



# “Blankets Become Jackets”

Selected Stories of  
A Life Blessed by Suffering

*Talal Abu-Ghazaleh*



# “Blankets Become Jackets”

Selected Stories of  
A Life Blessed by Suffering

*Talal Abu-Ghazaleh*



The Hashemite Kingdom of Jordan  
The Deposit Number at the National Library  
(2015/9/4370)

Blankets Become Jackets  
Talal Abu-Ghazaleh Translation, Distribution & Publishing  
Second Edition 2018  
Number of Pages: 176  
(2015/9/4370)

ISBN 978-9957-559-13-7  
ISBN 978-9957-559-14-4 E-Book

# INDEX

---

<b>Introduction</b> .....	<b>1</b>
A Life Blessed by Suffering.....	5
An Open-ended Exile .....	5
"You make your time" .....	7
"My word is my oath" .....	8
"I walked 4 hours daily" .....	9
Ice cream, Music and Books .....	10
"My father put me in charge" .....	11
The Blessing of Need for Scholarships .....	12
"An Arab Nationalist, I am" .....	13
The Dreaded Echo .....	15
The Art of Communication .....	16
"I left politics to fulfill a dream" .....	17
"I treasure my job rejection letters" .....	19
"The future of the Arab profession rests with him" .....	20
Admit Failure and Assume Responsibility .....	21
"I was fired" .....	24
TAG-Org was started by Its Own Staff .....	27
"Car Trunks were Our Offices" .....	28
"My Friends are My Real Wealth" .....	29
Nothing but the Truth .....	30
The Blessings of Enemiess .....	31
"No One is Useless" .....	33
"Our Reputation is Our Asset" .....	33
Meeting the American Vice-president .....	35
"On top of my job, always" .....	41
"A Means not a Goal" .....	41
Blessed by the Rule of Law in Kuwait .....	43
Blessed by the Rule of Law in Jordan .....	44
H.M. Rewards Stands on Rule of Law .....	52
The Arc of History for an Arab World .....	53
At the UN .....	57
Only under the Palestinian Flag .....	59
"Jumana visited my home in Jaffa for me" .....	60
Blankets Become Jackets .....	63
The American Inspiration .....	65
<b>Selected Photos</b> .....	<b>69</b>
<b>Certificates, Decorations And Shields</b> .....	<b>97</b>
Staying Ahead of the Curve .....	109
Owning "Other's Minds" .....	110
Free Haircut for Dogs! .....	112
<b>Talal Abu-Ghazaleh at the UN in Bruno Lanvin Eyes</b> .....	<b>117</b>
<b>TAG-Org Members</b> .....	<b>134</b>
<b>Talal Abu-Ghazaleh Organization Services</b> .....	<b>140</b>
<b>Talal Abu-Ghazaleh Foundation Services</b> .....	<b>147</b>
<b>TAG Profile</b> .....	<b>151</b>
<b>Talal Abu-Ghazaleh Organization Offices</b> .....	<b>164</b>



# INTRODUCTION:

---

## **Talal Abu-Ghazaleh**

*By: Lifetime friend: HE Senator Hasan Abu-Nimah*

For months, since being granted the honor of writing the introduction to this book, I have been trying to select the right approach. I am not just dealing with the ordinary biography of an important and distinctive individual. After all, this publication, however skillfully written and enjoyable to read, still deals with just some highlights of a vast personality and unique character that perpetually generates innovation and renews on its own energy.

Talal's record of accomplishment is too large to be summarized here, or even in a book such as this. What I hope to impart in this introduction is a sense of who this man is and of the mission and vision he was born with.

I strongly believe that Talal has not changed since I first met him sixty years ago. He is still the same person I met at the American University of Beirut campus and the same person I have known ever since.

But every time we meet, I discover a new feature about him. I detect variations and learn new things. That may be difficult to comprehend, but it is the reality of Talal, a consistent reality I can attest to from countless examples.

Talal the student, just evicted from his home in Palestine in 1948 to live as a destitute refugee, one of the youngest of a large family that seemingly had no hope or future, is the same Talal who now sits at the head of a huge empire involved in business, education, humanitarian endeavors, economic and social development, institution building, and so much more.

All along—from a penniless refugee to a successful entrepreneur, from a helping hand at a music shop to chairing a company with more than 100 offices worldwide—Talal kept true to his mission of doing more for others than himself.

Perhaps nothing in his life defines him more than his thirst for education and appreciation of its power. His experience as a poor student, putting himself through school while shouldering the responsibility for his family, motivated him to build and partner with academic institutions to give thousands of students access to the transformative power of learning.

But none of this was inevitable or preordained. It is because Talal also had the courage to take risks, sometimes suffering setbacks and losses that would have finished a less determined and creative character. No idea was too ambitious; it got to the point where even some of his closest friends would accuse him of being a crazy dreamer. And no obstacle was too high to overcome the determination that we also sometimes called rigid stubbornness. I can think of so many times where those close to Talal believed fervently that he was wrong, but witnessed, in awe and admiration, as time and again he was proven right.

There were times he fought years-long legal battles with capable foes, all the way to the end. Along the route, his best legal advisors suggested he'd be better off saving his time and money, rather than pursuing these futile goals. He disagreed and, in the end, won.

But I also have no doubt that Talal is a man who would prefer to lose honorably while defending his high principles than to win by sacrificing them.

At almost seventy-six years of age, Talal still has the indefatigable energy he did as a bright young student. He works around the clock and loves what he does. Once, in response to a question by a BBC interviewer about his work habits and whether he leaves himself time to relax and rest, he replied that the heart—the symbol of life—never rests. The moment one's heart decides to rest, life ends.

Talal believes that energy comes from activity, and if we are inactive and uncurious, our minds and bodies will, in time, lose energy and be overtaken by lethargy. He demands no less of others than he demands of himself and he believes that each and every person who works with him is capable of delivering it. In business matters he is firm, uncompromising, and demanding, but never unfair or unkind.

Though dedicated, serious, devoted to his noble goals, and unwilling to compromise on perfection, Talal is anything but dull.

He is endlessly humorous and cheerful. He never lets one of his characteristics develop at the expense of the other. While tackling the most delicate and difficult tasks at hand, I've never seen Talal's face turn grim. Quite the opposite, the bigger the challenge, the happier he seems to be. That is undoubtedly the result of the huge reservoir of confidence he commands.

I remember one time in Brussels some thirty-five years ago, we were sitting together and trying to solve a financial problem one of his major initiatives was facing. I asked if it would not have been wise to have kept some money aside for emergencies. I also suggested that he should have also separated some of the generated income for his family's needs.

He laughed. He said that if his goal was to make money, he would have been much wealthier already and would spend time vacationing around the world in luxurious yachts without any worries. But for him, money was only a means of achieving his vision. He had so many ideas that could make the world better and money was only a tool to realize them, never an end in itself.

Had he wanted only to run a prosperous accounting and auditing firm and live well off the income, that would have been—for him—the easy path. But he wanted to do much more. He wanted to develop a profession and infrastructure as part of his mission to put the Arab world on its feet.

This, not a desire for income, is what drove him to expand into Intellectual Property, legal consulting, training, education, and information technology. A year still does not go by without him taking up new challenges driven by a boundless curiosity.

Talal insists that he has always kept away from politics. That might be true in a conventional sense—he never sought government office or the exercise of political power, though he undoubtedly would have been a force to be reckoned with had he wanted to.

As young, impoverished students at the American University of Beirut, we nonetheless shared the hope that we could do something for the country from which we were evicted. We were filled with youthful optimism when we joined the Arab Nationalist movement.

In this book he tells some of that story, and why in the end he chose a path away from frontline politics. But one thing never changed: in everything he did, he maintained an unyielding dedication to Palestine, the country he was born in. These pages reveal only some of the great work he does for Palestinian youth in the areas of education, training, and knowledge development.

I have no doubt that had he been willing to compromise on this commitment, he might have seen many more opportunities for business open up. But no matter the cost, Talal would never sacrifice his commitment to the goal of regaining the homeland and rights of the Palestinian people usurped from them in 1948. His resolve never wavered or hid behind the “pragmatism” of doing business.

For Talal, wisdom comes naturally, though it is undoubtedly sharpened with the ups and downs of experience. And for Talal, knowledge—gained through such experience—is the true meaning of wealth. In his mind, you are poor, whether you are a nation or an individual, only when you are unproductive. And that too is consistent with his focus on creating the conditions and opportunities for everyone to achieve their potential.

I have had the good fortune of seeing Talal in the closest settings, to see his humanity, humility and compassion among colleagues, friends, and family. For someone with so many responsibilities, he has the remarkable talent of making anyone feel as if they are the only person who matters in the world.

This book will give you a glimpse into the life and mind of a remarkable person. For sixty years, he has inspired me and continues to do so today.

# **A LIFE BLESSED BY SUFFERING**

---

## **An Open-ended Exile:**

A month after my tenth birthday, my family and I were thrown into the sea.

This is not a metaphor.

Someone familiar with history will know that this is Israel's most fundamental fear. It's part of what binds that country together. Israelis believe that the Arab horde surrounding them has no greater wish than to swarm over the land and, as the saying goes, "throw them into the sea."

The Palestinians, for millennia the lawful occupants of the land that is now Israel, don't have to fear this, of course. They don't fear it because it has already happened.

I am a Palestinian. I spent my first decade of life in the land that, at the time, went by the name Palestine. Then, with little warning, I was bobbing in the ocean like a cork, homeless, stateless, adrift.

May 13, 1948, was the day the city of Jaffa, my birthplace, surrendered to invading Zionist militias. The next day, Zionist leaders declared the State of Israel. This was before any Arab states had intervened in what would become al-Nakba, our disaster, the forced displacement of 750,000 of the 1.2 million indigenous Arab inhabitants of Palestine.

On the day that marked our exile, my family and I fled to the port as Jewish militias took over key points in the city. Guns fired over our heads as we boarded a cargo ship and cast off into the Mediterranean. There were hundreds of people in the hold of the ship. The seas were rough. I was afraid.

Even though I was too young to know what was happening, I could see the nervous twitches, the quick tempers, all the signs that everyone else in the hold felt the same stress and anxiety that coursed through me.

The voyage from Jaffa to Lebanon should have taken less than a day. It's only about a hundred kilometers as the crow flies. But I remember spending many days and nights on the ship. Perhaps we didn't have

clearance to land and had to work that out in transit. I didn't know. People grew sick because of the high seas. One man died. We had no medical care, no functioning government, and no idea what to do with a dead body. I remember the adults arguing. Finally, they decided the corpse had to be thrown overboard for fear we might all fall prey to whatever had killed him.

We finally landed in Sidon, Lebanon. My father refused to go to a refugee camp and so we went to Ghaziyah, a coastal village about seven kilometers to the south. My father had a business acquaintance there named Hajj Rida Khalifeh. Khalifeh was a mukhtar, or village leader. Khalifeh welcomed us and offered us the use of a small home. Our host instructed the village shopkeepers to allow us to take what we needed and to go to him for payment. We hunkered down and tried to make the best of what we assumed was a temporary interruption in our lives. Everyone on that ship—and we were no exception—had left Jaffa with small bags. It was like we were on a weekend excursion. No one carried much money. People hoped, believed, and perhaps expected that the conflict would soon end and we would go home. It turned out our world had come to an end and nobody knew it.

The days stretched into weeks. Our weekend excursion became an open-ended exile. My father struggled with the change in our lives more than anyone. In Jaffa, he was Tawfiq Abu-Ghazaleh—a successful businessman and farmer. He was a representative for international oil companies. He owned the bus service that ran routes between Jaffa and Jerusalem. He built the first ice-making factory in Palestine. I remember one day he took me to his orange groves and after a few hours of walking around he said, “You deserve a meal.” We sat and ate from a box of his Jaffa oranges. This was his crop from his land, and he wanted me to understand the hard work that went into it, and that the oranges were the rewards of hard work. The oranges were our lunch.

My father was a proud man in what was then the proudest of all Palestinian cities. Jaffa was the most important commercial hub in the protectorate and a major port. Some believe it is the oldest continuously operating port in the world. In addition to its renowned citrus and olive

groves and fishing industry, Jaffa had a highly developed banking system as well as a flourishing international trading network.

We were cosmopolitan and cultured. The well-to-do families of the city regularly traveled to Beirut, Cairo, and Damascus as well as all other parts of the modern world.

In Jaffa, my father was powerful, trusted, and respected. In Lebanon, he was nothing, and he had nothing. Having to accept the charity of Khalifeh and others poisoned his spirit. My mother, at one point, was forced to make our clothes out of old blankets. My father was already an old man and exile broke him. He grew embittered. He did not work. He cursed the Arab world and the Arab leaders he thought had betrayed Palestine. But he had not lost all of the fire that had propelled him to success earlier in his life. He turned his ambition inward on his children. He would be my best teacher, and I would endeavor to become his most diligent student.

### **“You make your time”:**

My father had no formal education and could not read. His success did not depend on those things. Three qualities defined him and were, for me, a part of his legacy: discipline, urgency, and honesty. He had served in the Ottoman army and used to wake us every morning at 5 AM, barking out in Turkish.

“Wake up, soldiers!” He’d yell. “Uyan, askerler! Whatever you want to do, do it before sunrise. By the time the sun is up you’ve lost your fortune. Somebody else has taken it.”

He never smoked or drank or even used eyeglasses or a cane until he died at the age of 107. He taught me that there is a time for everything and that time is the only commodity you can make out of thin air. For everything else, you need tools, or raw materials, or a factory, or what have you.

I asked him, “What does that mean, ‘you make time?’”

He said, “Let’s say you sleep for eight hours. What’s left is sixteen. How do you spend these sixteen hours? The way you plan and spend

the sixteen hours is what I call ‘making your time.’ You can make it productive. You can make it useless. That’s your decision. And you don’t need anybody to help you with that.”

**“My word is my oath”:**

I used to sit for hours listening to his stories. He told me about a man who had once borrowed money from him. Later, when it came time to pay up, the man denied he owed him anything. My father didn’t have any documents to prove that he had made the loan but he still went to the authorities.

The judge said, “We know how honorable you are. Your reputation is unquestionable. If you swear to God that you lent him the money, I will take that as a document.”

But my father was more stubborn than that.

He said, “No, I will not swear an oath to God. My word alone should be enough.”

The judge was only willing to bend so far. He replied, “But this may result in you losing the case.”

My father wouldn’t give in.

“I don’t swear,” he replied. “When I say something, it is fact. I’m not going to swear to God.”

The judge told him, “Maybe people will think that you are lying.”

“Maybe,” replied my father. “But those who know me would know that I don’t lie.

I will not swear to God to get money back from somebody who is dishonest.”

He walked out without his money.

The lesson to me was clear: hold onto your integrity at all costs. Never compromise on that.

### **“I walked four hours daily”:**

After our exile from Palestine, my father knew that his children would need more than integrity to make it in such uncertain times. So he made sure that the last part of his inheritance was something that he himself had never received—something we could carry with us no matter how poor we were and no matter what else might befall us. That inheritance was an education.

The closest school to us was in Sidon, an almost two-hour walk each way. There were no buses or trains that went there. My first class was at 6:45 in the morning so that meant I had to leave long before the sun came up. I never had time to spare. One morning, it was raining hard and I had no umbrella or raincoat. I walked into class looking like I had just jumped in the river.

Everybody in the class laughed. They thought I had been playing in the rain. They didn't realize that I had no choice. I either came drenched or I didn't come to class. Later, our teacher informed my classmates that they should be thankful they didn't have to walk as far as I did. The following morning, when I walked in, my classmates stood up and applauded. They wanted to make amends. Even as children, we all understood the concept of respect. Even if you're poor, respect is something you cannot afford to lose.

You might think that I resented having to walk so far to school and the relatively easy lives that my classmates led. But somehow I never saw it that way. I never felt poor or deprived. I never minded that I only had one pair of shoes. When I got new soles, I would happily show them off because, to me, it was like I had gotten new shoes. I always saw the shoes and long walks as an opportunity. I usually carried a book and read as I went, or went over my lessons to make sure I had absorbed them. The thing I liked best about the trip was the solitude. Aside from those walks, I was never alone; fifteen, including my mother and father, lived in our two-room apartment. The long walks gave me the chance to think and dream and wonder about the life that lay in front of me. How would I deal with exile? Would I turn into my father—unable to function, crushed by the calamity that had befallen us—or would I make a new life?

I felt the injustice of being thrown out of my country. I wanted revenge. I felt that keenly as a ten-year-old. Maybe, I thought, I could be a fighter and go to war against the bullies who had just kicked me out. This was an honorable path and one I certainly felt drawn to. Maybe I could become a politician, or perhaps a journalist? I can still see myself, rushing to school through the early-morning gloom. I ticked through the options in my head. I was alive with possibilities. But even at that tender age, I knew none of these paths were for me.

I had business in my heart. I wanted to build something to demonstrate to the world that we Palestinians, we Arabs, could succeed as well as any race. I wanted to be part of an Arab business world that built world-class institutions and organizations. I wanted to help build a country for my children that I could be proud of.

Part of my dream has come true. Forty years later, the company I started and still run has grown to become the top Intellectual Property firm in the world. I am still fighting to realize the rest of my dream.

My family, and the Palestinian people in general, have faced terrible hardships. Many were defeated, including some of my own brothers and sisters, but I was able to take my experiences and grow from them. I tell people that my life was blessed by suffering because it was in this crucible that I became strong, smart, and tenacious.

### **Ice cream, Music and Books:**

At the beginning of our time in Sidon, my family subsisted on food assistance we received from UNRWA, the UN agency for Palestine refugees, and the little credit my father could draw on. We later had no income for long periods except for what I brought home. I was willing to go out and make money. I sold ice cream. I carried a box on my back with a block of ice in it to keep the treats from melting. I worked in the vegetable market where my ability to read and do calculations came in handy. I would tally up order slips for the illiterate merchants and their customers. One of my favorite jobs was as a clerk in a record store. The owner played great symphonies, operas, and concertos all day long. I remember one day the

shopkeeper told me, “Thank you very much, but we will not need your services anymore. My son is going to take over from you.” I asked to stay on without pay just because I loved the music. That’s where I first heard Beethoven, Schubert, and Mozart. The great composers have been with me ever since, a solace on difficult days and a joy in happy times.

When I was older, I took work as a translator. I translated many of the so-called “great books” into Arabic. I remember working on one of Leon Trotsky’s tracts on revolutionary strategy and tactics. Trotsky intrigued me. He taught me to think ahead, analyze, and look for openings. It may seem ironic that the communist leader and intellectual was a source of inspiration for a young man with capitalism on his mind. But I think it’s a good thing to find inspiration in strange sources. My translation experiences helped to place me out of the Arabic and English language requirements at university.

### **“My father put me in charge”:**

My sense of responsibility went beyond earning money for my family. As my father’s health began to falter, it fell to me to make family decisions. It didn’t matter that I had brothers who were ten and fifteen years older than me. I was his best pupil, and so he turned to me when he could no longer lead.

My brother Zakariya, who was fifteen years older than me, worked as an elementary school teacher. One day, my father came to me and said, “Your brother has not gone to work for three days, please find out what is going on.” I went to my brother. He told me he had been dismissed because he had been late too many times.

I said, “Let’s go to the school and see the schoolmaster together.” Here was this young boy (I couldn’t have been more than sixteen or seventeen) coming to speak to the schoolmaster on behalf of his much older, adult brother. I didn’t waste time with a long speech. I got to the point.

“We are refugees and we need the money,” I told the schoolmaster. “My brother knows he was wrong, and he has made a commitment to do better from now on. Please give him another chance.”

The schoolmaster smiled and asked, “But why are you speaking?” It was strange to have a young boy speak when his far older brother sat silently next to him.

I told him the only thing I could say: I said, “My father has put me in charge of the family, so I’m speaking on behalf of him. My father needs his son to work so we can all eat.”

And with that, the school took my brother back.

### **The blessing of Need for Scholarships:**

When I was ready for high school, I took the bus up to Beirut. I’d heard about al-Maqasid al-Islamiyya, a charitable society founded in 1878 which still runs schools and hospitals for the poor and also, more importantly, offered scholarships to deserving students. I went to the home of Muhammad Salam, the head of the society, knocked on the door, and asked to see him. I was lucky to have him grant me an audience.

When I sat down, I told him, “I am a Palestinian refugee. I want to continue my education but I do not have a penny to my name. So if I promise to be the top student all year round, will you give me a scholarship?”

“What if you aren’t the top student?” he asked.

“If, after the first semester, I’m not the top of my class, you can dismiss me.”

He took a piece of paper and wrote a note to the schoolmaster. That is how I got my scholarship to high school. My whole family made the move from Ghaziyah to Beirut in 1950 to allow me to take up this opportunity though, like in the village we had lived up to in that point, we all remained in a tiny, two-room apartment.

I was brash, I was tenacious, and I kept my side of the bargain with Salam, and as a result I was able to get a scholarship to university through UNRWA, the United Nations Relief and Works Agency. As a refugee with no money, my only chance to go to university was to win an UNRWA

scholarship. The best university I could hope to attend was the American University of Beirut (AUB). So that's where I set my sights, and that's where I was admitted on a full scholarship.

When I started at AUB, I applied to study English literature. I did this in part because of my work doing translations. I love languages, and I love Shakespeare, maybe even more than I love business. I thought English literature was one way I could succeed. If I could talk to the West—and the world—in English, the international language, no door would be closed to me. But when I went to the registrar, there were no open slots in the English Department. The only openings were in Business Administration. So a friend of mine said, “Go ahead and register for business and then you can always change your classes.” I never did change them. I liked my classes too much. Fate sometimes turns on the smallest detail.

### **“An Arab Nationalist, I am”:**

I went to university in the mid-1950s, when the Arab nationalist movement was at its height. When I say “movement,” I mean exactly that. It was a movement. It was not a party or any other kind of organized group. We were friends. Some of them are still my closest friends. We spent long hours talking about Palestine and about its occupation by colonial forces. We thought that we could do something useful. So instead of spending our time going to bars (which we did, but just not every night), we also educated ourselves on the cause. Even though I was from Jaffa and had experienced al-Nakba firsthand when I was forced into exile with my entire family, there was still a great deal I had to learn about the world. I knew little about the geopolitical maneuvering of powers, great or small, and I was a political neophyte when it came to the forces that had shaped the region. But I had developed a clear sense of justice that the young often possess. It made no sense to me or to most of my fellow students that the Jews, having just suffered a supreme catastrophe on their own in the holocaust, had been granted a home on land that belonged to someone else. This did not compute. So we learned how and why al-Nakba had befallen the Palestinians and a feeling of Arab nationalism took root.

We all felt Arab nationalism was the key to solving the problem. There was no doubt in the minds of my friends, the majority of the students, and the community at large that if we Arabs could unite, we could liberate Palestine. There wasn't a question of what compromise there should be or what kind of peace process we should engage in. There was only one discussion: How do we remove the colonial power that is occupying our country? The big debate was over which should come first. Should we try to unify the Arab world so that we could get the Zionists out of Palestine? Or should we first fight to free Palestine before achieving unity? A second question we debated was whether to have political reform before liberation or after it.

Today, from the perspective of the West, Israel seems like an inevitability, its existence unassailable. But back then, just after the state of Israel had been constructed from whole cloth, it was like someone was playing a sick joke on us. The question was never whether Jews deserved sympathy and restitution for what the Nazis and their collaborators had inflicted on them, it was whether it should come at the expense of Palestine and the rights and aspirations of my people. The solution to the decimation of one people should not be an injustice perpetrated on another.

There was one constant during our university discussions. We all believed the occupation of Palestine was temporary. It was an episode. It was going to end. There was no doubt in anybody's mind. Today, there is a lot of confusion because of the way the question of Palestine is reported in the media. Few people in the West know what is really going on there. But then, we were closer to it and it was easy to see. The people of Palestine had a legitimate right to self-determination and they were being denied that right. Palestine was occupied. We had to end the occupation. That was the issue.

We followed closely the developments in the Algerian struggle for liberation from colonial France. We saw many parallels between the two struggles. We collected donations to send to Algerian fighters. We identified with and idolized Djamila Bouhired, the young Algerian woman who left her studies to become a freedom fighter and a cause célèbre after she was wounded, captured, and tortured by the French. It didn't

matter that the Zionists came from many European countries and the French were from just one. To us, they were both colonial powers that had been imported from elsewhere. Any Arab country that could achieve its liberation lifted us all. That's how we felt about it.

Today, of course, people will wonder how we could use Algeria as a model. The violence of that conflict and the corruption and instability that came after it are not things to emulate, surely. At the time, across Africa and Asia, countries were being born, gaining independence out of the ruins of the European empires. In our region, President Gamal Abdel Nasser of Egypt represented the hope that at last our peoples would for the first time control their own destinies and build new nations free from foreign control. When Britain, France, and Israel colluded to invade Egypt in 1956 to seize the Suez Canal, it was proof to our generation that the colonial powers would not go quietly and that everything still hung in the balance. It was an exhilarating and heady time before the disappointments of the postcolonial period set in. But even after those disappointments rushed in, never to abate, the core principle remained and it is no less true amid the recent uprisings across the Arab world. People have a right to self-determination and it is up to them to determine their fates.

### **The Dreaded Echo:**

In 1958, during my second year in university, I entered a short story called “The Dreaded Echo” into a competition. It was for students of all Arab universities and sponsored by the Higher Council for Arts, Literature, and Social Sciences in Egypt. My story won first prize—500 Egyptian pounds—the largest sum of money I had ever held in my hand.

The narrator of my story was a young man, a Palestinian refugee, living in Lebanon. The father in the story, like my father, was defeated and resigned to the loss of his home. The father's words, “Palestine shall not return,” were the “dreaded echo” the narrator wished never to hear again. The protagonist dreamed of revolution throughout the Arab world followed by social and political unification. The story summed up my hopes and dreams as well as those of most of my generation at AUB.

## **The Art of Communication:**

As students, we were sure our involvement could make a difference. Intellectuals and activists came to talk to us and we felt it our duty not just to watch events unfold in the region, but to be a part and to shape them. The way we communicated with each other was primitive by today's standards. No one, obviously, had email. Almost no one had a phone. So we set up simple communication trees. If we were a group of ten, then we had each member form another group of ten. And then that group of ten would split up and recruit ten more. Each individual was responsible for the ten people he had recruited. It was easy to expand the network. Every time we trained a group of ten, fifty more followed.

The communication was vertical and horizontal. I loved it because it was human communication, rather than the impersonal outreach that can happen in cyberspace. We created real fraternity that way. There was also a section for women with the same structure and process of communication. We all held briefing sessions to acquaint each other with the newest developments in the Palestinian situation and to keep the cause alive in our hearts and minds. Of course, each one of us would go and talk to our families, so that was another way the mission spread.

We had no discipline of a party or organization. We were a movement—a group of people who believed that the Palestine cause was the prime cause. Amazingly, five decades later, I still believe the same thing.

During my second year at AUB, Egypt and Syria announced that they were forging the United Arab Republic, a political union between the two countries. This union, we believed, was tangible evidence that our dream of Arab unity was coming true before our eyes. I helped organize a convoy of several dozen buses—almost a thousand people—to go to Damascus so we could make a public display of support.

After we got off the buses and started to march, a group of outsiders approached and went to the front, holding banners for the Communist Party. It was as if they had organized the whole thing. We were there as Arab nationalists and wanted everyone to know that. But we weren't caught off guard. We had prepared for this sort of thing. As soon as the

communists stormed to the front, we broke up into two groups, separated, and took off down two side streets before converging again. The two dozen or so hapless communists suddenly found themselves marching alone, a head without a tail.

### **“I left politics to fulfill a dream”:**

I was proud of what we accomplished in Damascus and proud of the message we were able to send, but it was not without its personal cost. AUB is a venerable university that molded some of the greatest minds of the Arab world in the twentieth century. Founded by American missionaries in 1866 as the Syrian Protestant College, AUB remained a conservative institution, committed to its American ideals of liberal education, but at the same time, wary of the student radicalism of that tumultuous time. The scenic campus of old stone buildings, pathways, and gardens overlooking the glistening Mediterranean, was the site of a constant tug-of-war between students, who wanted to bring the burning political questions of the time onto the campus and into their classrooms, and administrators, who preferred to keep them out.

I felt this tug-of-war personally. Even as I was organizing the Damascus event, the dean of students came to me and asked me to put a stop to the march. I hedged. I said, “How do you want me to stop? I’m not even in it.”

This wasn’t precisely a lie. In Damascus, I wasn’t going to march with the group, as someone had to take care of logistics. Besides, I told myself that even though I was organizing the whole thing, no one was actually leading our group. We were, after all, just a movement; I was not in charge. I could step aside, and my other like-minded friends would still find a way to get to Damascus.

The dean wasn’t buying it. He said, “We know that you are the person who can stop it. So if you don’t stop, you’re going to suffer the consequences.”

I continued to play dumb and ignored the threat. We pushed on to Damascus. When I returned, the dean sent me a letter instructing me that I was suspended and that I was barred from any political activity. I was not

to join the student council or attend political events. I was also told that if I failed to abide by these instructions, my scholarship would be revoked. This was a difficult moment for me. I was deeply devoted to the cause. My best friends were all involved.

But the message was clear. If I continued to have a public role in the Palestinian and Arab nationalist movement, my university career would end. My dreams would be in ruins. Without an education, I could not build what I hoped to build or become what I hoped to become. So I decided to step back, abiding by most of the dean's instructions. I eliminated my public presence in the movement. I stopped going to meetings at school. I did not stop all of my activity, but made sure that anything I did for the movement took place a long way from the school and its influence. I explained this to my friends and they understood. They knew if I lost my scholarship, my education would be at an end.

I made the logical choice, but it was still a struggle. I do not like giving up, especially on something so close to my heart. I've always needed to win—arguments, leadership positions, recognition, etc. I needed to be top of my class. I guess the reason I could accept this setback came down to losing the battle in service of winning the war. I was never going to make something of myself if I didn't accept being pushed out of politics by the dean. I was lucky in a way. While I loved winning, I didn't hate losing. I saw each loss as the beginning of another attempt. This loss was part of my education, a chance to become smarter so I could win the next time.

I stepped back from politics at AUB knowing that someday, after I'd made something of myself, I could again reenter the fray and start advocating on behalf of Palestine and Arab unity. I'm proud that more than fifty years later, author Brian VanDeMark named me one of the most prominent living alumni in *American Sheikhs*, his history of AUB, alongside the former prime ministers of Lebanon and Jordan, the Palestinian legislator Hanan Ashrawi, key figures in regional economic affairs, and others. I feel fortunate to have been at AUB in one of the most exciting times of Arab history. Through my lifelong commitment to the ideals forged there, I hope I have made my contribution.

## **“I treasure my job rejection letters”:**

I graduated at the top of my class from AUB, earning honors with distinction. But there was no time to rest on my laurels. I started applying for jobs. I wrote to oil companies. I wrote to banks. I wrote to professional firms. I wrote to business entities, insurance companies, anyone I could think of who could offer me employment. Only a few of these companies were in Lebanon. At that time—and as is still the case—the laws did not allow Palestinian refugees to work in the country. Palestinian leaders for years have been talking to the Lebanese government to try to change the laws. This is unique in the Arab world. In Syria, Palestinians have full rights to work just like a Syrian. In Jordan, too, Palestinians have full rights. Only in Lebanon are all doors shut to them. What work is available is under the table and off the books. All my jobs when I lived there were like this. I was paid in cash. I was never officially an employee. Even when I was translating Trotsky.

So I didn't write to many companies in Lebanon because I knew only a miracle would allow one of them to hire me. I'm not against miracles and that's why I still wrote to a few, but I am also practical, so my attention was trained on companies elsewhere in the Arab world. I focused on the Gulf states because they were in a unique period of growth and development. Oil money was invigorating their economies, so the opportunities were there.

Even so, the rejection letters flowed in like a river. I have dozens of rejection letters that I keep in a suitcase to remind myself of that time. I never want to forget the lesson of persistence. No one ever got anywhere by standing still and waiting for an opportunity to present itself. No one lined up to hire me. I had excellent grades and glowing recommendations from my instructors. But I was a Palestinian refugee with no connections, no insider letters of introduction from prominent businesspeople, and no work papers. What won the day for me was persistence.

Most of the rejections said that I did not have any experience and that my qualifications were not appropriate for the jobs they had on offer. So I was not disappointed.

I thought, “Well, maybe tomorrow, after I gain some experience, they will hire me.”

Finally, one company decided to give me a chance. A letter arrived from an accounting firm, the largest in the Arab world, called Saba & Co. They offered me a position. A few weeks later, in July 1960, I started work at their corporate office in Kuwait City.

Ultimately, I was glad that I started out in a professional field. I did not want to make my name in a field where it seemed like we Arabs had it easy, like oil. If I succeeded in accounting, no one could claim that I had an unfair advantage. I wanted my success to be judged on my own merits. I never wanted to give anyone the chance to say I had a special benefit.

### **“The future of the Arab profession rests with him”:**

I started as a junior auditor. One of my first jobs was to audit a company belonging to Abdul Aziz Saqr. Saqr came from a very famous, highly respected family and was essentially the overlord of the Kuwaiti economy. He was at one point the chairman of the Kuwait Chamber of Commerce. He was the first speaker of the Kuwaiti Parliament.

I was sent to audit his Pepsi-Cola bottling plant. Every time I went in, I set up in the conference room with the files at my side. One day, Saqr himself happened to come for a site visit. Somehow, he noticed me, and asked one of his employees, “Who is this man?”

They replied that I was the auditor. He told them to give him a minute with me.

I looked up and one of his assistants was approaching me. “Abdul Aziz Saqr would like to see you,” he said. My heart started beating a little faster but I managed to reply, “With pleasure.”

Had I done something wrong? I wondered. But Saqr wasn’t angry with me and just asked me questions. He asked what I was doing and I told him I was auditing.

He said, “What does auditing mean? What do you do when you audit? Where did you study auditing?”

He was very curious. I guess he hadn't ever learned that part of the business. Here I was, a kid who didn't know anything, and I was answering basic Business Administration 101 questions for the leader of Kuwait's business community. Every time he came to visit, he would sit down to chat. I suppose he saw something in me. Perhaps it was that I was young and naive and spoke candidly. But my father had taught me well. Be forthright at all times, he told me. Don't let someone's station affect your ability to speak honestly. It was a great honor to meet with Saqr because every businessman, politician, and minister in Kuwait would have killed for an audience with him.

I was lucky. He sought me out and eventually came to advise me about Kuwaiti culture and how to navigate the business community. He was a priceless mentor.

### **Admit Failure and Assume Responsibility:**

A few years went by. I became a senior auditor at Saba. I stopped going to the Pepsi-Cola plant to audit. I spent less and less time in the field. After that, there was a major case of embezzlement from Saqr's Pepsi-Cola accounts. His company bookkeepers stole a substantial amount of money. Not only was this a black mark on Saqr, it was equally, if not more so, a black mark on Saba. Our auditor, or his superiors, should have caught the foul play. That was our job. At some point, Saqr called me and asked if I'd heard about the case and I said I had. I told him we were investigating it. He told me to call Suheil Saba in Beirut immediately. Suheil Saba was my direct boss, one of the partners, and the son of Fuad Saba, the founder and owner of the company.

Saqr said, "I want him to come here. I need to talk to him." This was not a request; it was an order.

I said, "I will do it."

He said, "Do it immediately. I want him on the first flight."

So I called Suheil Saba and I told him what Saqr had told me. There was a pause as the request sank in. Saba told me he wouldn't come. He

was frightened that Saqr would put him in jail. The man was that powerful.

“I don’t think it is wise to run away,” I replied. “He is quite insistent. I am sure that if you don’t go it will be worse because he will file a case against you and against the firm.”

We were guilty of negligence at the very least and I believed we needed to face the problem head on, accept our responsibility and the consequences.

So I said, “Let me come with you to handle the situation.”

“How will you handle it?” he asked. There was skepticism in his voice.

“Let me handle it. I’m the manager.”

In fact, I had just been made manager. I had been a deputy manager for a different region when the embezzlement occurred. When the scandal broke, the manager responsible for Kuwait and the Pepsi-Cola account resigned. It was a dubious promotion to say the least when I was tapped to fill his spot.

Suheil Saba accepted my argument and flew to Kuwait City and we sat down together to prepare to go to see Saqr.

I said, “Suheil, I know this man very, very well. I’ve known him for many years. So please let me handle the meeting. Don’t talk. Don’t say anything. You just appear there as my boss and blame it on me.”

Some may wonder at my audacity. Here I am giving orders to my boss. He probably would have found it insulting if he wasn’t afraid and didn’t like what I was offering. I was putting myself in the line of fire. Not many would pass that up. Suheil didn’t even ask what I was going to say.

So we went to see Saqr at the Kuwaiti Parliament Building. He had an enormous office with a window behind his desk that accentuated his already imposing figure. I remember every second of that meeting like it happened yesterday. Saqr fired the first volley. As we sat down, he started giving orders.

“Mr. Saba, tell me what happened!” he said. “Explain to me how this happened at my company and you did not catch it.”

I jumped in immediately. I said, “Please, permit me to speak first because I know the case in more detail than Mr. Saba.”

He said, “Go ahead.”

I laid it out for him. I said, “We have failed and we assume full responsibility. And I mean morally and financially. We are willing to pay back all of your losses to compensate for our failure. All we want is your forgiveness and to accept that this was a mistake of negligence and not of bad faith. I can assure you that there was no collusion between our auditors and the bookkeepers who robbed you. So far, my investigation has found that while it was badly handled by the audit staff, we were not involved in the crime. Once I have completed the investigation we will repay the stolen money. All we need is your patience, your understanding, and your forgiveness.”

Saqr sat listening to me in his large swivel chair and as I finished, he slowly spun to look out the window. When he had fully turned around, Suheil Saba started pushing and kicking me. He whispered, “You idiot! Where are you going to get the money from?”

You see, it was a very large amount. It was much larger than Saba could afford to pay. Saqr’s office was cavernous, and his desk so vast, Suheil could kick me without attracting Saqr’s attention.

Eventually, Saqr swiveled around again and leveled his attention on my boss, who squirmed uncomfortably.

He said, “Mr. Saba, you have stabbed me twice. First by failing to discover this embezzlement in the beginning. This was your responsibility. It is why I pay you. Second, you stabbed me by appointing this man as manager. I cannot allow this man to fall on his sword and destroy his career because of the mistake of a manager who resigned because of your negligence. If there is any future for the accounting profession in the Arab world, it rests with him.” He pointed at me.

Saqr turned back to Saba and went on, “So I will not forgive you, but I will forget you. I don’t want you to touch any more of my companies. I

don't want to see you, and I don't want you to pay me back. You're fired. Your file is closed.”

We left the meeting. Saba started jumping with pleasure on the street.

He said, “You bastard, how did you pull this off? I was convinced that he would take your admission and drag us down with it. But now we are free, we have nothing to lose except a few lousy audits and their dinar fees.” I nodded. I'd maintained my integrity. But I wasn't going to dance about it in the streets.

Time went on. The principles I learned at my father's knee guided me each step of the way. To succeed, I needed to keep my integrity at any cost.

I kept in contact with Saqr and visited him on occasion. On one of those visits, he looked at me and said, “What's wrong? You don't look happy.”

I said, “How can I be happy if I don't have the confidence of Abdul Aziz Saqr? I want the job back. I want to audit Pepsi-Cola, and I'm willing to do it for free. I don't want any fees.”

He gave me a long look and said, “I will give you the job back but tell me how much I should pay you so that the previous mistake will not be repeated. How much should I pay you so you can do a proper job?”

We agreed on a sum. The next day, I sent over a man to do the audit. That was one of my best days. I had regained the confidence of a man I respected. I had regained the trust of a mentor.

### **“I was fired”:**

I joined Saba as a junior accountant in 1960. In 1964, I became a manager. In 1968, they made me partner. To do so, they had to amend the charter of partnership because I was underage. Finally, in 1972, when I was on the brink of taking over the entire firm, I was fired. Actually, it's more accurate to say I was not really given a choice. How did my meteoric rise flame out so quickly?

A year earlier, the chairman of the firm, Fuad Saba, met with me and said he would be appointing me chair of the firm. Fuad Saba was, without

question, the godfather of the accounting profession in the Arab world. He was an outstanding professional leader. I had learned much from him and he had my respect. He was in his sixties when I started at Saba. Twelve years later, he was on the road to retirement and needed to appoint a deputy to take over day-to-day operations. He came to me.

At the time, I was the youngest of ten partners. Two of them were Fuad Saba's sons.

He told me this was not an interim appointment. He had to make a choice and, despite my youth, he had decided to place his faith in me. I told him I would be honored but I wanted to see if this was going to be the right fit, both for me and for the firm. So I submitted an action plan—a road map for my term as chairman. This was made up of five points or principles that I would implement when I took over.

I sent these five points along to the rest of the partners. After reading them, they decided that not only should I not be chairman, I shouldn't work there anymore.

The principles I proposed were the ones on which my entire future was built. I think my own company owes most of its success to the fact that we abide by these five principles. They are, in short:

1. Make regular investments in training and improving internal capacity. The radical part of this suggestion wasn't that I planned to train people; it was how I'd fixed the training budget. The formula I proposed was that training should be allotted 5% of total revenue—that's gross revenue, not profits. My partners thought this was madness.

2. I planned to make it mandatory that every partner should reside in the location for which he was responsible. At the time, the other eight partners—everyone but me—lived in Beirut. They were all there because it was fun. Lebanon is a beautiful country. It has good beaches, good swimming, and a vibrant cultural life. I lived in Kuwait. I lived there because that was my sphere of responsibility. I couldn't see why the partner in charge of Saudi Arabia should be frolicking on a beach in Beirut, especially in the age before email and videoconferencing. This item, of course, was a shot across the bow of the partners' comfortable lives. I am

not surprised they did not like this proposal. It would've required sacrifice that, it turned out, they were unwilling to make.

3. I was to be appointed to a one-year term during which they could not fire me. I suggested that at the end of that year they could throw me out, but I wanted time to implement my reforms.

4. I had to be given absolute power during that first year. I did not want to be forced to go to the partners if I wanted to fire an accountant, hire a secretary, or buy stationery. I wanted to clear away inefficiencies and make each shop run at the highest standards available in the industry. This was going to be painful. Over the course of the firm's fifty-year history, habits had crept in that were not best practice. I didn't want to fight the partners as I pushed these changes through.

5. During my one-year term, I wanted to expand the business beyond the Arab world. Saba was an Arab-based firm. The members of the so-called "Big Eight"—Arthur Anderson, Arthur Ross, Coopers & Lybrand, Ernst and Whinney, Deloitte Haskins & Sells, Peat Marwick Mitchell, Price Waterhouse, and Touche Ross—were all global. They didn't stay in their corner. I didn't see why Saba should be content in its Arab ghetto. I wanted to compete on the world stage.

I submitted these five principles. I didn't have to wait long for a reaction. They acted swiftly. In fact, they forced me to leave immediately because they thought I was a dangerous element. Not a single partner supported me. Fuad Saba could not overrule everyone, not unless he wanted a full-scale war on his hands.

When I left Saba, I had no office, I had nothing except a box of personal effects and a Rolodex. But I have to say; the partners did me a favor. You see, I did not walk away empty-handed. In the end, Saba lost far more than I did. As I write this, it strikes me that Saba (the accounting firm) was acquired a number of years ago by the international firm Deloitte and Touche, and its name as an independent accounting firm has disappeared. So it was another blessing that I started my own company and I like to think that we continue the best tradition and legacy of Saba, the company that, despite any decisions that look poor in hindsight, took a chance and gave

me my start. But back in those days, it was far from certain that I would be able to look back with such gratitude and a sense of achievement.

### **TAG-Org was started by its own staff:**

Talal Abu-Ghazaleh Organization (TAG-Org) is, at its heart, an ethical firm. People are interested in more than their own personal successes at TAG-Org. I like to think that this idea comes down from the top. We think of each other as family. It's perhaps not modern of me to say it, but everybody in the Talal Abu-Ghazaleh Organization considers me a father. I say this in all humility. They don't come to the office solely for the salary. The salary is important, but they are also here because they enjoy working with their father. I call employees "my son," "my daughter," and "my children." They call me mu'Allem, al-ra'is, or al-walid—teacher or father. Whatever title they use, they accept what I say to them as if it came from their own father. I can talk to them honestly and tell them what is wrong and they will take it with the right spirit because this is their father speaking who cares for them and wants them to succeed.

Something happened the day I was fired from Saba and Co. That has to be unique in the history of business. Hours after I was hustled out of the Kuwaiti office, telexes started to flow in from other regional offices. One came in from Dubai announcing that the Saba staff had resigned en masse and were pleased to announce the opening of the regional office of Talal Abu-Ghazaleh Accounting. This happened in the Gulf, Kuwait, Algiers, and Saudi Arabia, as well. Seventy-five percent of Saba's staff across the Arab world resigned, about two hundred and fifty people. They left their secure jobs to come and join me, who, on that first day, had no office, no articles of incorporation, no financial backing, not even a telephone. I had nothing but my good name and the connections I'd built up over my twelve years of service.

A woman named Mary Hayek was Saba's telephone operator in Kuwait. She came to me with her jewelry and said, "You seem to need funding. I want to give these to you to help get you started." I insisted she keeps her jewels and her job at Saba. I prevailed regarding the jewels, but she too left Saba and joined me, as did so many of her colleagues.

Why did they do it? One reason was that the partners—the ones who had just shown me the exit—all lived in Beirut, while I lived in Kuwait. I was down in the trenches and the staff at most of the regional offices knew me far better than they knew the other partners. I was the person they trusted with their livelihoods, not the people who signed their checks. And it was because I knew that it was these people who made the business function and grow, not the Saba name, that I had insisted in my proposal that training be a top priority. Accounting—like every other service industry—depends on the quality of people and their ability to earn and maintain the confidence of clients. I knew from my own background that talent could be found anywhere, not just in the homes of the rich, but also in the alleys of every refugee camp. For this reason, I knew that only by investing in training could we ensure that we always had the best people.

### **“Car trunks were our offices”:**

For me, staying at Saba under the circumstances had been impossible, so in a sense I had no choice. But what about these colleagues who were taking a leap into the unknown? They joined me for a promise that I wasn't sure I could keep. I planned to start my own business, but with no backer and no capital this plan seemed a long way from becoming a reality. I begged my former employees not to leave Saba just yet. I had no money to pay them. I told them not to risk it. I couldn't afford this burden. But they did it anyway and I've always been privileged with the loyalty of the people who work for me.

At the beginning, we worked out of our automobiles. In our car trunks were the files of the clients who had promised to come to my new company. Now we had to start servicing them. We would meet in the morning and exchange information, digging into our trunks to grab the files.

Thankfully, our nomadic life ended quickly due to the generosity of a friend, Abdel Aziz Shaksheer. He came to ask why I was in my car when he had unoccupied office space, unwanted. He said, “Please come use it until you are fully settled.” He at first lent us the use of one room in Kuwait, and then gave us a couple of rooms. This sort of generosity happened all over the region. People were working without salaries. I had to take a loan out in order to buy stationery and to put gas in our cars.

## **“My friends are my real wealth”:**

When Saqr decided to dismiss Saba and transfer his business to the newly created Talal Abu-Ghazaleh firm, it sent shock waves through the business community. When he investigated the stories that Suheil Saba told him and decided to let everyone know why I had been dismissed from Saba, our reputation was burnished even more. His support secured the future for me and my fledgling company.

Our first assignment came from my friend and mentor Abdel Aziz Saqr, and where he led, others also followed. One client I shall never forget was a businessman called Faisal al-Marzouq. But in these early days we had little cash flow so I sent one of my colleagues to ask al-Marzouq for a down payment. My colleague came back very depressed.

I said, “What’s wrong?”

“He threw me out,” he said dejectedly. “He told me, ‘I don’t give down payments. You finish the work and then you get paid.’”

I said, “It’s alright. I understand. We’ve tried and it didn’t work. We’ll try something else.”

That evening, al-Marzouq rang my apartment doorbell, unannounced. He was a wealthy businessman with a busy schedule and I was surprised, to say the least, to find him standing at my door. When I invited him to sit down, he took out his checkbook and put it on the desk.

“How much do you want?” He asked. I said, “I want a down payment.”

He said, “No, how much do you need? To run your business?”

I was taken aback. I told him again that all I needed was a down payment.

He said, “I want you to name any figure and I will sign the check right away. Just tell me how much.” We went back and forth like this. Finally, he signed a check over my protestations for 50,000 dinars, an enormous sum. Today, it is something like several million dollars.

I took the check. I never used it. I didn’t want to say no to him. The man was very sincere. He had turned down my colleague because he wanted to finance the operation. He wanted to be able to give me all the

money I needed as a friend. So I realized that if you are good and you do good work there is a lot of goodness in the world. I have a philosophy in life that you get out of life what you deserve. And most of the time when I look at a miserable person I find that he deserves it. A happy person also deserves it because you can decide to be miserable or you can decide to be happy and that is what you deserve. I had chosen to be happy and not let anything hold me back.

Soon, we started collecting payments for the jobs we were doing and building up a client base, which included more than just Saqr and al-Marzouq. At first, all our clients had come with us from Saba. As people heard about us and realized that we were a growing concern, we expanded and developed new clients that came from outside Saba's orbit.

### **Nothing but the Truth:**

Saba, for its part, didn't take this assault on its business lying down. Suheil Saba went to Abdul Aziz Saqr after I'd set up shop and asked to see him. Now, this was not an easy audience for him to win. The last time the two had been in a room together was the day in Saqr's office after the embezzlement. Saqr had washed his hands of Saba that day. But Saqr granted the meeting. They sat down and Suheil claimed I'd been negligent and deserved to be fired. He ticked through a series of accusations, all of which were false.

The only reason I ever heard about it was because Saqr listened to his story and said, "Okay, thank you for telling me," and ended the meeting. Saqr called me and asked that I come see him. I went right over. Saqr was my mentor. He had taught me about morals, how to be a good businessman, and how to have a good life. If he called, I went.

Saqr did not waste time. He told me that Suheil Saba had come to see him, and rattled through the accusations that Saba had leveled against me. When he was done, he said, "Well, what's your answer?"

I replied, "Can you give me fifteen minutes, please?"

He said "Why?"

I explained that I needed to retrieve something that would answer his questions. I went back to my office to get the minutes of the Saba meeting when they dismissed me. The minutes stated exactly why I was fired. The minutes had to be taken because I was a partner and they had to make a resolution to fire me. I brought these minutes back and handed them to Saqr.

He took a few minutes to read them. When he was done, he looked up.

“Thank you,” he said. “I was very concerned and frankly shocked by the story Saba told me. This was not the Talal Abu-Ghazaleh that I know. Thank you for being what I thought you were.” Saqr called his secretary as I sat there.

He said, “Call Suheil Saba and tell him that I have a copy of the minutes of the meeting where Talal Abu-Ghazaleh was fired. Now in the past, I’ve told Mr. Saba that I have no need to see him in my company. Please reiterate that I do not want to see him ever again because the one thing Abdul Aziz Saqr does not tolerate is not to be told the truth.”

Suheil Saba miscalculated badly. Because of his lie, the story of my dismissal got out and the whole business community in Kuwait discovered that I had been fired for trying to improve Saba, not for negligence. The end result was that Saba’s reputation was damaged further; mine was improved. But that did not stop Saba from trying more character assassinations. Every week, it seemed, there was another rumor about me to contend with.

### **The Blessings of Enemies:**

Saqr was my guardian angel during this time. I complained to him one day, saying, “This is becoming very disturbing. It’s my reputation they’re attacking. This is personal.”

I told him about the vicious campaign that Saba and other competitors were waging against me.

“So?” was all he said.

“What do you mean, ‘So?’” I replied. I was surprised. I thought he would share my dismay, not shrug it off.

“You are not happy because your main competition is attacking you?”

I said, “Of course.”

“You want to be happy?”

“Sure.” I replied.

“You want to have no one attacking you and no competition that cares that you exist?”

“I would love that.” I responded.

“Then go home and stay home,” he said with disdain in his voice. “If you want your competitors to love you, then you are an idiot. If you stay home doing nothing, I guarantee you that nobody will come after you and you’ll be happy. But if you want to build an organization and make it as a global leader, then you will have enemies and they will attack you.”

He was teaching me a lesson. His tone softened. “The more they attack you, the stronger you will become if you are doing the right thing. Don’t give them the chance to catch you when you are wrong. Because if they can catch you, then they can kill you. But if you are doing the right thing, the more they fight you, the stronger you will be. And you should be grateful to God because you are being fought. It means you are worth fighting. You are scaring them.”

From him I learned to see that the people who fight me are being good to me. They are a blessing. They teach me to be careful. They teach me to be straightforward and honest. They teach me to be strong. In the midst of the attacks, it was clear that the only way to succeed was to build a firm with an ironclad reputation for professionalism and honesty. This was not always the best short-term policy. At times, we lost clients who wanted our signature on things that we could not endorse. But the good clients realized that our refusals made us worthy of their confidence. Those clients would always return to us with more important business. They knew that they could trust us.

It always pays in the final analysis if you are honest and professional.

This is not an easy road. You have to renew your commitment to this principle on a daily basis. Just ask Arthur Anderson. They failed to maintain discipline in their core principles and paid the price. Even the mighty can fall if there is rot at the core.

### **“No one is useless”:**

When I meet anybody I try to find out what’s good about him or her. Many people, I think, try to do the opposite. They want to find out what is wrong. Is he too tall? Are his eyes too small? Does he lack charisma, intellect, or grit? When I meet somebody, I try to discover what is good. I then try to associate my thoughts of that person with the good things. It can be something that is unrelated to why we met in the first place. If he is good to his parents and respectful to his mother, that’s what I try to remember, even if we were talking about a business deal. If the man is polite, I let myself remember that even if he has some bad qualities. Let’s say he’s incompetent or unproductive, instead of dwelling on this I let myself remember his honesty. I might try to put him in a job where honesty is the critical requirement.

No one in the world is useless. No one is unfit to work. It all depends on what he is cut out to do. Even a convicted criminal is good at something. I make an effort to search for that one thing. The alternative is hate and I try to avoid that. When you love people, people love you back. This is what happened with my colleagues in Saba who decided to follow me despite the risks. I loved them. I had discovered what was good about each of them. They reciprocated my feelings. I think this is why I’ve been blessed with an abundance of friends all over the world. I can call on them and say, “I have a problem, will you help?” And they will help.

### **“Our Reputation is our Asset”:**

I learned from the very early years in my life, in the years of my formation in Beirut in the 1960s, and Kuwait in the 1970s, that being good, being correct, being honest, being patriotic, is much more valuable than all

the money in the banks of the world; because it gives you the pleasure and satisfaction of being loved.

After the mass defections from Saba, Talal Abu-Ghazaleh and Co. quickly became a force to be reckoned with in the auditing world. We focused on fortifying our position in Arab countries before concentrating on the wider world.

In Egypt, we are privileged to be the only professional firm that operates under its own name and not under an Egyptian name. We achieved this unique position through a happy coincidence.

The story goes like this: until 1978, Egypt had never allowed a foreign auditing company to open an office. However, Kuwait was interested in giving a donation to the Egyptian government to help build houses for low-income families. The fund they were proposing was substantial: 400 million Kuwaiti dinars. That was a lot of money at the time. TAG was hired as auditor of the funding agency. As the deal neared its resolution, the Kuwaitis said that they wanted TAG to audit the investment and track how the funds were disbursed and used. The Egyptians did not like this. They said that TAG doesn't have an office in Egypt; we can't work with them. The Kuwaitis responded that TAG would be happy to open one, if they would only permit it. So the Egyptian ambassador called me one day and said, "Would you like to have an office here in Cairo?"

I said, "We've been trying but the rules don't allow it."

He said, "If you apply now, I think you would have a good chance."

So we applied and sure enough, all roadblocks had magically disappeared. In response, the president of the Egyptian Society of Accountants went to President Sadat to complain. He argued that TAG was too powerful, the Egyptian companies couldn't afford to compete, and that I would kill off the country's small firms.

When this argument was made, Sadat responded, "What is more important? The interest of Egypt as an economy and the fate of the giant gift we are presiding over, or the fate of the Egyptian accountants who are not doing well enough to hold onto their own businesses?"

He further stated that he was approving the license because the relief fund would not come without Talal Abu-Ghazaleh. He made a one-time exception. No other outside firm was able to set up shop and it remains that way today. I believe you can only be lucky if you start out being very good. We were good at what we did, and luck followed. In so many countries, those who fought us helped ensure that our circumstances improved.

Before the fall of Qaddafi, the only Arab country in which we didn't have an office was Libya. Every time we tried, Saif al-Islam Qaddafi, one of the leader's sons, wanted to be our partner. He told us that if we were his partner, we could have the whole market. If we didn't want to be his partner then we would not be able to operate. We could never make that bargain. You never partner with a politician no matter how much business he can bring you. It undermines your reputation. In this case especially, partnering with the Qaddafi family was a deal with the devil. The only way to keep our good reputation was to walk away.

Everybody who did business in Libya before Qaddafi's ousting had to partner with someone in the ruling regime. I couldn't do it because I run a professional firm and we only have professional partners.

### **Meeting the American Vice-president:**

In the late 1970s, the US Ambassador to Kuwait was a good friend of mine. One day, he called me to ask if I had any plans to visit the United States. I asked why. He said Nelson Rockefeller would like to meet me. I laughed. I said there must be something wrong. Nelson Rockefeller was too important to want anything to do with me. He'd been governor of New York, vice president of the United States, an international dealmaker, and a businessman. I told him to check again and make sure he didn't have me mixed up with someone else. He said no, there was no mistake; Rockefeller wanted to see me.

So I said why not. Rockefeller was an interesting politician, and not all of them had this quality. He was a particularly American breed of patrician politician, the kind dedicated to public service that believed he could actually accomplish something. He believed in action and did not rest on

his laurels, despite all of his privileges, much like a Kennedy. His attempt to grapple with the US drug problem (even if, years later, his mandatory minimum drug laws were shown to be seriously flawed) and fight back against the know-nothing wing of his party demonstrated he was willing to take risks, and I liked that. Politicians with no backbone were easy to come by. Rockefeller was doing interesting things. He had something to discuss. I was a forty-year-old man, still building his business. I would listen. The ambassador asked me when I could go. I said tomorrow. I took the next flight. I landed in New York and spent a morning session with Rockefeller and five of his advisors.

“Do you know why I have asked to see you?” he asked as I sat down.

“Of course not,” I responded. I told him I was worried he might have the wrong person. Rockefeller laughed. He said, “No, I wanted to meet you because we have a great project.” By “we,” he meant himself and Anwar Sadat, the president of Egypt. He said the project that they had in mind aimed to solve the problems of Egyptian democracy. He looked at me knowingly.

I liked him immediately. He was seventy but seemed like a much younger man. He was a very friendly person with a great personality. He was humble, amiable, and happy to spend a morning discussing his project with me. To this day, I’m not sure how he heard about me. This was around the time that I was being denied an office in Egypt. Perhaps my file had landed on Sadat’s desk because the accountants of Egypt had bonded together against me to keep me out, arguing that I was a tycoon who would destroy all of them. This was another example of my competitors helping me. Sadat and Rockefeller would never have heard of me if they hadn’t exaggerated my reputation, turning me into a shark that could dominate the entire accounting industry of Egypt.

Either way, I never did find out how I came to have this meeting, but Rockefeller went on: “Everybody complains about the democratic process in Egypt. So we have this vision and we would like you to lead it.”

I was lost and told him so. “Mr. Vice President, my head is still in the clouds.” I told him that the problems confronting Egyptian democracy

were profound (as they clearly remain today) and said I would love to help improve the situation. But I didn't understand what he was asking me to do.

So Rockefeller and his aides pitched the concept: the solution to the problem of democracy in Egypt, Rockefeller and Sadat agreed, was to station a huge ship on the Nile somewhere in Cairo and to make it a bureaucracy-free zone. It would operate as an extra-legal entity not subject to Egyptian law or Egyptian jurisdiction. It would be like a satellite country in the heart of Egypt, able to correct the inefficiency and corruption and flaws built into the current state. He said it would be like an island of facilitation where they could perfect all areas of government: finances, administration, infrastructure, telecommunication, and so on. It would be a fresh start and become a model of reform. I sat back while one of his aides explained the ambitious concept.

So I smiled. "Okay, so what is expected of me?"

"I have two requests of you," Rockefeller replied. "One, I want you to conduct a study about how to initiate this project and then I want you to be its manager once it's up and running. Number two, I want you to be my partner so we can set up a joint company and I want you to run it." I told him I didn't have to think about it and that I didn't want to waste his time. I asked if he would permit me to say no to both proposals.

"What?" he said, a little taken aback.

"I'm afraid my mind is made up. First, I don't want to be involved in a project which I know beforehand and with full confidence will not work."

Everyone in the room shifted uncomfortably. Rockefeller was the only one who leaned forward. I liked him. He engaged in a debate. I went on.

"Here is what I believe is going to happen: all the bureaucratic problems of Egypt will be on that ship no matter how hard you try to keep them off. Can this ship grant a visa without going to the Ministry of Interior? Of course not. Can the ship import any equipment without going through Egyptian customs? No. Can the ship grant employment to anybody without going through the Ministry of Labor? I don't think so." I explained that no matter what happened onboard the ship, the Egyptian bureaucracy

would still find a way to obstruct it from the shore. Egyptian officials would have all the more incentive to do so if they perceived this ship as a rival and competitor whose goal was to sideline them.

I made my objections as politely as I could. He pushed back. “You’re wrong,” he said. “I will prove it to you. I’m going to go ahead with this project. And in twenty years’ time we’ll have lunch together and I will be able to show you in person what we’ve accomplished. Probably many of the colleagues who are with us today will have passed away but we’ll sit and I will be able to say, ‘I told you so.’” He smiled.

I laughed. I said, “Why are you assuming that we’ll still be sitting here?”

He replied “Because I read your file. Your father lived 107 years and my father lived until he was ninety-seven years old. Genetically, we both have been granted a long lifeline.”

This made me uncomfortable and I told him so.

“Mr. Vice President, I believe that the day you die is determined before you are born and that there is nothing in this world that will determine the day you die. That date is determined by God. I could die tomorrow. It is not up to genetics, or science; it is in God’s hands, regardless of how many years my father lived.”

He laughed again. It was a friendly laugh, and then he pushed back again. This was his nature.

“No, no, no, you are wrong,” he said. “There is genetic evidence that supports my idea, but let’s change the subject. Let’s forget about your evaluation of the project. You also said no to being my business partner.”

“That’s a separate problem,” I said. “I’ve never heard of an equal partnership between an elephant and a mosquito.”

He raised an eyebrow. “I’m the elephant and you’re the mosquito?”

“Obviously,” I said. “The elephant is the symbol of your party, so yes, you’re the elephant.” Rockefeller was indeed a Republican, although of a variety that is now almost extinct, that still believed that the state had a responsibility to its poorest citizens.

“Young man, if I may teach you one lesson.”

“Please, I am always willing to learn something new.”

“The mosquito can be more powerful than the elephant. Put that mosquito and the elephant in a closed room. The mosquito can cause that elephant to suffer and all the elephant can do is just fret and strut and do nothing about it. The mosquito is free to make the elephant miserable. So don’t ever underestimate your strength, no matter how small you are.”

We shook hands. I told him I was not going to be his business partner, and didn’t give the ship on the Nile a second thought. We had lunch together. He was remarkably generous with his time.

I left the meeting and that evening went straight to the airport to catch a flight to London for a stopover on my way to Kuwait. At Heathrow, I called my wife.

When she answered, I told her that it was storming in London but that I should be back in Kuwait to make it to the dinner with the US Ambassador, in honor of David Rockefeller, the chairman of Chase Manhattan Bank and the brother of Nelson.

But something was wrong.

Her answer was that the dinner had been cancelled because Nelson had died suddenly the night before.

It turned out while I was in flight across the Atlantic, Rockefeller had returned to his office with an aide. There, the man who was going to live for another forty years, who was following his scientifically guaranteed lifeline, had a massive heart attack and was pronounced dead at the scene.

I was stunned. He had appeared in perfect health. He seemed much younger than his seventy years.

I learned two lessons from that meeting with Nelson Rockefeller. The first is the affirmation of my religious beliefs. Death is a fact that cannot be changed by any decision or any process. When you’re supposed to die, you die. You can live healthily. You can be careful. All this is well and good. But death is coming and it doesn’t always announce its arrival. You

have to be ready. I became a much happier person from that day forward because now I don't have the slightest worry about death. I will die, perhaps tomorrow, because that's a fact. When I wake up in the morning and I'm still breathing, still able to sample the gifts of another day, I am glad. I know it truly is a gift. I have one more day to live. As a result, I am a nuisance in the morning, I'm so thrilled to be alive. I open my eyes singing, shouting, and ready to leap out of bed.

I know most people, especially at seventy-five—my age as I write this—worry about death. It does not bother me in the slightest. In fact, my family has a problem because they don't like me to talk about my death and I like to. I want to. I want to discuss what's going to happen and I will do it with complete openness. They think I'm tempting fate. They think death is a sad business and I shouldn't be talking about it. I know we are all on borrowed time and you can't worry about the days that you are going to lose, only about the blessing of each extra day. But I do want the work that we started to continue, and this is why it's important to plan from now. We are an organization with a mission. Over the years, we've had many opportunities to realize unimaginable financial rewards if we were to agree to make deals, take commissions, or engage in various stock market transactions. I never did them. Yes, our firm has been profitable, but I always insist that our profitability is for the purpose of being able to contribute more to capacity building of the people we employ and the societies we serve, originally the Arab world, but now globally. And I am determined to use whatever time I have to lay the ground for that work to continue.

The other great lesson that Rockefeller taught me was the power of the mosquito over the elephant. I needed this lesson—that something so small can take on something big, that David can take on Goliath and win. That has been something I've had to remember because I often took on companies far larger than mine. I had to remember that although they could crush me if I sat still and lingered too long, if I was nimble and kept changing my attack I could stay ahead of them. I had to be the mosquito.

### **“On top of my job, always”:**

I have a unique approach to vacations as a result. As of that day, I have not had a single weekend when I was not in contact with my work. I will disconnect to be with my family but I never am unreachable. My business can always contact me. That’s what it takes to succeed as the mosquito. At any moment, your decision could be required and if you’re not there what you have built can collapse. They say you can build a reputation in decades and it can be destroyed in minutes. So I am always watchful and always reachable wherever I am, whatever day of the week, whatever time it is. Only this last New Year, on December 31, just before midnight, my Riyadh office needed to talk to me on a professional matter and if they didn’t reach me, they could have made a disastrous decision. I was on the phone at 11pm on New Year’s Eve to consult and we worked out the problem. It was a happy New Year for me because I helped solve it.

It all goes back to the wisdom my father shared with me as a boy: what you do with your time is up to you, whether you make it productive or useless. I am grateful for every day and happy that whether I succeed or fail in any endeavor, I have done my best.

### **“A Means not a Goal”:**

I was broke four times in my career. Four times I was on the ground. Each time has been illuminating for different reasons. I’d like to tell the story of one of those times. In 1990, it went away all at once as if we were cruising on a highway and suddenly there was a brick wall. I was with my family in Salzburg, Austria. We were there to attend the city’s renowned music festival. We went every year and took our children since they were very young. I remember one year my son asked me, “Are you sure you’re my father? Every year, you make me go through this painful exercise of listening to this horrible music!” When he grew up, he became a music lover like me. But he was still young and did not understand the joys of the symphony.

It was early morning on August 2. We were still in bed and the hotel phone started to ring. It was my office manager in Kuwait. He told me the Iraqi army was in the country; they had occupied Kuwait City.

Almost immediately after the invasion, the United Nations Security Council imposed stiff sanctions and emergency measures, including ordering that all funds of the Kuwaiti government and Kuwaitis as well as residents of Kuwait to be frozen and all credit cards cancelled. They did this, I think, so that Saddam couldn't loot the country or its assets. But this meant we were out in the cold. We were left with whatever cash we had in our pockets.

War creates immense change, and like an iceberg floating on the open sea, most of its potential for damage exists out of sight. My life and livelihood were in the path of this iceberg. Because of the invasion, we couldn't return to our home. Soldiers had cordoned off the country so we went to Paris. In Paris, there was a branch of the National Bank of Kuwait where I had an account and thought that I could use it as a base to try to get my life back.

I went to the bank and said, "Look, I have money in your bank. I have to spend money on my family until I can go to Kuwait. How can you help me?"

The bank officer said, "Sorry, we cannot give you any money but we can pay your bills."

"So you want me to go to a restaurant with my family, order the bill, leave them in the restaurant, come to you with the bill, you'll give me the money for the bill, I'll go back to the restaurant and settle?"

"Yes," replied the bank officer.

They would settle bills only for accommodations and basic needs. This was unworkable. We had to walk everywhere. We did not sit down at cafes because then we would have to pay. We ate pizza everyday for three weeks because it was the cheapest thing we could find.

We got by. Dear friends offered to help when our money ran out and shared with me whatever they had. This is one of the benefits of having friends. This was reassuring and I knew they were as sincere as Faisal al-Marzouq had been all those years ago when I left Saba, but I felt I had to get by.

I walked school bills for the children into the bank and they were covered. And I was not unhappy. If anything, I felt exhilarated. In Paris, I walked up and down the Champs Elysees laughing and clicking my heels. My children could not understand but I knew both what it was to be poor and what it was to have money. Money is the last thing that will make you happy or successful. It does not make you who you are.

### **Blessed by the Rule of Law in Kuwait:**

For us, the liberation of Kuwait from Iraqi occupation meant we could start to pick up the pieces of our lives. After the war we relocated to Cairo, our new base, to serve our clients in the Arab world.

Back then, it did not do me any good worrying about who to blame. The invasion had caused big problems with my business that were longer lasting than the interruption in my cash flow.

My Kuwaiti partner was a Kuwaiti national; I required a Kuwaiti partner to operate in the country. After the invasion, my partner decided to take over the office, take over my property, and cut me out entirely. War is a dirty business and there were other cases of people taking advantage of the situation in this way, though most of our Kuwaiti friends remained loyal and honorable.

So what happened to me when my partner seized our office was an example of what was visited upon both the poor and the powerful. Not many saw the use in fighting back. I decided to fight. When the Gulf War was over, I returned to Kuwait to try to recover what I had lost. I decided to take my partner to court. Everybody said I was engaged in a fruitless pursuit.

They said, “You can’t hope to beat a Kuwaiti from one of the country’s best families. You are a Palestinian.”

I am stubborn. The certain ingredient for failure is not enough to deter me. In this case, I was in the right.

I went to arbitration. The only question was whether the court would do the right thing. The court did the right thing, and vindicated my belief in the decency of Kuwaitis that I had built over my many years there.

My firm has never lost a single legal decision. Some may say I have been lucky and I will agree with them. I have been lucky but it's not because I have gotten away with anything. We have been lucky to have judges and juries who have been fair. It is certainly possible to lose even when you are in the right. A corrupt judge, a stupid judge, a bribe that is paid, a jury that just doesn't see things your way—all can happen to the innocent. We have always been innocent and I am thankful that we have also always been found innocent each time. This is unusual. I don't think any of the big Intellectual Property and accounting firms can say the same.

I won my case in Kuwait and eventually opened a new office there. My former office used both my name together with the name of my former partner. I was allowed to open a new office in my name alone. This was a happy, and fair, result. I was one of the lucky few. The Kuwaitis always treated me like a citizen with full rights. Very few other Palestinians shared my position.

These court cases, whenever they come up, are about reputation. They mean something to me. I would rather spend the money to show I am right than take a settlement where I have to compromise and say I am guilty. No matter how hopeless the cause, I would rather fight.

### **Blessed by the Rule of Law in Jordan:**

One of my biggest fights began with an obscure act of bureaucracy.

In June 2005, the Greater Amman Municipality in Jordan issued an order prohibiting working, constructing, selling, and licensing the lands located within Parcel Number 14 of the al-Abdali area of Jordan. This mundane bit of language was the start of an enormous challenge for me and the Talal Abu-Ghazaleh Organization (TAG-Org).

Parcel Number 14 included four adjoining plots that I owned, where I had built four office buildings that housed TAG-Org's corporate headquarters. We employed over five hundred employees at that location and from there managed our global organization of sixty offices and 180 affiliates. When the order was issued, TAG-Org had just spent five months obtaining construction licenses so that we could expand our offices even

further. We had the plans; we were ready to build. Then, all of a sudden, we were at a standstill. We were told the area was being put under “study.” And despite our writing to the Amman Municipality numerous times to inquire about the results, or at least the time frame for the study, we received no reply.

Eventually, Omar Maani came to see me. Maani was the mayor of Amman. This was an appointed position. One of his mandates was to develop a workable urban plan for the city. During the twentieth century, Amman had become a major metropolis with little in the way of city planning. It needed an overhaul.

This was all well and good. Maani was an engineer and businessman. For twenty-five years, he ran Maani Ventures, a group of companies that did industrial and engineering work. He had a good resume for the position.

But when Maani came to see me he was accompanied by representatives of the Abdali Investment & Development Company, a private shareholding company. This outfit is a consortium owned by various entities. The government held a piece, and the others were held by private companies. One of the biggest pieces was owned by Bahaa’ Hariri, who was chairman of the project. Hariri came from a powerful family. His father, Rafik Hariri, was the real-estate billionaire and former Lebanese prime minister who was killed in a car bombing that year. His brother was Saad Hariri, who had also served as prime minister of Lebanon. Needless to say, Maani and his director were men with powerful interests behind them.

The two sat down and began to tell me about the project. I knew about it, but they gave me the pitch. It was a project to develop office towers, high-rise apartment complexes, and commercial space—exhibition halls, malls, theaters, and restaurants on a prime piece of land in the heart of Amman that had been formerly occupied by a government security facility. It was a big, expensive, mega-project, the kind that was going up all over Jordan and the region with little thought into how such projects met the needs of the population, the vast majority of whom could never hope to own a residence in such a high-end development.

Finally, they got to the point. They said they wanted to buy my land and suggested a price. This was neither a welcome suggestion nor a welcome price. Moving meant big disruptions for me. I would have to relocate my corporate headquarters with its five hundred employees.

I had no intention of selling. We told them that repeatedly. I thought some accommodation could be made without me having to lose the whole property. They insinuated that if I would not sell the property, it would be taken from me because it was needed for the public benefit.

The public benefit. This is the legal framework they would use against me. The term was part of Jordanian law. The government could expropriate property if it was going to serve the public benefit. Most countries have a term for this. In the United States, it is “eminent domain.” But there are rules that govern the expropriation of property. Certain conditions have to be met. The government can’t sell the property to private interests. It can’t be handed over to a private endeavor. The land has to be used for the “public benefit” as stated. I was not the sort to give in.

This was the first of several meetings I had with the mayor and representatives of the Abdali project but the story played out over several meetings, and at each step it was clear that Maani was effectively using his power and authority as a public official not for the public good, but for the interests of that company. If the conflict of interest was not plain enough, it became even more so when Maani joined the board of the al-Abdali Company in June 2006, a year after the order freezing our property.

On another occasion, one of Hariri’s people called me. Hariri did not call himself. The man wanted to see if we could find an amicable solution to the problem with the land. He asked me what my limit was. I said the sky. I said this is a matter of principle. No pressure was going to work on me.

Although, I considered the Amman Municipality’s actions illegal and illegitimate, I had throughout made every good faith effort to reach an agreement. I offered to give the city some land free of charge, so that they could widen the road. I would have had no qualms about making such a donation, and indeed would have considered it a great honor, if it

were genuinely for the public good. I offered to adjust my own building plans so that the buildings of TAG-Org would fit into their project. We proposed that the Abdali project allocate lands in order to build offices which would occupy the same square footage that the existing TAG-Org offices occupied, in compensation for giving up our buildings. Three times, they changed the drawings to show that they could not take whatever I was offering and would have to take the whole property. Every time they came to me with the request, I made a counteroffer, and the drawings were changed so that my proposal wouldn't work. In short, they rejected every proposal I made to them.

It became clear to us that the “widen the road” story was just a cover for their true intentions. Hariri and his associates just wanted the land, and they didn't want to pay market value for it. This could be seen from the tactics they employed. While the “study” decree prohibited us from selling or developing our property, land registry documents that we obtained showed that the Municipality immediately lifted that restriction on any whose owner agreed to sell, provided the sale was to the Abdali Investment & Development Company. Similarly, the Abdali Company was exempted from the prohibitions on construction. Despite this blatant abuse of government authority to coerce property owners in the interests of a more powerful private interest, we stood firm. Finally, after rejecting my many offers of a solution, in April 2007, Maani issued a public notice that the Amman Municipality intended to expropriate several parcels in the Abdali area- including all our property—and submitted a request to the government to ratify the decision.

We laid out all the facts, fully documented, of the Amman Municipality's double-dealings and violations of the law and constitution in a submission to the council of ministers objecting to the expropriation request. I also published in the Jordanian newspapers an open letter to the then prime minister, Mr. Marouf al-Bakhit, setting out our case. I wrote that this expropriation was a terrible mistake and that it was illegal. I also added that I thought the project would be a disaster for the country. I concluded with an appeal that, “your decision to stop these violations will be an expression of your keenness for the building of a state based on the law and institutions, as well as the formation of a strong incentive

to support the economy, through our confidence and the confidence of citizens and investors that the right of ownership is sacred, and no one will be obliged to abandon his property to others, even for its value, unless that is done for the public interest, and that the administration will be neutral and at a similar distance from all.”

But unfortunately the prime minister did not stop the violations and the cabinet ratified the decision in May 2007. Through all this, the story had hit the press and had become a major topic of public interest and a battle for public support, which I won easily. The favorite storyline the newspapers came up with was that it was a standoff between Hariri and myself. One paper called it a “tug-of-war.” In many ways, this was true.

I did not want to give in, particularly after the way in which Maani and the Abdali people had acted throughout. Our offices—and the land the municipality was determined to seize for the benefit of a private company— were located at the intersection of two major thoroughfares in Amman. Thousands of cars would pass by every day. I took advantage of this prime location to hang large banners from each of our buildings declaring, “We are staying here,” and gave the address of a Web site we set up detailing all the facts of our case to counter malicious rumors that were being spread that we were holding out simply for more money.

Now, some have said, well, that land was not Palestine, and I probably could have named a large number when we were deep into the negotiations and bought land out near the airport road and built the biggest headquarters I could wish for. This is all true. If, at the beginning, they had come to me in an open commercial way and said, “Talal Abu-Ghazaleh, let’s work out a deal,” I would have negotiated and perhaps I would have sold. But they did not come to me this way. They threatened me. If they worked this way with me, this is how they had to be acting with all the other people in the neighborhood. Someone had to stand up to them and show that what they were doing was wrong.

I knew the stakes and if I was under any misconceptions, the men negotiating for the Abdali project certainly let me know. They told me that if I didn’t sell, I was going to lose everything. They would take the land

for “public benefit,” and I wouldn’t even get 25% of their offer. They made good on their promise.

My business is consulting. I do feasibility studies all the time. At one point during the tug-of-war, one of the solutions the al-Abdali people offered was to give me a long-term lease on a different plot of land in the project in lieu of my property. They sent me a contract draft to review. This draft let me see how they were really doing business and what their full plans looked like. It was plain to see that this project was not feasible. It sat at one of the worst traffic bottlenecks in the city and a wider road was not going to solve that problem. The developers were going to take all their commissions from the construction and they didn’t care what happened after that. And they wanted me to take a share in this dubious contract.

It was a fake project. I turned them down. I believed that the government would be bleeding money from the project for many years to come, and I’m sad to say that I was right. At the time of this writing, the Abdali project remains unfinished. It comprises a hulking eyesore of buildings that no one knows what to do with in one of the busiest corners of the city.

In my open letter I warned that this would happen and I also promised to sue the prime minister and all other interested parties if they took my property. And I did. I filed three cases. One was against the mayor, Omar Maani, and the Municipality in the High Court of Justice, the court that specialized in cases against the government. I filed another case in commercial court to sue for damages and compensation. The third case I filed in the criminal court because Omar Maani filed a false statement in the High Court of Justice.

Maani filed a document claiming that no expropriated property of mine had been sold to anybody or handed over to any private enterprise. Remember how I said that Maani and his cohorts were arrogant and clumsy? I had documents from the land registry that demonstrated the plots were expropriated on a certain date, and two weeks later sold to the al-Abdali Development Corporation. These documents were signed, stamped, and certified. Since then, the municipality of Amman has insured that they can never be embarrassed like this again. The registration department has been brought under their control.

Still, even with the veritable smoking gun in my hand, I was in an extremely risky position. My friends thought I was crazy. But again, if my fights were solely over money, I would have marked a different path in life and would probably be a billionaire myself by now. I think many of my risks might sound foolish to others. But I know why I'm doing it. My purpose never was and never is to make money. Money is simply a tool to serve a higher purpose. You have to have a higher purpose if you want your life to mean anything.

I fought because so many in the neighborhood who had lost their land could not fight for themselves. I fought because I do not like others telling me what I can and cannot do with my land.

Despite my attempts to stop it, the development moved ahead. In March 2008, the High Court of Justice threw out my petition asking for the expropriation decision to be overturned, and accepted the Municipality's patently false contention that the land had been taken for roads and public parks.

The Abdali project sent in cranes and bulldozers after midnight on July 27, 2008, to do the job. The buildings were razed by morning, and afterwards, the land just sat there. They needed my buildings to come down even though the rest of the project wasn't ready to move forward. The buildings had been my pride and joy—not because they were beautiful— but because of what they represented. They were the product of my hard work and that of my employees. We did not think of them as a corporate headquarters but as a campus and a community, where we lived out the values that had always been at the heart of my business. Now they lay in ruins.

The public recognized that this was theft. I cannot tell you how much sympathy I received from perfect strangers. They would say how glad they were that I was fighting a case that they could not fight. I used to walk on the street and people would shake my hand and say, "You give us hope for this country." I was once visiting the Royal Court and one of the checkpoint policeman asked to have a word with me.

He said, "Are you Talal Abu-Ghazaleh?"

I responded in the affirmative.

He said, “I want to shake your hand. And I want to go and tell my family I shook the hand of Talal Abu-Ghazaleh. You are a great man. We are proud of you.”

In newspapers, on television, everywhere, there wasn't a single negative attitude toward me. There were plenty of people who thought I would lose. But nobody rooted against me. This told me two things: first, corruption is an issue that is boiling over in Jordan. The al-Abdali project was a way for a wealthy few to use the laws and government as a means to enrich themselves. It stank from beginning to end, and people were furious about this happening. Sadly, rather than being exceptional, the way al-Abdali was run seems to have been symptomatic of the get-rich-quick ethos of a few elite businessmen over the previous decade. These businessmen, too often in cahoots with the authorities, had gobbled up the best land for vast, high- end developments for which there was little real demand, while there was a near-total neglect of creating public goods, such as affordable housing, parks, and playgrounds, in a rapidly expanding city. Second, it told me that if you stand up for something that's right, everybody respects you.

Needless to say, they never came to me. Maani was arrested on unrelated fraud charges in early 2011, and he and the director of the Abdali project are both in jail, awaiting trial, and I am free to write this tale.

In the end, this case cost me terribly from a monetary perspective. The verdicts were mixed. I had already lost in the High Court of Justice, and then the criminal case against Maani stopped short because the King issued a blanket pardon for retrospective cases. The commercial court awarded us damages equivalent to the cost of the land at the time of the award, according to the law, although much lower than the cost of the land when it was first taken from me. We now have five buildings in four different locations in Amman instead of having one campus. What I gained, however, is inestimable.

People saw that TAG-Org stood for the rule of law. We were willing to fight for what was right, despite having powerful enemies arrayed against us.

This has helped our business and insured its future for anyone in the region interested in running a business the right way. If someone wants to run a corrupt business like the Abdali project, well, we aren't the firm for them.

I stood up for my principles and earned my reputation as a man who cannot be intimidated or blackmailed. The handshake with the policeman outside the Royal Court? That was worth more than anything I lost. That meant something.

All of that went to prove that we are blessed in Jordan. Not one official in government or any agency tried to put pressure or twist my arm. It was a fair battle. The country treated me fairly. The Kingdom was the winner.

### **H.M. Rewards stands on Rule of Law**

While still on this politically delicate matter I would like to add that once in Jordan and when one stands for the right principles in defense of his rights as a true citizen he ends up rewarded rather than chastised.

Just after this case was closed I was surprised on November 25, 2010 to be honored with the King's decision to appoint me to the membership of the Jordanian Senate, the Upper House in the Jordanian National Assembly

This was the highest honor usually reserved for senior officials with particular achievements for the country. And while other Jordanian dignitaries seek such a great position it came to me as a complete surprise.

Another surprise occurred on December 8, 2012, when I was appointed again by H.M. King Abdullah as a member of the Fairness and the Integrity Commission with a select group of highly qualified professionals to set standards and present recommendations for ensuring the highest levels of fairness and clean governance for the country.

Those two honors attest to the fact that in this country, courageous and principled stands are sure to be highly appreciated.

## **The Arc of History for an Arab World:**

In a camp, surprised by enemy attack under cover of night, where each man is fighting alone, in dark confusion, no one asks for the grade or rank of the man who lifts up the standard and makes the first call to rally for resistance.

—*Charles de Gaulle (Uncle of the French leader)*

I am a great believer in history and the controlling fate of geography. Charles de Gaulle had history books on his desk and maps on the walls of his office and used to say that you cannot take any intelligent decision without first going back to history or geography. In some cases, he went back to the words of his uncle and namesake, which I've quoted above.

When I go back, it's clear to me that the Arab world belongs together. We had a glorious and noble past. For thousands of years, it was one region. From Casablanca to the Gulf, we were unified in trading. The Arab influence, moreover, extended far beyond what we think of as the Arab world today, reaching China and India. Indeed it was Arab scholars who translated key mathematical, astronomical, and philosophical texts from antiquity and thereby transmitted them to Europe. And it was travelers— such as Ibn Fadlan in the 10<sup>th</sup> Century who chronicled his time with the Vikings—whose works are key historical sources today. That is how far afield Arab curiosity and influence reached many centuries ago. It was possible to move freely without customs controls, without any political interference. The Arabs, of course, spent much of the last century under occupation. We had the Ottomans. We had the British. We had the French. We had many waves of occupation. But they were all just waves. They came and then they went. If the French in fifty years could not convince the Algerians that they were part of France, it was because the Algerians knew that they were not French, they were Arabs.

The Arab world has a self-defense mechanism called Arab nationalism. It is not a political structure. It is not an organization of states. It is a feeling that arises out of the legacy of our history and geography. Now, some may argue that Turkey has ambitions that have nothing to do with the greater goals of the Arabs. That's okay.

I don't know of any country in the world that is without ambitions either in its own neighborhood or internationally. But from ambitions

spring feuds. Disagreements and wars are one thing. Vision is another. I think there is a vision that joins every person in the region, and that is that they are Arab. I believe it is possible given the right circumstances for Arabs to work together to improve their lot. This is my faith.

I believe that one day the Arab world can develop a functioning association similar to what they have in the United States. In that future world, each Arab nation would act a little like a US state. It won't be an exact copy. I think each country will have to maintain some level of independence. If we can develop an organization that falls somewhere between the United States model and the looser association of the European Union, that is an Arab world I would be proud of.

Many people will say that my vision is impossible. They will say there is no way the nation states of the Arab world could ever learn to work together. I need only remind those critics that the European Union was built in the aftermath of two world wars where over fifteen million people were killed. In less than fifty years, they managed to build a union from the ashes of one of the most horrifying conflicts the world has ever seen. Those fractures were surely more severe than anything that now exists in the Arab world. If the Europeans could learn to work together, so can the Arabs.

In the meantime, we are going to see Indian and Chinese ambitions becoming more prevalent in the region. I welcome that. I welcome the ambition of all countries in the world. The newly elected President Obama came to the region in 2009, and gave his famous set piece speech in Cairo, intending to reset his country's relationship with the Arab and Muslim worlds. He spoke of how committed he was to his vision for the Arab world. Many people welcomed it with what seems in hindsight like badly misplaced optimism. To me, the fact of his intervention was deeply offensive. Why should the Arab world be captive to the vision of one foreign superpower or leader? It doesn't matter that it's the United States. The Americans were telling us, "We are here to help you and we want to implement our vision for you."

I have my own vision. My vision is for a great Arab world that takes care of itself, and doesn't have to submit to the visions of the United States or anyone else. And I believe that the Arabs are capable of creating their

own vision and marshaling the wherewithal to implement it.

So let other countries come and try to put their own mark on the region. I say the more, the better. I welcome a bigger Turkish role and I welcome an Iranian role. I welcome China and India and other countries as well. I would like to see ten or twenty players competing for our partnerships, our business, our political and economic interaction. The problem we've had is that in the last century, one power has dominated, or many powers have competed with each other for hegemony in the region and we have paid the price.

Whether it was the British or the French or the Americans, it was always one country with the influence. I am hopeful that we are moving to a time where it's a more open playing field.

The more powers enter the region seeking influence and partners, the less likely any of them will be able to dominate, and the more likely it is that the Arabs will grow tired of all the meddling and finally forge a path of their own. I'm not saying that we're going to be able to do it tomorrow. It's going to be a long and painful process. Europe stayed in the dark ages for centuries. Eventually, it emerged as the beacon of freedom and of democracy. There is no doubt that from the perspective of today, it is hard to be optimistic given the upheavals, wars, and destruction in recent years. But to a great extent, the chaos has been sown by an old order trying to preserve itself. It is too easy to lose sight of the great unfulfilled potential of this region's people. My mission has been to help unleash that potential, which is why so many of TAG-Org's companies are focused on training, education, and creating the framework for innovation.

The Arab world once reached all the way to China. It can have that kind of reach again. We have much more uniting us than dividing us. We all speak the same language. We all share a common history. While there is endless variety and diversity within Arab culture, there is a kinship and feeling of common destiny that extends across our lands. There are plenty of arguments to say why it won't work and I fully understand them. But there is something stronger than the naysayers. That is the momentum of history and the reality of our shared geography.

In 2008, we founded the Talal Abu-Ghazaleh Confucius Institute to bring China to the Arab world and the Arab world to China. It is a joint project with the Confucius Institute of China and among its activities, the institute offers scholarships to study Chinese language, history, and literature. I was in China recently and happened to visit a temple. It was five thousand years old. There was an engraving over the temple's entrance that read in Chinese, "All that is good comes from the East."

I asked, "What does it mean, 'from the East?' Where is the East for you?" My host replied, "You. In China we see you [in the Arab world] as the East."

In one of the American strategic reports I read recently, it said that for the next twenty years wealth would move from north to south and from west to east. The location of growth and prosperity is moving. That's an American viewpoint, not mine. Everyone thinks that China will be the next superpower to take center stage. Their economy is exploding. They are on the brink. Not much seems capable of pushing them from their path.

But what's interesting is if power, meaning wealth and influence, keeps traveling east and south as predicted, in less than fifty years the Arab world will take their place as a superpower, and so, I predict, will the rest of Africa. I believe Africa, like the Arab world, has great unfulfilled potential, especially due to its young and highly ambitious population.

The Chinese are now investing in every commodity source in Africa. In less than twenty years they will control the commodity markets of the world. China has already won the war for economic, and perhaps political, influence in Africa. As Africa grows, it may even rival China. But what is certain is that the new relationships being forged across regions of the globe will start to bypass the traditional centers of economic and financial power in Europe and the United States.

This is perhaps why the US has so fiercely opposed the Asian Infrastructure Investment Bank, a new multilateral institution being set up by China. In a remarkable sign of the already shifting formula of global influence, the UK, France, and Germany all decided to join the bank despite US protestations.

## **At the UN:**

My company's success has led to great honors. There is one of which I am particularly proud. I was the only person from the Arab world to be nominated to join the United Nations Information and Communication Technologies Task Force, (UN ICT Task Force). This was a task force established and selected by Kofi Annan. There were fifty-two members from government, business, academia, civil society, and international organizations. My appointment was made on November 21, 2001, two-and-a-half months after the September 11th attacks.

When I took my seat at the first gathering, I made the following statement:

“Excellences,” I said. “Thank you for electing me as a member of the task force, as a member of the executive council and as co-chair while knowing that I am a Palestinian, a Jordanian, a Muslim, and an Arab.”

All four adjectives meant “criminal” at the time. There was silence in the room. And the silence was broken after half a minute by the American ambassador, David Gross, who started clapping. Everybody followed his lead. I felt the message was clear. At least in that moment, the Americans and the other member nations wanted to send a message that the stereotyping of nations and people was absolutely wrong.

I joined the UN ICT Task Force as an individual. I represented no Arab government or any other organization. I was able to do that as a Palestinian refugee. That is the greatest honor anybody working in the field of information and telecommunications can hope to reach. Now, I did all that to fulfill the dream that a single Palestinian refugee could do anything and be a model of success for other Palestinians. I'm only one of many others who have excelled. Palestinians have distinguished themselves in all walks of life. It's for this reason that I founded an organization called All 4 Palestine. All 4 Palestine was launched to highlight Palestinian success in the world. We are not about politics. We don't make political statements or support any political position. Too many people see Palestinians as terrorists. Those people are comfortable in their ignorance. I hope to teach them new lessons. The Palestinians are as complex and varied and successful as any other people.

I have never tried to separate my business objectives from my nationalist commitments and my nationalist faith. I use the word “faith” deliberately. It’s a belief. I believe in Arab nationalism. I believe that the Arab world is one. It’s a belief I developed at university and I still hold true to it. I’ve never been able to make a business decision without the Arab nationalist perspective. I am Arab and as an Arab, I have to always remember that wherever I am, I am a spokesman for the Arab world. I believe that the future will bring the Arab world back together. I believe that I have a duty to speak and act wherever I can in support of that faith.

I am no longer the young Palestinian refugee. I am an Arab who is also Palestinian. Looking at myself as an Arab gives me perspective and confidence. To think of myself as only a Palestinian is too limiting. Palestinians are a grain of sand in a great ocean too easily thrown up on a distant shore. But as a member of the Arab world? There is strength in that. There is hope there for Palestinians. Alone, we are lost.

There was once a resolution taken at the Arab League that the PLO pushed forward. The resolution stated that the PLO is the sole, legitimate representative of the Palestinian people. That was a sad day for me. I’ve always believed that Israel was occupying not just Palestine, but part of the Arab world. The Israelis were there, in part, to dominate the Arab world for foreign interests. If Palestine could become an issue for the Arab world, it could be saved by a collective Arab effort. Palestine represented just by the PLO had no teeth, no legitimacy, and no power. Better for the entire world to act as representative of the Palestinians.

I understand the reasons for the resolution. It made sense at the time. The Palestinians have a right to self-determination and to the restoration of all their rights. And for that we need representation, including at the UN. But to me, it was another example of the atomization of the Palestinian cause. The Palestinians still remain that grain of sand. We are still lost, even as my faith sustains me yet.

In my life, whenever I go to political colloquiums or talks, I always insist that I should be listed as coming from the Arab world. I’m very proud of my Jordanian nationality and I’m very proud of my Palestinian origin, but I have always felt that my mission is more comprehensive than

that. I want to speak on behalf of the Arab world in general and not for any one country or people. If I am there as an Arab, then I am supported by the greatness of the Egyptian people, the Syrian people, the Lebanese, the Saudis, the Emiratis, the Yemenis, the Jordanians, the Iraqis, the Kuwaitis, the Tunisians, the Moroccans, the Bahrainis, the Qataris, the Omanis, the Sudanese, the Algerians and the Palestinians. I believe this greatness will survive and outlast the tragic and bitter conflicts that afflict our region. Indeed, ultimately, I believe that reawakening an Arab vision and Arab solidarity—as part of an open and inclusive engagement of the world—is key to overcoming those who today stoke national and sectarian divisions in order to maintain their holds on power.

I was once at a conference in New York to discuss the so-called Arab-Israeli conflict. I always have believed that we should not call it an Arab-Israeli issue or a Palestinian-Arab dispute or a peace negotiation. I think we should call it what it is: an occupation of Palestine, full stop. This is not a popular position in mixed company.

I was at a dinner during the conference and I was talking about the occupation when an American who was sitting next to me voiced an objection.

“But Israel is a peaceful country,” he said.

I said, “Yes, I agree. It’s actually very peaceful. It’s full of pieces—a piece of Lebanon, a piece of Egypt, a piece of Syria, and the entirety of Palestine.”

We continued talking. He did not object again. I hope that I tore down his fantasy about Israel being a peaceful country when it occupies five countries. That cannot be called peaceful. But people cling to illusions, and dinner parties are a difficult place to try to change someone’s mind.

### **Only under the Palestinian Flag:**

I will not go. I will not go until a Palestinian flag is raised there.

I remember after I’d become prominent in the Palestinian community, someone once whispered into Yasser Arafat’s ear that I was refusing to

make the trip, as if this was somehow a show of disrespect to him. I met him in London and I told him, “I hope you understand. When you start issuing the visas, I will be the first person to come. But for my visa to be approved by the same people who expelled my family, it’s too much. I can still serve my people without having to go back.” He understood.

This is my personal choice. It’s not one I expect or need others to follow. I fully understand people who go back for noble reasons and I admire even more those who remained under occupation. But I cannot accept having the occupiers stamp my passport. I still have a deed to the property my family owned there. I still have my birth certificate. It was produced by the British. It identifies the land as Palestine. Many masters have ruled over my homeland. I will only go back when that homeland is free.

### **“Jumana visited my home in Jaffa for me”:**

My daughter called the house one day from New York where she was living. My wife Nouha answered and Jumana told her, “I want to talk to Dad.” My wife handed me the phone with a skeptical look in her eye.

“I want to talk privately,” she said cryptically.

“Go ahead,” I replied.

She said, “Not with mother around, because she wouldn’t agree to what I want to tell you.”

I made some excuse to my wife that I had to run errands and then I called my daughter. At that point, she told me that she wanted to go to take a trip to Palestine. She said she was going to go with an international solidarity group committed to resisting the occupation through nonviolent means.

“I want to do it,” she told me. “I think you want me to do this. So you have to convince my mother and to tell her how to handle the situation because I want to do it.”

She was right. For personal reasons, I did want her to go. I wanted someone from the family to see where we’d come from, and get news from

the people who were still there. But a father worries, and a mother worries even more, so I had to be sure she'd thought this through.

“So have you completely decided?” I asked.

“Yes,” she said.

“Have you considered all the risks?”

“Yes,” she said. That was enough for me. She was my daughter. She didn't say things she didn't mean.

“In that case, I will back you and want you to go there on my behalf. You can go there instead of me.”

When I returned my wife asked me, “What's going on?”

I told her, “We have such a long, happy marriage, and I'm not going to hide anything from you.” Of course, as I said it, I desperately wished I could have hidden this from her. But I didn't. My wife started to cry when I was finished. Her worries were real. This was not long after Rachel Corrie, a young student from Olympia, Washington, in the United States had been run over and killed by an Israeli bulldozer as she attempted to protect a Palestinian family's home from demolition in Gaza in March 2003. To this day, Corrie's selfless courage, and her parents' struggle for justice for her and for other victims of the occupation, are widely admired around the world. But as parents, it was sobering to put ourselves in the places of Rachel's mother and father.

“You want to kill me,” Nouha said. “I cannot take it. You should have stopped her. Why didn't you? You are her father, you can tell her ‘no.’”

I had to admit to my wife that I couldn't tell our daughter “no.”

I knew there were incredible risks going to an Israeli occupied territory as an Arab. But bad things can happen to you anywhere, and I knew this was something that she had in her heart.

Jumana went and ran into difficulties from the moment she landed. At border control, they gave her trouble because of her name—as even the US State Department has acknowledged, Israeli authorities routinely single

out people with Arab or Muslim names for harassment, regardless of their citizenship.

“What are you coming here for?” the soldier demanded.

“I want to study the education situation in Palestine,” she replied.

“What? Education? Palestine? This is a contradiction in terms,” barked the soldier. “Palestinians should not study or be educated. Palestinians were born to be laborers. And that’s the best they can do.”

My daughter is a levelheaded woman and did not take the bait.

She replied, “Well, I’m coming to study. If I find what you say to be correct, then that’s what I will write.”

They let her pass. During her trip, she made it to Jaffa and eventually found her way to the house where I was born. This was no easy task as there was no address or number with which she could find the house. The small, original Palestinian community hanging on in Jaffa is under pressure from Israeli gentrification schemes designed to “Judaize” the city. So much of old Jaffa, the beautiful jewel of my childhood, has been destroyed.

She spent a few days asking around Jaffa and, finally, found an old man who knew my father. He took her to the home. When I was growing up, there was an engraving on the house that read, “This building belongs to Tawfiq Abu-Ghazaleh.” It was still there, and so my daughter knocked. A few seconds later, someone came to the door.

My daughter explained why she was there. She told them that her father was born in that house and that she wanted to visit the place he was born. She said by the time she was done with her explanation, the people living there were unsettled. I believe they were cowards. Here they were living in a stolen house and they tried to make excuses.

They pleaded with her not to hold it against them. “We did not decide to take your home,” they said. “We were asked to stay here. The government put us in this place. And we didn’t know to whom the place belonged. So it’s not our fault.”

My daughter did not feel like arguing. She said she wasn't there to blame them, only to see the house. She took a picture of the building from the outside. That's as close as I've come to the house that I grew up in. The house my father bought with his own money. The home I still hope to return to someday.

### **Blankets Become Jackets:**

I once went to speak to a group of students in Shatila, one of the refugee camps on the outskirts of Beirut whose name, along with nearby Sabra, is synonymous with the notorious massacre of civilians committed by Israeli-allied militias in 1982. The invitation came from the UNRWA director in Lebanon. These students were frustrated. They didn't have passports. They didn't have permission to work after they graduated. They could not travel to look for jobs in other countries, though many have done so putting themselves or their families in debt to unscrupulous people smugglers who often cheat them. UNRWA thought maybe I could give them some hope because I had come from circumstances that were even worse.

So I talked to them, and left time for questions. That's when frustrations bubbled to the surface. They complained about all the injustices they faced. Lebanon still bans Palestinian refugees from dozens of professions. Anger can be a double-edged sword. It can spur you to action or cut you down. They needed their energies focused.

I said, "Okay, I was the same as you, under the same circumstances. But you are much better off because you are living in the information age. I was a refugee cut off from the world. You have access to anywhere the Internet can reach. You can earn income from your home. All you need is to be connected."

As the students sat listening, I noticed that there was a pile of sandwiches on a platter ready for them to eat when I was done. I said to them, "Do you know that once my sandwich was stolen and I had to go without lunch? Nobody offered us any sandwiches like you are being offered now. Recognize your blessings. You are spoiled!" I winked at

them as I said this and some laughed. I told them a story: back when I was in school, my classmates played a joke on me by stealing my sandwich. I couldn't afford to buy my lunch so I used to bring a sandwich, just bread with za'atar inside it. Za'atar and salt, nothing else. One day, they stole it and said, "Let's go have lunch." I said, "Well, I already have my lunch." Of course, they knew I was lying because they had stolen my sandwich. Then, it slowly dawned on them that I couldn't afford to buy lunch and that was why I had such a meager sandwich to begin with. I told this story to the students because I wanted them to realize that suffering can be a blessing. All they could see was their own unhappiness. They believed they were deprived, miserable people because they suffered. I told them they should be grateful that they are suffering. This suffering will make them strong. It can make them better people.

I said, "Recognize your opportunities. You can do translation work. You can do research work. You can write. You can study. A multitude of jobs and a world of higher learning are available to you that I had no access to. And when I am done speaking, you can eat one of these sandwiches! So, it does no good to complain about what you don't have. Recognize your strengths and use them." I know that this message is, at best, only part of the solution—the objective reality of their situation is that they face enormous, sometimes crushing, obstacles that are not of their making. As perhaps tens of thousands of Palestinians displaced by the war in Syria have crowded into the same camps, things have only gotten worse. That is why my focus, and the focus of TAG-Org, is to create opportunities, to provide training, and to create an environment where people with ambition and determination can succeed no matter how modest their circumstances. That is my responsibility and the responsibility of those who, like me, have been fortunate in life. But the responsibility of young people like the ones I spoke to is to seize the opportunities where they can and to never let one slide.

I have a picture of myself hanging on the wall of my office. I am young in the picture, looking a little pensive but determined. I am wearing an ill-fitting jacket. It's bulky, something is wrong with it. This picture is there to remind me where I came from and what shaped me. The jacket was made by my mother. The unwieldy fabric that gave the jacket its strange, bulky look? It was once an old blanket.

## **The American Inspiration:**

I believe in the importance of being first. I always look for new ideas, new inventions, and new innovations. You can change the world if you are first to implement a new idea.

In 1969, I went to San Francisco. The city, at the time, was the center of the cultural and political ferment in the United States. Anti-Vietnam War protestors marched in the streets. It was a time of wild, Bohemian change.

Those weren't my reasons for being there. I showed up in a suit and tie to attend a conference organized by TIME-LIFE. But what I learned there was no less revolutionary for both my business and me.

The conference focused on how human knowledge grows exponentially. Until the turn of the twentieth century, human knowledge had doubled approximately every century. By the late twentieth century, we were impressed by the fact that knowledge doubled every decade or so. Now, there is so much research and we are so interconnected that it doubles in less than a year. One afternoon I was sitting in one of the minor talks. I don't remember who gave it. I have no idea what the man's argument was. What stuck with me as I walked out was a single idea at the heart of his argument—protecting Intellectual Property (IP) rights. This was the first time I had heard the concept. I'd heard about the US Patent Office. But this was the first time I really thought about just what it meant, practically, to protect ideas from being stolen and set up a legal framework to protect creators. The US was the leader in this field.

At the time, countries in the Arab world that did have Intellectual Property laws in place barely enforced them. The key is to get people to understand that enforcing these laws is not a foreign imposition, as is sometimes thought, but is essential to moving the Arab world from its current position as a creative and technological backwater to pushing it to the forefront of innovation, where it can and must go. We have the talent, but what we have lacked is a framework that protects and promotes innovation and invention. I am happy to say that I was there at the beginning to start the revolution and help push the countries of

the Arab world to be as enlightened about Intellectual Property as any country in the world.

But it started at that conference. I left San Francisco and brought my excitement back with me to Saba where I was still working. I wanted to introduce IP protection to the Arab world and thought Saba should get ahead in what I knew would be a critical field. At the time, Saba was doing trademark registration. In fact, trademark registration goes back a hundred years in the Arab world. The first trademark was registered by a man named Tawfiq Abu-Ghazaleh—he was not my father. But trademark registration is the ground floor of IP protection. I wanted to move beyond trademarks. I wanted to learn how to protect against infringement on trademarks, how to draft and protect patents, and what laws should be developed in order to comply with international trade and Intellectual Property agreements. There was so much more to do than registering trademarks for a few international companies. But my partners refused to be part of this new venture. They said, “If you want to play that game, play alone.”

So I did. I took the idea with me when I left. It was a modest beginning to a lifelong commitment. Less than two decades later, we launched the Arab Society for Intellectual Property—originally called the Arab Society for the Protection of Industrial.

I had good company in wanting to promote a robust IP environment. Franklin D. Roosevelt said that a system for the protection of industrial property is the fuel that lights the fire of creativity in a society. It’s only in an atmosphere of reliable intellectual protection that people are willing to invest capital in new ideas. A legal system to protect industrial and Intellectual Property is an absolute requirement for development. Good intentions, bilateral agreements, and promises don’t add up to much if they are not accompanied by laws and a strong arm to enforce those laws, and perhaps even more importantly, a culture of respect for Intellectual Property that is as strong as our culture’s respect for physical property. With good IP laws, those who invest in creativity can be confident that if the idea is compelling enough, they will get

their investment back. Nine in ten of the world's innovations have originated in countries where a strict protective system is in place.

For some industries, innovation just wouldn't occur without effective IP rules. For every five thousand prepared cosmetic or beauty products that are developed, only one succeeds in being utilized commercially and is adequate for human use. The research and development costs for a single medication is over a billion dollars. Pharmaceutical companies spend 20% of their income on R&D.

I'm familiar with those who claim that an intellectual property system fulfills foreign interests and supports foreign monopolization of technologies at the expense of national industries, particularly in the Arab world. And it's true that some powerful governments outside the region have made enforcement of IP laws a priority in order to ensure that their national companies exporting to the region remain profitable.

But I want to challenge people to confront these ideas, some of which are promoted by individuals who benefit from the absence of such protection. Arabs have proven themselves able to be creative since olden times, so I am absolutely convinced that protection is something that will work to our advantage. Arabs are able, in a balanced global system, to excel in all fields of innovation—industrially, artistically, and commercially, and Arabs are found in every scientific, biomedical, academic, and creative field around the world. The question is how do we allow this kind of talent to flourish at home? I firmly believe IP is part of that.

When Abu-Ghazaleh Intellectual Property Co. (AGIP) began developing its IP expertise, one of the first things we focused on was helping Arab governments build their legal and enforcement infrastructure. We organized repeated educational seminars and conferences for judges, attorneys, and businessmen in most Arab countries. We partnered with the World Trade Organization (WTO) to translate the Business Guide to the Uruguay Round into Arabic, key sections of which address requirements under the TRIPS Agreement (the annex to the WTO agreements that relate to Intellectual Property.)

We provided Arab media with a new, modern, informed perspective on Intellectual Property laws.

One of the most important aspects of our work was promoting Arab accession to the WTO, which necessitated basic IP protections that many nations in the region simply did not have at the time.

Once modern Intellectual Property regulations were implemented across most of the Arab world, we worked on training and promotion related to enforcement.

# SELECTED PHOTOS

---



**Young Talal Abu-Ghazaleh 1951**



**With colleagues in Makassed School – Beirut**



**In the graduation of university stage – American University of Beirut**



**Keynote speaker at American University of Beirut**



**With US Secretary of States, Henry Kissinger**



**With Mr. Abdulatif Al-Hamad, Chairman of the Arab Fund for Economic and Social Development (AFESD) – Kuwaiti former Minister of Finance**



**With HRH Sheikh Abdullah Al-Jaber Al-Sabah, Advisor to Prince of Kuwait**



**With HRH Sheikh Abdullah Al-Jaber Al-Sabah, Advisor to Prince of Kuwait and Imam Mousa Al-Sadr**



**With Mr. Ban Ki-moon – UN**



**With HE President Habib Bourguiba, Tunisia**



**Talal Abu-Ghazaleh speech on the occasion of receiving Legion of Honor**



**With American President Jimmy Carter**



**With Chairman of British Association of Accountants**



**With Mr. Edward Heath, former Prime Minister of Britain**



**With HE President Francois Mitterrand, France**



**With the Custodian of the Two Holy Mosques King Salman bin Abdulaziz Al Saud when was Prince of Riyadh Province – in His office**



**With HM King Hussein bin Talal**



**With HRH Prince Khalifa bin Salman Al Khalifa-The Bahraini Prime Minister-Al-Manamah,Bahrain**



**With Ban Ki-Moon in a meeting of Global Compact, New York**



**With HE President Yaser Arafat, Palestine**



**With HE Rafiq Al-Hariri, Prime Minister of Lebanon**



With HE President Emile Lahhoud, Lebanon



Talal Abu-Ghazaleh speaks during the XVI International Conference on Technological Learning & Training "Berlin Conference on e-Learning", Berlin, 2010



**With HM Queen Noor Al-Hussein and the Jordanian National Orchestra Association**



**With HE President Abdullah Gul, Turkey**



**With Princess Victoria-Crown Princess of Sweden**



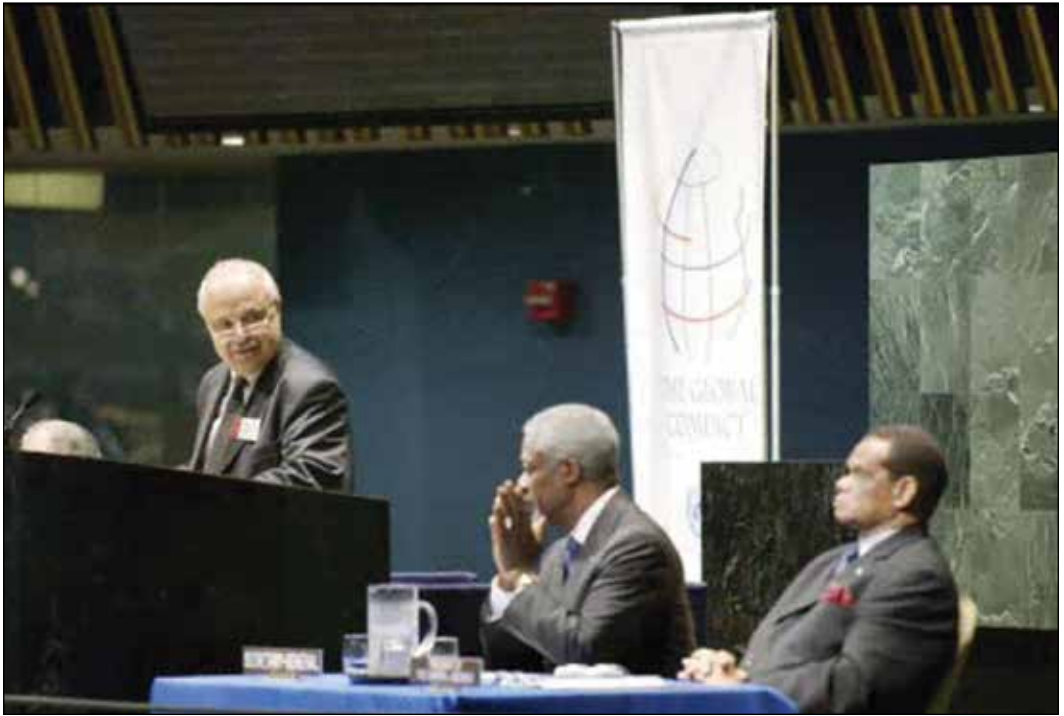
**With Mr. Edward Heath, British Prime Minister**



**With HRH Prince Hassan bin Talal**



**With HM King Abdullah II and HM King Hamad bin Issa Al Khalifah**



**With Mr. Kofi Annan at UN headquarters - New York**



**With HH Sayyid Taimur Bin As'ad Al Said - Fourth Annual Conference of the Arab Organization for Research and Education Networks**



**With Hassanein Heikal**



**Musical Concert- Jordanian National Orchestra Association (JOchestra) under the patronage of Her Majesty Queen Noor Al-Hussein, 24-6-2014**



**With His Highness Sheikh Sabah Alahmad Aljaber AlSabah, Kuwaiti Minister of Foreign Affairs and current Prince of Kuwait, and Mr. Yousef Ibraheem Alghanem. Kuwait - March 26, 1978**



**With HE Mrs. Irina Bokova, UNESCO Director-General at UNESCO headquarters in Paris, France**



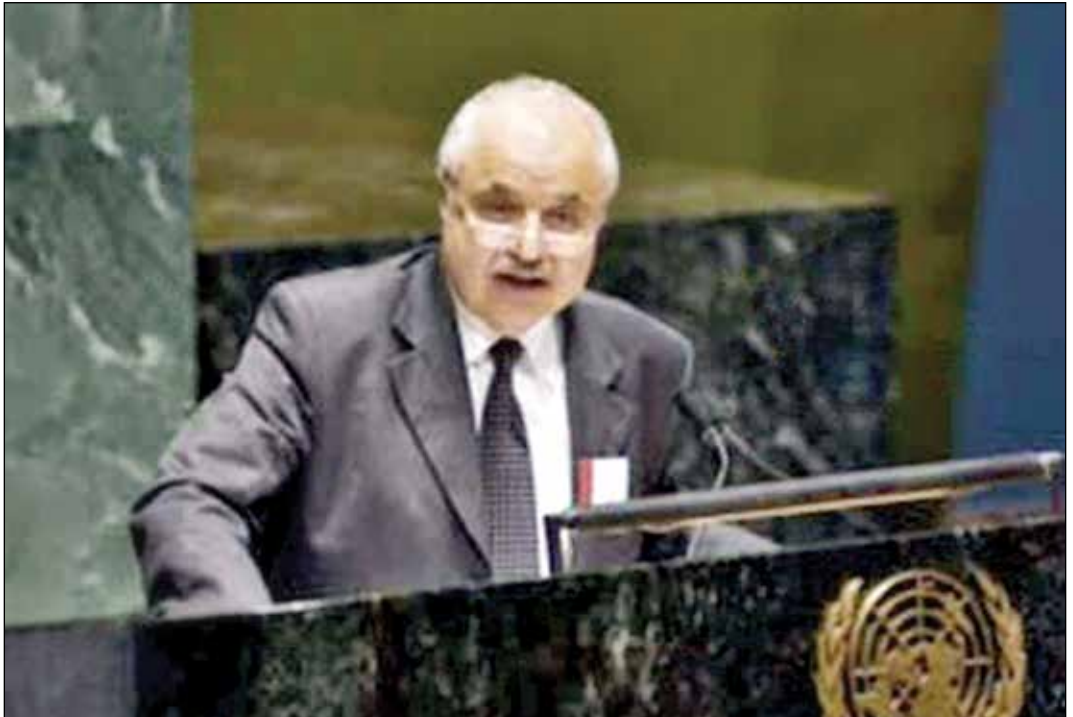
**With Sheikh Mohammed bin Rashid Al Maktoum, Vice President of the UAE,  
Prime Minister and Ruler of Dubai**



**Honored by His Majesty King Abdullah II Bin Al-Hussein and chosen as a member of the Senate**



**With Former German President Christian Wulff - the third German-Arab Water Forum, Amman Chamber of Commerce**



**On UN Podium**



**With His Highness Sheikh Saqr Bin Mohammad Al-Qassimi, Ruler of Ras el-Khaimah -  
Ras el Khaimah, UAE**



**with Mr. Bill Gates (center) and Lubna Alqasimi, Ali Saleh Alsalehi and Dr. Ahmad Nazif, at the Microsoft  
Government Leaders' Forum Arabia in Cairo**



**With Mr. Abdul Aziz Hamad Saqr, then Chairman of the Kuwait Chamber of Commerce and Industry and first Chairman of the Kuwaiti Parliament - Kuwait 1978**



**With Mr. Kofi Annan, UN Secretary General, during the opening session for the Global Forum on Internet Governance.**



**With Sheikh Mohammed bin Rashid Al Maktoum, Vice President of the UAE, Prime Minister and Ruler of Dubai**



**With Sheikh Hamdan Bin Rashid Al Maktoum - Dubai 1989**



The signing ceremony of a cooperation protocol between the Egyptian Armed Forces Information Systems Institute (AFISI) and Talal Abu-Ghazaleh Organization (TAG-Org)



With his family, his wife Mrs. Nuha Abu-Ghazaleh at his side and his sons behind (from right) Mr. Luay, Mrs. May, Mrs. Jumana and Mr. Qusay



**Mr. Tawfiq Abu-Ghazaleh and his wife Mrs. Adeeba Abu-Ghazaleh, the parents of Talal Abu-Ghazaleh**



**With His Royal Highness Prince Eissa Bin Salman Al-Khalifah of Bahrain, Manama, Bahrain**



**His Majesty King Abdullah II Awards Abu-Ghazaleh the Order of Independence  
of the First Class-Jordan 2016**



**With HRH Prince Salman bin Hamad bin Isa Al Khalifa, Crown Prince of Bahrain at the Amiri Diwan - Bahrain 2012**



**With HH Sheikh Jaber Al-Mubarak Al-Hamad Al-Sabah, Prime Minister of Kuwait - Kuwait 2012**

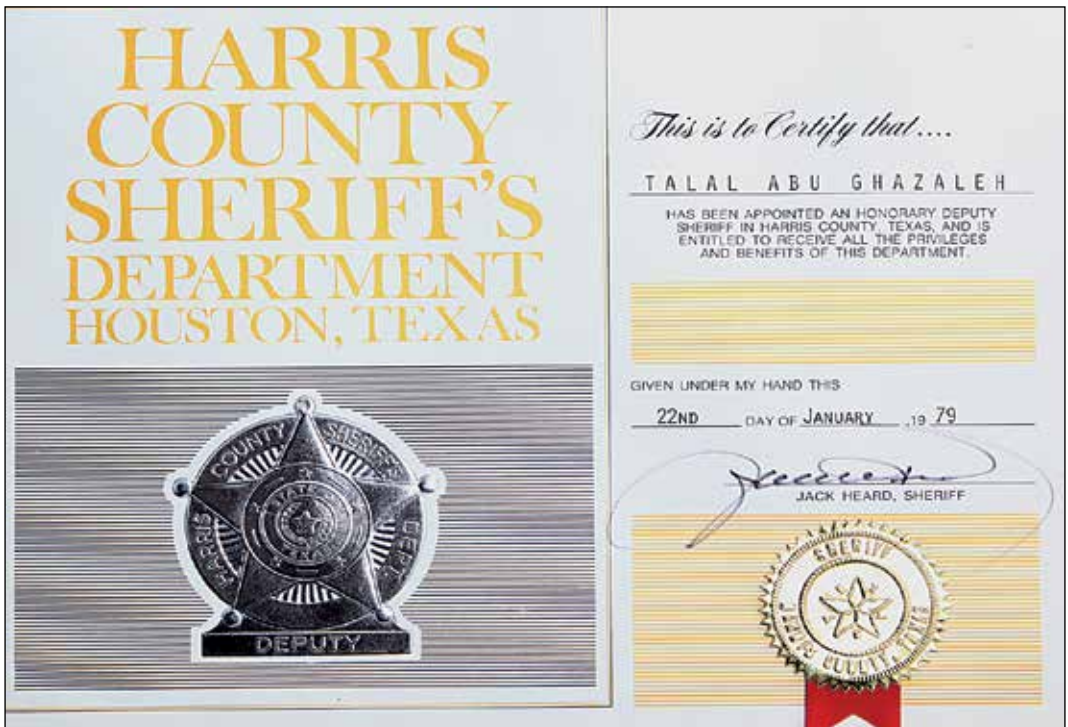


Mr. Talal Abu-Ghazaleh delivering the opening remarks at the graduation ceremony of Shenyang University – June 22, 2009



Father of HE Dr. Talal Abu Ghazaleh with the Governor of Al Ghazieh-Lebanon 1941

# CERTIFICATES, DECORATIONS AND SHIELDS



# The Canisius College of Buffalo

By the authority of the Board of Trustees and  
in recognition of Distinguished Merit  
has conferred on

**Talal Abu-Ghazaleh**

the honorary degree of

**Doctor of Humane Letters**

with all the rights and privileges  
pertaining thereto

In Witness Whereof we have hereto affixed our signatures and  
the Seal of the College at Buffalo in the State of New York,  
this twenty-eighth day of May, nineteen hundred and eighty-eight.

*James M. Donahoe, A.J.*  
President



*John W. Kocourek*  
Chancellor, Board of Trustees

*This certifies that the IP Hall of Fame Academy inducted*

*Talal Abu Ghazaleh*

*Into the IP Hall of Fame in*

*October 2007*

*In recognition of a lifetime of service and  
an outstanding contribution to the development  
of intellectual property law and practice*

*J. White*      *26th October 2007*

*IP Hall of Fame*

**iam**



# INTERNATIONAL LEADERSHIP AWARD

"I.B.A.T. ....Keeping You Connected"

PRESENTED TO

*Dr. Talal Abu-Ghazalch*

FOR HIS LEADERSHIP QUALITIES, ACHIEVEMENTS AND ROLE  
IN PROMOTING EXCELLENCE IN ACCOUNTING EDUCATION  
AND PRACTICE NATIONALLY AND INTERNATIONALLY



INSTITUTE OF BUSINESS ADMINISTRATION AND TECHNOLOGY  
INTERNATIONAL CONFERENCE  
JULY 1997  
LONDON, ENGLAND

## Bethlehem University

*By authority of the Governing Boards of  
Bethlehem University and upon the  
recommendation of the Executive Council  
the University confers upon*

**HE Dr. Talal Abu-Ghazaleh**

*the Degree of  
Doctor of Humanities,  
Honoris Causa*

*with all the rights, privileges and  
responsibilities pertaining to that degree.*

*Given in Amman on 09 August 2014*

*+ / H. Harout*

رئيس الأمانة للجامعة  
Chancellor of the University



## جَامِعَةُ بَيْتِ لَحْمٍ

إستناداً إلى صلاحية مجلس جامعة بيت لحم  
وبناءً على توصية المجلس التنفيذي  
قررت الجامعة منح

سعادة الدكتور طلال أبو غزالة

الدكتوراة الفخرية

في

العلوم الإنسانية

مع جميع الحقوق والامتيازات والمسؤوليات المتعلقة بهذه الشهادة.

أعطيت في عمان بتاريخ ٩ آب ٢٠١٤



*Dr. Palla Bray*

نائب الرئيس الأعلى للجامعة  
Vice Chancellor of the University



ISAR30

On the special occasion of the 30th anniversary of  
the Intergovernmental Working Group of Experts on International Standards of Accounting and Reporting,  
this certificate is awarded to

## Talal Abu-Ghazaleh

In recognition of his outstanding contribution as Chair of the 11th session  
of ISAR held in 1993 with the aim of improving the international comparability and quality of accounting  
and reporting, as part of UNCTAD's mandate on inclusive and sustainable growth and development.

Geneva, Switzerland  
6 November 2013

  
Mukhisa Kituyi  
Secretary-General of UNCTAD



The world's  
MOST INFLUENTIAL ARABS

Arabian  
Business

500  
POWER

The world's  
MOST INFLUENTIAL ARABS

The Directors of ITP would like to congratulate  
*Talal Abu Ghazaleh*  
for your inclusion in the 2012 Arabian Business Power 500



Walid Akawi  
Chief Executive Officer  
ITP Publishing Group



## *H.E. Dr. Talal Abu Ghazaleh* *Doctor of Humanities, Honoris Causa*

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (Matthew 25:21)"

Your Excellency, **Dr. Talal Abu-Ghazaleh**, the City of Jaffa was your birth place in 1938. Later on, you moved to the village of Ghaziye in Lebanon. While still an undergraduate, you worked as a teacher and translator. Your first job after graduating was in an audit firm.

In 1969, upon hearing a speech on Intellectual Property (IP) at a Time-Warner conference in San Francisco, USA, you decided to launch a career in the fields of Intellectual Property Rights (IPRs) and Accounting.

In 1972, two Jordan based firms Talal Abu-Ghazaleh Company (TAGCO) and Abu-Ghazaleh Intellectual Property (AGIP) were set up specializing in the fields of accounting and IP respectively. Since then, you have founded a total of fourteen professional service firms specialized in various fields such as management, consulting, legal services, and information technology. One of those firms, Abu-Ghazaleh Educational Consulting (TAGEC), provides affordable solutions to the educational needs of the Arab region by:

- Strengthening the institutional capacity of Arab Ministries of Education.
- Designing and building educational management systems.
- Enhancing English language learning projects in the Arab region.
- Offering school management consulting services.
- Boosting teacher training and professional development.

Over the years, you have established close partnerships with global organizations such as the United Nations and the World Trade Organization.

On April 4, 2007, the UN Secretary General Ban Ki Moon appointed you, as Deputy Chairman of the UN Global Compact during its second meeting held at the UN Headquarters in New York.

On October 24, 2007, you were inducted to the IP Hall of Fame in Chicago, USA, to become the first expert from outside of the G8 Countries to join the world's most prominent figures in IP.

On June 17, 2009, the UN appointed you Chair of UN Global Alliance for Information and Communication Technologies Development Task Force, composed of representatives from public, private and civil society sectors as well as international organizations.

On November 25, 2010, you were appointed as a member of the Upper House of Jordan according to a Royal Decree by His Majesty King Abdullah II.

You are recognized as **one** of the most influential leaders in the Arab World and on the international scene, with lifetime achievements, distinctions and outstanding contributions to Education, Accountancy, Intellectual Property, Business Administration, Commerce, Science and Technology, and Law.

In acknowledgement of your achievements, you have received a number of Decorations from different governments as well as from academic and non-academic institutes.

Your Excellency, **Dr. Talal Abu-Ghazaleh**, as a tribute to and in recognition of your work as builder of institutions with a sense of history and vision for the renaissance of the Arab World, we are honored to hereby accord you this Doctor of Humanities, *honoris causa*, from Bethlehem University in the Holy Land, on this day, 9th August 2014.

His Excellency Archbishop Giuseppe Lazzarotto  
Apostolic Delegate to Jerusalem and Palestine  
Chancellor



Brother Peter Bray, FSC, FSB  
Vice Chancellor



International  
Federation of  
Accountants

Presents this Scroll to

Talal Abu-Ghazaleh

as evidence of its

APPRECIATION

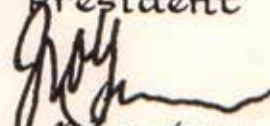
of the contributions made to  
the accounting profession  
worldwide as a member of the

Council

1992 - 1994



President



Director  
General



# GOLD MERCURY INTERNATIONAL AWARD

assigned to

*Talal Abughazaleh & Co.*  
*State of Kuwait*

لتنمية الانتاج  
والتعاون الدولي

For the productive development  
and international co-operation

President  
of International Presidential Committee

CESARE MARRONI  
*C. Marroni*



*Khalifa A. Khalifa*  
The Honorary President  
of the International Honorary Committee  
SHEIKH KHALIFA BIN SULMAN AL-KHALIFA  
Prime Minister of the State of Bahrain

Bahrain 1978

*ABF*

The  
**American Biographical Institute**

takes honor in presenting

*Talal Abu-Ghazaleh*

with

*The  
International Cultural  
Diploma  
of Honor*

selected on the basis of

*Chairman, Arab Management Society  
President, Arab Society for Certified Accountants  
President, Talal Abu-Ghazaleh International Group  
Council Member International Federation of Accountants  
Board Member International Accounting Standards Committee*



Limited Diploma # 217

Granted August 10, 1994  
rightfully recommended as a most worthy recipient by  
the American Biographical Awards Panel sitting in the  
United States of America. Basis of merit determined by  
overall contributions to the international community of  
mankind and for the achievements cited above.

*[Handwritten signatures]*

Awards Panel

*ABF*



# INSTITUTE OF DIRECTORS

This is to certify that

*Talat J. Abu-Gharateh*

was elected a Fellow of the Institute of Directors on

*10th December 1981*

*Erroll of Hale*

The Lord Erroll of Hale *FRS*  
President

*William Mather*

Sir William Mather *FRS*  
Chairman

*Walter Goldsmith*

Walter Goldsmith  
Director General





## VISIONARY LEADER AWARD

*Presented to*



**H. E. DR. TALAL ABU-GHAZALEH**

Chairman & Founder

Talal Abu-Ghazaleh Organization



24th September, 2013 | Mövenpick Hotel Jumeirah Beach, Dubai

Supported by



Endorsed by



WORLD EDUCATION CONGRESS  
ASIA AWARDS

25<sup>th</sup> September, 2011 | Taj Palace Hotel, Dubai



Award for Best Educational Institute in  
Management

*Presented to*



Talal Abu-Ghazaleh School of  
Business



Endorsed by





## **Staying ahead of the Curve:**

As we grew, we decided to build the business side of our firm in a different way than any other IP firm in the world. Intellectual Property firms at the time—and it's still true today—are firms of lawyers. They are not highly IT equipped and they tend to operate in their own bailiwick. If you need to do Intellectual Property work in Jordan, Japan, and Malaysia, you need to get local counsel in each country to ensure that the patents are filed correctly. I decided to create a global Intellectual Property network, a one-stop shop where you could have your needs handled efficiently no matter what country you were trying to go into.

We were one of the first to focus on information technology to ensure that we could be a market leader. In the late 1980s and 1990s, we built up our IT departments to be able to provide current and complete information. As our IT expertise grew, we transformed Abu-Ghazaleh Intellectual Property (AGIP) into a Web-based service. What this means is that our clients do not need to call, email, or fax us a lot of onerous paperwork to local offices in each and every country where they want to register a trademark or do business. Instead, the client can access his file on a comprehensive online system and submit any requests twenty-four hours a day, seven days a week. Because we now have offices in eighty-two countries, we can seamlessly deal with registrations anywhere in the world. But for the customer, it's a simple interaction through a single interface. I'm proud to say that we built up this system using our own IT expertise.

Similarly, this is how Talal Abu-Ghazaleh Translation became the largest translation firm in the world translating English to Arabic, and Arabic to English. This came out of the needs of our Intellectual Property business. Every filing we made in the Arab world, whether it was a patent, a trademark, or a copyright, had to be translated. We became accredited translators to international organizations like the World Bank, several UN agencies, the World Trade Organization, the World Intellectual Property Organization, the International Accounting Standards Board, the International Federation of Accountants, as well as to governments, airlines, and international development organizations

like Save the Children. Each downstream service that we pioneered was spun off so that it could make independent decisions about how to compete without being burdened by a central bureaucracy. This is the way we have grown and diversified. One service leads to another.

I am proud of our success, of how we have built a strong market leader. But I am also thrilled by the way our work has supported an independent Arab world. Aside from the benefits I outlined above—like encouraging capital investment and protecting entrepreneurs—strong IP systems encourage Arab minds to stay and do their work in their countries of origin. No longer do we have to accept the emigration brain drain just because no one can count on their ideas being protected here. The Arab world is stronger with IP protection. It will grow stronger still as it improves.

In September 2012, TAG-Org held the first Arab brand name conference. This brought together major brand-name owners of the Arab world. When I started out in intellectual property in 1972, there was not a single brand name in the Arab world that had originated here. Everything—Coca-Cola, Camel cigarettes, Kleenex—had come from the West. Now we have a whole range of brand names, whether it is in telecoms like Umniah and Zain, global logistics like Aramex, Al Jazeera in journalism, and The Emirates Group, whose name is just as synonymous with sponsorship of international sports teams as it is with hotels and airlines. Arabs have created global brand names with real value, and I am proud that TAG-Org helped create the context that allowed this to happen.

### **Owning “other’s minds”:**

In the early 1980s, my great mentor Abdul Aziz Saqr introduced me to the president of Bahrain’s Chamber of Commerce. His name was Ali Fakhro. Saqr told Fakhro that I was young and brilliant and that he should hear me out. So I sat down with him and launched into my pitch on intellectual property. I’d been at it for several years, and was still trying to spread the message as far and wide as I could. He listened to me and shook my hand, but didn’t say much as I left. I could tell my

presentation had not gone over well, but by then I'd become used to skepticism. I left and that was that.

A few years ago, after serving for a dozen years as president of Bahrain's chamber of commerce, Fakhro retired in 2001. He made a speech to mark the occasion and he told this story: "Once upon a time I was visited by a young man and I was told that he was brilliant and I needed to meet him. So I sat down with him and when he left I called my colleagues. I said it's really unfortunate. There is something wrong with this young man. I was told that he had a future ahead of him but unfortunately this man was hopeless. They said, why? I told them he was talking to me about *al-mulkiyya al-fikriya*—owning the mind."

"It seemed crazy then, but it has taken us twenty-five years to realize that there was nothing wrong with him. There was something wrong with us. It took us twenty-five years to catch up with what Talal Abu-Ghazaleh was talking about." I was sitting in the room listening to this and by that time we had become close friends. His story wasn't just an honor for me personally, but felt like a vindication of the risk I'd taken so many years before.

I am still trying to stay ahead of the curve. But it is always a challenge. Intellectual property has encountered a world-altering force, and we still don't know how that force will affect who "owns the mind." That force, of course, is known to all of us. It is called the Internet. Intellectual property laws so far deal well with the real world of paper and videodiscs and tangible assets. They don't deal well with the Internet. The only protection on the web that is worth anything—meaning, it's enforceable and reliable—is the protection you can get for domain names—the things we all type into our browsers ending most commonly in .com, .net, or .org. That's it.

When the authorities talk about the Internet Corporation for Assigned Names and Numbers (ICANN), they think that they are managing the Internet, but they are not. Americans refuse to have a real discussion about how to protect IP in the virtual world. I've been involved in the WTO debate on protection—what level is possible and what kind of agreements you can sign. I have tried to negotiate under

the WTO to come up with a framework for IP protection on the Internet. So far, there has been no agreement. That is hardly surprising when technological change is accelerating.

I said in a debate at both the WTO and the UN that there would come a day when the US would regret that they resisted discipline in cyberspace. The Europeans want it; the US is the sticking point. The US likes to claim that cyberspace doesn't belong to anybody and there should be no jurisdictions or boundaries. In Intellectual Property in the real world, you protect someone's rights within a national boundary. I register a trademark in Jordan, so I am protected in Jordan. In cyberspace, who will define and enforce an infringement? It's a complicated issue but it's something that has to be addressed. The virtual world grows astronomically every day, and still there isn't an enforceable international system for protecting Intellectual Property. There needs to be.

Americans invented the Internet. I always say we are grateful to them. This is the best gift that America has given to the world. Because they created it, nothing can be done unless the US decides to act. Many of the Internet root servers—the ones that control the Internet's basic architecture—are based in the US. All the domain names are stored in San Jose, California. Even though data and the responsibility for it is now more dispersed globally, it's still a fact that without consent from the US, little can be done.

### **Free Haircut for Dogs!**

Americans say we have the real world and if you want to sue for some infringement in the virtual world you should go to the real-world courts. Nonsense. That might work in theory, but in practice the obstacles to sue somebody in the real world who infringes on my name on the Internet are almost insurmountable. For example, we woke up one morning about fifteen years ago and I found a website that said my company was offering free haircuts for dogs. Somebody had squatted my domain name, talalabughazaleh.com. It was a dog haircutting shop in Samoa. They did it because they knew my name was famous and they

wanted to make some money. Imagine if I had to go to Samoa to file an action there to get my name back.

It was only because there is protection specifically for domain names that I was able to sue for this infringement through a system called the Uniform Dispute Resolution Program (UDRP), managed by the World Intellectual Property Organization (WIPO). The UDRP ruled in my favor, closing the domain name for the dog groomer. I wouldn't have had a case if he hadn't put my name in the domain. If he had just used my name on the website I would have had to figure out a different and far more costly way to take him to court to have my rights enforced. Now, imagine the situation—not uncommon—where you can't determine which country a website is hosted, or multiple copies of that website are hosted on servers in different countries, and the problem becomes even more vexing.

I moved into IP for one reason: I wanted to push the Arab world to the forefront of advanced nations. This isn't a choice for me; it's a national duty. Erecting the best industrial property protection systems, despite all challenges, particularly in the transition phase that we must endure, is one of the best ways to accomplish this. There is no single magic pill that will ensure our progress. It will take effort. Part of my contribution to this effort was in overseeing the Intellectual Property Dictionary, the first of its kind in Arabic and published in 2000. This book was the result of a decade of painstaking work and part of a series of works to define a common language for IP work in the region, culminating with the publishing of the Dictionary of Patent Terms in 2012. It shows that Arabs are serious about IP protection and we now have a common resource to develop it. In addition to this, TAG-Org has prepared translations for IP laws and compiled rulings of Arab courts as a resource for the common good.

But there is an incredible amount of work to be done. For the last two decades, I have been fighting what is commonly referred to as the digital divide. On the one hand, digital technologies seemed to have the ability to level the playing field for everyone around the world, but on the other, there was a fear that for many developing countries,

particularly in the 1990s, the train was leaving the station, so to speak. Progressive businesses and government leaders in the Arab region were particularly alarmed when statistics on the dispersion of information and communication technologies like the Internet and email placed the Arab world at the bottom of global charts, just above sub-Saharan Africa.

During the Dot-Com Boom from 1997 to 2001, Internet entrepreneurs, venture capitalists, the stock market, and a host of online traders in the West became engaged in a gigantic game of speculation that inflated the value of mostly worthless companies to huge proportions until ultimately the bubble burst, and the sense of reality returned. It seems amazing now that at the height of the boom, a media upstart called America Online bought the largest media company in the world, Time Warner. During those heady years in the late 1990s, excitement and concern were building in development circles over what it all might mean to the developing world. It was during that period, when discussions and ideas were flowing, that led to the creation of numerous ICT-for-development type organizations, of which UN ICT was one of the most prominent. When the bubble burst in 2001, the ICT-for-development camp was really just beginning to start. There was depression in the development world when the Internet bubble burst. It seemed like we might have been working on phantom development. Was connectedness really all that worthwhile, or was it worth as much as any of the Internet companies that were now just memories?

Thankfully, the bubble's burst was like a tonic. It helped those of us in the ICT-for-development world to focus on making both our efforts and targets more realistic and more sustainable. In practical terms that meant, for example, not forcing computers and the Internet on rural villagers if another technology (IT or otherwise) was more appropriate. Television and radio, though comparatively ancient and unglamorous, can often do as much or more than building Internet cafés in every rural village or desert.

Enormous progress is being made. In 2006, according to the International Telecommunications Union, 82% of the world's population was not using the Internet. By 2011, that number had dropped to 65%.

But what was most interesting is that usage in the developing world overtook the developed countries for the first time, climbing from 44% to 62% of all users in that period.

What is also clear is that technology is being taken up in different ways. The cell phone is now ubiquitous, cheap, and accessible worldwide, but the new digital divide is between those who can use their mobile phones to access the Internet and those who are limited to voice and text. Whereas the desktop computer and home connections characterized computerization in the West, many parts of the world have skipped this and have instead gone straight to mobile devices. Mobile broadband has proven to be a way for countries in Africa to overcome infrastructure limitations and provide Internet access to previously unconnected areas. The fact that vast areas are still uncovered is perhaps less important than the fact that the situation is changing constantly.

These technologies can play an important social role. A 2012 Pew survey, for example, found that among users of social media worldwide—such as Facebook and Twitter—users in Arab countries were about twice as likely (60-68%) to use social media to discuss politics, religion, and community issues, than users in the US, UK, France, and other “developed” countries. Such numbers challenge stereotypes of the Arab public being averse to vigorous engagement in civic discourse and show that the Arab world can be a leader to adapting technology to meet social needs.

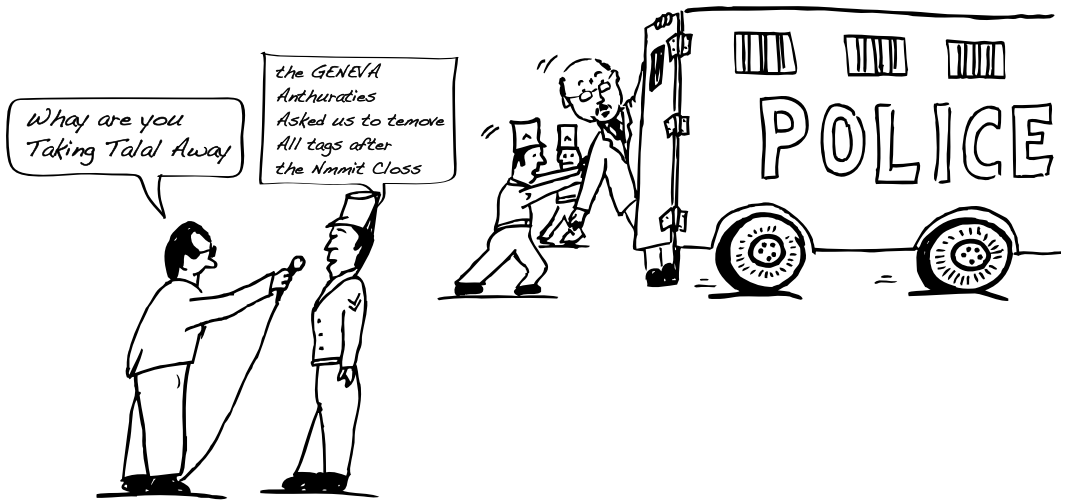
So the digital divide has far from disappeared, but it is diminishing and changing as technologies and the way people use them develop. I am confident it will further erode as the years go on. And as the Internet continues to transform every aspect of life in every part of the world, managing Intellectual Property, while sharing and creating knowledge, will become ever more important. If you think about the fact that today, most of the world’s population still does not have access to the Internet, and yet the Internet is so important in our lives, you can see just how much more significant it will be as billions more people come online. We are perhaps more likely to reach global Internet access equity—or something closer to

it—before we perfect the global IP framework. But that only shows how much work remains.

First and foremost, we must urge Arab governments to work quickly on developing and refining their IP and industrial property protective systems so that they meet international standards. Too many lag behind or have shoddy enforcement. If we want to unleash the true creativity of Arab citizens who are already deeply engaged, IP advancement is a prerequisite.

**TAG at  
The UN in  
Bruno Lanvin  
eyes**

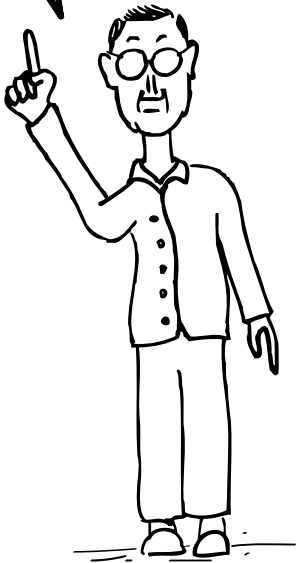




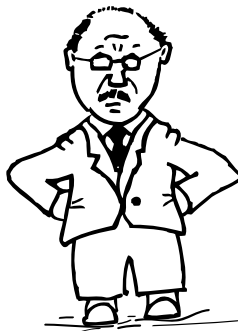


WHEN BIG PEOPLE MEET

The future is  
about ARTIFICIAL  
INTELLIGENCE



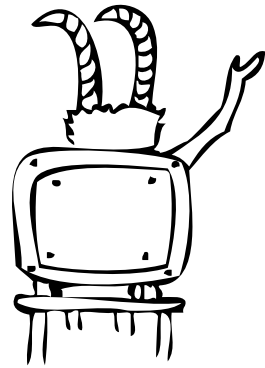
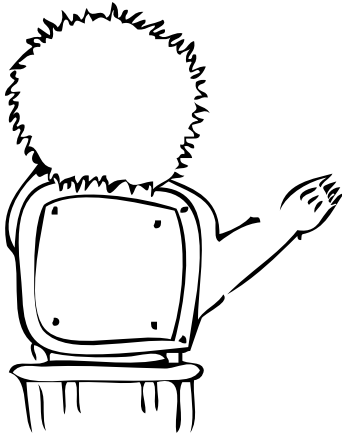
?



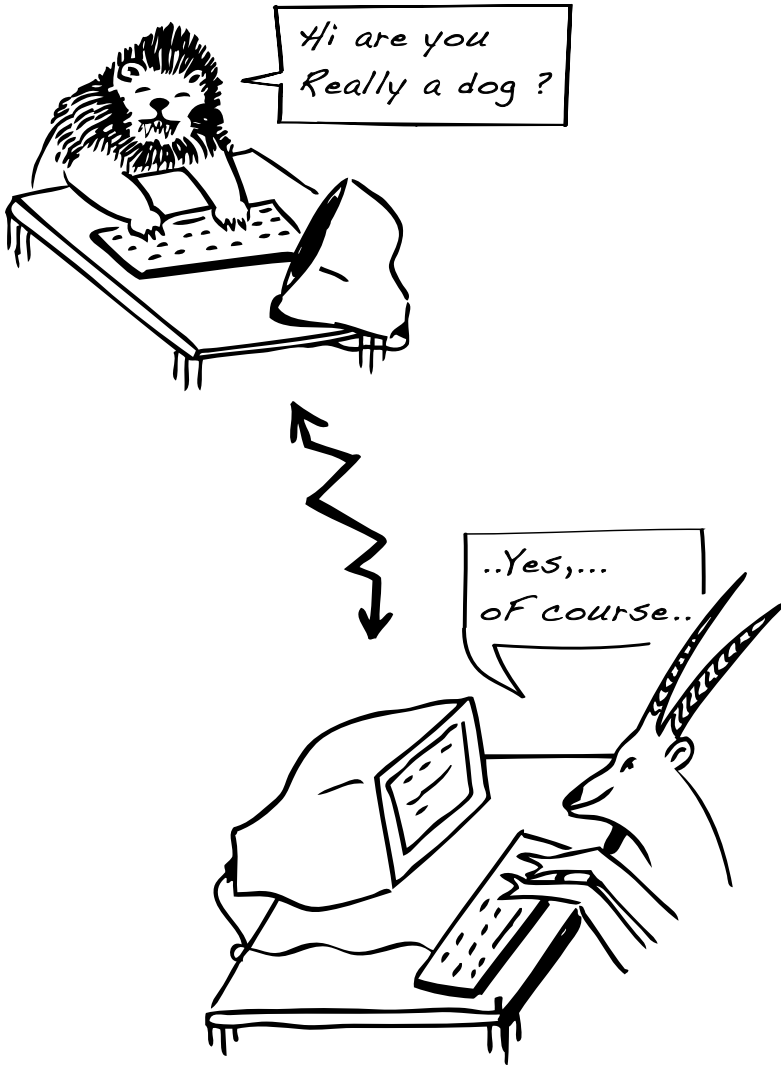
Is this About  
weasons of mas  
Destruction in IRAQ



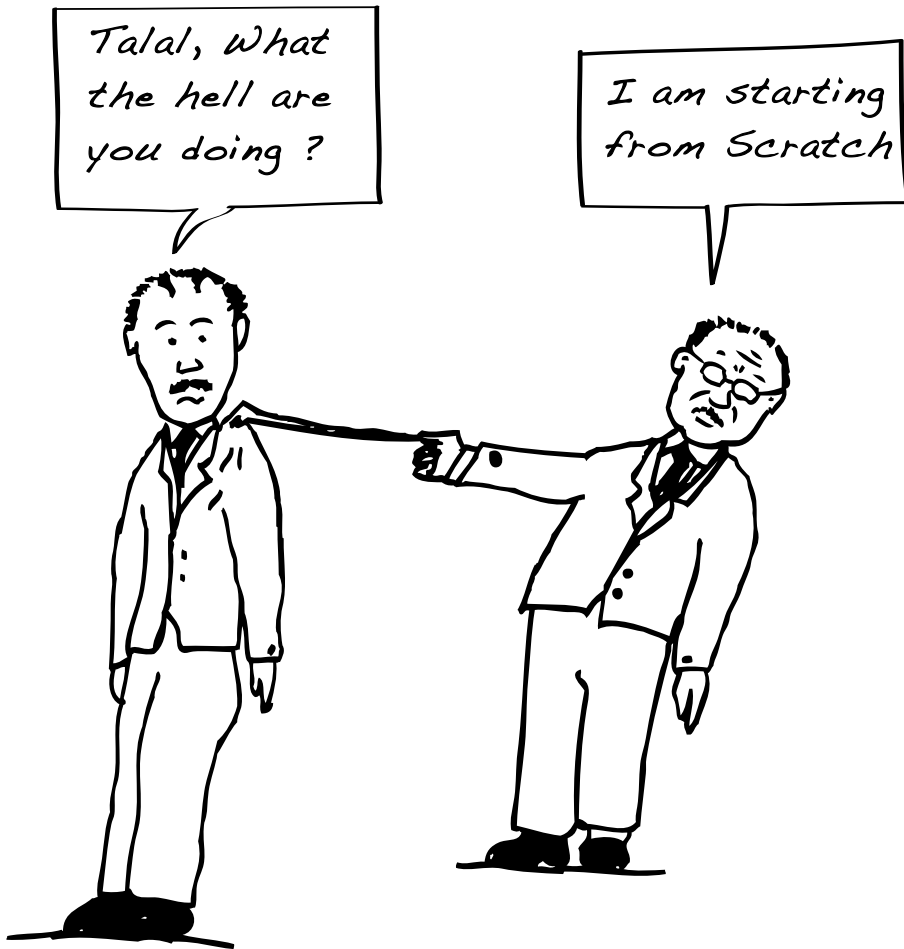
*Aman with many hats ...*



TALAL "on the internet"



## UNICTTF BUSINESS MODEL DISCUSSION



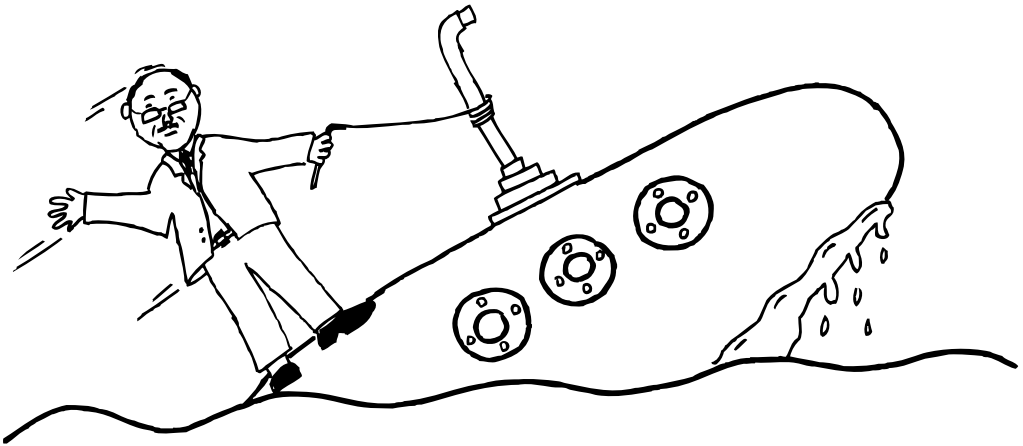
Geneva  
13/9/2003  
UN ICT TF



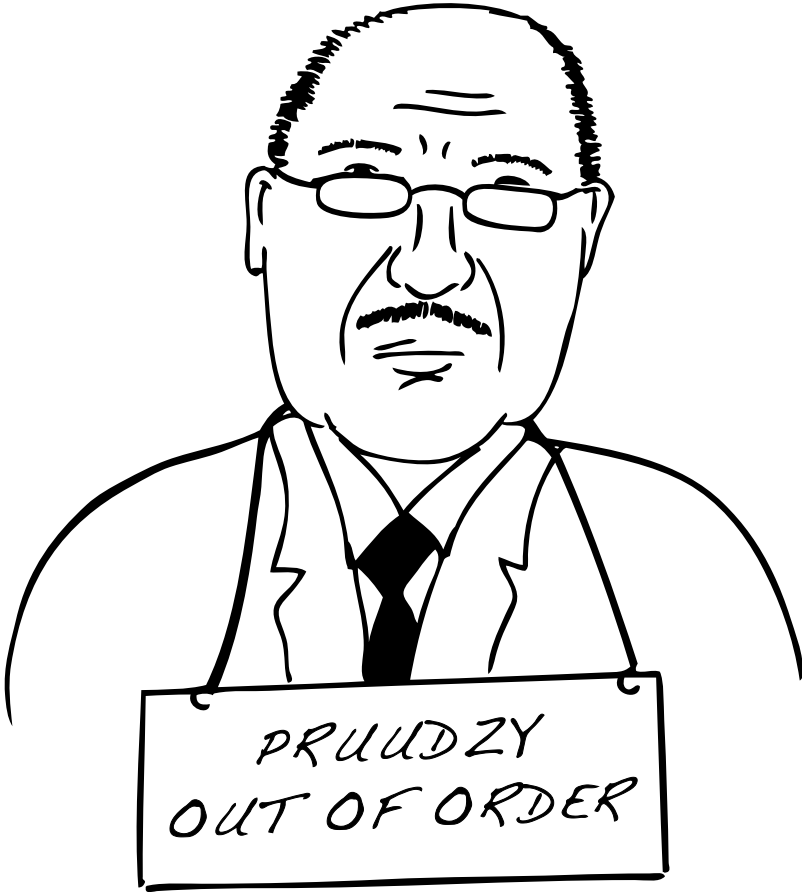


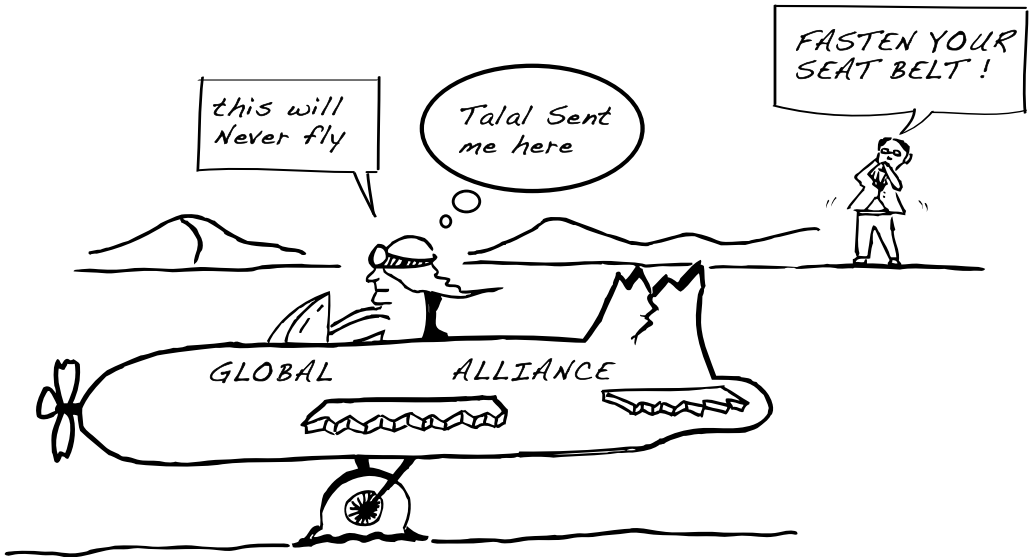
7 April 04

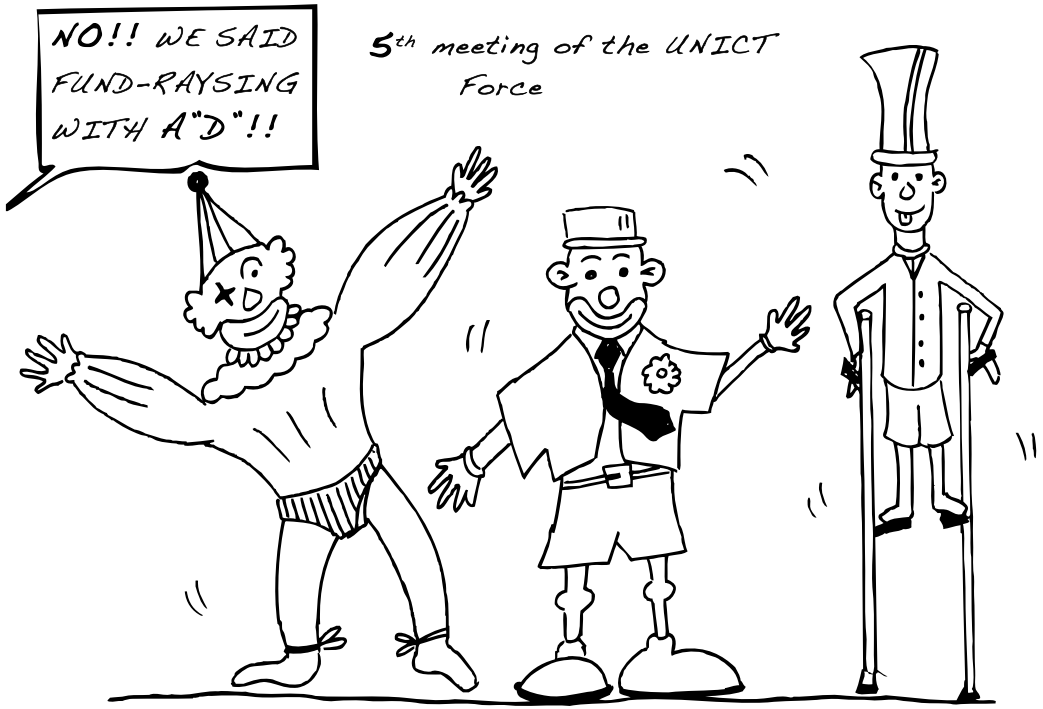
TALAL, HARNESSING EMERGING MARRETS













What do you mean "extending the man-data"? Can't we just get dates with women?

HEY! DID YOU SAY "GENDER"

THANK YOU Gillian

*New Governanco for an Emerging  
world When Her Majesty Has  
real, Teroolus Problems ...*

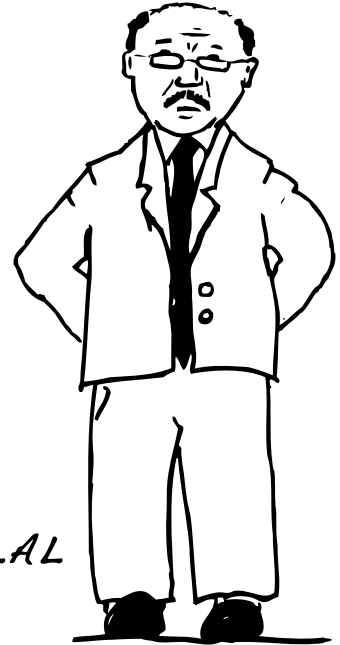


AND Now  
LET ME INTRODUCE  
A FOREIGN CHARACTER ..



AKRAM

A capital  
one!



TALAL

# TAG-Org Members

---

- 1. Talal Abu-Ghazaleh Organization (TAG-Org)** [tagorg.com](http://tagorg.com)  
The Global Organization for professional services and education
- 2. Talal Abu-Ghazaleh & Co. International (TAG-Audit)** [tagi.com](http://tagi.com)  
Audit and Accounting Services
- 3. Talal Abu-Ghazaleh & Co. Consulting (TAG-Consult)** [tag-consultants.com](http://tag-consultants.com)  
Management, Economic, and Financial Consulting Services
- 4. Talal Abu-Ghazaleh Valuation (TAG-Value)** [tagvaluation.com](http://tagvaluation.com)  
Asset Valuation and Branding Services
- 5. Talal Abu-Ghazaleh Domains (TAG-Domains)** [tagidomains.com](http://tagidomains.com)  
ICANN Accredited Registrar
- 6. Talal Abu-Ghazaleh Information Technology International (TAG-ITI)** [tagiti.com](http://tagiti.com)  
Consultation, Development and Implementation in the Field of Information and Communication Technology (ICT)
- 7. Talal Abu-Ghazaleh E-Solutions (TAG E-Solutions)** [tagesolutions.com](http://tagesolutions.com)  
Software Solutions
- 8. Talal Abu-Ghazaleh Intellectual Property (AGIP)** [agip.com](http://agip.com)  
Registration and Protection of Intellectual Property Rights
- 9. Talal Abu-Ghazaleh Legal (TAG-Legal)** [tag-legal.com](http://tag-legal.com)  
Legal Services
- 10. Talal Abu-Ghazaleh International Advertising (TAG-Media)** [media.tagorg.com](http://media.tagorg.com)  
Media Consultants
- 11. Talal Abu-Ghazaleh International Press & Publishing (TAG-Publish)** [tag-publication.com](http://tag-publication.com)  
Services and Consultations in the Field of Printing and Publishing
- 12. Talal Abu-Ghazaleh Recruitment & Human Resources Development (TAG-Recruit)** [tagirecruitment.com](http://tagirecruitment.com)  
Human Resources and Recruitment Services

- 13. Talal Abu-Ghazaleh Advisory (TAG-Advisors)** [tagadvisory.com](http://tagadvisory.com)  
Management Advisory Services, Technology Transfer Project
- 14. Talal Abu-Ghazaleh Tenders (TAG-Tenders)** [tagtenders.com](http://tagtenders.com)  
Tenders and Bids
- 15. Talal Abu-Ghazaleh Translation Distribution & Publishing (TAG-Translate)** [tagtranslate.com](http://tagtranslate.com)  
Professional Interpretation and Translation Services
- 16. Talal Abu-Ghazaleh Visa Services - Chinese Visa Section (TAG-Visa)** [tag-visa.com](http://tag-visa.com)  
Chinese Visa Services
- 17. Talal Abu-Ghazaleh International University (TAGI-UNI)** [tagiuni.com](http://tagiuni.com)  
Highly Accredited Online Academic and Professional Programs
- 18. Talal Abu-Ghazaleh Digital University (TAG-DU)** [tag-du.com](http://tag-du.com)  
Providing Digital Educational Programs
- 19. Talal Abu-Ghazaleh University College (TAGUC)** [taguc.com](http://taguc.com)  
Applied College for Business and IT
- 20. Talal Abu-Ghazaleh University College of Business-Bahrain (TAG-UCB)** [taguchb.com](http://taguchb.com)  
Bachelor Degrees in Business Administration
- 21. Talal Abu-Ghazaleh Educational Consulting (TAG-Education)** [tageducational.com](http://tageducational.com)  
Academic consulting and counselling in the field of higher education
- 22. Talal Abu-Ghazaleh Confucius Institute (TAG-Confucius)** [tagconfucius.com](http://tagconfucius.com)  
Teaching Chinese Language
- 23. Talal Abu-Ghazaleh E-Training (TAG E-Training)** [tagitc.com](http://tagitc.com)  
Providers of Accredited IT Training and Certification Services
- 24. Talal Abu-Ghazaleh Academy (TAG-Academy)** [tag-academy.com](http://tag-academy.com)  
Organizing, Holding and Sponsoring Training Courses, Workshops and Seminars

- 25. Talal Abu-Ghazaleh Knowledge Society (TAG-KS)** [tag-ks.com](http://tag-ks.com)  
It is the CSR arm of TAG-Org which, helps the youth enter labor market through offering them training courses and linking them with job seekers
- 26. Talal Abu-Ghazaleh Knowledge Forum (TAGKF)** [tag-forum.org](http://tag-forum.org)  
Event Organizing Services
- 27. Electronic Arabic Encyclopedia Registration Website (TAGEPEDIA)** [register.tagepedia.org](http://register.tagepedia.org)  
Enriching the online world with Arabic content
- 28. Talal Abu-Ghazaleh Laptop (TAGITOP)** [tagitop.com](http://tagitop.com)  
Affordable state-of-the-art Laptops
- 29. International Arab Society of Certified Accountants (IASCA)** [iascasociety.org](http://iascasociety.org)  
Professional Certificates (IACPA, IACMA and IFRS Expert), Membership, Training Courses, and Professional Publications
- 30. Arab Society for Intellectual Property (ASIP)** [aspip.org](http://aspip.org)  
Training and Raising Awareness in Legal and Intellectual Property Fields
- 31. Licensing Executives Society - Arab Countries (LES-AC)** [lesarab.org](http://lesarab.org)  
Advancing the Business of Intellectual Property Globally
- 32. The Arab International Society for Management Technology (AIMICT)** [aimict.org](http://aimict.org)  
Capacity building and advanced IT training
- 33. Arab Center for Mediation and Arbitration (AIPMAS)** [aipmas.org](http://aipmas.org)  
Conflict settlement related to Intellectual Property
- 34. Arab Organization for Quality Assurance in Education (AROQA)** [aroqa.org](http://aroqa.org)  
Quality of Education
- 35. Arab States Research and Education Networks (ASREN)** [asrenorg.net](http://asrenorg.net)  
High Speed Research and Education Networks and e-Infrastructure Services
- 36. Talal Abu-Ghazaleh for Cloud Computing Services (TAG-Cloud)** [tagicloud.com](http://tagicloud.com)  
Cloud Computing Consulting Services (CCCS)
- 37. Family Business Governance Center (FBGC)** [fbgc.jo](http://fbgc.jo)  
Family business and governance

- 38. Arab Omani Management Training Institute (AOTI-Oman)** [tagi-aoti.com](http://tagi-aoti.com)  
Organize, hold and sponsor training courses, workshops and seminars
- 39. Abu-Ghazaleh Intellectual Property News Agency (AG-IP News)** [agip-news.com](http://agip-news.com)  
Providing media services in the field of intellectual property
- 40. All 4 Palestine Organization (All4Palestine)** [all4palestine.com](http://all4palestine.com)  
Providers of Prominent Palestinian Profiles
- 41. Talal Abu-Ghazaleh Information Technology International News Agency (TAG-IT News)** [tagitnews.com](http://tagitnews.com)  
Media Services in the Field of Information Technology
- 42. TAG-knowledge and Wealth Creation (TAG-Creation)** [tagcreation.com](http://tagcreation.com)  
Business Advisory and Wealth Creation
- 43. Talal Abu-Ghazaleh Training-Bahrain (TAGI-Training Bh.)** [tagitraining.bh](http://tagitraining.bh)  
Training Services
- 44. Talal Abu-Ghazaleh Education News Agency (TAG-Educa News)** [tageducanews.com](http://tageducanews.com)  
Media services in the field of education
- 45. Arab Center For Dispute Resolution (ACDR)** [acdr.aipmas.org](http://acdr.aipmas.org)  
Domain Name Dispute Resolution
- 46. Talal Abu-Ghazaleh Proctored Testing Centers (TAGI-Metric)** [tagimetric.com](http://tagimetric.com)  
Third Party Proctored Examinations and Assessments.
- 47. Talal Abu-Ghazaleh Capital Services (TAG-Capital)** [tag-capital.com](http://tag-capital.com)  
Financial consultations
- 48. Talal Abu-Ghazaleh University Management Advisory Services (TAG-Universities)** [taguniconsult.com](http://taguniconsult.com)  
Consultations in Higher Education
- 49. Talal Abu-Ghazaleh for Dispute Resolution Center (TAG-Resolution)** [tagresolution.com](http://tagresolution.com)  
Arbitration to settle conflicts in the field of trademarks
- 50. Talal Abu-Ghazaleh Computer Refurbishment Center (TAG-CRC)** [tagcrc.com](http://tagcrc.com)  
Refurbishing and developing computers

- 51. Talal Abu-Ghazaleh Design & Publishing (TAG-Design)** [tagidesign.com](http://tagidesign.com)  
Design of printing consultations
- 52. Talal Abu-Ghazaleh Research Center (TAG-Research)** [tagrsc.com](http://tagrsc.com)  
Business Education Researches
- 53. Talal Abu-Ghazaleh Academy for Languages (TAG-Lingual)** [tag-languages.com](http://tag-languages.com)  
Languages Training and educational courses
- 54. Talal Abu-Ghazaleh Internal Audit (TAG-Audit)** [taginternalaudit.com](http://taginternalaudit.com)  
Internal Audit Services
- 55. Jordanian National Orchestra Association (JOrchestra)** [jorchestra.com](http://jorchestra.com)  
Concerts and Musical Events
- 56. Talal Abu-Ghazaleh Foundation (TAG-Foundation)** [tag-foundation.org](http://tag-foundation.org)  
Initiatives in areas of social development, economy, training and job creation, and thought and research forums
- 57. TAG-International Institute for Social Responsibility (TAG-IISR)** [tag-foundation.org](http://tag-foundation.org)  
Social development, economic, and training initiatives
- 58. Talal Abu-Ghazaleh Partners in Development (TAG-PID)** [tag-foundation.org](http://tag-foundation.org)  
Initiatives and forums Development
- 59. Talal Abu-Ghazaleh Patents (TAG-Patents)** [tagip-search.com](http://tagip-search.com)  
Patents services
- 60. Talal Abu-Ghazaleh International Diploma in IT Skills (TAG-DIT)** [tagitc.com](http://tagitc.com)  
Providers of Accredited IT Training and Certification Services

- 61. ICTDAR – Talal Abu Ghazaleh for Small and Medium Enterprises (ICTDAR-TAG SME)** **tagorg.com**  
Provide training to small and medium businesses and entrepreneurs to build sustainable practices and enable them to access finance
- 62. Talal Abu-Ghazaleh Business and Culture Radio (TAGBC.FM)** **tagbc.fm**  
Radio Channel for Disseminating Thought, Culture and Education
- 63. Talal Abu-Ghazaleh International Records (TAGI-RECORDS)** **tagirecords.com**  
Protection of copyrights and neighboring rights in the field of music industry, registration and legal services of companies and domain name registration
- 64. Arabic Fluency Certificate (TALAQA)** **arabicfluency.com**  
Provider of Arabic fluency exam, teaching Arabic language and teaching methods

# Talal Abu-Ghazaleh Organization Services

---

## **Auditing**

1. External Audit
2. Internal Audit
3. Preparation of financial systems and procedures
4. Tax services and zakat
5. Refunding sales tax services on any purchases by tourists and visitors during their stay in Jordan
6. Establishment and liquidation of companies
7. Corporate Governance Audit
8. Review of Interim Financial Statements
9. Information Technology (IT) Audit
10. Special Purpose Audits
11. Business Valuations

## **Legal Services**

1. Services relating to foreign investments and companies including operational companies, free zone companies, and representative offices, in addition to other related services such as changing company's type, liquidation, and mergers and acquisitions
2. Incorporating offshore companies and renewing their licenses
3. Services related to labor law and employment cases, and drafting related contracts and reviewing them
4. Legal consultations on taxes of all types
5. Legal consultations on promotional campaigns and obtaining required licensing
6. Obtaining licenses for marketing and distributing medicines and pharmaceutical products and all legal services related to data exclusivity
7. Drafting and reviewing agreements of all types
8. Investigating local markets for counterfeit products and trademarks, and cooperating with the local authorities for seizure of such
9. Legal consultations related to Intellectual Property and infringement actions. Taking judicial and administrative measures to cancel registered trademarks violating the law
10. Taking border measures, in cooperation with the local authorities, to suspend release of infringing and counterfeit products
11. Drafting and reviewing all types of IP agreements, including Franchise and licensing agreements
12. Drafting and serving Cease and Desist letters to end IP infringement acts
13. Taking appropriate judicial measures against infringement acts and unfair competition
14. Legal Due Diligence studies
15. Complaints against infringement of domain names before accredited centers and local authorities

## **Multimedia**

1. Photography and video services

## **Intellectual Property**

1. Trademarks, Patents, Designs and Copyrights Registration
2. Search for Published Trademarks
3. Trademark Watch Services
4. Patent Drafting
5. Patent Validation Systems
6. Patent Anti-Infringement
7. Search for Published Patents
8. Ownership Search Services
9. Domain Name Registration
10. IP-Renewals
11. IP Valuation
12. IP Portfolio Management
13. Licensing and Franchising

## **Digital Marketing**

1. Digital Marketing Planning
2. Improve ranking of websites via search engines
3. Digital display ads
4. E-mail marketing
5. Marketing through social networking sites
6. Marketing systems through PPC
7. Digital marketing activities audit
8. Marketing via mobile phones
9. Digital blogging

## **Educational Services**

1. Students' guidance for programs and university selection
2. Educational program supervision
3. Assisting students in making an informed choice about which offer to accept
4. Visa form completion assistance
5. Students comprehensive assistance
6. Conducting acceptance exams
7. Offering entrance exams through TAGI-Metric
8. Helping students with the translation of pertinent documents through TAG-Translate
9. IELTS and TOEFL preparatory courses
10. Chinese language courses
11. Organizing educational fairs

## **Publications**

1. Printing Consulting Services
2. Publication and Distribution
3. Supervision and follow up

## Consulting

1. Integrated Management Systems
2. ISO 9001 quality systems
3. Systems specifications customer satisfaction ISO 10001
4. Specification dealing with customer complaints ISO 10002 systems
5. Training process specification ISO 10015 systems
6. Environmental management systems ISO 14001
7. Testing laboratories and calibration systems ISO 17025
8. Occupational health and safety systems OHSAS 18000 and ISO 45001
9. IT services systems ISO 20001
10. Food safety management systems ISO 22001
11. Information Security Management Systems ISO 27001
12. Good manufacturing operations systems
13. Strategic plans
14. Pricing strategies and profitability systems
15. Balanced Scorecard and performance management systems
16. Strategies and supply chain systems
17. Family governance systems
18. Corporate governance systems
19. Processes Policies and Procedures
20. Process management, improvement, reengineering, and reorganization
21. Human Resources Management Systems
22. Marketing Plans
23. Market Analysis and Statistical Analysis
24. Financial Risks Management
25. Financial and Accounting Policies and Procedures
26. Operational and Financial Due Diligence
27. Mergers and Acquisitions Services
28. Business Evaluations
29. Building Financial Models for Business
30. Assets and Asset Management Consulting
31. Risk Management Consulting
32. Business Plans
33. Economic Feasibility Studies
34. Initial Feasibility Studies
35. Research and Sector Studies
36. Restructuring and Preparing Job Descriptions
37. IPO (Initial Public Offering) Services
38. Employee Performance Evaluations
39. Environmental Impact Assessment Studies
40. Internal Audit of Quality and Operations
41. Establishment of Project Management Offices PMO
42. Project Management
43. ICT Strategic Planning

44. Technology Change Management
45. Vendor Management
46. Project Management & Implementation Supervision
47. ICT Policies and Procedures Development
48. Business Continuity & Disaster Recovery
49. Network Vulnerability Assessment
50. Penetration Testing
51. ERP Consulting and audit

## **Training**

1. Training for both public and private sectors
2. Identifying training needs, preparing training plans and assessing the impact of training
3. Internal training systems design
4. Establishment and development of training centers
5. Design and development of training manuals and kits
6. Development and restructuring of internal training units
7. Holding specialized workshops
8. Implementation of targeted training programs to meet the requirements of the Arab excellence awards
9. Quantity Surveying (academic certificates and training courses)
10. Talaqa program for Arabic language
11. Provision of training courses and international professional certifications exams in quality, insurance, health and safety and Islamic finance
12. Provision of diplomas in collaboration with local and international universities in Human Resources and Project Management
13. Accreditation of centers for conventional and digital exams to a number of universities and professional associations
14. Arabic language program for non-native speakers
15. Read With Your Ears Program
16. Language programs (English, Chinese, French, Italian and German)
17. CIM program for Digital Marketing

## **Media**

1. Media training and consulting
2. Communication campaigns and strategy
3. Editing and Copywriting
4. Content Writing
5. Smart Media Solutions
6. Public Relations

## **Training on IT Skills**

1. Talal Abu-Ghazaleh International Diploma in IT Skills (Offered by Talal Abu-Ghazaleh E-Training)

## **Web Development**

1. Websites Development and Design
2. Websites auditing
3. E-marketing campaigns
4. Development of website management systems content
5. Web application development
6. Electronic encyclopedias systems development
7. Wiki and forums systems development
8. Work management systems development

## **E-Solutions**

1. Enterprise Resource Planning (ERP) Consulting
2. Systems and operations restructuring analysis
3. Information Systems Auditing
4. System Development
5. Portal Systems Development
6. Mobile Systems Development

## **E-Infrastructure**

1. Server rooms infrastructure consulting and design
2. Intranet Design and Consulting
3. Email and address applications
4. Web hosting consulting
5. Open sources consulting
6. Technical support for communications and information technology services
7. Consulting Solutions for backups and disaster recovery plans

## **Human Resources**

1. Human Resources Consulting
2. Human Resources Training

## **Literacy Program:**

1. Digital literacy programs
2. Alphabetic literacy programs
3. Cultural literacy programs

## **Archiving**

1. Electronic archiving program
2. Archiving of files and documents

## **Examination Center Services**

1. Providing a comprehensive high-tech examination center with Internet monitoring services and verification of the identity of the student

## **Cloud Computing**

1. Cloud Strategic Planning
2. Cloud Infrastructure Consulting
3. Cloud Service Discovery
4. Hybrid Solutions Consulting
5. Desktop Virtualization architecture

## **Databases**

1. A database of updated contact information is stored centrally for clients, non-profit organizations, funding and government institutions, as well as CVs of experts from inside and outside TAG-Org in various sectors and disciplines
2. A special database for customer relationship management

## **Graphic Design**

1. Publication design
2. Trademark design and development

## **Market and Competitive Analysis**

1. Competitor Analysis and Competitive Intelligence Studies
2. Market Analysis and Benchmarking Studies
3. Exploring opportunities by following local and International firms' news and instant reporting to upper management team

## **Translation**

1. Translation services to all major languages in all fields
2. Interpretation services
3. Revision and proofreading

## **Tenders Consulting Services**

1. Bids announcement services
2. Consultation services for improving the guidelines and regulations of bids
3. Consultation services for management of contracts and legal obligations
4. Consultation services for implementation of bids by our consultants, expert network and partners
5. Consultation services for management of suppliers' registers
6. Consultation services for preparation of bids' documents, invitation for bids and assessment
7. Training services for preparation and analysis of bids' documents, bidding and management of bid risks

## **Recruitment Services for External Clients and Internal Recruitment for TAG-Org**

1. Recruitment
2. Evaluation of Candidates
3. Testing procedures
4. Employment evaluation system
5. Providing training to companies on hiring procedures

## **Tourism Consulting**

1. Consulting and marketing services in the field of Tourism

# **Talal Abu-Ghazaleh Foundation Services**

---

## **International Arab Society of Certified Accountants (IASCA)**

1. Professional Exams
2. Services to adopt International Financial Reporting Standards
3. Translation of Professional Publications and Professional Curricula
4. Services to adopt Public Sector Accounting Standards
5. Training Courses
6. Consultancy Services (Establishing Financial Systems, Authoring Curriculum and Training Material, Preparing Audit Guides, Setting Training Needs)

## **Talal Abu-Ghazaleh Knowledge Society (TAG-KS)**

1. Training Services
2. Knowledge Stations Management

## **Arab Society for Intellectual Property (ASIP)**

1. Specialized Training Courses in the field of Intellectual Property
2. Conferences and Workshops
3. Legal and Intellectual Property Consultancy Services
4. Professional Publications

## **The Arab International Society for Management Technology (AIMICT)**

1. Professional Certificates in the Fields of Quality and Leadership
2. Consultancy Services and Qualification in the Fields of Quality and Management
3. Training and Capacity Building in the Fields of Quality, Management, Technology Management and Leadership

## **Talal Abu-Ghazaleh Digital University (TAG-DU)**

1. Online Master's Degree in Business Administration

## **Licensing Executives Society- Arab Countries (LES-AC)**

1. "Arab Certified IP Licensing Practitioner" Professional Program
2. Professional Training and Capacity Building Services
3. Membership at Licensing Executives Society International (LESI)
4. Networking opportunities with international experts in the fields of Intellectual Property, Patents, Technology Commercialization, and Technology Transfer
5. Licensing Consultancy Services
6. Professional Publications and Books

## **ICTDAR - Talal Abu-Ghazaleh for Small and Medium Enterprises Program**

1. The program aims at helping businessmen and entrepreneurs to increase productivity and competence by using Information and Communications Technology

## **All for Palestine Organization**

1. Providers of Prominent Palestinian Profiles

## **Electronic Arabic Encyclopedia (TAGEPEDIA)**

1. Providers of Digital Arabic Content

## **Talal Abu-Ghazaleh Knowledge and Wealth Creation (TAG-Creation)**

1. Business Consultancy
2. Inventions Commercialization
3. Commercial Partnerships
4. Intellectual Property Services
5. Legal Services
6. Consultancy Services
7. Corporation Development and Management
8. Training

## **Talal Abu-Ghazaleh Business and Culture Radio (TAGBC.FM)**

1. “Ma’an From Amman” Radio Channel for Disseminating Thought, Culture and Education

## **Talal Abu-Ghazaleh International Institute for Social Responsibility (TAG-IISR)**

1. Training on Strategic Planning and Social Responsibility Activities
2. Supervising and Planning Awareness Campaigns in the Field of Social Responsibility
3. Setting-Up Social Responsibility Policies
4. Conducting Implementation Assessment and Providing Feedback to Concerned Organizations
5. Conducting Assessment of Social Responsibility Initiatives and Impact
6. Drawing Plans and Preparing Budgets of Social Responsibility
7. Creating Consolidation among Initiatives and Social Responsibility Entities
8. Organizing Local, Regional and International Seminars, Conferences and Gatherings

## **Talal Abu-Ghazaleh Knowledge Forum (TAGKF)**

1. Economic Consultancy Services
2. Economic Research and Studies in Jordan
3. Organizing Economic Related Events
4. Developing Short, Medium and Long Term Economic Visions to be Proposed to Policy Makers
5. Hosting and organizing lectures and others events and activities

## **Talal Abu-Ghazaleh Visa Services - Chinese Visa Section (TAG-Visa)**

1. Chinese Visa Services

## **Talal Abu-Ghazaleh Confucius Institute (TAG-Confucius)**

1. Teaching Chinese Language
2. Intensive Chinese Language Courses in the Field of Business
3. Granting Student Scholarships to China to Learn Chinese Language and Culture
4. Organizing Summer Camps in China
5. Teaching Chinese Language in Schools
6. Organizing Events and Activities Related to Chinese Culture and History

## **Arab Organization for Quality Assurance in Education (AROQA)**

1. Quality Assurance Services for Educational Institutions
2. Academic Accreditation of schools
3. Academic Accreditation of Enterprises and Educational Programs through International Accreditation Institutions

## **Talal Abu-Ghazaleh International University (TAGI-UNI)**

1. Highly Accredited Online Academic and Professional Programs

## **Arab States Research and Education Network (ASREN)**

1. Interconnect the infrastructure of the Arab National Research and Education Networks
2. Provide wireless educational communication services and technical compatibility for Research and Education Networks
3. Provide technical connectivity and communication services to the European and Global Research and Education Networks, computing sources and research and educational databases

## **Abu-Ghazaleh Intellectual Property News Agency (AG-IP News)**

1. News Writing in the Field of Intellectual Property (IP) Journalism
2. Editing and Proofreading News in the Field of IP
3. Quality Control of Translated IP News from English to Arabic and Vice-versa

## **Talal Abu-Ghazaleh Information Technology News Agency (TAG-IT News)**

1. News Writing in the Field of Information Technology
2. Editing and Proofreading News in the Field of Information Technology
3. Quality Control of Translated Information Technology News from English to Arabic and Vice-versa

## **Talal Abu-Ghazaleh Education News Agency (TAG-Educa News)**

1. News Writing in the Field of Education
2. Editing and Proofreading News in the Field of Education
3. Quality Control of Translated Education News from English to Arabic and Vice-versa

## **Jordanian National Orchestra Association (JOrchestra)**

1. Organizing concerts, musical events and projects dedicated to music

## **Talal Abu-Ghazaleh International Records (TAGI-RECORDS)**

1. Protection of copyrights and neighboring rights in the field of music industry, registration and legal services of companies and domain name registration

# TAG PROFILE

---

## 1. Academies Degrees and Certificates

---

- Honorary Ph.D. in Management and Economics, Jerash University, Jordan (2016).
  - Honorary Ph.D. in Business Administration, Mutah University, Jordan (2015).
  - Honorary Ph.D. in Human Arts, Bethlehem University, Palestine (2014).
  - Honorary Ph.D. in Arts, Canisius College, Buffalo, USA (1988).
  - Bachelor of Science in Business Administration, The American University of Beirut, Lebanon (1960).
- 

## 2. Official Assignments

---

- Senator, Jordanian Upper House, The Hashemite Kingdom of Jordan (2016).
  - Senator, Jordanian Upper House, The Hashemite Kingdom of Jordan (2010-2011).
- 

## 3. Decorations

---

- Order of Commander of Civil Merit, His Majesty King Philip VI, King of Spain, Spanish Embassy, Jordan 2018
  - Decoration of Independence of the First Order by His Majesty King Abdullah II bin Al-Hussein, Raghadan Palace, The Hashemite Kingdom of Jordan (2016).
  - Decoration of Enhancing the Sino-Arab Relations from HE Mr. Xi Jinping, President of the People's Republic of China, Egypt (2016).
  - Decoration of Creativity in Innovation and Digital Transformation from Regional Donor Organizations, Bahrain (2016).
  - Prince Sultan bin Abd-Alaziz's decoration for Business Youth, (2012)
  - The Presidential decoration presented by President of the Republic of Lebanon General Emile Lahoud, Lebanon (2001).
  - Legion of Honour 'Chevalier de la Légion d'Honneur from Mr. Robert Mitterrand, The Elysee Palace, France (1985).
  - Decoration of the Republic of Tunisia from His Excellency President Habib Bourguiba, Republic of Tunisia (1985).
  - Decoration of Independence of the Hashemite Kingdom of Jordan from His Majesty the Late King Hussein Bin Talal, Raghadan Palace, The Hashemite Kingdom of Jordan (1967).
- 

## 4. Chairmanships

---

- Chair of the Talal Abu-Ghazaleh University College for Applied Business and Information Technology (TAGUC), The Hashemite Kingdom of Jordan (2017).
- Honorary chair of the Board of Trustees of the Arab Commission for Satellite Broadcasting (ARABCB), (2017).

- Honorary President of the Bosphorus Summit's Board of Trustees, Turkey.
- Chair of the Honorary Council of the Consortium for Sustainable Urbanization, USA, (2015).
- Co-chair of the UN Global Network on Promoting Digital Technologies for Sustainable Urbanization, USA, (2015).
- Honorary Chair of the Palestinian Association of Certified Public Accountants, Palestine (2015).
- Chair of the Arab Coalition of Services Industry, Lebanon (2015) - under construction.
- Chair of the Jordanian National Orchestra Association (JOrchestra), The Hashemite Kingdom of Jordan (2014).
- Chair of the Talal Abu-Ghazaleh University College of Business (TAG-UCB), Kingdom of Bahrain (2012).
- Chair of the Talal Abu-Ghazaleh International University (TAGI-UNI), Lebanon (2012).
- Chair of the Research Centre and Strategic Action, Switzerland, (2012).
- Chair of the Supreme Advisory Committee, International Cooperation Organization, Turkey (2012-Present).
- Chair of the All for Palestine Initiative, France (2011-present).
- Chair of the Economic Policy Development Forum (EPDF), The Hashemite Kingdom of Jordan (2011- present).
- Chair of the Arab States Research and Education Network (ASREN), Germany (2010- present).
- Chair of the United Nations Global Alliance for ICT and Development (UNGAID), USA (2009- 2010).
- Chair of the Afro-Asian Knowledge Society Council, Egypt (2009).
- Chair of the Arab World of Internet Institute, USA (2008).
- Chair of the Encyclopedia of Excellence and Civilization Committee, KSA (2008).
- Chair of the Board of Directors, UN Global Compact (UNGC), USA (2006-2008).
- Chair of the Arab Organization for Quality Assurance in Education (AROQA), Belgium (2007-present).
- Chair of the Talal Abu-Ghazaleh Graduate School of Business (TAG-SB), The Hashemite Kingdom of Jordan (2006 - 2017).
- Vice-Chair of the United Nations for Information and Communication Technology (UN ICT Task Force), New York (2006-2010).
- Chair of Evian Group Governing Body, Geneva, Switzerland (2006-2009).
- Chair of the Evian Group-Arab Region (EGAR), Switzerland (2006-2009).
- Chair of the Business Action to Support the Information Society (BASIS), International Chamber of Commerce (ICC), France (2006-2008).
- Chair of the Board of Trustees, Perspective Europe, France (2005-2007).
- Chair of the Advisory Committee on Internet Governance, United Nations Information and Communication Technologies Task Force (UN ICTTF), USA (2003-2004).

- Chair of the International Chamber of Commerce Task Force (ICC TF) on Internet Governance, France (2003-2004).
- Chair of the Arab Intellectual Property Mediation and Arbitration Society (AIPMAS), The Hashemite Kingdom of Jordan (2003-present).
- Chair of the Commission on E-Business, Information Technologies and Telecoms, International Chamber of Commerce (ICC), France (2001-2008).
- Chair of the Arab Regional Network of the United Nations Information and Communication Technologies Task Force (UN ICT TF), USA (2001-2004).
- Chair of the Working Group on Human Resources and Capacity Building (HRCB) of the United Nations Information and Communications Technologies, (UN ICT TF), USA (2001-2002).
- Chair of the Arab Internet Names Consortium (AINC), The Hashemite Kingdom of Jordan (2001).
- Chair of the Licensing Executives Society-Arab Countries (LES-AC), The Hashemite Kingdom of Jordan (1998-present).
- Chair of the United Nations Committee of Experts on Professional Qualifications Standards, Switzerland (1995-1998).
- Chair of the Middle East Council, Center for Strategic and International Studies, USA (1995-1997).
- Chair of the United Nations for the Development of Accounting Education, USA (1995).

---

## **5. Selected Board Memberships**

---

- Chair of the United Nations Intergovernmental Working Group of Experts on International Standards of Accounting and Reporting (UNISAR), USA (1995-1996).
- Chair of the Committee for the Newly Industrialized and Developing Countries Affairs, the International Accounting Standards Committee (IASC) (1989-1995).
- Chair of the Arab Knowledge Management Society (AKMS), USA (1989-present).
- Chair of the Affairs of the Modern Industrialized Nations and Developing Countries, the International Accounting Standards Committee (1989-1992).
- Chair of the Arab Society for Intellectual Property (ASIP), Germany (1987-present); in consultative status to the World Intellectual Property Organization (WIPO).
- Chair of the International Arab Society of Certified Accountants (IASCA), UK (1985-present); in consultative status with the U.N. Economic and Social Council (ECOSOC).
- Member of the Advisory Board of INSEAD Global Talent Competitiveness Index (GTCI), France (2017).
- Member of United Nations Social Impact Fund High Level Advisory Board (UNSIF-HLAB), (2017)

- Honorary membership from the Kuwaiti Association of Accountants and Auditors, Kuwait (2017).
- Special Ambassador, the World Tourism Organization (UNWTO), Madrid, Spain (2017).
- Member of the founding committee of the Council of Islamic Donor Institutions, Qatar (2016).
- Member of the Advisory Board of the Global Talent Competitiveness Index (GTCI), France (2014).
- Member of the Advisory Board of Hamdan Bin Mohammed Smart University, the United Arab Emirates (2014).
- Member of the Bretton Woods Committee, USA (2014).
- Global Social Responsibility Ambassador of CSR Regional Network, Kingdom of Bahrain (2014).
- A Royal Commission to Enhance the Integrity System, The Hashemite Kingdom of Jordan (2013-present).
- Council on Arab Relations with Latin America and the Caribbean (CARLAC), under the presidency of HE Dr. Leonel Fernandez, former President of the Dominican Republic, the UAE (2013).
- World Trade Organization (WTO) Panel on Defining the Future of Trade, Switzerland (2012-present).
- Festival of Thinkers, the UAE (2011-present).
- International Advisory Board, University of Bahrain, Kingdom of Bahrain (2010-2011).
- International Advisory, E-City for King Hamad Ibn Isa Al Khalifa, Kingdom of Bahrain (2009).
- Honorary Board Membership, Afro-Asian Peoples' Solidarity Organization (2008).
- Executive Board, International Chamber of Commerce (ICC), France (2006-2009).
- Board of Trustees, Arab Anti-Corruption Organization, Lebanon (2007-present).
- International Chamber of Commerce (ICC), France (2007).
- Board of Directors, UN Global Compact, USA (2006-2008).
- Advisory Board, Evian Group, Switzerland (2005-2009).
- Board of Directors, King Hussein Foundation, USA (2005-present).
- The International Consultative Board, the World Coalition, USA (2005).
- Board of Directors, World Links Arab Countries Advisory Council, USA (2004-2005).
- Board of Directors, World Links Worldwide, USA (2003-2004).
- Public Sector Consultative Group, International Federation of Accountants (IFAC), USA (2003- 2006).
- Board of Trustees, King Hussein Cancer Center (KHCC), the Hashemite Kingdom of Jordan (2003-2006).
- Board of Trustees, National Music Conservatory (NMC), the Hashemite Kingdom of Jordan (2003- 2005).

- Advisory Board, Knowledge Economy Community, Development Gateway, World Bank, USA (2002- 2005).
- Advisory Board, Industry Advisory Commission, the World Intellectual Property Organization (WIPO), Switzerland (1999-2000).
- Board of Advisors, Middle East Council of the Center for Strategic & International Studies (CSIS), USA (1995-1997).
- Member of the Board, International Federation of Accountants Council (IFAC), USA (1992).
- Member of the Board, International Accounting Standards Committee (IASC), UK (1988-1990).
- Member of the Arab Thought Forum (1988-present).
- Member of the Board, International Auditing Practices Committee (IAPC) of IFAC, USA (1987-1990).
- Board of Governors, Keck Center for International Strategic Studies, USA (1985-1988).
- Board of Trustees, American University of Beirut, Lebanon (1980-1982).

---

## **6. TAG-Org Initiatives**

---

### **In the field of Education and Scientific Research**

- Talal Abu-Ghazaleh University College for Applied Business and Information Technology (TAGUCABIT), The Hashemite Kingdom of Jordan (2017).
- Talal Abu-Ghazaleh University College of Business (TAG-UCB), Kingdom of Bahrain (2012).
- Talal Abu-Ghazaleh International University (TAGI-UNI), Lebanon (2012).
- Arab States Research and Education Network (ASREN), Germany (2010- present).
- Arab Organization for Quality Assurance in Education (AROQA), Belgium (2007-present).
- Talal Abu-Ghazaleh Graduate School of Business (TAG-SB), The Hashemite Kingdom of Jordan (2006 - 2017).
- Talal Abu-Ghazaleh College of Business, American University of Beirut (1978-1983).
- UNESCO and TAG-Org: Partnership on ICT Indicators in Education.
- Talal Abu-Ghazaleh Confucius Centre (TAG-Confucius).
- Talal Abu-Ghazaleh Cambridge IT Skills.

---

### **In Capacity Building**

- Designed and produced TAGITOP, top of the line laptop capability with Netbook portability.
- Talal Abu-Ghazaleh Knowledge Society, which empowers the Arab youth as part of TAG-Org's corporate responsibility.
- Talal Abu-Ghazaleh Knowledge Award: grants scholarships to distinctive Palestinians to study at TAGSB.

- Talal Abu-Ghazaleh Grant presented to West Bank and Gaza citizens to attain Certified Arab Professional Accountant qualifications.
  - Grant to first ranked Arabic university graduates in accounting to attain the Certified Arab Professional Accountant qualification.
  - Launch of the Adel Al-Sa'di Award for Excellence for the first ranked student in the Arab Certified Accountants Society.
  - Electronic Arabic Encyclopedia (TAGEPEDIA).
  - The Talal Abu-Ghazaleh Center for Business Research at Canisius College.
  - Short story contest award “The Dreaded Echo” conducted by the Top Council for Care of the Arts, Literature and Social Sciences for the students of higher education institutions in the Arab countries..
- 

### **In the field of Media and Journalism**

- Intellectual Property News Agency | [www.agip-news.com](http://www.agip-news.com)
  - Information Technology News Agency | [www.tagitnews.com](http://www.tagitnews.com)
  - Education News Agency | [www.tageducanews.com](http://www.tageducanews.com)
- 

### **In the field of Publications**

- Talal Abu-Ghazaleh ICT Dictionary 2<sup>nd</sup> edition (2013).
  - Talal Abu-Ghazaleh IP Dictionary 2<sup>nd</sup> edition (2013).
  - Talal Abu-Ghazaleh Dictionary of Patents (2012).
  - Talal Abu-Ghazaleh Legal Dictionary (2012).
  - Talal Abu-Ghazaleh Collocations Dictionary (2012).
  - Talal Abu-Ghazaleh ICT Dictionary 1<sup>st</sup> edition (2008).
  - Talal Abu-Ghazaleh Accountancy & Business Dictionary (2001).
  - Talal Abu-Ghazaleh IP Dictionary 1<sup>st</sup> edition (2000).
  - Talal Abu-Ghazaleh English-Arabic Dictionary of Accounting 1<sup>st</sup> edition (1978).
- 

### **In the field of Community Service**

- Electronic Jerusalem market, an electronic portal and a live commercial marketplace between Palestine and the world to support Arab Palestinians in Jerusalem.
- The Palestinian Exchange Market, an electronic portal for the facilitation of work of Palestinian business men with the world.
- Jordanian Association for Family Owned Businesses to raise awareness on and develop standards of governance.
- TAG-Org's cooperation with Qatar Centre for Supporting Civil Society and the Regional Network for Corporate Social Responsibility.
- Professional services to improve the roles and performance of Jordan News Agency (Petra).

- Talal Abu-Ghazaleh Knowledge Forum “A space for dialogue and exchange of knowledge”.
- Centre of Governance for raising awareness and for the exercise of the social role in serving the society.
- Talal Abu-Ghazaleh Cambridge Centre for IT Skills: contributing to the building of a knowledge society.
- Talal Abu-Ghazaleh Computers Refurbishment Center and it’s widely distributed projects and initiatives among charitable organizations and schools.
- E-training Center in Gaza Camp to provide the youth with electronic knowledge skills.
- In cooperation with TAG-Org and the International Relief Organization: Training hundreds of people in Jordan on entrepreneurship skills.
- Support and train researchers and students and prepare them for the labor market.
- A program for the empowerment of women in Bahrain in cooperation with the Women’s Supreme Council.
- A training program for fresh graduates across Jordan’s camps.
- Moot Court Competition for the training of law college students to train them on adjudication in Intellectual Property matters.
- “Test Your Knowledge” Competition on Trademark Symbols to measure knowledge of trademarks and symbols.
- Arab ICT Network to motivate social development of the deprived peoples of the region.
- Cooperation with accounting and auditing associations in the Arab world.
- Development of Arab Intellectual Property laws.
- TAG-Org is a partner to Prince Sultan bin Abd-Alaziz’s Award for Business Youth.

---

## **7. Music Patronages**

---

- Patron, Palais Garnier, France (2016).
- Patron, Jordanian National Orchestra Association (JOrchestra) musical concerts, The Hashemite Kingdom of Jordan (2014-Present).
- Patron, The Second Modernity: The Artistic Collaboration of Fairuz and Ziad Rahbani Conference, Anis Makdisi Program in Literature, American University of Beirut (AUB), Lebanon (2006).
- Patron, Walid Gholmieh Symphonies (2006).
- Private Concert by Ramzy Yassa and Ghada Ghanem, Cambridge, UK (August 2004).
- Patron, L’Association pour le Rayonnement de l’Opéra national de Paris (AROP) (2004-present).
- Board of Trustees and Chair, National Music Conservatory (NMC), Amman, The Hashemite Kingdom of Jordan (2003-2005).

- Patron, Lebanese National Symphony Orchestra (LNSO) ( 2003-present).
- Patron, l'Opéra de Paris (2001-present).
- Private concert by the Mozarteum Orchestra of Salzburg, Salzburg, Austria (2000).
- 28<sup>th</sup> General Assembly for the International Music Council, The Hashemite Kingdom of Jordan (1999).
- TAGO Golden Jubilee Concert, London, UK (1997).
- Private concert by Ramzi Yassa, USA (1994).
- Patron, Freunde der Salzburger Festspäele (1976).

---

## **8. Professional Publications (Supervision and support)**

---

- The Imperative of a WTO Reform Agenda, Switzerland (2013).
- WTO at the Crossroad, Geneva (2012).
- Arab Certified Management Accountant (2012).
- Guide to Using ISAS in the Audits of Small and Medium-sized Entities (2012).
- The Vest Pocket Guide to IFRS (2012).
- Guide to Quality Control for Small-and Medium-sized Practices (2012).
- Islamic Commercial Law (2010).
- Islamic Banking and Takaful (2010).
- Islamic Capital Markets and Instruments (2010).
- Accounting for International Fund (IF) Institutions (2010).
- Leaders Outlook, TAG Graduate School of Business Magazine (2010).
- International Financial Reporting Standard for Small and Medium- Sized Entities (2009).
- The Licensing Executives Society International (LESI) Guide to Licensing Best Practices (2007).
- Anti-Money Laundering Guide (2006).
- Guide to Corporate Governance (2006).
- International Financial Reporting Standards (IFRS) Workbook and Guide (Wiley) (2006-2008-2011).
- Authorized Arabic World Intellectual Property Organization (WIPO) Intellectual Property Handbook: Policy, Law and Use (2005).
- Official Arabic Translation of the International Accounting Standards in the Public Sector (2005).
- Official Arabic translation of International Standards on Auditing Practices and Business Ethics (2005).
- Authorized Arabic translation of the “Guide for Legal Retention Period for the Merchant Books and Auditor Work Papers (2004).
- Authorized Arabic “International Financial Reporting Standards” (2003-2013).
- Handbook of International Standards on Auditing, Assurance and Ethics Pronouncements (2001-2013).

- Authorized Arabic “International Accounting Standards in the Public Sector” (2001-2013).
- Authorized Arabic “International Standards on Auditing and Code of Professional Conduct” (2001).
- English Translation, “Intellectual Property Laws of the Arab Countries” (2000).
- Authorized Arabic “International Accounting Standards” (1<sup>st</sup> edition 1999, 2<sup>nd</sup> edition 2000, 3<sup>rd</sup> edition 2001).
- Authorized Arabic “Business Guide to the World Trading System” (1999).
- Authorized Arabic/English “Accounting and Financial Reporting for Environmental Costs and Liabilities (1999).
- Trademark Laws in the Arab Countries: Countries Guides (1998).
- Official Arabic version of the “International Standards on Auditing” (1st edition 1998, 2nd edition 2001, 3<sup>rd</sup> edition 2002).
- Official Arabic version of the “Business Guide to the World Trading System” (1<sup>st</sup> edition 1998, 2<sup>nd</sup> edition 2000).
- Accounting as a Tool for Decision Making in Tourism (1983).

---

## **9. Honorary Awards**

---

- The Worldwide Alumni Association of AUB (American University of Beirut) Distinguished Alumnus Award for 2016.
- Honorary Award for recognition and acknowledgement of the strong partnership with the United Nations Development Programme, Jordan (2016).
- Abu-Ghazaleh Social Responsibility Awards launched by CSR Regional Network for his efforts in social initiatives, Kingdom of Bahrain (2014).
- Visionary Leader Award from the Asian Education Leadership Awards, the UAE (2013).
- The Arab Award for Innovation Media from His Highness Sheikh Jaber Mubarak Al Hamad Al Sabah, Kuwait, (2012).
- Man of the Year Award from the Palestine International Institute, the Hashemite Kingdom of Jordan (2012).
- Award of “Arab ICT Personality” of the Year 2010 from Union of Arab ICT Associations, Kingdom of Bahrain (2010).
- Honorary Award, the Arab Federation for the Protection of Intellectual Property Rights (AFPIPR), The Hashemite Kingdom of Jordan, (2009).
- The International Lifetime Achievement Award, the UAE (2008).
- IP Hall of Fame Academy, USA (2007).
- Aljazeera Award for Lifetime Achievement, Qatar (2004).
- Gold Mercury International Award from His Royal Highness Prince Khalifah Bin Salman Al Khalifah, Kingdom of Bahrain (1978).

---

## 10. Certificates of Appreciation

---

- Certificate of Appreciation, presented by the Research and Translation Center, Prince Sultan University, KSA, (2017).
- Certificate of Appreciation, World's Most Prominent Chartered Accountants, Journal of International Accounting, UK, (2014).
- Certificate of Appreciation, One of the World's 500 Most Influential Arabs, Arabian Business Magazine, the UAE, (2012).
- Certificate of Appreciation, Palestinian Business Forum, Jordan, (2011).
- Certificate of Appreciation, Bahraini - American Cultural Exchange Society, Bahrain, (2010).
- Certificate of Appreciation, General Directorate of Education, KSA, (2010).
- Certificate of Appreciation, Youth Media Forum, Jordan, (2010).
- Certificate of Appreciation, Islamic University, Palestine, (2005).
- Global Leadership Award, UK, (1997).
- Certificate of Appreciation, International Accounting Standards Board, UK, (1988-1990).

---

## 11. Selected Shields

---

- Honorary Shield, Chamber of Commerce, Industry, and Agriculture of Tripoli and North Lebanon, presented by Mr. Tawfiq Daboussi, Lebanon, (2018).
- Honorary Shield, presented by Yacoub Sarraf - Ministry of National Defense, Lebanon, (2018)
- Honorary Shield, presented by Maj. Gen Ahmad Sarhan Al Fakeh - Public Security Directorate, Jordan, (2017).
- Honorary Shield, Jordan Armed Forces - The Arab Army, presented by Maj. Gen. Mahmoud Abdel Halim Freihat, Jordan, (2017).
- Honorary Shield, Accounting and Audit Profession Council, Sudan, (2017).
- Honorary Shield, Prince Sultan University, UAE, (2017)
- Honorary Shield, Egyptian Armed Forces - Ministry of Defense, presented by Staff Col. Tamer Fekry, Egypt, (2015-2017).
- Decoration of Creativity in Innovation and Digital Transformation, Regional Donor Organizations, Bahrain, (2016).
- Honorary Shield, 7th Bosphorus Summit, International Cooperation Platform (UIP-ICP), Turkey, (2016).
- The Gold Award for Sustainable Development, and the United Nations Commissioner for the Advancement of the United Nations' Goals for Sustainable Development 2030, Oman, (2016).
- Honorary Shield, United Nations for Development Program (UNDP), Jordan, (2016).

- Arab-Golden Shield of Excellence, Arab Woman's Council for Social Responsibility, UAE, (2016).
- Honorary of Distinguished Economist, Amman Chamber of Commerce, Jordan, (2016).
- Honorary Shield, presented by Senator Muhammad Ishaq Dar, Minister for Finance, Pakistan, (2016).
- Honorary Shield, presented by Speaker of the Council of Representatives of Bahrain, Khalifa bin Ahmed Al Dhahrani, Bahrain, (2016).
- Honorary Shield, Kuwait Accountants and Auditors Association, presented by Chairman and Board Members, Kuwait, (2015-2016).
- Honorary Shield, Palestinian Turkish Businessmen Union, Turkey, (2015).
- Honorary Shield, presented by Palestinian Jordanian Business Forum, Jordan, (2015).
- Honorary Shield, presented by Greater Ma'an Municipality, Jordan, (2015).
- Honorary Shield, Greater Amman Municipality, Jordan, (2015).
- Honorary Shield, General Union of Chambers of Commerce, Industry and Agriculture for Arab Countries, Lebanon, (2014).
- Honorary Shield, presented by President Abdul Rahman Sewar Al Zahab, Sudan, (2014).
- Honorary Shield, presented by Minister of Social Development, HE Dr. Fatima bint Mohammed Al Balushi, Bahrain, (2014).
- Honorary Shield, Applied Science University, Jordan, (2014).
- Honorary Shield, Ras Al-Khaimah Chamber of Commerce and Industry, the UAE, (2014).
- Honorary Shield, Sudan University of Science and Technology, Sudan, (2014).
- Visionary Leader Award, Asian Education Leadership Awards, the UAE, (2013).
- Honorary Shield, Specialty Hospital, Jordan, (2013).
- Honorary Shield, Hamdan Bin Mohammed Smart University, the UAE, (2013).
- Honorary Shield, International Arab Youth Congress, Jordan, (2013).
- Honorary Shield, Gulf Educational Supplies and Solutions (GESS) Conference and Exhibition, UK, (2013).
- Honorary Shield, presented by National Library, Jordan, (2013).
- Honorary Shield, Palestinian Embassy, Jordan, (2013).
- Honorary Shield, Drama Critic Forum, Jordan, (2013).
- Honorary Shield, presented by Shaikha Mai bint Mohammed Al Khalifa - the Bahraini Minister of Culture, Bahrain, (2013).
- Arab Award for Media Creativity in the Arab Media Forum, presented by Kuwait Prime Minister HH Sheikh Jaber Al Mubarak Al-Hamad Al-Sabah, Kuwait, (2012).
- Honorary Shield, Palestinian Business Forum, Tunisia, (2012).
- Honorary Shield, Knowledge Management Conference, the UAE, (2012).

- Honorary Shield, presented by Sheikha Intisar Al Sabah, Kuwait, (2012).
- Honorary Shield, American University in Sharjah, UAE (2012).
- Distinction Award, Canisius College - New York, USA, (2011).
- Honorary Shield, Palestinian Lebanese Business Forum, Lebanon, (2011).
- Honorary Shield, University of Wales Institute, UK (2011).
- Honorary Shield, presented by HE Sheikh Nahyan Bin Mubarak Al Nahyan, Higher Colleges of Technology, the UAE, (2011).
- Honorary Shield, Arab Leadership Forum, Bahrain, (2011).
- Honorary Shield, 3rd Corporate Social Responsibility Conference, Qatar, (2011).
- Honorary Shield, General Secretariat of the Association of Arab Universities, Jordan, (2011).
- Honorary Shield, Shura Council, Bahrain, (2010).
- Honorary Shield, Council of Representatives Speaker, Bahrain, (2010).
- Honorary Shield, Prince Sultan Bin Abdulaziz Fund for Women Development, presented by Prince Mohammad Bin Fahd Bin Abdulaziz, Governor of the Eastern Province, KSA, (2009).
- Honorary Shield, State Audit Institution, Oman, (2009).
- Honorary Shield, Shenyang Normal University, China, (2009).
- Honorary Shield, Arab Federation for the Protection of Intellectual Property Rights, Jordan, (2009).
- Honorary Shield, Kuwait Society of Lawyers, Kuwait, (2009).
- Honorary Shield, Kuwait University, Kuwait, (2009).
- Honorary Shield, Naif Arab University for Security Sciences, KSA, (2009).
- Honorary Shield, Palestinian Association of Certified Public Accountants, Lebanon, (2009).
- Honorary Shield, Chamber of Commerce & Industry, KSA (2009).
- Honorary Shield, American University of Science and Technology, Lebanon (2008).
- Honorary Shield, University of Bahrain, Bahrain, (2007).
- Honorary Shield, Emirates Telecommunications Corporation (Etisalat), the UAE, (2007).
- Honorary Shield, International Chamber of Commerce, the UAE (2007).
- Honorary Shield, League of Arab States, Egypt, (2006).
- Al Jazeera Award for Lifetime Achievement, Al Jazeera Network, Qatar, (2004).
- Honorary Shield, presented by Sultanate of Oman Audit Institution on the 20th Anniversary of the Arab Society of Certified Accountants, UK, (2004).
- Honorary Shield, University of Cambridge, UK, (2003)
- Honorary Shield, Palestinian Engineers Association, Palestine, (1998).

- Honorary Shield, presented by His Royal Highness Prince Saud bin Nayef, KSA, (1998).
- Certificate of Appreciation, International Federation of Accountants, UK, (1987-1990)
- Honorary Shield, American Accounting Association, USA, (1986).
- Honorary Shield, Kuwait Accountants and Auditors Association, Kuwait, (1983).
- Honorary Shield, Dubai Municipality, United Arab Emirates
- Honorary Shield, Oman Chamber of Commerce and Industry, Oman
- Honorary Shield, Royal Air Force of Oman, presented by Commander of the Royal Air Force of Oman, Oman
- Honorary Shield, United States Mission, Geneva, Switzerland

# Talal Abu-Ghazaleh Organization Offices

---

## More than 100 Offices Worldwide

### **JORDAN**

#### **Amman**

##### **General Administration**

TAG-Org Building

46 Abdel Rahim Al-Waked Street, Shmeisani,  
Amman, Jordan

P.O. Box: 921100 Amman 11192, Jordan

Tel: +962 6 5100 900

Fax: +962 6 5100 901

#### **AGIP**

TAGUC Building

104 Mecca Street, Um-Uthaina, Amman,  
Jordan

P.O. Box: 921100 Amman 11192, Jordan

Tel: +962 6 5100 900

Fax: +962 6 5100 901

jordan@agip.com

#### **TAG-Audit**

TAG-Org GA Building

46 Abdel Rahim Al-Waked Street, Shmeisani,  
Amman, Jordan

P.O. Box: 921100 Amman 11192, Jordan

Tel: +962 6 5100 900

Fax: +962 6 5100 901

tagco.amman@tagi.com

#### **Talal Abu-Ghazaleh University College (TAGUC)**

TAGUC Building

104 Mecca Street, Um-Uthaina, Amman, Jordan

P.O. Box: 921951 Amman 11192, Jordan

Tel: +962 6 5100 900

Fax: +962 6 5100 901

info@taguc.com

#### **Talal Abu-Ghazaleh International University (TAGI-UNI)**

Regional Office:

TAGUC Building

104 Mecca Street, Um-Uthaina, Amman, Jordan

P.O. Box: 921100 Amman 11192, Jordan

Tel: +962 6 5100 900

Fax: +962 6 5100 901

info@tagiuni.com

### **Ma'an**

General Administration Building, Industrial  
Park, Al Mudawara Street, Maan

Tel: +962 6 5100 900

Mobile: +962 79 8340944

maan.archiving@tagorg.com

### **AFGHANISTAN**

#### **Kabul**

House No. 184, Street 14, District 10, Wazir  
Akbar Khan, Kabul, Afghanistan

P.O. Box 13004, Qalai-e-Fathullah, Kabul,  
Afghanistan

Tel: +93 20 2312688

Mobile: +93 77 9464384

Fax: +93 20 2312689

IP: afghanistan@agip.com

Auditing: afghanistan@tagi.com

### **ALGERIA**

#### **Algeria**

CENTRE COMMERCIAL ET D'AFFAIRES  
EL QODS, 5th Floor, Bureau No. 09-22 (Boite  
Postale: 143)

Cheraga, Algiers, Algeria

Tel: +213 21 341419

Fax: +213 21 341423

algeria@agip.com

### **BAHRAIN**

#### **Manama**

TAG-Org Building No. 1002 Road No. 5121,  
Suwayfayah No. 351, Manama

P.O. Box: 990 Manama, Kingdom of Bahrain

Tel: +973 17550003

Fax: +973 17550049

IP: bahrain@agip.com

Auditing: tagco.bahrain@tagi.com

#### **Talal Abu-Ghazaleh University College of Business (TAG-UCB)**

TAG-Org Building No. 1002 Road No. 5121,  
Suwayfayah No. 351, Manama

P.O. Box: 990 Manama, Kingdom of Bahrain

Tel: +973 17383000

Fax: +973 17383001

info@tagucb.edu.bh

## **CHINA**

### **Shanghai**

413, Tongsheng Tower, No. 458 Pudong Fushan Rd, Shanghai, China, 200122  
Tel: +86 21 58786281  
Fax: +86 21 58782853  
china.admin@tagorg.com

### **Beijing**

Room 1017, 10/F, Block 2, No. 2 Qingheying Dong Lu, Chaoyang District, Beijing, China, 100012  
Tel: + 86 21 58786281 / 18519035635  
Fax: +86 21 58782853  
beijing@agip.com

### **Hong Kong**

Suite 1201, Level 12, 1 Peking Road, Tsim Sha Tsui, Hong Kong  
Tel: +852 3980 9332  
Fax: +852 39809333  
marketing.hk@tagorg.com

### **Guangzhou**

Suite 1201, Level 12, 1 Peking Road, Tsim Sha Tsui, Hong Kong  
Tel: +86 18922426008  
marketing.china@tagorg.com

## **CYPRUS**

### **Nicosia**

7 Efesou Street, Apartment 401, 1055 Nicosia, Cyprus  
P.O. Box: 16270, 2087 Nicosia, Cyprus.  
Tel: +357 22 518 680  
Fax: +357 22 518 610  
cyprus@agip.com

## **EGYPT**

### **Cairo**

TAG-Org Building, A26 Smart Village, Km. 28 Cairo/Alexandria Desert Road, 6th of October City, Cairo- Egypt  
P.O Box: 150 Smart Village 12577, 6th of October City, Cairo - Egypt  
Tel: +202 35352900  
Fax: +202 35370433  
IP: egypt@agip.com  
Auditing: tagco.cairo@tagi.com  
Consulting: agcon.egypt@tag-consultants.com  
Training: training.egypt@tagitraining.com

## **INDIA**

### **New Delhi**

AGIP TMP Agents India Pvt, Ltd.  
HL Arcade, 3rd Floor, Plot No. 14, Sector – V (MLU) Market, Above AXIS Bank Dwarka, New Delhi 110075, India  
Tel: +91 11 4512 2000  
Fax: +91 11 4512 2099  
india@agip.com

### **Mumbai**

203, Metro Avenue, Pereira Road, Off Andheri Kurla Road, Opp Guru Nanak Petrol Pump, Near W E Highway Metro Station, Chakala, Andheri East, Mumbai-400099.  
Tel: +91 99 306 59638  
marketing.mumbai@agip.com

### **Bangalore**

Office No. 303, 3rd Floor, Trade Centre/Bhima Jewellers Building, No. 45 Dickenson Road, Next to Manipal Centre, Bengaluru - 560042  
Tel: +91 11 4512 2000  
Mobile: +91 96 33318694  
Fax: +91 11 4512 2099  
bengaluru@tagorg.com

## **IRAQ**

### **Baghdad**

Mahala 710, Street 20, Building 122, Al-Muthana District, Zayona, Near Maysaloon square, Baghdad, Iraq  
P.O. Box: 28361 Al-Dawoodi, Postal Code 12631, Baghdad, Iraq  
Tel: +964 7902 153509  
Mobile: +964 770269 6631  
Fax: +962 6 5100 901  
IP: iraq@agip.com  
Auditing: tagco.iraq@tagi.com

### **Erbil**

Italian village, House No. 463 Next to the 2nd Gate, Kurdistan- Erbil  
Tel: +964 6 62561715  
Mobile: +964 750 4237048 / 4221470  
Fax: +962 6 5100 901  
IP: erbil@agip.com  
Auditing: tagco.erbil@tagi.com

## **KUWAIT**

### **Kuwait**

Sharq – Ahmad Al Jaber Street, Dar Al Awadi  
Complex – 19th Floor  
P.O. Box. 4729 – Safat 13048, State of Kuwait  
Tel: +965 2243 3004  
Fax: +965 2244 0111  
IP: kuwait@agip.com  
Auditing: tagco-kuwait@tagi.com

## **LEBANON**

### **Beirut-TAG-Audit**

Alam Elddin Street – Al Mansour Building, 1st  
Floor Sanayeh, Beirut  
P.O. Box: 11-7381, Beirut, Lebanon  
Tel: +961 1 754 222  
Fax: +961 1 353 858  
tagco.beirut@tagi.com

### **Beirut-AGIP**

Anis Tabbara Street – Al Halabi Building, 1st  
Floor, Sanayeh, Beirut  
P.O. Box: 11-7381, Beirut, Lebanon  
Tel: +961 1 753 222  
Fax: +961 1 350548  
lebanon@agip.com

## **LIBYA**

### **Tripoli**

The Arab Company for information technology  
- Hai Alandalus Behind the Arab consensus  
Bank  
Mobile: +218 92 4555319  
+218 91 9418846  
kdurah@tagi.com

## **MOROCCO**

### **Casablanca**

ESPACE PORTE D'ANFA, Porte C, Rue Bab  
Mansour  
3ème étage, Appt N°11 Casablanca 20050,  
Kingdom of Morocco  
P.O. Box: 19005 Casa El Hank, Kingdom of  
Morocco  
Tel: +212 5 22 3661 19 / 21 / 26  
Fax: +212 5 22 366 133  
morocco@agip.com

## **OMAN**

### **Muscat**

Al-Wateyah, Al-Wakalat Street, Al-Rumailah  
Building No. 106, 2nd floor.  
P.O. Box: 2366 Ruwi, Postal Code112, Muscat,  
Oman  
Tel: +968 24 563650  
Fax: +968 24 563249  
IP: agip.oman@agip.com  
Auditing: tagco.oman@tagi.com

### **Salalah**

Salalah, Trade Center, 23rd July street, 3rd  
Floor  
P.O Box: 906 Salalah 211  
Tel: +968 24563650  
Fax: +968 24566281  
tagco.oman@tagi.com

## **PAKISTAN**

### **Karachi**

Anum Empire 604, 6th Floor, Block 7/8, Shara-  
e-Faisal, Karachi, Pakistan  
P.O.Box: 13035 Karachi- Pakistan  
Tel: +92 21 34388113 / 4  
Fax: +92 21 34388115 / 6  
pakistan@agip.com

## **PALESTINE**

### **Gaza**

Al Quds St-Ansar Square-Alawkaf Building  
Apartment 10-11, Palestine  
P.O. Box: 505, Gaza City, Palestine  
Tel: +970 8 2626071 / 2626072  
/ 2626073 / 2626075  
Fax: +970 8 2626070 / 2626074  
IP: gaza@agip.com  
Auditing: tagco-gaza@tagi.com

### **Ramallah**

Green Tower Building, 3rd Floor, Al-Nuzha  
Street, Near Ramallah Public Library.  
P.O. Box: 3800, Al-Beerah, Ramallah, Palestine  
Tel: +970 2 298 8220 / 298 8221  
/ 298 9401  
Fax: +970 2 298 8219 / 298 8150  
IP: westbank@agip.com  
Auditing: tagco.ramallah@tagi.com

## **QATAR**

### **Doha**

Business Park, E-Blook, 5th Floor, Airport Road.

P.O. Box: 2620, Doha, State of Qatar

Tel: +974 44424023 / 44440911

/ 44424024/ 44416455

Fax: +974 44355175 / 44425687

Auditing: tagco.qatar@tagi.com

Auditing: agip.qatar@tagi.com

Legal: taglegal.qatar@tag-legal.com

## **SAUDI ARABIA**

### **Riyadh**

Olaya Main Street, Beside Ministry of Interior  
P. O. Box : 9767, Riyadh 11423, Kingdom of Saudi Arabia.

Tel: +966 11 464 2936

Fax: +966 11 465 9915 / 465 2713

IP: ksa@agip.com

Auditing: tagco.riyadh@tagi.com

### **Khobar**

Mada Tower (A) - 1st Floor- Prince Turki Bin Abdul-Aziz Street - Corniche - Al-Khobar  
P.O. Box: 3187, Al-Khobar 31952, Kingdom of Saudi Arabia

Tel: +966 13 882 0940

Fax: +966 13 882 1032

tagco.khobar@tagi.com

### **Jeddah**

Sabah Center, 3rd Floor, Tahlia Street  
Intersection with Prince Sultan Street, Saif Roundabout North

P.O. Box 20135, Jeddah 21455, Kingdom of Saudi Arabia

Tel: +966 12 606 0430

Fax: +966 12 606 0402

tagco.jeddah@tagi.com

## **SUDAN**

### **Khartoum**

Elasima Building , 13 Souq Garden City, 3rd Floor , Flat No. 301, Khartoum, Sudan

P.O. Box: 1623 Khartoum, Sudan

Tel: +249 1 83763483

Fax: +249 1 83763484

sudan@agip.com

## **SYRIA**

### **Damascus**

Kafersoseh - The Southern Highway  
P.O. Box: 31000, Damascus, Syrian Arab Republic

Tel: +963 11 214 0160 / 1

Fax: +963 11 214 0164 / 2

syria@agip.com

## **TUNISIA**

### **Tunisia**

Appt. B. 3.2, 7 Rue Chott Errommen,  
Montplaisir, Tunis 1002

P.O. Box: 1, Montplaisir 1073, Tunis, Tunisia

Tel: +216 71 90 3141 / 90 1078

/ 90 4621 / 90 8499

Fax: +216 71 90 9426

tunisia@agip.com

## **TURKEY**

### **Ankara**

Tunus Cad. No. 15/4 Kavaklidere, 06680

Ankara, Turkey

Tel: +90 312 4176095 (pbx)

Fax: +90 312 4170091

turkey@agip.com

### **Istanbul**

Çebi Natura Green Office, Barbaros Hayrettin Paşa Mahallesi 1992 sokak No: 14 Daire: 144, Esenyurt- İSTANBUL, Turkey

Tel: +90 212 852 09 01

+90 212 852 09 02

Fax: +90 312 417 00 91

marketing.istanbul@tagorg.com

## **UNITED ARAB EMIRATES**

### **Abu-Dhabi**

Zayed First Street (Electra), Global Tower, 3rd Floor, Office No. 303, 304

P.O Box: 4295, Abu-Dhabi, UAE

Tel: +971 2 6724425 / 6724426

Fax: +971 2 6723526 / 6765003

tagco.abudhabi@tagi.com

**Dubai (TAG-Audit)**

Gulf Towers, Entrance A1, 7th Floor, Oud Metha Road, Bur Dubai, Dubai  
P.O. Box: 1991, Dubai, United Arab Emirates  
Tel: +971 4 3967778 (8 Lines)  
Fax: +971 4 3967779  
tagco.dubai@tagi.com

**Dubai (AGIP)**

Gulf Towers, Entrance A2, 7th Floor, Oud Metha Road, Bur Dubai, Dubai  
P.O. Box: 1991, Dubai, United Arab Emirates  
Tel: +971 4 3966663 (8 Lines)  
Fax: +971 4 3966662  
uae@agip.com

**Ras Al-Khaimah**

Al-Seer Building No.1, 3rd Floor, Oman Street, Al-Nakheel  
P.O. Box: 403, Ras Al-Khaimah, United Arab Emirates  
Tel: +971 7 228 8427  
Fax: +971 7 228 5929  
tagco.rak@tagorg.com

**Al-Ain**

Shaikha Salama Bint Zayed Al Nahyan Building, 1st Floor, Office No. 104 – Clock Tower Rounda  
P.O. Box: 18006 Al-Ain, United Arab Emirates  
Tel: +971 3 765 7966  
Fax: +971 3 765 7988  
tagco.abudhabi@tagi.com

**Jebel Ali**

Jebel Ali Free Zone Area, LOB 16, Office 127  
P.O. Box: 17191, Jebel Ali, Dubai, UAE  
Tel: +971 4 8816996  
Fax: + 971 4 8818117  
uae@agip.com

**Um Al-Quwain**

Da'ret Al'mlak Building- 1st Floor, King Faisal Street  
P.O. Box: 274, Um Al Quwain, UAE  
Tel: +971 6 766 0855  
Fax: +971 7 228 5929  
tagco.rak@tagorg.com

**Sharjah**

Al Majaz 3 Area, Al Ghanem Business Center, Floor 3, Offices 301 & 302.  
P.O. Box. 952, Sharjah, UAE  
Tel: +9716 537 88 00  
Fax: +9716 537 88 11  
tagco.sharjah@tagi.com

**Hamriyah**

Hamriyah Free Zone - Office No. E2-115G-14, Sharjah, UAE  
P.O. Box: 42740 Hamriyah Free Zone, Sharjah, UAE  
Tel: +971 6 5378800  
Fax: +971 6 5378811  
tagco.sharjah@tagi.com

**Ajman**

Ajman Tower Building, Al Bustan Area – Union Street  
P.O. Box: 1785, Ajman, UAE  
Tel: +971 6 5378800  
Fax: +971 6 5378811  
tagco.sharjah@tagi.com

**YEMEN****Sana'a**

Hadda Area, Diplomatic Zone  
P.O. Box 2055, Sana'a, The Republic of Yemen  
Tel: +967 1 453 333  
Fax: +967 1 453 334  
IP: yemen@agip.com  
Consulting: yemen@tag-consultants.com  
IT Skills: agca.yemen@agcaite.com  
Training: training.yemen@tagitraining.com  
Translating: translation.yemen@tagtranslate.com

**IRAN****Tehran**

Grand Floor, Number 37, Sixth Street, Arabali Street, Apadana Street, N Sohrevardi Ave, Tehran, Iran  
P.O. Box 1554718713  
Tel: +98 21 88755256 / 88748158 / 88753894  
Fax: +98 21 88734626  
iran@agip.com

## **NIGERIA**

### **Abuja**

Plot 453 D, 2nd Avenue, Gwarimpa Estate,  
FCT Abuja, Nigeria  
Tel: +234 802 809 0404  
nigeria@agip.com

## **RUSSIA**

### **Moscow**

Nikulinskaya Street, Building 31, 1st floor  
119602, Moscow, Russian Federation  
Tel: +7 495 437 23 27  
Mobile: +7 917 525 12 32  
russia@agip.com

## **MALTA**

### **San Gwann**

San Gwann, 11, Triq il-Pluviera,  
San Gwann, Malta  
Post Code: SGN1931  
Mobile: +218 92 4555319  
+218 91 9418846  
kdurah@tagi.comm

## **SWITZERLAND**

### **Geneva**

15, rue du Cendrier, CH-1211 Geneva 1,  
Switzerland  
Fax: +41 227382722  
audicslt@audiconsult.ch

### **Zurich**

Roosstrasse 63, 88832 Wollerau

## **GERMANY**

### **Dusseldorf**

POPPEK LAW FIRM, Goethestraße 7 D-40237  
Düsseldorf  
Tel.: +49 0 211-353588  
Fax: +49 0 211-352997  
office@law-poppek.de

## **BELGIUM**

### **Bruxelles**

1000 Brussels, Square de Meeus, 38/40,  
Belgium

## **CANADA**

### **Montréal**

165 Metcalfe Ave.  
Montreal, QC. H3Z 2H5, Canada  
Tel: +1 514 933 6190  
Fax: +1 514 933 9023  
nsalame@tagorg.com

## **FRANCE**

### **Paris**

Avocat à la Cour  
146, rue de Longchamp 75116 PARIS  
Tel: +33 1 4727 0228  
Fax: +33 1 4727 0246  
fboustany@tagi.com

## **HUNGARY**

### **Budapest**

H-1054 Budapest, Szabadság tér 7, Hungary  
Tel: +36 30 408 5891  
gbusku@agip.com

[ In Our 45<sup>th</sup> Anniversary ]



[ Our Leadership in Capacity Building ]

- Translated pages in different languages: **+10,000,000**
- Professional reports issued by TAG-Org: **+ 1,000,000**
- Professionals trained at TAG-Org: **+ 500,000**
- Professional certificates granted by TAG-Org: **+500,000**
- Talal Abu-Ghazaleh International Certificate in IT: **+250,000**
- Contracted advisers on the tenders database: **+50,000**
- Contracted trainers on the training database: **+10,000**
- TAG-Org Affiliated Training Centers: **+ 1,000**

[ Our International Status ]

- Total clients in all services and activities: **+1,000,000**
- Trademarks registered around the world: **+ 500,000**
- Intellectual property rights managed: **+100,000**
- Annual increase in the number of clients: **+25,000**
- Our company in auditing is among global top **20**
- Best IP Firm in the Middle East for **8 Years**
- Number of convictions against us worldwide: **0**
- Inducted to the IP Hall of Fame, Chicago **2007**

[ Our Consulting Services ]

- Archived documents by TAG-Org: **+ 50,000,000**
- Trademarks in the IPPR database: **+ 2,000,000**
- Scientific subjects in TAGEPEDIA: **+ 1,000,000**
- Conducted projects' feasibility studies: **+ 10,000**
- Restructured institutions by TAG-Org: **+ 4,000**
- Qualified organizations to receive ISO certificates: **+ 400**
- Members of the ISO International Committee since **1995**

[ Our Knowledge-based Achievements ]

- Annual global online outreach: **+ 30,000,000**
- 150** databases with classified records: **+ 500,000**
- Developed E-Software solutions to serve clients: **100**
- TAG-Org's websites for all services & activities: **60**
- TAG-Org has its own Internet line: **TAG-ISP**
- Constructed and own **TAG-Computing Cloud**
- The first International Accredited Domain Name **Registrar**

[ Talal Abu-Ghazaleh Foundation (CSR) ]

- Our knowledge stations serving communities: **400** | Our fully operated & funded capacity building institutions: **50**
- Talal Abu-Ghazaleh allocates **50%** of its annual profits to Talal Abu-Ghazaleh Foundation and invests the other half in developing the Organization's capacities and expanding activities







ISBN -13-559-9957-9787



9 789957 559137

ISBN -14-559-9957-9784



9 789957 559144