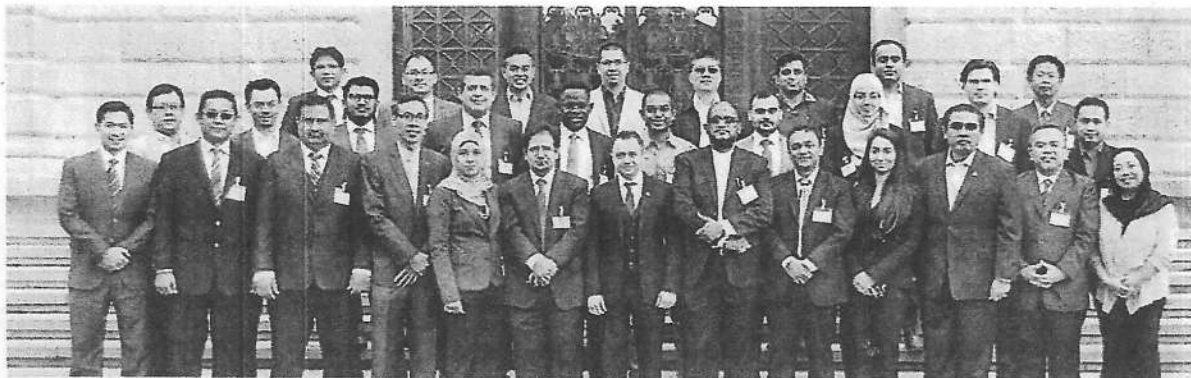


# BIBD - preparing the leaders of tomorrow

With Bank Islam Brunei Darussalam (BIBD) as Brunei's largest employer in the local financial services industry and a human capital development investment amounting to BND10 million over the next 10 years, BIBD Managing Director and CEO Mubashar Khokhar said, "Alhamdulillah, we are immensely proud of our efforts to develop opportunities and capabilities for the country's human capital, and will continue to do all that we can do to support the Government of His Majesty Sultan Haji Hassanal Bolkiah Mu'izzaddin Waddaulah ibni Al-Marhum Sultan Haji Omar 'Ali Saifuddien Sa'adul Khairi Waddien, Sultan and Yang Di-Pertuan of Brunei Darussalam in achieving Brunei Vision 2035.

"Furthermore, echoing His Majesty's titah urging youth to be more open to work the private sector, BIBD has always been committed to reducing local unemployment and employing young talents with a diverse range of academic backgrounds and qualifications, creating a significant number of jobs in the past five years."

In terms of overall capacity-building, BIBD is committed to the development of existing employees through various strategies and frameworks that are aimed at producing a cadre



BIBD employees took part in the Cambridge Islamic Finance Leadership Programme in the United Kingdom. PHOTO: BIBD

of local leaders and building a high quality workforce. With an increasing investment in learning and development, BIBD aims to ensure that its employees have sufficient access to training and development opportunities.

BIBD also continues its efforts to identify and provide opportunities for high-potential employees to take on roles as BIBD's future leaders. One such example of this is the Cambridge Islamic Finance Leadership Programme (IFLP), a prestigious international programme conducted by the

University of Cambridge in the United Kingdom, where three BIBD employees were placed among the Top Five Most Outstanding Attendees between 2016 and 2018.

In 2017, more than 50 BIBD employees participated in a two-day workshop on Scorecard Implementation conducted by S&P Global Market Intelligence, which provides data, research, and analytical solutions focussing on global market data, credit risk solutions and security valuation and pricing.

Additionally, more than 70 per cent of BIBD's Senior Management

Team comprises of locals with clear succession planning and knowledge transfer initiatives in place.

As part of the bank's commitment to build next-generation leaders, BIBD has jointly developed a Leadership Development Programme with the International Centre for Leadership in Finance (ICLIF).

The bank's emphasis on talent development, combined with remuneration packages that encourage and reward excellence, is reflected in the results of the bank's internal Employee Experience

Survey conducted in 2018. The survey revealed that over 83 per cent of its employees are happy and proud to be the bank's employees and over 74 per cent saying that BIBD is a great place to work.

BIBD's emphasis on talent development is one of its key defining strengths. Guided by the belief that the bank will grow only when its people grows, BIBD will continue its efforts to build excellence and aim to be the preferred bank for talents within the bank, as well as the country in general.

# Two products found adulterated

The Ministry of Health (MoH) alerted members of the public to a health product and a cosmetic product which have been tested by the Laboratory of Pharmacy Section, Department of Scientific Services, MoH and found to be adulterated with undeclared, potent western medicine.

The health product is Hickel Mass and Strength Sachet, manufactured by Symposium Healthtech Ltd, UK, adulterated with Tadalafil.

The cosmetic product is Erase Whitening Lotion SPF 50, manufactured by F&H Ent South Kuala Lumpur, adulterated with Tretinoin.

The adulterant can cause adverse effects that are potentially hazardous to the people using them.

Tadalafil is a drug used to treat male impotency and can only be prescribed by a qualified doctor or physician. The side effects include nausea, vomiting, flushing and dizziness. In severe cases, it can also result in abnormal increase in heart rate, sudden loss of hearing and seizures.

Tretinoin is a potent ingredient used in western prescription medicines to

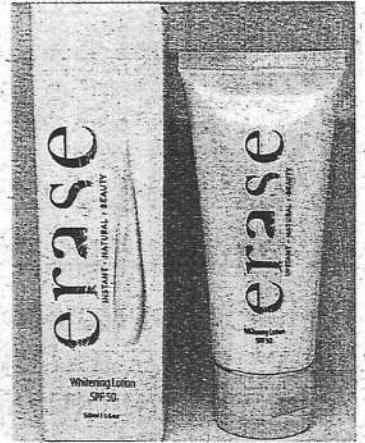
treat skin conditions and is prohibited in skincare cosmetic products under the Medicines (Cosmetic Products) Regulations. Inappropriate use of tretinoin could lead to redness, peeling and scarring of the skin.

The MoH has withdrawn the Cosmetic Notification Acknowledgement Letter for the cosmetic product.

The products are not allowed to be imported and sold in Brunei Darussalam.

Members of the public who have purchased or used these products are advised to stop using them immediately. They should also consult a medical practitioner if they feel unwell or experience any undesirable reactions as a result of using them.

Members of the public involved in the retail of these products, including online retail are reminded that it is an offence under the Medicines (Cosmetic Products) Regulations, 2007 to import and market cosmetic products in the local market without a Cosmetic Product Notification Acknowledgement Letter issued by the authority. The penalty for contravening these regulations upon conviction, is a fine not exceeding BND5,000, imprisonment for a term not exceeding two years or both.



Hickel Mass and Strength Sachet, and Erase Whitening Lotion SPF 50. PHOTOS: MOH

The ministry called upon the public for cooperation to report to the Compliance and Licensing Section if any of these products are still found in the Brunei market.

The public can contact the Compliance and Licensing Section at 2393298,

extension 208; send an e-mail to [pharmacy.enforcement@moh.gov.bn](mailto:pharmacy.enforcement@moh.gov.bn); go directly to the first floor, Compliance and Licensing Section, Department of Pharmaceutical Services Building, Kampong Madaras, Mukim Gadong 'A'; or call Darussalam hotline 123.

# Traffic compound payments go online



Acting Director of JSKLL Pengiran Haji Abdul Salam bin Pengiran Haji Abdul Ghani, Senior Manager at BIBD Corporate Banking Group Pengiran Sanusi Iskandar bin Pengiran Haji Ismail and officers during the press conference. PHOTO: LYNA MOHAMAD

Lyna Mohamad

The Royal Brunei Police Force (RBPF) through its Investigation and Traffic Control Department (JSKLL) has collaborated with Bank Islam Brunei Darussalam (BIBD) to provide online payment to facilitate the public in paying their traffic offence compound.

This was announced by Acting Director of JSKLL Pengiran Haji Abdul Salam bin Pengiran Haji Abdul Ghani during a press conference yesterday who pointed out this collaboration is a service innovation introduced by RBPF.

Senior Manager at BIBD Corporate Banking Group Pengiran Sanusi Iskandar bin Pengiran Haji Ismail briefed the media on the guidelines and regulation when using the system. He said the service is available for BIBD account holders through BIBD online Bill Payment, BIBD BizNet and Progresif Pay.

He added this service facilitate the users themselves, aside from providing a flexible payment system by following four-payment steps.

The transformation of payment from manual to online payment hoped to give a positive impact in the public eyes in the RBPF's efforts to establish cashless payments. "It is also hoped to change and upgrade the payment system quality to a more sophisticated system for the public to meet the developments in technology," said the acting director.

He said the online payment service innovation hoped to provide a fast, systematic, safe and efficient payment access to those who need to pay their traffic offence compound.

Pengiran Haji Abdul Salam said information leaflets about the service will be distributed to the public. Payments of traffic compound using credit and debit cards will also be introduced in the future.

# Workshop boosts entrepreneurship skills

Fadhil Yunus

Bank Islam Brunei Darussalam (BIBD) organised the BIBD Entrepreneurship Incubator Workshop with the cooperation of the Muallaf Development Section under the Islamic Da'wah Centre at the Songket Room, Level 15, PGGB Building yesterday.

Some 20 Muallaf entrepreneurs were divided into three categories - MSME which is entrepreneurs that already have a product and company, entrepreneurs who have a potential to grow and hydroponic farming entrepreneurs.

The topics discussed are 'Becoming a Competitive Entrepreneur and Owning a Successful Business', and 'Opportunities to Grow the Business (BIBD SME 360)'.

Head of BIBD Government Relations and Special Projects Haji Mohd Yusri bin Haji Wahsalfelah briefed the participants.

Haji Mohd Yusri said since the workshop's introduction in 2009, it has assisted Muallaf entrepreneurs by providing exposure and teaching them how to become an entrepreneur and compete with others in the country or overseas.



Head of BIBD Government Relations and Special Projects Haji Mohd Yusri bin Haji Wahsalfelah speaks at the workshop. PHOTOS: AK ZAKI KASHARAN

Five best entrepreneurs will be selected to represent and join the MSME Festival to be organised by DARE (Darussalam Enterprise) at the end of the month.



Participants during the workshop