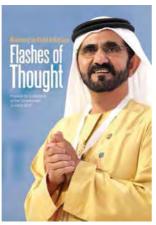




# Lighthouse

## CHAIRMAN'S MESSAGE





"Flashes of Thought" is the title of book written by His Highness Mohammed Bin Rashid Al Maktoum, UAE Vice President, Prime Minister and Ruler of Dubai. A reader soon realises that this book gives you a rare insight into a ruler's vision about his country and the challenges he encounters in order to realise his dreams. History has taught us that a nation's development definitely lies within the vision of its rulers. Not only have my friends and myself witnessed the dramatic growth of Dubai but also its astounding development which has earned worldwide recognition over the past two decades. I consider myself fortunate that I have been witness to the amazing progress that Dubai has achieved. Being a part of this also affords me a little pride. "Flashes of thought" tell you about the determination

and vision of a ruler who, in turn, brought happiness to his citizens.

In chapter 15 there is a mention about time management which reads:-

"Some see the year as equivalent to 365 days. Well, I say that a year is equal to the number of days that you have invested in yourself, your family, your society or in your spiritual life."

Only a visionary leader could think and



T S Kaladharan

postulate such a profound idea. I truly feel that all of us should take this idea into our hearts. By striving to interweave such thoughts in the

hearts. By striving to interweave such thoughts in the right manner, into our minds and daily lives, we may all improve ourselves and our personality.

I am humbled to have a copy of this valuable book duly signed personally by His Highness Mohammed Bin Rashid Al Maktoum, UAE Vice President, Prime Minister and Ruler of Dubai. It has pride of place amongst my books as it provides a reminder of what should inspire us all. This is not only because CSS continues in our belief of adopting the best from around us, but because "Flashes of Thought" also sets by the example. We can learn that by staying focused on turning ambitions into reality it will help everyone at CSS. Consequently I have pleasure in recommending this book as a "must" read which will help guide us all in our endeavours to achieve greater accomplishments.

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## **BREAKBULK EUROPE 2014**

FIRMLY ESTABLISHED AS WORLD'S LARGEST SPECIALISED LOGISTICS EVENT



ver 6300 project cargo and traditional breakbulk cargo logisticians and 275 exhibiting companies took part in the 9th annual Breakbulk Europe Exhibition from 12 to 15 May 2014 at the Antwerp Expo, Antwerp Belgium, making Breakbulk Europe 2014 the largest specialised logistics event worldwide. Breakbulk Europe 2014 attracted logisticians from 100 countries, creating a fertile environment for global cargo connections and business development. The theme for this year's event was "Moving the Gears of the World's Big Businesses."

Breakbulk Europe is one of ten annual specialized transportation events organized by Breakbulk Events & Media, a division of AXIO Data Group. Major exhibitions include Breakbulk China, Breakbulk Europe & Breakbulk Americas. Breakbulk Events also organizes targeted Congresses & Workshops in South Africa, Turkey, Brazil, Kenya, Tanzania, India & the USA.

CSS Group was well represented during the Breakbulk Exhibition, showcasing a strong presence led by a delegation from the United Arab Emirates, Bahrain, India and Pakistan. From CSS Dubai, T S Kaladharan, Chairman CSS Group, Raj George, Senior Vice President Projects, Oil & Energy, Ken Dinnadge,

VP Business Development, Siby Kurian, Sr. General Manager Sales & Marketing and Amith Horra, Marketing Manager were in attendance. From CSS Abu Dhabi, Renjith Pillai, Branch Manager, from CSS Bahrain Narayan Tagore, General Manager, from CSS India Prabhakar Maniyan, Vice President Projects and from CSS Pakistan Asghar Malik, Country

Manager represented their respective regions during the exhibition.

"As always Breakbulk was an extremely interactive and an engaging exhibition, which is why it is rated as one the most vital exhibitions in the shipping and logistics calendar

of events. This year was no different with excellent networking events, an increase in participation from last year and more importantly more business opportunities were created with existing and new partners within the fraternity of shipping and logistics", added Raj George, Senior Vice President-Projects, Oil & Energy.



## **BREAKBULK IN A SNAPSHOT:**

#### **Business Development Activities**

At Breakbulk Europe, project cargo and traditional breakbulk cargo owners had the opportunity to learn about the latest industry trends and to meet and develop relationships with the leading specialised carriers, freight forwarders, ports/terminals, packers and equipment companies that have the expertise to handle oversized cargoes requiring unique handling techniques. In addition to the packed exhibition hall, attendees joined networking activities including a Welcome

Reception in the hall, Ports Americas Happy Hour, Breakbulk Business Run and a multitude of networking dinners and receptions.

#### **Professional Formation Activities**

Educational activities were held during 12 to 13 May and were commensurate with one's experience including the Heavy Lifting & Transport Master Class taught by Richard Krabbendam (Advanced/ Technical Level) and Managing Logistics for Capital Projects Workshop taught by Pam Holdrup (Entry/Intermediate Level).



# **CSS GROUP 20TH ANNIVERSARY**

In today's economy, it is rare to find an organization that can proudly say that it has completed twenty years since its inception. Today CSS Group, thanks to the enormous support of all its agents, associates and partners can proudly announce that they have embarked on their 20th year of operation by June 2014. Having had a humble beginning in 1995, CSS Group has grown to become not just a regional, but a global player in the shipping fraternity. Today, CSS Group is sought out internationally by partners and customers alike for its outstanding reputation in customer service excellence, quality of execution and global experience. As part of its celebrations to mark this momentous



milestone, CSS Group will be inviting all its partners and associates to an exclusive gathering in March 2015 in Dubai, UAE. "With global partners, associates and well-wishers all

around the globe, we feel that it would be fitting to invite all those whose unending support have made this possible to celebrate with us right here in Dubai, where we began from our humble roots. It will be a celebration not only of our past but also of our future, one that we can build together through your continued trust and support in the organization," added T S Kaladharan, Chairman CSS Group.

The event will be taking place in one of the many world-renowned venues located here in Dubai. Details of the event will be circulated to all partners and clients globally.

For further information, please log onto: www.cssgroupsite.com

# A VISITTO CAROTRANS

T S KALADHARAN, CSS GROUP CHAIRMAN VISITS CAROTRANS

Chairman of CSS Group, TS Kaladharan visited CaroTrans head office in New Iersey and offices in Chicago with Roshmon Manoli, Route Development Manager -North America, in May 2014, with a focus on building further growth plans for the year 2014/2015. During the course of their visit to CaroTrans offices, they conducted meetings with Greg Howard, Global CEO, Michael Forkenbrock, President, CaroTrans International and Riyaz Jordan, Branch Manager, while discussing new opportunities in the market and ways to further develop the business in 2014/2015. The meeting allowed both partners

# CareTrans

to discuss growth areas within their markets that would serve as a channel for development within the routes that they operate in. "In our business it is vital to meet with partners face to face, as it allows us to better understand the economic scenario that they are working in, while understanding new growth opportunities that together as partners can be mutually beneficial," said T S Kaladharan.

With an increase in demand for

value-added global import transportation services, CaroTrans, a leading global NVOCC, ocean freight consolidator and longstanding alliance partner to the CSS Group, is strategically expanding its import service operations and coverage in key trade lanes. In the last twelve months, CaroTrans has expanded its global import service network in key global trade regions including Asia, North and South America, Middle East and Europe.

"It is always a pleasure to welcome the team at CSS Group to our offices here in New Jersey and Chicago. With the recent growth the Middle East is experiencing since after the recession, it is important that as partners we regroup and realign our plans for the future in order to fully capitalize on what is clearly a growing market. Partners like CSS Group are very important in our industry as their acute and in-depth knowledge of the industry within the region they operate in, is comparable to none. We look forward to working with the team very closely in 2014/2015, and look forward to an exciting year ahead," said Greg Howard.

## WCA RELOCATIONS CONFERENCE

CSS HOMEWARD BOUND ATTENDS 2ND ANNUAL CONFERENCE





CSS Homeward Bound recently attended the 2nd Annual WCA Relocation conference held on May 14th in Hong Kong. The WCA Relocations is the newest and fastest growing specialty network created in mid-2012 and has already grown to over 75

member offices in 50 countries and 62 cities worldwide.

"With many old faces returning for the second year conference and many new ones joining to meet one another, the discussions about new



business opportunities and building new relationships was phenomenal. The group is now stronger than ever and looking for only the most qualified removals experts," said Victor Gomez, General Manager, WCA Relocations.

The aim of the group is to provide a platform for household goods and personal effects movers to meet, build business and efficiently find partners globally. With expert partners around the world just a click away, members of the group can deal with peace of mind knowing that each member is qualified and is best in class in the service they provide

"The WCA Relocation conference is a true testament to the work done by the WCA in ensuring that only the best players from within the network of relocations are chosen to be a part of such a significant event within the industry," said Suku Sudhakaran, General Manager, CSS Homeward Bound who attended the conference. In addition the event was the ideal platform whereby like minded individuals were able to network and share valuable experiences from within the industry.

For more information please visit www.csshomewardbound.com & www.wcarelocations.com



## NAFL GATHERING

CSS ATTENDS NAFL GATHERING OF ARAB UNION OF LAND TRANSPORT



The National Association of Freight and Logistics (NAFL) on Sunday April 20th, 2014 hosted the Arab Union of Land Transport (AULT) annual meeting and was inaugurated under the patronage of Sheikh Ahmed Bin Saeed Al Maktoum, Honorary Patron, at the World Trade Centre in Dubai, UAE. The event focused on enhancing the industry and to improve operational efficiency in the freight and logistics industry in the region, with one eye on elevating the standards of the industry in line with the UAE's objectives of excellence.

Presentations on the industry were conducted by important senior officials and dignitaries. "NAFL is pleased to have hosted the annual meetings and

its opening ceremony, and sees it as a chance to push the bar further up this year. This was an important event for our industry and we are proud to have had it in Dubai. The UAE has a modern and advanced infrastructure, which is vital for every growing economy," said David Phillips, President NAFL at the conference.

CSS Group was represented by Ken Dinnadge, VP Business Development and Amith Horra, Marketing Manager, at the event. The event saw an attendance of over 700 participants from around 15 Arab nations and the UAE. The spokespeople at the event were Mohammed Ibrahim Al Tuwaijri Arab League's Assistant Secretary for

Economic Affairs, Abdulla Bin Damithan Director Commercial DP World, UAE Region, Saeed Al Tayer, Director of Jebel Ali Custom Centers, Atiq Juma Nasib Head of Dubai Chamber's Commercial Services Sector, Eng. Mahmood Al Bastaki, CEO Dubai Trade and Fahd Al-Rasheed the CEO and Managing Director of King Abdulla Economic City who spoke about the Kingdom's new project relevant to the industry.

"CSS is a NAFL member which is a nonprofit organization with 310 members, including top multinational companies as well as large, medium and small national enterprises. NAFL is the official UAE representative of FIATA, which is the global body that represents the freight forwarding industry and works closely with UAE government bodies to help enhance the freight and logistics industry. Attending this event was extremely important for CSS as it was an opportunity to interact with senior transport officials from member Arab states," added Ken Dinnadge, VP Business Development, CSS.

The main event supporters and host of NAFL were leading members of the shipping and logistics fraternity as well as key government institutions such as Dubai Chamber, DP World, Dubai Customs, and Etihad Rail.

# **IS ABU DHABI** ATTENDS **ETIHAD** ISTOMER APPRECIATION EVENT

CSS Abu Dhabi recently attended the Etihad Airways Cargo Customer Appreciation dinner which took place at the Sheraton. Abu Dhabi Arzanah Ballroom. The management team of Etihad Cargo took the opportunity to express their gratitude and cooperation to CSS Abu Dhabi for their continued business and support throughout the year 2013.

It was an excellent platform for CSS Abu Dhabi and its team to network with the Air Cargo fraternity in Abu Dhabi, UAE whilst creating new business opportunities and fostering current ones within the air freight spectrum.



For further information, please log onto www.cssabudhabi.com

## **HIS HIGHNESS** VISITS CONTAINER **TERMINAL 3**



Courtesy: DP WORLD



2014 opened with grandeur with the inauguration of Container Terminal 3, the World's Largest Semi-Automated facility, by His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai.

His Highness, accompanied by Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, Crown Prince of Dubai. and Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum, Deputy Ruler of Dubai, were welcomed to Terminal 3 by HE Sultan Ahmed Bin Sulayem, Chairman, DP World, Mohammed Sharaf, Group CEO, DP World, Mohammed Al Muallem, Senior Vice President and Managing Director, DP World, UAE Region and other senior officials.

During the visit, His Highness Sheikh Mohammed viewed the construction of the pioneering Terminal 3, which will add 4 million TEU (twenty foot equivalent container units) capacity to Jebel Ali Port this year, taking total



handling capacity to 19 million TEU.

Jebel Ali Port is the pride of the UAE, leading the industry by implementation of large scale automation. This includes 19 sophisticated automated quay cranes and 50 automated rail mounted gantry (RMG) yard cranes, all operated from a purpose-built operations building using remote control technology. This is also in line with His Highness's vision of transforming Dubai with smart systems

using technology.

Automation and new technology are our way of the future and will help our customers and the wider supply chain realise efficiencies on land that the new mega-ships generate at sea. Next generation vessels are a large support system to excellent customer service and will help us offer efficiencies as the country gears up to handle the cargo required for Expo 2020 preparation.



As a result of smart system technologies, quayside jobs such as remote quay crane operations will be located inside the new Terminal 3 Operations building. This has proven to be attractive to Emirati nationals, including women, who, we are delighted to note, make up a significant

number of our new T3 team.

During his visit, His Highness Sheikh Mohammed talked with some of the new female recruits about their new roles and one of the women crane operators gave His Highness a live demonstration

of a remotely controlled quay crane.

Planning for the long term and focussing on the next generation of Emiratis, is something DP World have always done and will continue to for the benefit of future generations. Indeed, 30% of the new quay crane operators recruited are Emiratis. The figure is even higher for RMG operators, with 70% of those recruited being Emiratis.

With the opening of Terminal 3, Jebel Ali Port will be able to handle ten of the largest vessels afloat simultaneously - the only port in the region able to do so. With the forthcoming connection of Etihad Rail to Jebel Ali Port, the port will be part of a multi-modal supply chain that seamlessly links sea-road-rail and air through the Dubai Logistics Corridor, reinforcing our position as the premier gateway for the region and the entire Middle East.

## **CULTURAL CORNER**

## ABRAS-THE TRADITIONAL MODE **OFTRANSPORT**

Forget the luxury yachts heading to Dubai Marina, there are other traditional ways of seeing Dubai and hopping on an Abra is one of the most enjoyable.

Taking an Abra is the most cost effective and enjoyable way to cross the beautiful Dubai Creek. The Abra has been an integral part of Dubai's history. It is a small motorized traditional commuter boat made of wood intended to travel across Dubai Creek, which in years gone by was one of the main modes of transport in Duhai.

It is still a vital mode of transport used by over 1 million people every month including local residents, business people and commuters trying to beat the traffic.

The Abra is now a well-respected tourist icon in addition to being a vital mode of transport. It's not uncommon for tourists to privately hire an Abra to further enjoy the stunning Dubai Creek scenery.

An Abra ride commences when the boat is full, normally about 20 passengers, the driver sits in the centre of the boat, whilst



the passengers sit facing out, circling the driver. The fare for an abra ride is about 1 Dirham per person and is paid to the driver. The journey to cross the creek will only take around 10 minutes and is used by about 42,000 people daily.

If you are the type of person who likes to immerse themselves in tradition then an Abra ride is a must. It will expose you to the lesser known side of hustling and bustling Dubai. As you step on board there is a genuine feeling of history.

## **CSS ATTENDS ARABIAN** TRAVEL MARKET



Arabian Travel Market (ATM) 2014, the region's leading travel industry showcase, celebrated its 21st edition which took place at the Dubai International Convention & **Exhibition Centre from May** 5 to 8, 2014. The exhibition welcomed over 4000 exhibitors from 95 countries with exhibition floor space covering more than 25,000 square meters.

Held under the patronage of His Highness Sheikh Mohammed Bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, the show has grown to become the largest showcase of its kind in the region and one of the biggest in the world.

One of the main highlights of the exhibition was the Middle East's cruise sector which

was highly visible and well represented at this year's Arabian Travel Market. the global downturn and the subsequent effects of the Arab Spring the cruise sector has seen a recent infrastructure investment. easing visa regulations and creative marketing. One challenge that the region faced was the lack of ports of call and the location of cruise facilities - most of the

berths for cruise vessels were located within commercial shipping ports, which was not particularly conducive for leisure visitors. In response, Mina Zayed Port in Abu Dhabi is currently undergoing major redevelopment creating a dedicated cruise terminal. Dubai has been upgrading Port Rashid to accommodate seven vessels simultaneously, up from the current five, as part of its strategy to attract 450,000 cruise tourists by 2016.



ATM 2014 encompasses more than 40 wide-ranging seminar and tech theatre sessions which besides cruise tourism cover aviation. mobile trends and the rising demand for wellness tourism.





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- Customizable reports
- Electronic authorization and document processing
- User/ Group level security features
- Transaction based audit trial
- Data transfer facility (EDI)
- Customizable parameters

## CSS PARTICIPATES IN FPS **SALES CONFERENCE 2014**



CSS Group participated in the FPS sales conference 2014 which took place in Ho Chi Minh City, Vietnam from May 20 to 22, 2014. CSS Middle East was represented by Fida Asghar, Team Manager, NVOCC CSS Dubai and Dean Landers. General Manager, CSS Kuwait. The three day conference consisted of presentations, networking session, one to one meetings, sales training seminars, personal selling skills case studies, team



building activities, gala dinners and social sightseeing excursions. "The one on

one member meetings were extremely important as they were designed to build on the

reciprocal sales activity and business opportunities between members," added Fida Asghar. The three day event was hosted by Johnny Khoa, FPS member for Vietnam who added, "The conference provided valuable workshops on Personal Sales Technique and Advanced Selling Skills. It was a good opportunity to involve everybody in relaxed outdoor activities. entertainment, and to share an enjoyable stay here in Ho Chi Minh City."

## **EMPLOYEE OF THE MONTH**



Rakesh Ramachandran-Operations (CSLC 1) given by Sreenath V. Sr. General Manager, Projects, Oil & Energy/Ops.

## Quotable quotes

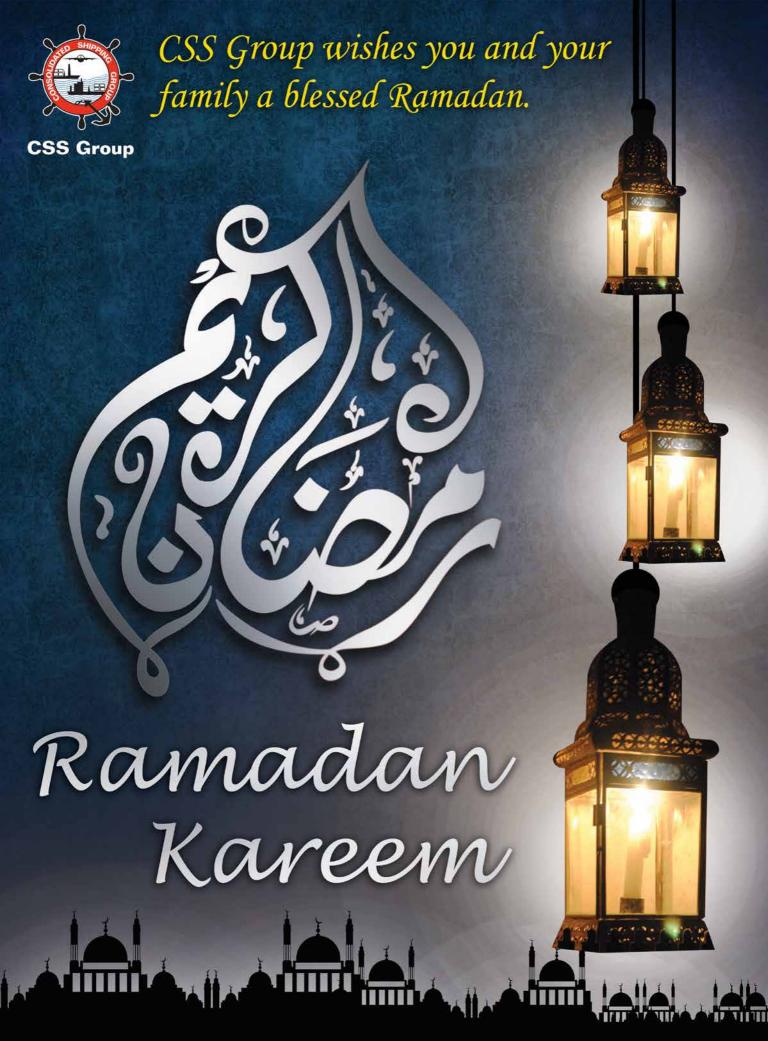
Success is getting what you want. Happiness is wanting what you get - Dale Carnegie

Keep your face to the sunshine and you cannot see the shadow - Helen Keller

Happiness is nothing more than good health and a bad memory - Albert Schweitzer

Age is an issue of mind over matter; if you don't mind, it doesn't matter - Mark Twain

Try not to become a man of success but rather try to become a man of value - Albert Einstein





The Supply Chain Management facility CSLC- 2, of CSS Group began its operations in June 2004, with limited customers and today, has grown to become the preferred partner for major multinationals within the region. Located in JAFZA, one of the largest man made ports in the world, the facility is located close to the main container terminal which is naturally convenient for all parties involved. The current infrastructure of the facility is spread over 25,000 sq.mtrs with 14,000 sq.mtrs of state of the art racked warehousing that has a cargo capacity of 1050 TEUs. In addition, CSS Group is looking to expand this space by an additional 3000 sq.mtrs by the end of this year. The office space is around 300 sq.mtrs with an additional dedicated area of 500 sq.mtrs for value added jobs.

Supply chain management (SCM) is a necessity in today's business. It is a dynamic issue. It is the focus of key issues such as the global market place for sourcing and sales and with outsourcing. Consolidated Shipping Group, being a front runner in the field of freight forwarding in the Middle East and Indian Sub continent, their customer base and the requirements have to be successfully harmonized with the stateof -the art infrastructure and service qualities. CSLC-2 is a towering example of CSS Group's commitment towards its clients. The Group understands the importance of its warehousing capacity and therefore has ensured that its infrastructure includes 22 Loading / unloading bays with dock levelers, multi tier heavy duty racking system, latest handling equipments- reach truck and battery operated forklifts, large staging area and space for value added activities and special cargo handling. In addition, the entire warehouse comes under special security surveillance. For the hi-tech industry, dedicated storage area and special handling equipments are also available. The SCM facility has fullfledged Warehouse Management System, Real Time Transactions, Optimized

Stacking & Cargo Removal, automated cargo identification using barcodes, infrared & radio frequency devices. Hareesh M Haridas, Manager, CSLC- 2 states, "Since our inception, innovation has always been the cornerstone of our success. Today, our facility boasts some of the most up to date equipments available in the industry that enables our clients to be assured that their cargo is in safe hands. With the recent EXPO 2020 win, we are looking at further expanding our infrastructure in order to keep up with an industry that will play a vital role for all nations participating at the EXPO."

CSS Group has always been a leader in innovation and technology. The success of the CSLC-2 is evidence of the vision of the CSS Group management who has always ensured out-of-the-box solutions, customer driven service and up to date technology which is part of their core offering.

Contact Details:

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www.cssgroupsite.com/our-services/3pl-4pl/

# CSS SPONSORS INDIA CLUBUAE OPEN BADMINTON TOURNAMENT

The 37th edition of the India Club UAE Open Badminton tournament got off to a colourful start with a record 595 participants in the men's, ladies', boys', girls' and veterans' categories.

The competition is spread across 26 categories and the event has broken last year's record of 560 entries in the same number of categories.

The tournament, which has been held every year since 1978, was inaugurated by Anurag Bhusan, Consul General of India to Dubai, Dr Ram Buxani, Chairman of the India Club, trustee board member Sunil Singh and Dr Nilanjan Chattopadhayay, Chairman of the School of Business at Manipal University in Dubai. CSS Group is the co-sponsor for this tournament and is pleased to be associated with India Club over the years for its sporting events.

"The India club badminton tournament is one that is rooted in the tradition of the club, and has become a vital part of the community as a whole. CSS Group is proud to be associated with India Club, which has given so much to the Asian community here in the UAE, since its inception. On behalf of the CSS Group we would like to wish all the players in the tournament the best of luck," added Amith Horra, Marketing Manager, CSS Group. All matches are being played in the 21-points format in line with the rules and regulations of the Badminton World Federation (BWF).





Each player is restricted to participating in only three events in a bid to create opportunities for more players to make excel. Matches are also being conducted in a separate pool for special needs students from SNF Development

Centre and Dubai Autism Centre. There is also a separate pool for blue collar workers. The finals are scheduled for June 20, with cash prizes, trophies and gift hampers worth a total of more than Dh50,000 up for grabs.

## **LUCKY WINNER**

As part of our continuous commitment to the freight forwarding fraternity, CSS initiated a thank you scheme over 8 years ago, whereby one lucky name out of the scores of business cards that are dropped into the raffle bowls placed at the Delivery Order Counter will be rewarded with a gift.

The winner picked selected and rewarded for the months of July-August 2014 was Meeran from Toll Global Forwarding who walked away with gift vouchers worth AED 200 from Carrefour, presented by Shelly Varkey, Manager- Admin., CSS Dubai.





As part of a CSS - CSR initiative, new bags and umbrellas were distributed amongst pre-primary and primary school children at Thrikkunnappuzha, Alleppey Dist. Kerala. Three schools which are running under the Government of Kerala aid were benefitted by this regular CSR programme of school aid distribution by CSS under the

guidance of T S Kaladharan, Group Chairman. The schools were Govt. LP School Valiyaparambu, Govt. LP School Thrikkunnappuzha & Govt. LP School Panoor.

New bags and umbrellas brought beaming smiles on more than 600 little faces. The programme commenced with local authority members from the Panchayat wards welcoming the gathering. All the children, their parents and the school authorities were present for the occasion. On another occasion the school park and play area which was also donated by T S Kaladharan to Govt. LP school Thrikkunnappuzha was inaugurated the previous day by the Hon. Home minister of Kerala, Ramesh Chennithala. People's representatives and the school authorities thanked CSS and Kala for this noble activity. G Unnikrishnan, Head-Corporate communications, CSS Group and Hareendran, Manager, Devas Farm house were present on behalf of CSS for the programme.













GOVT. LP SCHOOL VALIYAPARAMBU













## WHO CONTROLS YOUR CREDIT CARD?

Have you heard the saying that the three dimensions of a credit card are length, width and DEBT? Whilst many a true word is said in jest, credit cards and debt are certainly no joke. Because many credit card users get into debt without realising, unless the dangers signs are spotted early, it may happen easily. We all start out believing that we can manage our finances, but many of us are driven by a need to "keep up with our neighbours". Last year's mobile is now redundant as the "must have" latest model hits the shops. This pressure usually hits the younger generations the hardest. They do not have the experience to appreciate that, it is essential to think ahead.

Our debts start when an unbeatable bargain is spotted, and we know money won't be a problem because payday is soon. But what happens next is a real necessity arises. The car breaks down and it's needed for work so an immediate bill is incurred. Perhaps a family medical or home emergency must be paid for. So onto the credit card it goes and debts start to mount-up. Then there is a sudden drop in income, redundancy or overtime is stopped. Before we know it credit card debt has unexpectedly risen. Not being able to pay it all off means that the monthly rate of interest becomes an annual nightmare. The debt cycle has begun!

Worldwide, where credit cards have become a way of life, many of citizens are already saddled with debilitating levels of debt. Younger generations are under greater risk as banks and credit card companies focus on them as ready targets. They know the earlier a person opens a bank account, or takes a credit card, then the chances are they will stay with the same bank/card for years to come. Getting into debt is easy. Realising we have a problem and facing it is more difficult. It takes a conscious and determined effort to take back control of our own finances. When the question is; "Who controls your credit card?" - The



answer must be; "You!"

Firstly, once it is accepted that there is a problem, we need to itemise outgoings essential for our survival. Food and a roof over our head come first.

I have a friend who lived in a make-shift caravan in his garden. He rented his home out so that the income would help pay off his debts. During this time he lived sparsely with his wife and son in the caravan. After three years, debts paid off, he saw his new business take-off and today he is a millionaire. Secondly, it takes determination to decide what we really need and put aside luxuries. A plasma HD cable TV, iPhone, tumble dryer and double fridge freezer aren't essentials neither, for that matter, is a car! It is also not essential to socialise, drinking the most expensive drinks in the costliest venue. Being seen with the "in-crowd" doesn't justify expenditure. When I look back as to how I lived with my parents and compare it with today, I sometimes wonder how I survived without these "essential" items. But I did and I have many happy memories of an enjoyable and exciting family upbringing. Having identified a debt problem and your essential needs then it is time for the third course of action:- Talking with your creditors. Most reputable lenders are willing to discuss arrangements so as to avoid the hassle of chasing you. However this is a dangerous time for those in debt. Under no circumstances

succumb to the temptation of borrowing money from an unregulated outlet. The chances are they will not follow acceptable rules and you will end-up with more problems. In many countries, government and charities have debt counselling services. If these are available it is usually worth seeking their advice. With ever increasing debt problems some companies now provide confidential advice for their employees. Worrying about debt detracts from being able to focus fully on a job. I have always lived by the maxim never to lend or borrow when it involves a friendship, as it is the easiest way to lose a friend. This is why I recommend visiting support agencies that specialise in debt advice. Do not be afraid to ask for help as it is invariably the first step to solving your problems. Going into debt is an easily opened door as credit cards are now seen as a customised fashion item. Recipients are able to upload their own designs. These include pictures of celebrities, optical illusions and the ubiquitous "selfie". Whilst I have never seen one for real, I came across an Internet report of the Dubai First Royale credit card which apparently comes embedded with a real diamond. Now one of these I MUST have!

But when it comes to taking control of a credit card one lady was heard saying; "I think my credit card is dangerous because, every time I take it out, my husband chases me with the scissors" ...!

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Deepali Arora	Jr Ex CRM	salessupportdel@cssindiagroup.com	TIRUPUR		
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Projects			Blessy George	Executive-Documentation	docs_cok@cssindiagroup.com

## Dictionary of Office Evaluation

Some of you might like to know what the supervisor is really saying in all those glowing employee work performance evaluations he/she keeps cranking out.

AVERAGE: Not too bright

EXCEPTIONALLY WELL QUALIFIED: Has committed no

major blunders to date

ACTIVE SOCIALLY: Drinks heavily.

UNLIMITED POTENTIAL: Will stick with us until retirement

QUICK THINKING: Offers plausible excuses for errors.

TAKES ADVANTAGE OF EVERY OPPORTUNITY TO

PROGRESS: Buys drinks for superiors

INDIFFERENT TO INSTRUCTION: Knows more than

superiors

STERN DISCIPLINARIAN: A real jerk

TACTFUL IN DEALING WITH SUPERIORS: Knows when to

keep mouth shut

APPROACHES DIFFICULT PROBLEMS WITH LOGIC: Finds

someone else to do the job

A KEEN ANALYST: Thoroughly confused

EXPRESSES SELF WELL: Can string two sentences together

SPENDS EXTRA HOURS ON THE JOB: Miserable home life

DEMONSTRATES QUALITIES OF LEADERSHIP: Has a loud voice

JUDGEMENT IS USUALLY SOUND: Lucky.

KEEN SENSE OF HUMOR: Knows lots of dirty jokes

STRONG ADHERENCE TO PRINCIPLES: Stubborn

GETS ALONG EXTREMELY WELL WITH SUPERIORS AND

SUBORDINATES ALIKE: A coward

SLIGHTLY BELOW AVERAGE: Stupid

OF GREAT VALUE TO THE ORGANIZATION: Turns in work

on time.

ALERT TO COMPANY DEVELOPMENTS: An office gossip.

ENJOYS JOB: Needs more to do

CONSULTS WITH SUPERVISOR OFTEN: Annoying

USES TIME EFFECTIVELY: Clock watcher.

VERY CREATIVE: Finds 22 reasons to do anything except

original work

USES RESOURSES WELL: Delegates everything

HAPPY: Paid too much



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VECCEI	VOV	BAHRAIN	BANGKOK	BARCELONA	BREMEN	BUSAN	COCHIN	HONGKONG	KARACHI	KEELUNG	KUWAIT	NHAVA SHEVA	NEW YORK	NINGBO	PORT KLANG	ROTTERDAM	SHANGHAI	SINGAPORE	SOUTHAMPTON	XINGANG	ҮОКОНАМА	JEBEL ALI
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CIMBRIA	4118	8-Jul																				11-Jul
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KATHARINA S	415S	27-Aug																				30-Aug
HYUNDAI JAKARTA HYUNDAI CONFIDENCE	052W 529W		3-Jul 10-Jul																			17-Jul 24-Jul
HYUNDAI BUSAN	065W		17-Jul																			31-Jul
HYUNDAI BANGKOK HYUNDAI VANCOUVER	047W		24-Jul																			7-Aug 14-Aug
HYUNDAI SINGAPORE	207W 062W		31-Jul 7-Aug																			21-Aug
HYUNDAI COLOMBO	064W		14-Aug																			28-Aug
HYUNDAI JAKARTA MAERSK SURABAYA	053W 1409		21-Aug	6-Jul																		4-Sep 27-Jul
MAERSK KIMI	1409			13-Jul																		3-Aug
MAERSK TAURUS MAERSK TAIKUNG	1411	-		20-Jul 27-Jul																		10-Aug 17-Aug
MAERSK TANJONG	1411			3-Aug																		24-Aug
NORTHERN JAMBOREE MAERSK TUKANG	1411			10-Aug 17-Aug																		31-Aug 7-Sep
MAERSK SURABAYA	1411			24-Aug																		14-Sep
NORTHERN JUSTICE MAERSK ALFIRK	1405 1409				1-Jul 8-Jul																	22-Jul 29-Jul
AGIOS MINAS	1407				15-Jul																	5-Aug
COLUMBINE MAERSK	1409				22-Jul																	12-Aug
DUMMY DUMMY	1421				29-Jul 5-Aug																	19-Aug 26-Aug
MAERSK SEOUL	1409				12-Aug																	2-Sep
DUMMY 1 U2S MAERSK SINGAPORE	1403 1409				19-Aug 26-Aug																	9-Sep 16-Sep
HONG KONG EXPRESS	7				207109	1-Jul																23-Jul
APL SANTIAGO APL CHARLESTON	3				_	7-Jul 14-Jul																5-Aug
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HYUNDAI CONFIDENCE	529W							9-Jul														24-Jul
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MAERSK DETROIT	1409 1409												11-Jul 18-Jul									1-Aug 8-Aug
MAERSK MEMPHIS MAERSK COLUMBUS	1409												25-Jul 1-Aug									15-Aug 22-Aug
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MAERSK HARTFORD MAERSK ATLANTA	1411												15-Aug 22-Aug									5-Sep 12-Sep
HYUNDAI CONFIDENCE HYUNDAI BUSAN	529W													5-Jul								24-Jul
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EVER LOGIC 1362	007W													207109			8-Jul					29-Jul
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CMA CGM BERLIOZ	EPA95E																		21-Jul			14-Aug
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CMA CGM STRAUSS	EPB01E																		11-Aug			4-Sep
CMA CGM CORNEILLE CMA CGM LAMARTINE	EPBO3E EPBO5E																		18-Aug 25-Aug			11-Sep 18-Sep
MAERSK DUBROVNIK SEA-LAND METEOR	1402 1410																			2-Jul 9-Jul		28-Jul
SEA LAND MERCURY	1414																			16-Jul		4-Aug 11-Aug
MAERSK GATESHEAD SEA LAND CHAMPION	1410																			23-Jul 30-Jul		18-Aug 25-Aug
SAFMARINE NOKWANDA	1412																			6-Aug		1-Sep
MAERSK DUBROVNIK SEA-LAND METEOR	1404																			13-Aug 20-Aug		8-Sep 15-Sep
MAERSK STOCKHOLM	1406																				4-Jul	4-Aug
CHASTINE MAERSK SKAGEN MAERSK	1406 1408												L								11-Jul 18-Jul	11-Aug 18-Aug
MAERSK STEPNICA	1408																				25-Jul	25-Aug
MAERSK SALINA SUSAN MAERSK	1408 1408																				1-Aug 8-Aug	1-Sep 8-Sep
SOFIE MAERSK SVENDBORG MAERSK	1408 1408																				15-Aug 22-Aug	15-Sep 22-Sep
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HYUNDAI COLOMBO	064W														19-Aug							28-Aug
HYUNDAI JAKARTA GUSTAV MAERSK	053W 1403														26-Aug	1-Jul						4-Sep 22-Jul
NORTHERN JUSTICE MAERSK ALFIRK	1405 1409															8-Jul 15-Jul						29-Jul 5-Aug
AGIOS MINAS	1407															22-Jul						12-Aug
COLUMBINE MAERSK DUMMY	1409															29-Jul 5-Aug	-					19-Aug 26-Aug
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MAERSK SEOUL DUMMY 1 U2S	1409			-								-		-		19-Aug 26-Aug	-					9-Sep 16-Sep
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VESSEL	VOY	JEBEL	ABUI	ADEN	ALEX	AOABA	BAHRAIN	CHENNAI	COCHIN	0700	DAMMAM	DAR	DELHI	FEU)	GENOA	HAME	JEDDAH	KARACHI	KUWAIT	MOM	MUSCAT	NEW	NHA	PORT	RIYADH	ROTI	UMM	SHAN	SIING
MAERSK KIEL MAERSK KARACHI	1410 1410	3-Jul 10-Jul												27-Jul 3-Aug															
MAERSK KLAIPEDA MAERSK KAMPALA	1410 1410	17-Jul 24-Jul												10-Aug 17-Aug															
MAERSK KYRENIA MAERSK KITHIRA	1410 1412	31-Jul 7-Aug												24-Aug 31-Aug															
Maersk Kalmar	1412	14-Aug												7-Sep															
MAERSK KIEL APL SAVANNAH	1412 8	21-Aug 1-Jul	2-Jul											14-Sep															
APL BOSTON OOCL CHICAGO	10	15-Jul 22-Jul	16-Jul 23-Jul																										
APL TEXAS APL PHOENIX	9	29-Jul 28-Jul	30-Jul 29-Jul																										
MOL PROMISE APL SAVANNAH	9	5-Aug 12-Aug	6-Aug 13-Aug																										
APL TBA #07 APL BOSTON	3	19-Aug 26-Aug	20-Aug 27-Aug																										
SILS VALERIE SCHULTE	4 36	5-Jul 12-Jul																					11-Jul 18-Jul						
SILS VALERIE SCHULTE	5 37	19-Jul 26-Jul																					25-Aug 1-Aug						
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SILS VALERIE SCHULTE	7 39	16-Aug 23-Aug																					22-Aug 29-Aug						
NORTHERN PRELUDE EVER RESULT	040E 041E	7-Jul 14-Jul						19-Jul 26-Jul															er nuy						
PAGASITIKOS EVER RADIANT	041E 041E	21-Jul 28-Jul						2-Aug 9-Aug																					
COSCO KAWASAKI	024E	4-Aug						16-Aug																					
NORTHERN PRELUDE EVER RESULT	041E 042E	11-Aug 18-Aug						23-Aug 30-Aug																					
PAGASITIKOS  CMA CGM BALZAC  CMA CGM STRAUSS	042E EPA84W	25-Aug 7-Jul						6-Sep																29-Jul					
CMA CGM STRAUSS CMA CGM CORNEILLE CMA CGM LAMARTINE	EPA86W EPA88W EPA90W	14-Jul 21-Jul																						5-Aug 12-Aug					
CMA CGM LAMARTINE CMA CGM MAUPASSAN	EPA90W IF EPA92W	28-Jul 3-Aug																						19-Aug 25-Aug					
CMA CGM NERVAL CMA CGM BERLIOZ	EPA94W EPA96W	11-Aug 18-Aug																						2-Sep 9-Sep					
CMA CGM VERDI KATHARINA S	EPA98W 407N	25-Aug 4-Jun					7-Jun																	16-Sep					
CIMBRIA KATHARINA S	408N 408N	11-Jun 18-Jun					14-Jun 21-Jun																						
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COSCO VIETNAM LT CORTESIA OOCL QINGDAO	011E 060E 103E	7-Jul 14-Jul									8-Jul 15-Jul																		
OOCL NINGBO	105F	21-Jul 4-Aug									22-Jul 5-Aug																		
COSCO MALAYSIA OOCL EUROPE	038E 101E	12-Aug 18-Aug									13-Aug 19-Aug																		
COSCO VIETNAM MAERSK WISCONSIN	012E 1407	25-Aug 4-Jul				16-Jul					26-Aug																		
MAERSK VIRGINIA MSC FIRENZE	1407 1407	11-Jul 18-Jul				23-Jul 30-Jul																							
MAERSK KENTUCKY MAERSK DANANG	1407 1407	25-Jul 1-Aug				6-Aug 13-Aug																							
Maersk Damietta Maersk Idaho	1411 1407	8-Aug 15-Aug				20-Aug 27-Aug																							
MAERSK DHAHRAN PHOENIX I	1409	22-Aug 8-Jul				3-Sep										27-Jul													
RIO MADEIRA TABEA	4325 4326	15-Jul 22-Jul														3-Aug 10-Aug													
TESSA RIO DE LA PLATA	4327 4328	29-Jul 5-Aug														17-Aug 24-Aug													
VENEZIA RIO BRAVO	4239 4330	12-Aug 19-Aug														31-Aug 7-Sep													
E.R.DENMARK	4331	26-Aug										17 1.1				7-sep 14-Sep													
MICHAELA S KERSTIN S	1409	2-Jul 9-Jul										17-Jul 24-Jul																	
HARALD S ER CAEN	1411	16-Jul 23-Jul										31-Jul 7-Aug																	
THEA S MICHAELA S	1411 1411	30-Jul 6-Aug										14-Aug 21-Aug																	
KERSTIN S HARALD S	1417 1413	13-Aug 20-Aug										28-Aug 4-Sep																	
ER CAEN APL SAVANNAH	1413 008E	27-Aug 1-Jul										11-Sep									3-Jul								
APL BOSTON OOCL CHICAGO	010E 013E	15-Jul 22-Jul																			17-Jul 24-Jul								
APL PHOENIX MOL PROMISE	009E 087E	28-Jul 5-Aug																			30-Jul 7-Aug								
APL SAVANNAH APL BOSTON	009E 009E	10-Aug 26-Aug																			12-Aug 28-Aug								
MAERSK WISCONSIN MAERSK VIRGINIA	1407	4-Jul 11-Jul								8-Jul 15-Jul											6-Jul								
MSC FIRENZE MAERSK KENTUCKY	1407	18-Jul 25-Jul								22-Jul 29-Jul																			
MAERSK DANANG	1407	1-Jul								5-Jul																			
MAERSK DAMIETTA MAERSK IDAHO	1411	8-Aug 15-Aug								12-Aug 19-Aug																			
MAERSK DHAHRAN HYUNDAI COLOMBO	1409 063E	22-Aug 12-Jul								26-Aug																			27-Jul
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VESSEL	VOY	JEBEL	ABU	ADEN	ALE	AOABA	ВАН	품	00	100	DAM	DAR	DELHI	FEL	GENOA	HAN	JED	KAR	KUWAIT	MON	MUS	NEV	¥.	90	RIYADH	ROT	NW N	₹	
HYUNDAI JAKARTA HYUNDAI BUSAN	052E 065E	19-Jul 26-Jul																											3-Aug 10-Aug
HYUNDAI GENERAL HYUNDAI BANGKOK HYUNDAI VANCOUVER	557E 047E	2-Aug 9-Aug																											17-Aug 24-Aug
HYUNDAI SINGAPORE HYUNDAI COLOMBO	207E 062E 063E	16-Aug 23-Aug 12-Jul																14-Jul											31-Aug 7-Sep
HYUNDAI SINGAPORE HYUNDAI JAKARTA	061E 052E	5-Jul 19-Jul																7-Jul 21-Jul											
HYUNDAI BUSAN HYUNDAI GENERAL	065E 557E	26-Jul 2-Aug																28-Jul 4-Aua											
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HYUNDAI SINGAPORE NICOLINE MAERSK	062E 1452	23-Aug 6-Jul																25-Aug	8-Jul										
NICOLINE MAERSK NICOLINE MAERSK	1454 1456	13-Jul 20-Jul																	15-Jul 22-Jul										
NICOLINE MAERSK NICOLINE MAERSK NICOLINE MAERSK	1458 1460 1462	27-Jul 3-Aug 10-Aug																	29-Jul 5-Aug 12-Aug										
NICOLINE MAERSK NICOLINE MAERSK	1464 1466	17-Aug 24-Aug																	19-Aug 26-Aug										
MAERSK TAURUS MAERSK TAIKUNG	1410 1408	5-Jul 6-Jul															12-Jul 13-Jul		20 hug										
MAERSK TANJONG NORTHERN JAMBOREE	1410 1410	13-Jul 20-Jul															20-Jul 27-Jul												
MAERSK TUKANG MAERSK SURABAYA	1412 1410	27-Jul 3-Aug															3-Aug 10-Aug												
MAERSK KIMI MAERSK TAURUS	1410 1412	10-Aug 17-Aug															17-Aug 24-Aug												
MAERSK TAIKUNG NEDLLOYD MERCATOR	1410 1412	7-Jul			23-Jul												31-Aug												
LUNA MAERSK NEDLLOYD HUDSON NEDLLOYD BARENTSZ	1410 1412 1412	14-Jul 21-Jul 28-Jul			30-Jul 6-Aug 13-Aug																								
NEDLLOYD TASMAN NEDLLOYD DRAKE	1410	4-Aug 11-Aug			20-Aug 27-Aug																								
MAERSK GEORGIA NORTHERN PRELUDE	1410 040E	18-Aug 7-Jul			3-Sep				13-Jul																				
EVER RESULT PAGASITIKOS	041E 041E	14-Jul 21-Jul							20-Jul 27-Jul																				
EVER RADIANT COSCO KAWASAKI	041E 024E	28-Jul 4-Aug							3-Aug 10-Aug																				
NORTHERN PRELUDE EVER RESULT	041E 042E	11-Aug 18-Aug							17-Aug 24-Aug																				
PAGASITIKOS MAERSK PITTSBURGH	042E 1408 1410	25-Aug 5-Jul 12-Jul							31-Aug													1-Aug 8-Aug							
MAERSK HARTFORD MAERSK ATLANTA MAERSK CHICAGO	1410 1410 1410	19-Jul 26-Jul																				15-Aug 22-Aug							
MAERSK DENVER MAERSK DETROIT	1410 1410	2-Aug 9-Aug																				29-Aug 5-Sep							
MAERSK MEMPHIS KARUGA	1410 78W	16-Aug 2-May																				12-Sep					4-May		
KARUGA KARUGA	79W 80W	9-May 16-May																									11-May 18-May		
KARUGA KARUGA	81W 82W	23-May 30-May																									25-May 1-Jun		
KARUGA KARUGA KARUGA	83W 84W 85W	6-Jun 13-Jun 20-Jun																									8-Jun 15-Jun 22-Jun		
HYUNDAI SINGAPORE HYUNDAI COLOMBO		5-Jul 12-Jul																										1-Aug 8-Aug	
HYUNDAI JAKARTA HYUNDAI CONFIDENCE	052E	19-Jul 26-Jul																										15-Aug	
HYUNDAI BUSAN HYUNDAI BANGKOK	065E 047E	2-Aug 9-Aug																											
HYUNDAI VANCOUVER HYUNDAI SINGAPORE	062E	16-Aug 23-Aug																											
CMA CGM BALZAC CMA CGM STRAUSS CMA CGM CORNEILLE	EPA84W EPA86W	7-Jul 14-Jul 21-Jul													8-Aug 15-Aug														
CMA CGM LAMARTINE CMA CGM MAUPASSAI	EPA90W	28-Jul 2-Aug													22-Aug 29-Aug 3-Sep														
CMA CGM NERVAL CMA CGM BERLIOZ	EPA94W EPA96W	11-Aug 18-Aug													12-Sep 19-Sep														
MAERSK TAIKUNG MAERSK TANJONG	1408 1410	6-Jul 13-Jul		4-Aug 4-Aug																									
NORTHERN JAMBOREE MAERSK TUKANG	1410 1412	20-Jul 27-Jul		4-Aug 25-Aug																									
MAERSK SURABAYA MAERSK KIMI	1410 1410	3-Aug 10-Aug		25-Aug 25-Aug																									
MAERSK TAURUS MAERSK TAIKUNG	1412 1410	17-Aug 24-Aug		15-Sep 15-Sep																						E A			
CMA CGM BALZAC CMA CGM STRAUSS CMA CGM CORNEILLE	EPA84W EPA86W EPA88W	7-Jul 14-Jul 21-Jul																								5-Aug 12-Aug 10-Aug			
CMA CGM CORNEILLE CMA CGM LAMARTINE CMA CGM MAUPASSAI	EPA90W	28-Jul 3-Aug																								19-Aug 26-Aug 1-Sep			
CMA CGM NERVAL CMA CGM BERLIOZ	EPA94W EPA96W	11-Aug 18-Aug																								9-Sep 16-Sep			
WAN HAI 172 WAN HAI 172	W1721L W1731L	5-Jul 12-Jul																							7-Jul 14-Jul				
WAN HAI 172 WAN HAI 172	W1741L W1751L	19-Jul 26-Jul																							21-Jul 28-Jul				
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KERSTIN S  ABOVE MENTIONE	1415	9-Jul	\ (E00E)		1 DE 0115	L			4100	DIDEC	T OFF	#OF0 3			0114	DD (A D)		01145		18-Jul	<u> </u>		<u> </u>	<u> </u>					

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