdrawal from Gaza Strip – Gaza Office:

Our Consulting Team in Gaza has agreed with the Palestinian Investment Fund (PIF) to provide financial management services, in addition to a technical and

legal evaluation to the above-mentioned project. The Palestinian Investment Fund has allocated (US\$ 33 m) towards the rehabilitation of the agricultural land after the Israeli withdrawal from Gaza Strip.

III) Palestinian Avenir – Gaza Office:

Our consulting team in Gaza has undertaken the mission of structuring a financial system for the Palestinian Avenir Foundation (PAF) departments to arrange the financial process in the society as a whole.

IV) Japan International Cooperation Agency (JICA) – Ramallah Office:

The project also aims at developing the local financial policy for the LGUs. The delivered report will be used in future government protocols and policies in order to ensure the accountability, transparency and sustainability of the local governments.

V) Palestinian Investment Fund (PIF) – Ramallah Office:

1- TAG-CONSULTANTS has agreed to provide business valuation and due diligence services for local investments to ensure their financial and managerial health according to international best practices. The study includes seventeen subsidiary companies of different sectors in the West Bank & Gaza, examples of such subsidiaries are: the Intercontinental Hotel, the Cap Holdings Oasis Hotel Resort Casino, The Convention Center Place (Solomon's pools), the Grand Park Hotel, Cement Co., the Juice industries.Agricultural Co., Bulk Transportation and the American School.

2- TAG-CONSULTANTS has agreed to perform a feasibility study for the Cement Manufacturing and Production facility in the West Bank and Gaza. The study consists of an evaluation of the market and the related current activities in order to provide recommendations for the PIF regarding the investments.

Ramallah office was established in 1994 and since then, the office exerted the utmost effort to provide the best professional services in line with international standards. The employees in Ramallah Office hold the following professional certificates; CPA, PhD, ACPA, CMA, PCPA.

As far as consulting services are concerned, the office offers the following services in the field of economic and financial consulting; economic feasibility studies, preparing strategic plans for different companies, projects valuation, establishing financial systems, business systems, resolving disputes in financial issues and preparing strategic studies.

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Distinguished Contracts:

TAG-CONSULTANTS newsletter is proud to present a number of our distinguished contracts from our different offices. In this issue, the distinguished contracts are taken from Muscat Office.

Month of Assignment	Project Description	Nature of Work
April 2008	Marketing Research for establishing ACICO Company in Oman	Market Research
August 2008	Setting up new branches for foreign exchange company in Oman	Feasibility Study
September 2008	Establishing a Ropeway system in Salalah, Oman	Feasibility Study
October 2008	Recruitment services to Al Mahmood Trading & Contracting Co.	Recruitment Services

Theme of the Month

Steps to “leading”

Look at the context of the situation and decide if your leadership is required and if you can feasibly lead the team. Perhaps another group member would be better or, even worse; the group would not accept your influence. If this is the case, your attempt to lead will be a failure.

How to act as a leader?

Identify team members and resources willing to support your leadership.

(Know your team)



Empathize with your team and assess their understanding of the situation to be able to influence them.

(Empathy to influence)



Open a discussion with the entire team members to get their attention and thus get what you want

(Try to convince the team with your opinion)



Encourage team communication to build the team identity

(Motivate the team properly)



Plan and organize the team by setting realistic goals

(Avoid too much or too little guidance)



Recognize and reward the team when goals are achieved

(Divide goals with team cooperation into achievable and unachievable)

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