

OPERATIONAL NEWS

GULFTAINER - CLINICAL PATHOLOGY SERVICES - GLOBAL GUMBO GROUP - GAMA AVIATION - TVM CAPITAL - ABRAAJ

GULFTAINER PROVES RECORD YEAR "Ranked #1 EMEA Port Facility"



Managing Director of Gulftainer Peter Richards and CEO of Crescent Enterprises and Vice Chairman of Gulftainer Badr Jafar highlight the successful history of Gulftainer, unveiling its new vision and identity at the Sharjah Chamber of Commerce & Industry.

Although success is nothing new for the over 40-year old Gulftainer, activities within recent months, through both its internal operations and external achievements have placed the Sharjah-based ports and logistics company at the forefront of the industry.

Gulftainer's market dominance was most evident in 2013, through its Khorfakkan Container Terminal (KCT), ranked as the top performing port facility in the region of Europe, Middle East and Africa (EMEA), a title it received based on an analysis of 63,500 ship calls from major ports around the world. According to the same global port productivity report published by the Journal of Commerce in the US which announced the EMEA title, Gulftainer's KCT was also recognized as one of the top three productive port operations globally.

This year, Gulftainer has announced plans to exceed its already impressive 2013 performance. The company has stated that it expects to surpass 6 million TEUs, with current projections anticipating that it will reach up to 18 million TEUs by 2020, handling more than 10,000 vessel calls each year.

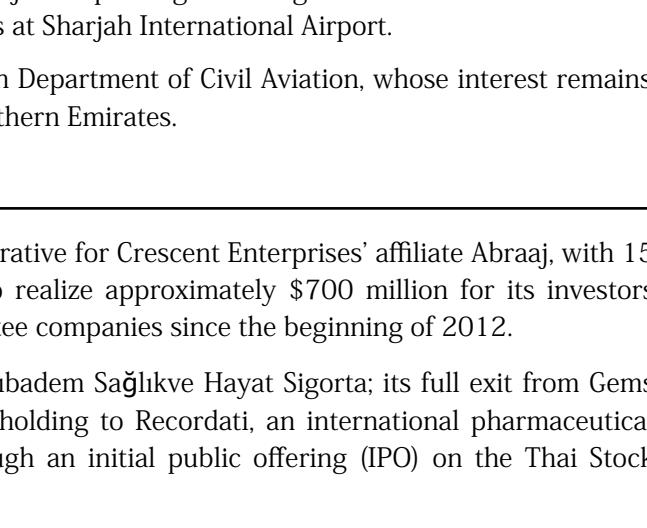
In celebration of these mounting achievements and as a reflection of its ever-expanding international reach into new markets, Gulftainer unveiled a new vision and brand identity, representing a spirit of partnership, strength and reliability, three of Gulftainer's core business pillars. The unveiling ceremony took place in January at the Sharjah Chamber of Commerce & Industry in the presence of H.H. Sheikh Khalid bin Sultan bin Mohammed Al Qasimi, and H.E. Sheikh Khaled bin Abdullah bin Sultan Al Qasimi, Chairman of the Sharjah Ports Authority.

Today, Gulftainer's portfolio covers four UAE operations in Khorfakkan, Sharjah, Hamriyah and Rawals, as well as activities in Iraq at Umm Qasr, Recife in Brazil, Tripoli Port in Lebanon, and management control of container terminals in Jeddah and Jubail in Saudi Arabia, with hints of interest to expand into the USA.

GAMA AVIATION IS FLYING HIGH "Expansion of Fixed Base Operations"

Due to several developments throughout the region's transportation junctions, beginning May of 2014, all private jets, helicopters and other business aircraft arriving in Dubai will no longer be able to land at the Dubai International Airport, a shift that will cause diversions and require airlines to look toward additional fixed base operations throughout the region. Fortunately, airlines will have five business aviation airports in the surrounding area to choose from, one of which is the Sharjah Fixed Base Operations (FBO) of Crescent Enterprises' affiliate Gama Aviation, an alternative that has proven to be a growing favorite within the region.

Gama Aviation has been operating in Sharjah since 2004, taking advantage of the efficiency and ease of use for its customers. Conveniently located just 30 minutes by road to Dubai and 5 minutes by helicopter, fewer capacity restraints and no slot restrictions (unlike most European and American business airports), are just a few reasons why the facility is being recognised as an excellent hub for



Left to Right: Dave Edwards, Managing Director of Gama Aviation FZE and Mr. Ali Salem Al Madfa, Director General of Sharjah Airports Authority.

In fact, due to the impressive 75% increase in corporate aviation this past year at Gama Aviation's Sharjah FBO, the company has increased the number of employees within its ground-handling and concierge teams as well as developed additional exclusive hangar aviation maintenance facilities.

Also in an added effort to facilitate business aviation growth in the region, in March of this year the Sharjah Airport signed an agreement with Gama Aviation giving it full authority to manage private/business aviation services including all procedures and processes at Sharjah International Airport.

Much of Gama Aviation's regional success has been attributed to its ongoing relationship with the Sharjah Department of Civil Aviation, whose interest remains invested in making the Sharjah FBO the preferred gateway for private travel to Sharjah, Dubai and the Northern Emirates.

ABRAAJ'S YEAR FOR INVESTORS "Completes 15 Successful Exits in 2013"

Abraaj's several exits included the sale of its 50% shareholding in Turkish health insurance company Acibadem Sağlıkve Hayat Sigorta; its full exit from Gems Education; and its exit from Tunisian pharmaceutical company Qalbia Pharma via the sale of its shareholding to Recordati, an international pharmaceutical company listed on the Italian Stock Exchange; and the exit from Thai restaurant chain Hot Pot, through an initial public offering (IPO) on the Thai Stock Exchange which was more than three times oversubscribed.

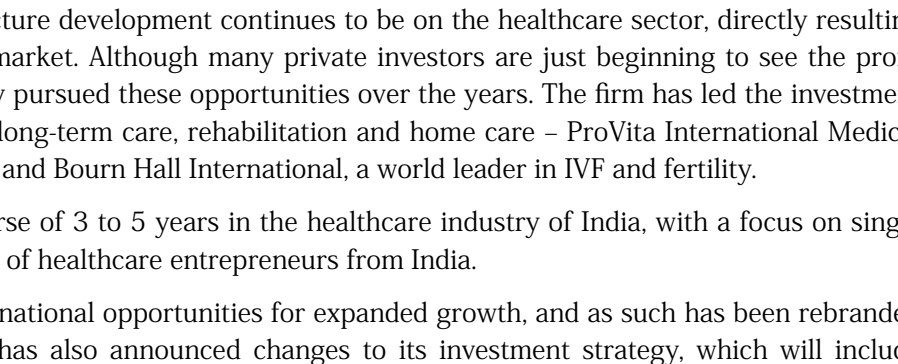
Last year proved to be very lucrative for Crescent Enterprises' affiliate Abraaj, with 15 successful exits, enabling it to realize approximately \$700 million for its investors and \$1.7 billion from 30 investee companies since the beginning of 2012.

During this same profitable period, Abraaj continued to be one of the most active investors in these markets as well, committing close to \$1 billion across 20 countries. The firm's primary investment focus was placed on the Financial, Real Estate and Healthcare markets across the MENA region including a majority stake acquisition in Ghana Home Loans, a Ghanaian residential home buyer, offering mortgages for first time buyers; a significant stake in Republika Academic Apartments, residential units for young professionals and apartment hotel guests in Istanbul; a \$17.5 million equity investment in Rainbow Hospitals, India's largest specialized paediatric and maternity care company; and an investment in Moroccan company Seripharma, a manufacturer and marketer of pharmaceutical products, providing a consolidated distribution service through private sector wholesalers and the regulated pharmaceutical distribution network in Morocco.

CPS SETTING INDUSTRY STANDARDS "Clinical Pathology Services Re-accreditation"

According to United Nation's projections the MENA region's population is expected to reach 430 million by 2020, a figure that has created not only economic interest in the healthcare sector, but placed attention on the quality and range of medical facilities and services throughout the region as well.

Since its inception in 2005, Clinical Pathology Services (CPS), an independent pathology laboratory based in Dubai has recognized not only the growing need, but importance of quality healthcare standards throughout the region. In addition to being the first UAE laboratory to achieve the UAE General Civil Aviation Authority (GCCAA) accreditation, CPS, a subsidiary of Crescent Enterprises, received accreditation by Clinical Pathology Accreditation (CPA) of the United Kingdom for the fifth consecutive year in a row, considered to be one of the most rigorous standards in the world. As the only laboratory in the Middle East to hold the international mark of quality assurance, this title reinforces the goal of CPS to become the leading pathology service of choice in the region, providing internationally accredited laboratory services to hospitals, medical practices and the UAE community, simultaneously setting a new standard for the healthcare industry as a whole.



Clinical Pathology Services Laboratory in Al-Quoz, Dubai.

TVM Capital MENA's New Outlook "Seeking International Investment Opportunities"

A significant part of the MENA region government's focus within the social infrastructure development continues to be on the healthcare sector, directly resulting in a growing interest from private equity firms to invest in the spurring emerging market. Although many private investors are just beginning to see the profit potential in the region, Crescent Enterprises' affiliate, TVM Capital MENA, has actively pursued these opportunities over the years. The firm has led the investment of more than USD \$60 million in four of its portfolio companies within the fields of long-term care, rehabilitation and home care - ProVita International Medical Centres, Cambridge Medical & Rehabilitation Centre and Manzil Health Care Services; and Bourn Hall International, a world leader in IVF and fertility.

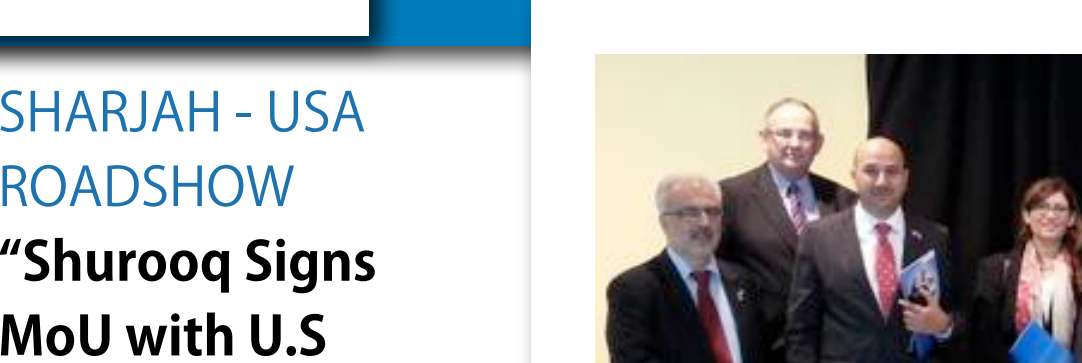
Most recently, the firm announced its intentions to invest \$100 million over the course of 3 to 5 years in the healthcare industry of India, with a focus on single specialty treatment rather than general hospitals, as well as in increasing the number of healthcare entrepreneurs from India.

Although a regional leading investor, TVM Capital MENA has begun to look into international opportunities for expanded growth, and as such has been rebranded as TVM Capital Healthcare Partners. Under its new direction and brand the firm has also announced changes to its investment strategy, which will include addressing the needs for private sector healthcare solutions in emerging markets by focusing on specialized services that are either non-existent, or drastically undersupplied, with specific attention to pharmaceutical, diagnostics and medical device industries.

GLOBAL GUMBO GROUP HITS A HIGH NOTE "Launches Annual Dubai Music Week"

Week on September 24, 2013, an annual international B2B/B2C event dedicated to establishing and solidifying the presence of the music industry in the Arab World.

A monumental first for the MENA region, this music industry trade show brought together major music labels, artists and merchants to network and launch new initiatives, as well as provide concert-goers with an unforgettable week filled with live performances from international superstars including pop star Selena Gomez, American rappers and producers Will.i.am and Timbaland, X Factor Arabia 2013 winner Mohammed Rifi, Arab Idol's Carmen Soliman and Yousef Arafat, and Bollywood stars Farhan Akhtar and Pritam.



Left to Right: Will.i.am, Quincy Jones and Timbaland attend a press conference ahead of Dubai Music Week 2013 at Jumeirah Zabeel Saray, Palm Jumeirah.

Through its partnership with DDB Live, and in collaboration with Dubai World Trade Centre, Global Gumbo Group (G3), a subsidiary of Crescent Enterprises, launched the much-anticipated Dubai Music Week.

Along with a full week of entertainment, guests had the opportunity to attend a once-in-a-lifetime Michael Jackson Dream Team seminar, hosted by the legendary producer Quincy Jones and Grammy award-winning production team behind the King of Pop's record-breaking albums, Off The Wall, Thriller and Bad, which included Quincy Jones, Rod Temperton and Bruce Swedien. The seminar marked the first time Steve working with Michael Jackson that the production team was in the same room together to give insight into working with the world's King of Pop.

The successful event, which attracted over 50,000 attendees, affirmed the desire for a growing music industry across the UAE and homegrown talent that has yet to be heard and celebrated. Plans are well underway for DMW 2014 taking place September 17-20.

Additional details can be found at www.dubaimusicweek.com.

SPOTLIGHT

SHARJAH - USA ROADSHOW

"Shurooq US MoU with U.S Chamber of Commerce"

In an effort to promote Sharjah's investment, business and cultural opportunities, as well as to explore avenues of cooperation with American companies and organisations, this past winter a delegation of 20 Sharjah government and private organisations, including Crescent Enterprises, were led by H.E. Sheikh bin Ahmed Al Qasimi in the inaugural Sharjah roadshow to the USA.



Sharjah's delegation for the roadshow in US, held meetings in Washington DC and New York, including representatives from 21 public and private sector entities led by Shurooq.

The week consisted of several meetings in Washington, DC, and New York City, including discussions with UN Secretary General Ban Ki-moon and representatives of the US Chamber of Commerce, as well as several B2B meetings with over 100 corporate representatives from US based firms. Under the theme, "Sharjah-Promising Opportunities, Global Horizons," the delegation highlighted the Emirate's unique positioning as an investment hub in the Middle East, strategically located with direct access to the Arabian Gulf and the Indian Ocean and boasted the benefits of the Emirate's flexible legislative structure, which has created a friendly environment for investment.

One of the most significant agreements to take place as a direct result of the visit, was the signing of an MoU between the Sharjah Investment and Development Authority (Shurooq) and the U.S Chamber of Commerce, aimed at promoting investment, trade, technical and economic cooperation, enhancing exports, and the exchange of future visits by investment delegations between the USA and Sharjah.

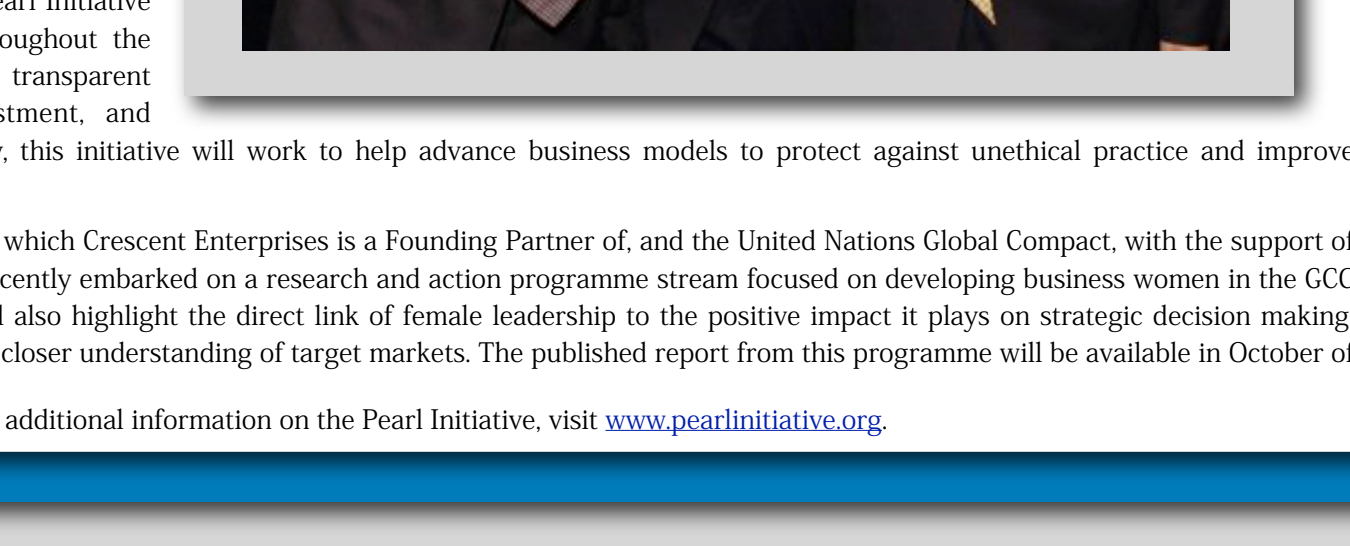
Left to Right: Pearl Initiative Founder Badr Jafar, United Nations Global Compact Executive Director George Kell and United Nations General Secretary and Chair of the Global Compact Leaders Summit Ban Ki-Moon.

The agreement with UN Global Compact, the world's largest corporate sustainability initiative with 8,000 business participants in 145 countries, will enable the Pearl Initiative to improve responsible business practices throughout the region, such as corporate governance, diversity, transparent reporting, anti-corruption, responsible investment, and integrity within the supply chain. Subsequently, this initiative will work to help advance business models to protect against unethical practice and improve business standards overall.

As a result of this agreement the Pearl Initiative, which Crescent Enterprises is a Founding Partner of, and the United Nations Global Compact, with the support of the Sharjah Business Women Council (SBWC), recently embarked on a research and action programme stream focused on developing business women in the GCC region for senior positions. The programme will also highlight the direct link of female leadership to the positive impact it plays on strategic decision making, better governance, maximum use of talent and a closer understanding of target markets. The published report from this programme will be available in October of 2014.

PEARL INITIATIVE PARTNERS WITH UNITED NATIONS "Encouraging Corporate Governance"

This past September, at the United Nations Global Compact Leadership Summit in New York, the Pearl Initiative and the United Nations Global Compact signed a strategic partnership to collaborate on a number of programmes throughout the Middle East and North Africa. Through this unique partnership both entities will leverage international and regional expertise, combining global best business practices with locally relevant imperatives, in order to foster competitive economic growth, sustainable social development and spur job creation.



Pearl Initiative and UN leaders shaking hands.

For additional information on the Pearl Initiative, visit www.pearlinitiative.org.

CORPORATE CITIZENSHIP

DUBAI CARES - EDUCATION FOR EMPLOYMENT - 2ND ARAB WOMEN SPORTS TOURNAMENT - GREEN ABU DHABI



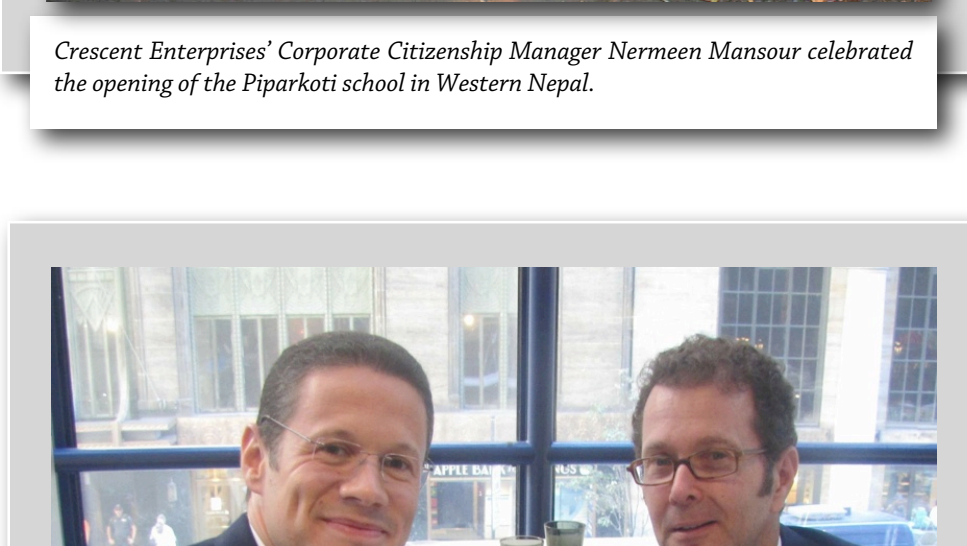
Crescent Enterprises' Corporate Citizenship Manager Nermeen Mansour celebrated the opening of the Piparkoti school in Western Nepal.

Dubai Cares "Adopt a School In Nepal"

Crescent Enterprises is proud to have had the opportunity to immediately address the acute lack of access to education in Nepal, and enable the youth to build a better future for themselves, their communities, and ultimately the world at large, through Dubai Cares' "Adopt a School Initiative."

After one year of planning and 14 weeks of construction, Crescent Enterprises' sponsored school in Nepal was officially inaugurated on February 14, 2014, where more than 160 underprivileged children attended their first day of classes. In addition to providing employment for 10 women and 10 men from the local community, the construction of the school was overseen by a committee of 12 villagers, with additional help from families in Piparkoti who contributed more than 1,600 volunteer work days to complete the building of three classrooms, fully furnished with desks, seats and chalkboards.

The new school will hold classes up to grade 3 for boys and girls ages 5 to 12, and under the instruction of two teachers, and will also serve as a space for adult education and literacy classes.



Badr Jafar and EFE Founder Ron Bruder sign the partnership agreement.

Education for Employment "Addressing Arab-Youth"

As part of its efforts to address the critical challenge of youth unemployment in the Arab World, Crescent Enterprises recently partnered as a founding Gulf supporter with Education for Employment (EFE), an international network of affiliated nonprofit organizations dedicated to creating economic opportunities for unemployed, high-potential youth in the Middle East and North Africa. The recent expansion of EFE's Middle East operations comes at a crucial time as youth unemployment continues to rise throughout the region and projections of a need for 200 million jobs over the next 20 years.

Progress is currently underway, as both organizations work to explore opportunities to jointly recruit, train and place young Arabes within Crescent Group companies, develop custom training programmes for specific job profiles, and provide job support to new employees sourced through EFE, ensuring a smooth transition into the workplace.



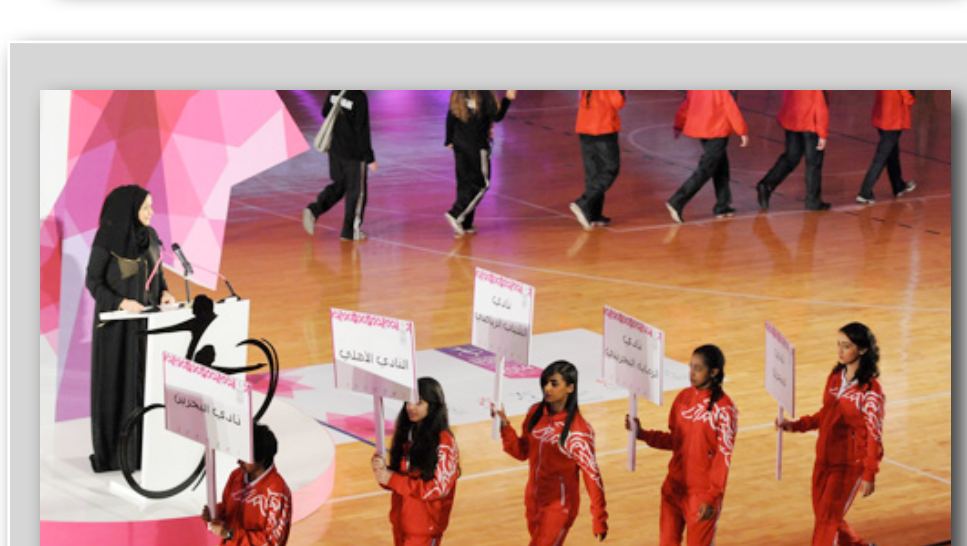
Female athletes representing over 14 countries attend the 2nd Annual AWST opening ceremony.

Arab Women Sports Tournament "2nd Annual Event Hosted in Sharjah"

In addition to witnessing impressive cultural and economic growth in the last decade of Sharjah, the Emirate has added highly competitive female athletes to its ongoing development as well, hosting the 2014 Arab Women Sports Tournament. Established by H.H. Sheikha Jawaher bint Mohammed Al Qasimi, wife of the Ruler of Sharjah, Chair person of Sharjah Ladies Club, The Sharjah-based event was created exclusively for female athletes from across the Arab world to showcase the talents of its athletic youth.

This year's tournament brought together 900 female athletes from 14 countries including the UAE, Qatar, Bahrain, Palestine, Oman, Kuwait, Jordan, Egypt, and Iraq, to compete in a range of both traditional and modern sports including basketball, volleyball, table tennis, shooting, and athletics as well as this year's addition of fencing and archery, over the course of 10 days at various locations throughout Sharjah, UAE.

Crescent Enterprises was privileged to support AWST in establishing a stage for Arab women to showcase their diverse talents as athletes, leaders and role models, and create a lasting legacy for the nation and its women and men.



Crescent Enterprises' employees complete a full day cleaning a mangrove site in Abu Dhabi, UAE.

Green Abu Dhabi "Cleaning of the Mangroves"

The rapid industrialization of Abu Dhabi over the years has created significantly harmful effects on the vibrant mangroves that line its shores, calling for the need to restore and protect these ecosystems that are essential for the wildlife that depend on them to live, and which are instrumental in reducing global warming and preventing coastline erosion.

In an effort to combat the dire effects on these areas, Crescent Enterprises' employees joined New York University students under the local initiative "Green Abu Dhabi," to collect debris and refuse from a coastal site in the region to restore these vital habitats.

This was Crescent Enterprises' first clean-up and one tradition it looks forward to fostering for generations to come.

Crescent Enterprises remains a leader in community development and social engagement through its relationship with its philanthropic organizations, upholding its belief that businesses can "do good, while doing well" at the same time. Although Crescent Enterprises is committed to a wide variety of initiatives on a global scale, it consciously focuses its resources in the areas of Community, Entrepreneurship, Environment, Arts & Culture and Corporate Governance.

CORPORATE INSIGHT

CEO INSIGHT - MONTHLY INFRASTRUCTURE REPORT

"The Effects of Globalisation "Discussions at WEF-DAVOS"



Badr Jafar speaking at WEF-DAVOS.

The globalisation of business has forced a transformational shift in our economic, environmental and geopolitical make-up. Whilst the shrinking world presents us with unparalleled opportunities, it also comes with enhanced risk.

This topic was a key issue raised at The World Economic Forum (WEF) in Davos at the end of January. It was here that the Global Risks 2014 report was launched, a survey of over 700 leaders and decision-makers from the WEF's global community on 31 selected global risks. This report highlighted that global risks are systemic, and therefore to manage global risks effectively, better efforts to understand, measure and foresee interdependencies between these risks are urgently required. The report was a call to action to improve coordination and collaboration between all stakeholders, going beyond their traditional roles and responsibilities, in order to mitigate global risks.

An important way of ensuring greater collaboration across global businesses is to build trust by demonstrating commitment to integrity at all levels of all organisations. The British author C.S. Lewis once said that "Integrity is doing the right thing, even when no one is watching." Trust and reputation are inextricably linked, and the age-old saying that it takes years to build a reputation and only minutes to destroy it, is evermore applicable in today's business world. Trust and integrity are fundamental aspects of business discussions, negotiating a deal, buying or selling a product, and developing partnerships.

A company that wants to demonstrate its commitment to integrity must first offer evidence that its actions are trustworthy. By acting in an ethical manner, all entities can benefit from openness, which in turn allows for risks to be identified earlier and mitigated more effectively.

The world is in a "crisis of trust", with opinion polls implying that the big business now trusted less than ever before. High profile corporate scandals have demonstrated that any organisation that deliberately sets out to deceive will pay a high price for doing so.

New technologies also mean that we are living in an age of "hyper-transparency", with more and more information available online. We may assume that greater transparency leads to greater trust, however a world in which we are flooded with too much information can also make it more difficult to discern facts from rumours and the true picture from deception - how do we know who is acting with integrity anymore? From a corporate viewpoint, what is certainly true is that different regions and markets are here to stay - there is nowhere left to hide.

It is fair to say that high expectations and scrutiny of the world have varying perceptions of integrity, and what may be considered immoral when it comes to business practices. This leaves the potential for risk wide open. It is therefore vital that we do not simply copy and paste solutions from one part of the world and attempt to apply it in the another. Instead, we must identify and apply learning from global best practice, whilst ensuring that it is regionally relevant and culturally sensitive.

Regulation is intrinsically raising standards of corporate governance. Last year, the UAE Federal National Council passed a draft companies law to encourage the adoption of international best practice across the Country. These guidelines will change the way directors and company auditors can be held to account in regards to corporate governance, by providing clear responsibilities to ensure greater transparency and accountability. As a result, the legislation will help encourage greater regional economic activity, which in-turn could facilitate the boost needed to generate the tens of millions of new jobs required every year for the youth of the Arab World.

That said, regulation alone is not sufficient. To ensure companies and organisations actively embrace the new corporate principles based on personal integrity, they must first accept that there is still potential for value creation in adopting these ideals. In essence, companies need to first appreciate that good corporate governance based on values of integrity leads to greater success and will ultimately be reflected in their bottom line.

There is a growing understanding of how integrity-led best practice can help a business attract external capital, customers, and business partners. Over the past few years, companies across the region have not only come to accept, but embrace, the need to adopt integrity-related policies and best corporate governance practices. This in turn will undoubtedly help these companies and their stakeholders better prepare for and mitigate global risks.

(as featured in [The National](http://TheNational.com) on 26 February 2014)

Crescent Enterprises CEO, Badr Jafar, continues to raise awareness and today's most relevant challenges and opportunities including entrepreneurship, corporate governance, business sustainability, women in the workplace, and smart energy policy through his personal blog www.badrjafar.com.

Crescent Enterprises' Infrastructure Report "USD 805 Billion Worth of Gulf Investments in Infrastructure Projects"

2013 was truly an exceptional year for infrastructure investment across the Gulf, particularly within the transportation and port sectors, as countries continued to diversify their economies through trade and commerce. Crescent Enterprises' Gulf infrastructure report assesses the performance 2014 has to achieve the same, if not greater performance.

Infrastructure Projects in the GCC



In both an effort to diversify their economies and boost levels of non-oil GDP, Gulf Cooperation Council (GCC) countries continued to invest heavily in infrastructure in 2013.

According to Zaveya's projects data tracker, the GCC infrastructure market saw a total of USD 805 billion worth of ongoing projects announced in 2013, with Saudi Arabia, the UAE and Qatar accounting for three quarters of that figure. The tremendous growth witnessed in 2013 will be hard to beat this year, but the relentless drive of countries in the GCC to build key infrastructure capacity, such as road, rail, water and power, means it will be a very real possibility.

Expectations that come along with hosting the World Expo 2020 place due Dubai's budgetary outlook at higher levels as the government plans to spend at least USD 805 billion on infrastructure. An increase in both land and air traffic due to an influx of tourism and commerce has placed a strong focus on areas of transportation in the region. Gulf airports are expected to handle as many as 250 million passengers by 2020, with Dubai and Abu Dhabi leading the way. Looking further ahead, it is estimated that by 2025, total aircraft movements in the MENA region will reach 2.3 million, with over half of Middle East's air traffic and nearly two thirds of business aviation concentrated in the GCC. In response, Gulf countries are in the process of investing more than USD 313 billion to develop their airports and manage the expected growth in passenger volumes.

Rail, although still relatively underdeveloped, is another major growth area. Most notable is the implementation of the USD 11 billion Phase 2 of the Etihad Railway Network, which is part of the much larger GCC Railway Network project worth over USD 160 billion. With a fledgling rail network, roads remain a major contributor to the region's current transportation infrastructure. Qatar has awarded contracts for major road projects with a total value of USD 1.9 billion, while the contract to develop the road between Dubai and Abu Dhabi in the UAE is estimated at USD 57 million, and the first phase of the Sina'w-Mo'hoor-Duqayr road in Oman is estimated at USD 108 million.

Another key trend in 2013 can be seen in the Industrial and Economic Zones, with the Saudi Arabian General Investment Authority launching four integrated Economic Zones in Hail, Madinah, Jazan and Rabigh, estimated to cost around USD 69 billion. In the UAE, there is the Khalifa Industrial Zone Abu Dhabi (KIZAD), which together with Khalifa Port, will form part of one of the world's largest industrial zones. The report also assessed the ports sector, which continues to be a major magnet for investment in the GCC, with approximately USD 36 billion allocated for the development and upgrade of existing infrastructure. Saudi Arabia has allocated more than USD 750 million to develop port infrastructure development at Damman's King Abdul Aziz Port, as well as USD 46 million to develop a terminal at the waterports project of Dhiba. The Kingdom also has plans to develop two additional terminals at King Fahd Industrial Port in Jubail.

Power and water projects rounded out the main growth areas of the year with USD 182 billion worth of projects underway in the GCC, according to Zaveya's GCC Project Report 2013. Saudi Arabia leads in terms of the value of projects awarded, at USD 71.9 billion, which includes the mega-desalination plant in Rabigh. The UAE came in the second place with projects awarded worth USD 56.5 billion.

The 2014 forecast seems promising for the ongoing realisation of major publicly funded infrastructure projects. Over the next 20 years, Saudi Arabia plans to install more than 50GW of alternative and renewable energy schemes with more than USD 200 billion of investments. As Qatar prepares to host the World Cup in 2022, the country has forward looking plans to spend close to USD 205 billion on infrastructure schemes. A significant contributor to the total figure is the Qatar Rail project, which is expected to cost around USD 45 billion to build.

The Crescent Enterprises' Infrastructure Report is featured every month in the English publication *Arabian Business* and Arabic newspaper *Al Hayat*.

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