

Simplicity ... Sensitivity... Agility ...

شركة الصفاة لنظم الكمبيوتر و لتكنولوجيا المعلومات



Concepts Applied

SAFAT ENTERPRISE SOLUTIONS

COMPANY PROFILE

Version 1.0 – October 2010

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Today's and tomorrow's challenge is based on how to present the "Service Quality." This is the approach that SafatES is adopting starting from internal day-to-day communications till customer projects delivery and rectified support, whereby we win "Strategic Partnerships" with our partners. SafatES became one of the fast leading entrepreneurs for the Smart-Enterprise-Management and business solutions in the Middle East. It's NOT just providing the infrastructure but also delivering the latest fit and dynamic business solutions.

Being one of the leading Enterprise Solutions Providers in the region is not EASY, it's the sustainable challenge we hold in each day. At SafatES, we adopt classic model of management reinforced with modern operation style enhancing our professionalism.

We help our clients in order to transform their business into a more successful enterprise. We rely on innovative thinking and specialist domain knowledge to design and implement solutions that employ the most advance technologies available. We consistently deliver value to our clients in a number of key areas, including strategic planning, system evaluation, business model design, process engineering, and software development, application implementation and integration.

With Best Wishes;

Walid Razouki,

Dr. Walid Razouki
Managing Director



Safat Enterprise Solutions (SafatES), founded in 2002, is one of the fastest growing entrepreneurs for the Smart-Enterprise-Management and business solutions in the region. Headquartered in Kuwait, the company is mobile throughout the gulf and the Middle East region.

Orchestrating the state of the art via tackling the client needs and problems, and investing in quick-wins and effective long-life best practices and solutions; are all SafatES' competitive advantages.

Customer focused and driven consulting firm is the best fit describing SafatES. We build our strategies based on our proactive homework of analyzing clients' needs.

Market-Oriented sales experts are driving our vision in Kuwaiti and the Middle-East Market. We consider Kuwaiti market as the real challenging market success, as we expose our services to be directed towards helping our clients reaching operational excellence in their enterprises.

Business Optimization... Solution Innovation... Technology Agility...



SafatES is considered one of the fastest growing advisory bodies in Kuwait and the Middle East. Focusing on the latest methodologies and best-practice, SafatES presents the nucleus of productive solutions and practices to its engaged client.

SafatES is highly focused on helping enterprises respond to market dynamics by providing an agile architecture that reduces costs and increases profits. Whilst primarily providing our services to the banking and telecommunication sectors, we are rapidly moving into other industry sectors.

Sloan School of Management professor Dr. Michael Treacy showed in his book Market Discipline that a **sustainable** competitive advantage requires at least one of three levers: customer intimacy, product & service leadership or operational excellence

Sustainable is the operative word – keeping customers continually delighted (and therefore buying) and competitors continually feeling under assault. So this goes beyond core competence.

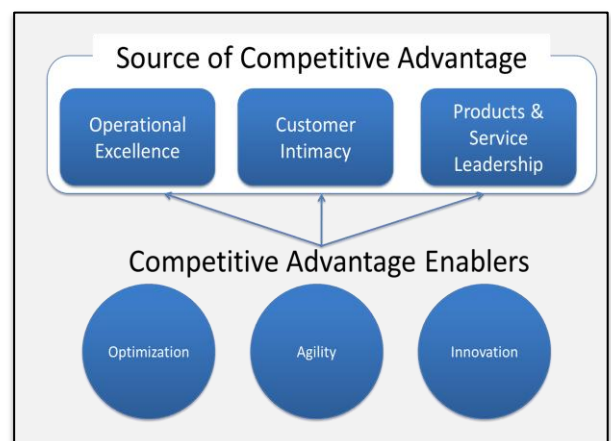
Reaching one of the three levers requires at least one of three core enablers – business optimization, agility or innovation. For example, product or service leadership is impossible without innovation. Operational excellence does not occur without process efficiencies or in other words business optimization. And customer intimacy, probably the most elusive of the three, requires both agility and innovation.

The key enablers of competitive advantage can be sourced from three areas:

- ❖ Business Optimization – increasing your overall efficiency in delivering existing products and services, being able to scale it and do what you do more reliably and with high quality
- ❖ Business and IT Agility – the ability to quickly recognize and react to predicted AND unforeseen changes in the market – being able to make the changes you need to in a timely manner. An example of this is how quickly would Toyota be able to notice that BMW was offering audio jacks for iPods and then act on that information by also including it in new cars
- ❖ Business Innovation – the ability to fundamentally change the business landscape to your advantage. Examples include FEDEX's approach to package delivery, Apple's iPod/iTunes approach to music and Google's approach to advertising. These innovations created advantages that have been sustainable for multiple years...

Now if you look at the blue circles – they all share a common element. They all depend on IT. IT is the underpinning of optimization, it's critical to agility and it's extremely difficult for an enterprise to innovate without solid yet flexible IT systems.

SafatES objective is delivering these three enablers to our customers hence allowing them to create competitive advantage. Thus far SafatES achieved that by aligning business with IT using the latest IT framework and technology.



The Above model is the reason behind establishing SafatES. SafatES is unique in a sense that the company was established with specific vision and business model.

Our Mission

To help our clients achieve their business objectives and fulfill their enterprise vision through the application of innovative thinking and leading edge technology solutions.



Our Edge

Capitalizing on our creativity, we develop innovative solutions to complex business problems.

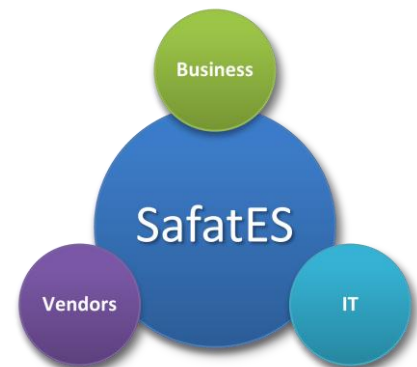
Our approach is founded on:

- ✓ Solid business process and domain expertise.
- ✓ Comprehensive understanding of technology solutions and IT infrastructure.
- ✓ Ability to implement enterprise solutions in a way that delivers bottom-line business value.
- ✓ Modern and low risk project management methodologies.
- ✓ Ability to map business needs to electronic services and automated processes.
- ✓ Having pool of competitive consultants worldwide with high professional credits in its board members.

SafatES was positioned to address a gap in the market. This gap was created by 3 types of challenges; **business challenges, IT Challenges and Technology Vendors challenges**. SafatES positioned as a buffer neutralizing these forces by enabling the enterprise IT department with the right technology to address business needs.

For example, A local bank in Kuwait is facing a competition challenges with international banks i.e. HSBC. The local bank must start looking at the 3 levers from Dr. Tracy's Model to sustain competitive advantages. SafatES works with the IT department of the bank to design agile systems and optimize the processes to enable the bank achieve the business objectives.

Moreover, SafatES work with Vendors to select the right technology vehicle for the new agile system. SafatES use the latest approach i.e. Service oriented architecture to implement the new IT infrastructure.



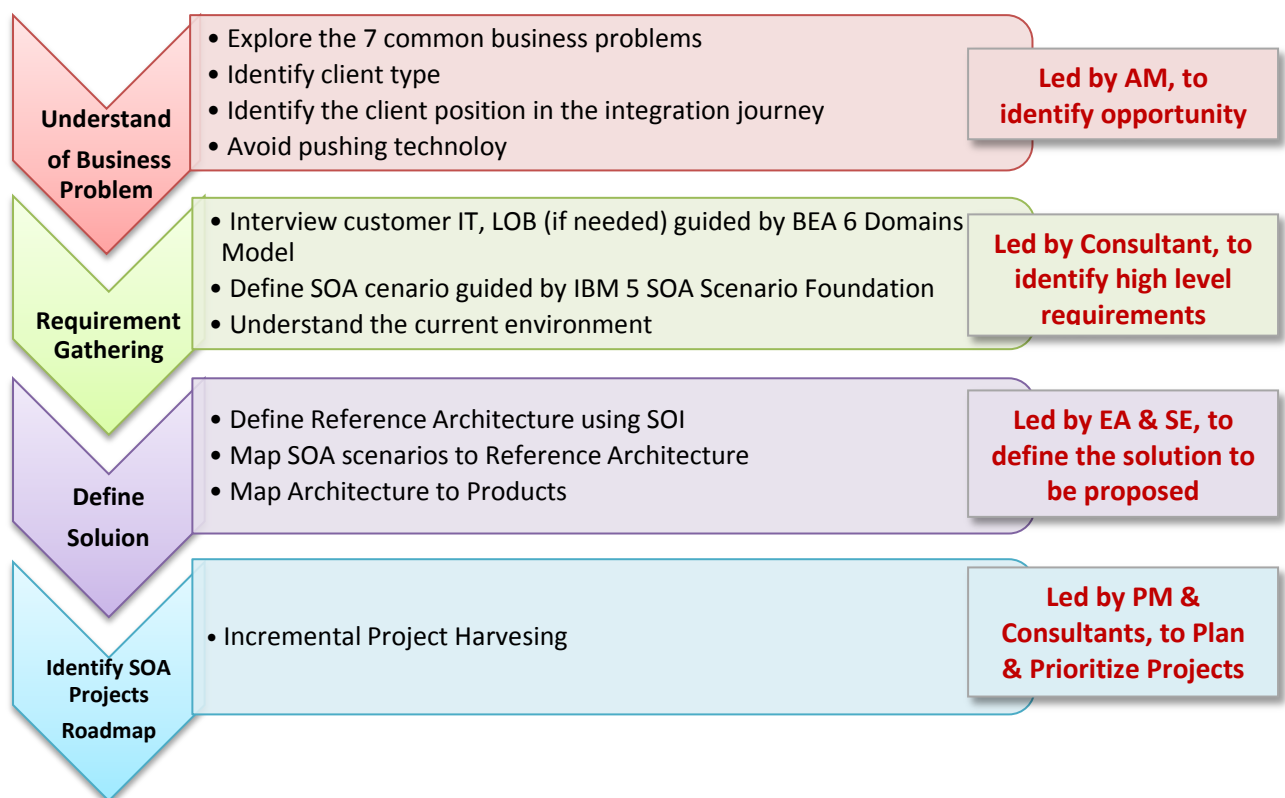
This positioning had its own challenge for SafatES as a company. For us to offer these services and sustain this position we need to be expert in the following:

- ❖ IT Governance
- ❖ Architecture & Framework
- ❖ Process Modeling & Re-Engineering
- ❖ Standards e.g. Information Technology Infrastructure Library (ITIL)
- ❖ Quality Assurance & Software Quality Control methodologies
- ❖ Testing
- ❖ Software Development Life Cycle
- ❖ Risk Analysis
- ❖ Architecture Development Framework
- ❖ Technology. SafatES is Microsoft gold partner, Oracle Platinum Partner and IBM partner

SafatES services can't be offered through normal sales technique. It requires special sales process we have reflected which is the sales through consultancy or consultative sales. This approach relies on SafatES consulting team to secure projects for the entire company. The consulting team is SafatES front line and the first the client see. Through consultative sales approach we were able to secure many strategic projects. Over the years we were able to define 7 common triggers to our sales activities:

- ❖ Modernizing customer service
- ❖ Single view of the customer
- ❖ Infrastructure agility
- ❖ Improving customer responsiveness
- ❖ Infrastructure rationalization
- ❖ New application install
- ❖ Inter-enterprise integration

Below is the activity of our sales approach:



SafatES built the following main working groups in order to meet the market dynamics and to fit the internal resources and capabilities hence achieving the desirable balance within the organization:

A. Management Group; Which includes

- a. Sales and Business Development Division
- b. Admin, Finance, and Infrastructure Division
- c. Quality Assurance arm

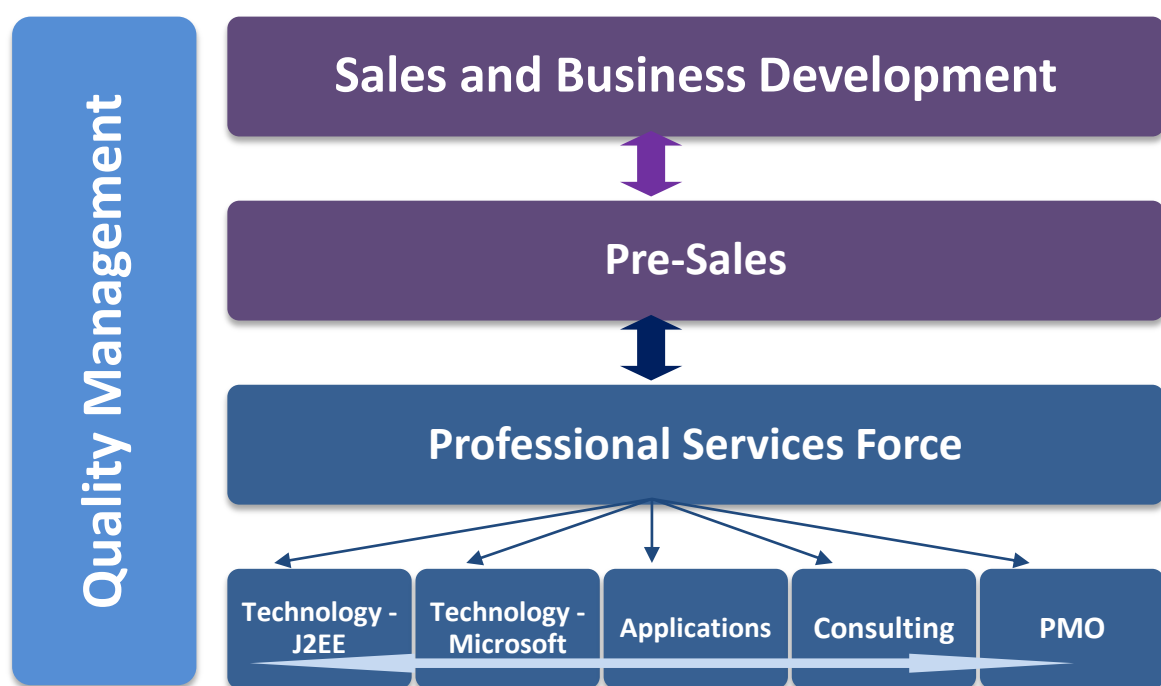
B. Professional Services Group; which includes

- a. Consulting Division
 - i. Business Consultancy
 - ii. Quality Assurance & ITIL Consultancy
- b. Technology Division
 - i. Oracle Technology
 - ii. Microsoft
- c. Applications Division
- d. PMO Division

Corporate Working Groups

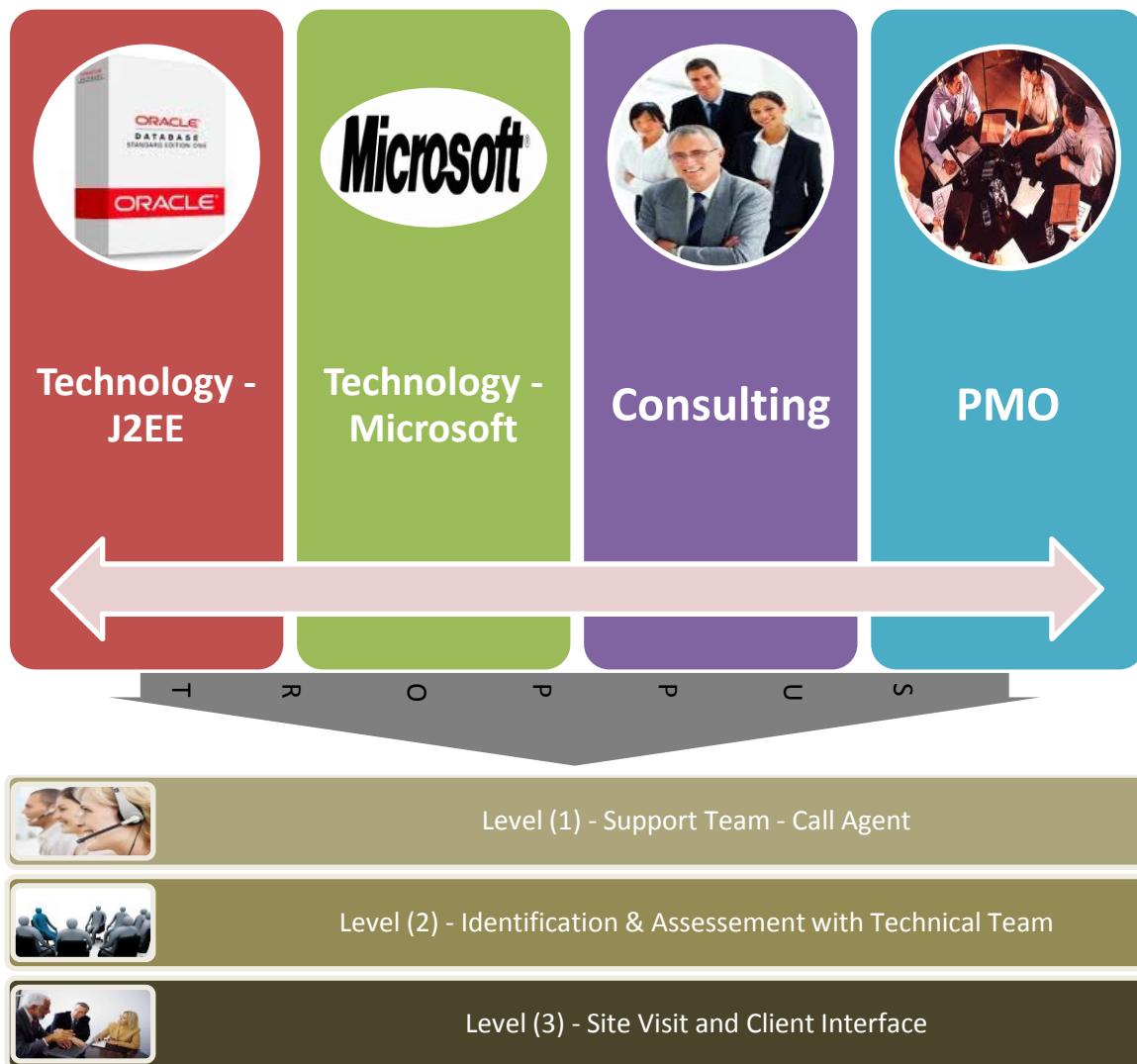


In order to deliver the quality services in the Consulting Arena, **SafatES** has adopted the following Consulting and Delivery Model



SafatES, Consulting and Delivery Model

For the **Professional Services** (Implementation, Delivery and Support); **SafatES** has formulated its *State-Of-the-Art* Model to control the implementation, ensure successful delivery and provide satisfactory Support. The model is best described in the following diagram:



Implementation, Delivery and Support Model

SafatES Organization Chart reflects the reporting hierarchy in the corporate, and the inter-correlated relationships across divisions of the organization



SafatES Strategy is derived from its commitment to:

- A-** Provide the highest quality solutions to its customers, through professional service delivery and affective support.
- B-** Bridge the gap between business consultancy and Enterprise Business Solutions. Whereby, we reflect the added value for the corporate business processes and ensure the fastest ROI for our clients.
- C-** Enrich its five core assets, which are derived from our services delivery philosophy. These assets are:
 - a. Skilful and highly experienced Consultation Staff;
 - b. Strategic Partnerships;
 - c. Standards and Methodologies;
 - d. Localized Market Experience;
 - e. Shear Market Expertise; Transfer knowledge to its customers through every channel of communication.
- D-** Be a customer- driven organization, by continuously adapting its capabilities to meet its customers' improvement needs.
- E-** Provide its team of consultants with a work environment, which is conducive to innovation and creativity.

The Key Factors,

- Thorough understanding for the Kuwaiti Market-Demands;
- Client-focused strategy enterprise;
- Market-needs-driven operations;
- Historical strategic partnerships with key clients in Kuwait;
- Providing well-knowledgeable figures to help clients identify the optimum performance excellence;
- Challenging working environment;
- Bilingual native staff with passion to success;
- High commitment to be proactively acting with our clients, i.e. our business partners;

Our core values that our business is built on can be summarized as follows:-

1. **Human Factor:** one of the competitive advantages that SAFAT has is the great support for the human factor in our industry. As simply we see that “Our Human Resources are our partners.”
2. **Customer focused:** as we care about our client’s business to deliver the best-fit Products that match with the customer business for progressive results.
3. **Service Quality:** our products are delivered with high level of service quality that covers “high response, accuracy, dependence, customer feedbacks, and follow-up.
4. **Team work:** the competitive edge of our industry is the harmony among our team of consultants to orchestrate the art of Business practices.



5. **Trust and loyalty:** our partnerships depend not only on our quality but also the trust and loyalty our client finds when dealing with us. We act as strategic partners.
6. **Integration:** we do believe in integration from all stakeholders to know all multiple prospects to meet the requirements needed.

The A-B-C in Talent and Resources Management at SafatES

Proactive Management system Training and certification from the most qualified training houses that empower our staff with highly advanced skills and knowledge;

- ❖ Continual improvement system to learn more from expertise we have in our projects and operations;
- ❖ Balanced environment blending a professional work environment and social lifestyle, which helps us enjoy our success ;
- ❖ Competitive compensation systems and motivational plans;
- ❖ State of the art performance management systems;
- ❖ Bilingual native staff;



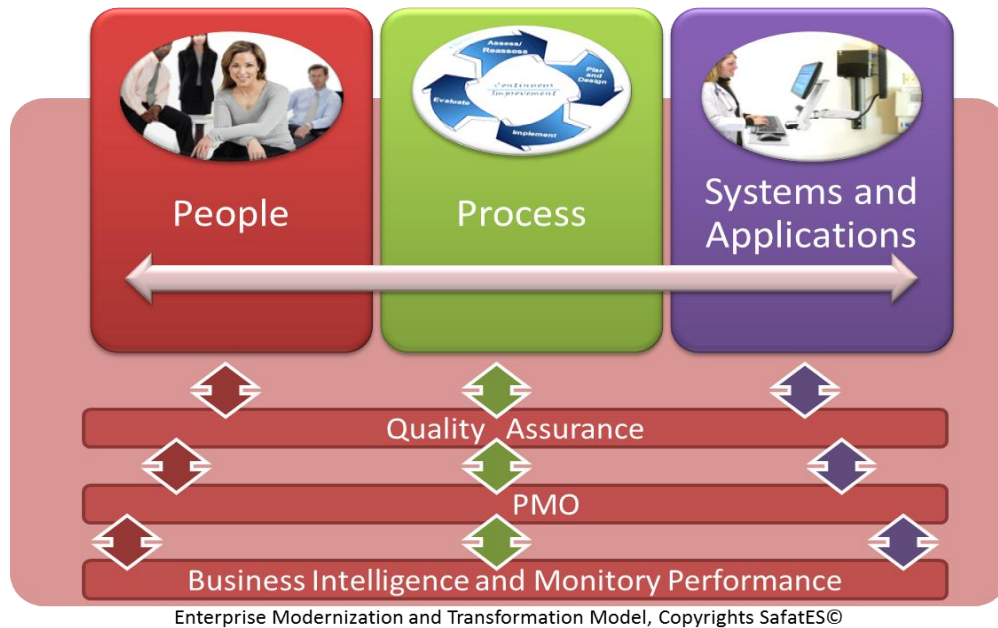
Human Resources (HR) in SafatES means the hub of qualified and reliable staff. As we are one of the fast growing Business Solutions Providers, we have the responsibility of investigating the real calibers that lead our operations in the region.

In SafatES; your career is challenging and promising as well, where you'll find the biggest assignments, responsibilities, and leadership needed situations/cases from DAY ONE. You'll get a space for developing your knowledge through communicating with experienced staff along with your promising career path.

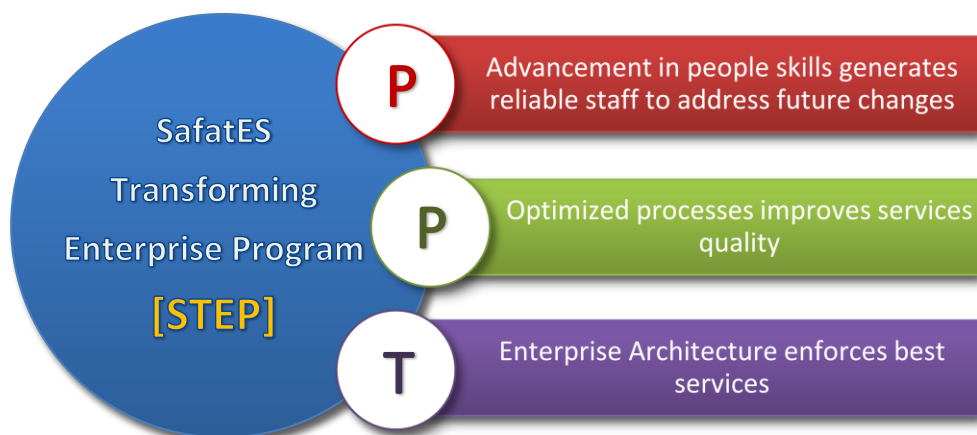
And our mission is to supply our clients and operations with best fit caliber in the market, as to give them the opportunity for creation and achievement of their ambition for being market leaders.

SafatES Human Resources Team

SafatES offerings and structure reflects the company positioning. SafatES invested a lot of conceptual work in order to reach the total comprehensive approach for Enterprise Modernization Model. Our services are offered through our comprehensive SafatES Transforming Enterprise Program **(STEP)**. The STEP program invented by SafatES focuses on the 3 enterprise's pillars: **People, Processes and Technology**.



The reason for this focus is to implement the business enablers as highlighted at the beginning of this document. The STEP is a very comprehensive on going consulting program that can be offered as a full program or in chunks, based on client's requirements.



SafatES has comprehensive integrated orchestrated portfolio of services and business lines, with multiple vertical expertise and edges in multiple sectors.

A- Consultancy Services

- A.1. Organization Readiness & Diagnostic Service
- A.2. Scoping and Fitting Solution Advise
- A.3. Solution Design & Implementation
- A.4. RFP Writing
- A.5. ITIL Implementation
- A.6. ISO and QA Establishment
- A.7. PMO, Monitoring and Evaluation
- A.8. Professional Documentation Services
- A.9. Process Management Services
- A.10. Performance Measurement Services
- A.11. P3M (Project, Program & Portfolio) Management services
- A.12. ITSM (Service Management) services (ITIL v3)



B- Technology Services

- B.1. Enterprise Solutions & Middleware
- B.2. Enterprise 2.0 & Portal Solutions
- B.3. Enterprise Content Management
- B.4. Service Oriented Architecture

C- Applications Services

- C.1. Oracle E-Business Applications
- C.2. Microsoft Applications

As a visionary company we need to be always ahead of our competitors and meets client's expectations at all times.

SafatES new initiative as part of future expansion is based on:



“Building Today's Business on Tomorrow's Technology”

The market is evolving again. There are changes in:

- Customer behavior and expectations
- Vendor's products offerings
- CIO and management decisions on buying technology and services
- Enterprise architecture and standard

Based on today's indications, SafatES has already started the journey of product building and services packaging to achieve the following objectives:

- Provide higher ROI to our clients and reduce TCO
- Reduce sales cycle and attract potential clients
- Improve time to market new services and provide our clients an edge in the market
- To be more competitive pricewise and generate sustainable income to help us plan and further improve our services



These objectives and more can be achieved with following products and packaged services:

❖ Agile Spectrum

Capitalizing on our IPs and experience in both banking and telecom, SafatES is looking to produce a suite of products based on Service Component Architecture (SCA) which is an advance SOA. The suite is called “Agile Spectrum” due to the flexibility the products provide to enable clients to meet market dynamics and ad-hoc changes.

❖ Mobile Solutions

SafatES is also looking to move in the mobile applications and services. We believe the next generation of users is mobile users due to both advancement in handheld devices and mobile services offered by enterprises. All agile spectrum products are mobile enabled and offered with mobile components.

❖ Integration Platform Outsourcing (IPO)

Thus far Safat has pioneered the implementation of SOA in many enterprise clients. Nowadays outsourcing concept is widely accepted in many enterprise clients. Everyday more and more clients outsource parts of IT to third parties company. These companies target the area they are expert in and we see that mainly in the network layer. Although integration platform is part of the organizations infrastructure, the client normally don't consider this area is fit for outsourcing. This is due to the importance of this layer in the sensitive data getting passed through the platform coming from touch points or the Enterprise Information Systems (EIS). SafatES has introduced **(IPO) as a Service Package** to encourage clients to outsource the Integration platform. SOA implementations require a very special business and IT skills. To prefect the implementation of SOA organizations need a team of various skills and caliber. To acquire those expertise full time can be very costly and wave out the SOA benefit especially for medium size enterprise. SafatES already have most of the expertise within the company and its alliances. This service will be offered to clients either as support or outsourcing offering. The reduction in the cost our clients will experience will ensure the continuity of our business as a strategic partner and will help us to strategies and utilize resources more effectively and reduce the cost of our offering.

Just like any reputable consulting firm, SafatES has a wealth of intellectual properties the company accumulated over the years in both business and IT. The company invested both time and effort to repositories and packaged the IP to form reusable components. This exercise gave Safat an edge against the competitors in:

- 1- cost effectiveness,
- 2- quick wins realizes for high business satisfactions
- 3- knowledge demonstration in presales activities,
- 4- Speed and high quality of delivery.

SafatES IP are divided into:

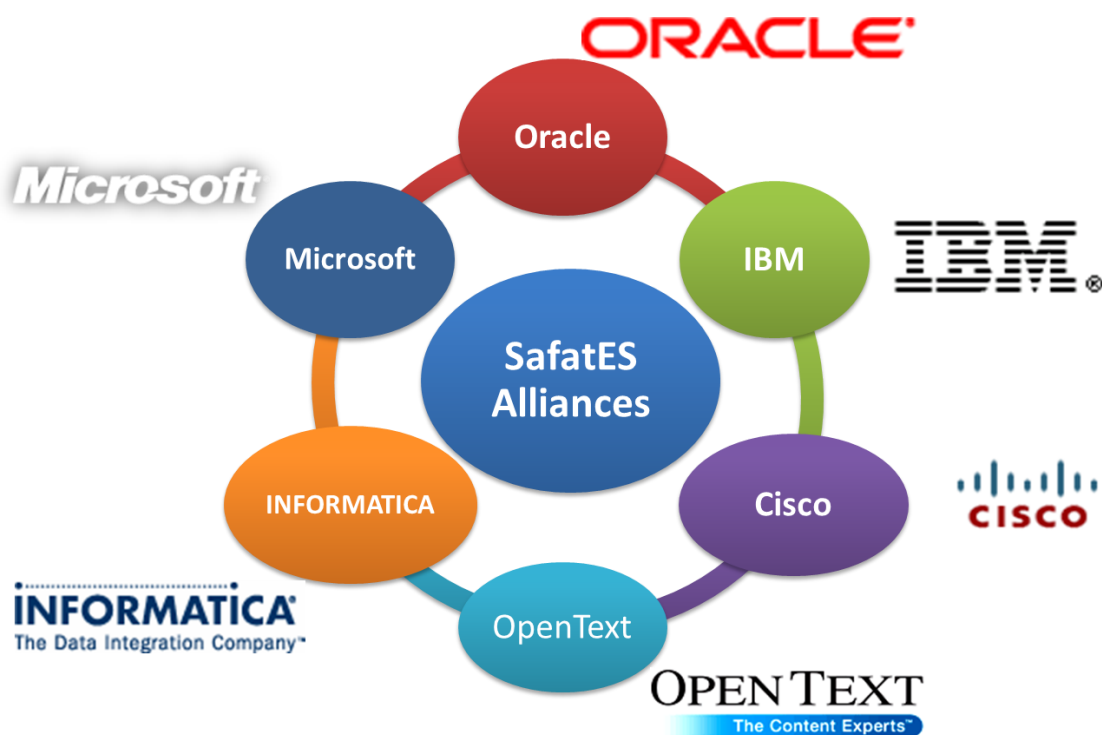
Banks:

- 1- Islamic banking processes
- 2- Conventional Banking processes
- 3- ITIL optimized processes for banks
- 4- Enterprise Reference Architecture and services distributions for Banks
- 5- Retail on line banking services
- 6- Corporate on line banking services
- 7- Integration adapters with major core banking applications
- 8- Full portal for on line banking

Telecommunications:

- 1- On line services for telecommunications
- 2- Fully optimized processes based on eTOM standard
- 3- Dealers activation systems
- 4- Loyalty management system

Since the company started and part of our strategy to realize our position Safat formed strategic partnerships with many technology vendors. All these vendors realized SafatES potential and uniqueness in the market. Over the years we have helped those vendors implementing their technologies in client's environments. With each vendor Safat has formed business and go to market plan, sponsored events and participate in conferences. SafatES is **Oracle platinum partner** and **Microsoft Gold Partner**.





Once our consultative sales approach triggered by one of the 7 common triggers listed above, SafatES starts adding value by knowledge sharing with potential clients through intensive presentations and workshops. After few days of the sales activities the client starts seeing Safat as strategic partner rather than just vendor. Most our clients are active clients and keep coming back to us with more requirements. Sales expansion is straight forward due to the high delivery standard, artifacts quality and staff professionalism. Safat focus on quick wins ensures brand propagations to business top managements. Below is a list of our high net worth clients.



❖ *Kuwait Finance House*

In 2003 just after the foundation of Safat we have approached KFH to offer our services. At that time KFH was suffering from on-line banking downtime due to technical problems. We start our consultative approach based on this trigger to only sign our first integration project in Kuwait. We not just resolve the problem but we drew a complete framework and roadmap that KFH is still following. After, that and based on our roadmap KFH went with total integration framework and extend to the portal for retail on line banking which SafatES fully developed. After the huge success and the impressive track record, KFH was encouraged to award SafatES the corporate on line project, mobile banking and user experience. We are now working on total revamp to align KFH infrastructure with Oracle strategy.

KFH is not just a technology client, we have provided KFH intensive consultancy on ITIL, process modeling and re-engineering and enterprise architecture.

❖ *National Bank of Kuwait*

In 2005 NBK started the enterprise transformation Journey. SafatES played vital roles that addressed and touched all aspects of IT. We have partnered with NBK to develop the ITIL model, .net projects, BizTalk implementation, Business Inelegant projects, Process modeling and optimization, various consultancy activities, business and technical documentation. NBK considered and still considers SafatES as a vital element behind its success in IT transformation.

❖ *PROCCO*

Procco is the data center for the International Investor (TII) located in Bahrain. The vision of Procco is to host multiple lines of businesses. For example, loyalty and credit card management, fleet management, small core banking systems and many others. SafatES used an agile architecture and framework to accommodate the diversity of the TII business current and future. After the completion of the design, SafatES built and managed the vital components of the data center; i.e. network infrastructure, Integration infrastructure, and portal and call center connectivity. Until now, Procco scaled many times on the same design SafatES provided back in 2006.

❖ *Masraf Al Rayan MAR*

In the beginning of this year and using our unique consultative sales approach, SafatES penetrated the Qatar market with the first BizTalk implementation in the whole of Qatar. The project was to integrate the core banking application running on IBM mainframe with multiple delivery channels. The project was huge success and Microsoft used it as case study. SafatES managed to overcome many business and technology challenges and delivered the project on time and on budget. MAR just awarded SafatES the document management project and currently we are in intensive negotiation of IT outsourcing.

❖ *Wataniya Telecommunications*

SafatES engagement with Wataniya started back in 2006 when the client interest was to move Wataniya's static website to more robust dynamic portal framework. We bid through HP and won the contract against IBM and Oracle. The project was huge success. Over the last 4 years SafatES upgraded and expanded the portal many times. Today Wataniya consider the portal as one of the most lucrative delivery channels. Last year SafatES extended the portal to include the dealers. In 2010 and after intensive consultative sales activities Wataniya awarded Safat the revamp of the portal and the whole integration infrastructure. Wataniya, just like all SafatES clients, consider the project and Safat as strategic components in the future of Wataniya's business.

❖ *Commercial Bank of Kuwait (CBK)*

The corporate banking services of CBK was based on legacy application running on mainframe and offered to the customers through mainframe client. The objective was in 2 folds:

- 1- Eliminate the mainframe clients installations by providing this services over the web
- 2- Provide better user experience by providing user friendly graphical interface.

SafatES teams started by wrapping the mainframe with middleware and published the services as web services. Once the services are published and can be accessed by any client using HTTP protocol, SafatES developed a very user friendly graphical interface. Today the corporate clients of CBK are using the interface and execute all sorts of operations using a very intuitive interface.