



# News Flash

January 2009

International Business Women's Group  
Web: [www.ibwgdubai.com](http://www.ibwgdubai.com)

## February 2009 – A very exciting luncheon

IBWG is thrilled to announce that Tricia Evans is bringing 2 actors over from UK who are excellent & very different. They do an amazing & extremely participative session called 'Forum Theatre' for big groups & add tremendous value through flexible, tailored group learning that is stimulating & fun. This will be an inter-active session on one or two issues affecting us today, allowing participants to observe events & influence their outcome

*The company is called 'React' ([www.react.co.uk](http://www.react.co.uk)), & their byline is 'React - acting for business'*

see Diary Dates for 2009 on page 3

### INSIDE THIS ISSUE

- 1 February Luncheon – WOW!
- 1 Your Membership
- 2 IBWG Events
- 3 Diary Dates for 2009
- 3 IBWG Medical Insurance Scheme
- 4 Your Contribution
- 4 Dubai Health Card
- 4 Contact the Editor

## Your Membership

Annual Membership to the International Business Women's Group runs from 1st January through to 31st December each year. Membership Fee for 2009 will be Dirhams 300/- with a pro-rata Fee of Dirhams 150/- for new members who join after 1<sup>st</sup> July.

You may pay your annual dues at the next luncheon or breakfast and you will be issued with a receipt. If you are unable to attend the next luncheon or breakfast you may post your membership fee to IBWG PO Box 24407 Satwa Dubai (Cheques should be made out to CASH or Sue-Sharyn Ward - please do not register the letter), or you can send your cheque by courier – call Mobile 050 6578445.

***Don't forget our website address .....[www.ibwgdubai.com](http://www.ibwgdubai.com)***

We request you to check the website regularly for Newsletters, luncheons, breakfasts and other events and any other relevant information which we wish to pass to you on an ad hoc basis. The website has a login area for members. You should receive your Username and Password by email. Please contact [susharyn@ibwgdubai.com](mailto:susharyn@ibwgdubai.com) if you have not received.

You can login and change your contact details or profile and can view other members' information. If you have checked the box indicating you do not wish to have an entry in the public area of the website then only members will be able to access your contact details. Your username and password should be retained by you and not passed on to other individuals.

Please see Your Contribution on page 4

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*"What sets us apart from other similar business networking organisations"*

*Run by women in business for women in business*

*International, not nationality specific*

*Excellent value for money membership*

<http://www.ibwgdubai.com/>

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***Throughout 2009 IBWG will celebrate 25 Years in the forefront of Business Women's Groups in the Region***

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## January 2009 – Our First Networking Luncheon

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*'Used with a friend at the weekend who is not having a great time - worked wonders' – Sam on receiving soft copy of the SWOT Analysis*

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This was a huge success with more than 65 members and guests booked to attend an event which was totally focused on both networking and round table discussions on how to use your Strengths during 2009. Each attendee received a SWOT analysis exercise to help them to assess their Strengths and Weaknesses.

Donna Needs won the Gift Voucher for a Right Selections Book and several members were invited by the Chair to give 1 minute introductions on a new service or event they were undertaking.

## Networking Breakfast on Monday 26<sup>th</sup> January

We already have quite a few members booked for this Breakfast even though the Notice does not go out until Monday evening. Claire Malcolm will chair an introduction to our year of celebration and the topic for discussion will be '25 things IBWG can arrange to help our members to prosper in 2009'

The Venue will again be the delightful Asado Restaurant at the Palace Hotel in Old Town. With sun streaming through the windows and very friendly staff this is a great atmosphere for networking and creative thinking.

## IBWG 2009 Workshop Series

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*"Tell them I will basically just bully them into action – they will like that!"*

*Lisa Steel*

*Managing Partner*

*Change Associates*

*+971506550584*

<http://www.changeassociates.ae>

On Saturday 7<sup>th</sup> February we will hold the first in our 2009 Workshop Series - This Workshop will be in the format of a THINK TANK on **Employee Retention** where Lisa Steel will inspire attendees to share best practice, gain information, challenge themselves to address their issues and find solutions that suit them.

Lisa is an experienced Tourism and Hospitality, Human Resources, Training, Quality Assurance and Planning professional, with a particular emphasis on HR management and Strategic Planning, with a background in operations and management. Her main strengths are communicating, organising and motivating people, as well as leadership.

Invitations to be part of this initiative will be forwarded to you on 20<sup>th</sup> January

## Diary Dates for 2009

	Luncheon	Breakfast	Workshop
January	Tuesday 13 <sup>th</sup>	Monday 26 <sup>th</sup>	
February	Tuesday 10 <sup>th</sup>	Monday 23 <sup>rd</sup>	Saturday 7 <sup>th</sup>
March	Tuesday 10 <sup>th</sup>	Monday 30 <sup>th</sup>	
April	Tuesday 14 <sup>th</sup>	Monday 27 <sup>th</sup>	Saturday 4 <sup>th</sup>
May	Tuesday 12 <sup>th</sup>	Monday 25 <sup>th</sup>	
June	Tuesday 9 <sup>th</sup>	Monday 29 <sup>th</sup>	Saturday 6 <sup>th</sup>
July	Tuesday 14 <sup>th</sup>	Monday 27 <sup>th</sup>	
August	Tuesday 11 <sup>th</sup>	Ramadan	Saturday 1 <sup>st</sup>
September	Tuesday 8 <sup>th</sup> (Iftar)	Monday 28 <sup>th</sup>	
October	Tuesday 13 <sup>th</sup>	Monday 26 <sup>th</sup>	Saturday 3 <sup>rd</sup>
November	Tuesday 10 <sup>th</sup>	Monday 30 <sup>th</sup>	
December	Tuesday 8 <sup>th</sup> (evening)	New Year	Saturday 12 <sup>th</sup>

Please put these dates in your Outlook, mobile phone and diary so you don't miss out on any of our exciting 25<sup>th</sup> Anniversary events

## Fraud Warning

Several of our Members have received emails purporting to be from a member of IBWG requesting help – the following is the text of one such Email. Please do not send any funds and if you have concerns contact the member direct

*I hope this message finds you in best of health. this has to come in a hurry. I had travelled to London, United Kingdom for an urgent matter, unfortunately for me all my luggages (which includes my cash, diary and credit cards) were stolen at the hotel where I lodged, I am so confused right now, I do not know what to do or where to go. I did not bring my phone here and the hotel's telephone line was disconnected during the robbery incident, so I have access to only emails, Please can you send me £2000(pounds sterling) to my address below today so I can return home. As soon as I get home I would refund it immediately. I hope to read from you as soon as possible.  
Regards,*

## IBWG Group Medical Insurance Plan

IBWG has negotiated an International Medical Insurance Group Plan for Paid Up Members & families with BUPA International

All BUPA International schemes offer worldwide coverage whether on an elective or an emergency basis & BUPA International also offer 'Guaranteed Renewability' - no matter how sick you have been or how high your claims BUPA will renew your insurance annually, for life, without directly penalizing you or your family members

There are 3 levels of cover available to suit the member & all include full reimbursement of local road ambulance & in-patient treatment costs at a hospital of your choice (including American hospital) & 28 days USA cover for emergency treatment if travelling in the USA

For a quotation or more information please contact our Committee Member responsible for the BUPA Program –

**Dannie McDonald**  
Mbl 050 3556840  
or email:

[dannie@lifecareinternational.com](mailto:dannie@lifecareinternational.com)

## Your Contribution

*If you have any interesting news or information that you would like to pass on to your fellow members use the Notice Board on the Website*

## Dubai Health Card

### **Bupa Have advised as follows:**

*From 1 January 2009, the Emirate of Dubai will implement a new health funding system that will require all residents to be covered by a compulsory Health Benefit Contribution. The cover will provide all residents of Dubai with a basic healthcare service provided by outpatient clinics.*

*All employers will be required to purchase cover for employees. Sponsors of individuals and dependants will be responsible for individuals on their sponsorship. For more detailed information, please contact the Dubai Health Authority or access their website at [www.dha.gov.ae](http://www.dha.gov.ae).*

*Bupa International has decided that, at this point in time, it will not be amending its policies for members resident in the Emirate of Dubai. This will ensure that we can continue to offer all of our customers the exceptional levels of protection and support they have come to expect.*

The Following information has been provided by one of the top clinics in Dubai as a simple explanation of the new Dubai Health Card:-

The major thrust of this initiative is to improve health care for blue collar workers. This is how it will affect you.

- 1) We believe that the initial contribution will be AED 800.00 for each person under sponsorship (over the next 5 years this is likely to go up to AED 6000 per person). This money will be used to fund Government initiatives, the Health Management Organisations that will be central to the administration of the system and a very small amount (as yet undetermined) will be passed onto the clinics to make improvements to their services. Money will be paid to clinics as bonuses to encourage them to implement proper medical practices.
- 2) If you have an existing health insurance policy, the

contribution to the Government Fund will be due on the anniversary of the renewal of your private insurance.

- 3) The Government Fund is supposed to go towards improving health care for everyone in Dubai – realistically we will not see any change in the delivery of high end health care – the monies paid need to be conceptualized as a health care tax.
- 4) The new system is a capitated health care system – the Government sets a cap on the cost of a health care encounter – currently AED 25 per visit, including laboratory and basic radiology! It is not possible to provide a service that vaguely approximates quality for AED 25 per encounter.
- 5) In order to counter the very low capitation fee (set as such to give blue collar workers the opportunity to access some form of health care), the Government has made provision for clinics to charge an additional fee (so-called copayment). The copayment will be paid by the patient or their insurer. Practically this is no different from the way you currently claim on your private health insurance.
- 6) All participating Clinics are obliged to make prices available to patients when they sign up with the Clinic.
- 7) Everyone has to sign up with one clinic that they nominate to be their primary health care provider. Once signed up, the patient cannot change their nominated clinic for one year.
- 8) You can attend any other clinic you wish (aside from the one you are registered with) however any fees incurred in so doing will be paid for by the patient out of pocket and must be claimed back from your private insurance.

### International Business Women's Group

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