



**Mubarak Abdul-Aziz Al-Hassawi**  
**A Man Ahead Of His Time**

**1344-1426A.H. / 1925-2005 A.D**



# **Mubarak Abdul-Aziz Al-Hassawi**

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## **Dedication**

To your spirit, father...who is still waking us up every day.  
To you... my teacher, my friend, my light, who guided me through the  
paths of life.  
To you... who lives in my tears and eyes.  
To your gentle heart ...we miss its affection in the evenings.  
To every grain of sand that touched your chaste body.  
To the space where your wings are flying.  
To your name which echoes incessantly inside of me.  
To your picture, hanging on my eyelashes.  
To your aura which death will never abate.  
To your memory, which we want alive in every place your feet have  
ever treaded on.  
... This book,  
We put before all so that you may remain amidst your loved ones and  
your fellow countrymen.  
As for us, we say the closure sentence you used to repeat: "Praise  
be to Allah".

**Your daughter... Fawzya**





**His Highness Sheikh Sabah Al-Ahmad Al-Jabir Al-Sabah  
Prince of Kuwait**





بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
مكتب صاحب السمو أمير البلاد  
Office Of His Highness the Amir  
State of Kuwait  
دولة الكويت



**Word of his Highness the Prince of Kuwait  
Sheikh Sabah Al-Ahmad Al-Jabir Al-Sabah  
on the book about  
The late Mubarak Abdul-Aziz Al-Hassawi  
May Allah forgive him**



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



In my view, the late brother Mubarak Abdul- Aziz Al-Hassawi, may Allah forgive him, represented the model of the Kuwaiti national figure, characterized by competence, generosity, patriotic sense and loyalty to our beloved country.

Who ever knew Abu Abdul- Aziz closely bears witness to the high morals, the civility and the immense humbleness that this national figure manifested towards every one.

He is considered as one of the personalities who participated, with his fellow members of the Constituent Assembly, in drafting the Articles of the Constitution. In addition, during his sitting in Parliament in 1967, he took part in submitting a great number of proposals and draft laws aiming at serving his country, its progress and prosperity.

Abu Abdul- Aziz, may Allah have mercy upon him, was very close to the beat of the Kuwaiti street, loved by the people, and known for his generosity, his bounty and his charity. Nevertheless, he was best known for his successful dealing with Allah, taking part in building numerous Islamic projects, such as mosques, housing for the poor and centres for learning the Holy Quran, and taking care of orphans both in and outside of Kuwait.

And, as I learned from his children, he dedicated part of his fortune to be spent on these Islamic charity projects.

We ask Allah, the Most High, the Almighty, that these



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



good deeds be added to the balance of his virtues on “The day whereon neither wealth nor sons will avail, but only he (will prosper) who brings to Allah a sound heart”.

I shared with him, may Allah have mercy upon him, an excellent familial and personal relationship, marked by sincere affection, fondness, communication and loyalty.

In their kindness to their father, the children of Abdul-Aziz Al-Hassawi, may Allah have mercy upon him, have done well in writing his biography, for this national figure was most beneficent and generous and took honorable patriotic positions that we remember here with the utmost affection and esteem.

We congratulate the sons and daughters of our dear late friend on this loyal action which embodies their love, faithfulness and loyalty to their father during his life and after his departure.

May Allah grant success to everyone in the service of our beloved country, its progress and advancement.

**Sabah Al-Ahmad Al-Jabir Al-Sabah**  
Prince of Kuwait

Kuwait, on the 21st of Ramadan 1432 A.H.

Falling on the 29th of August 2011 A.D.





**His Highness Sheikh Dr. Sultan Ben Muhammad Ben Sakr AL-Qassimi**  
**Member of the Federation High Counsel**  
**Ruler of the Emirate of Al-Sharjah**





## A word to be said

### **Mubarak Al-Hassawi's spirit is with us**

His Highness Doctor Sheikh

**Sultan bin Muhammad bin Sakr Al-Qassimi**

Member of the High Counsel of the Federation, Ruler of the Emirate of  
Sharjah

It was not only the economic circumstances that pushed investors away from the Emirate of Sharjah, but there was also the British decision to withdraw from the Gulf and the Iranian threat to occupy the islands. All that threw Sharjah in a state of turmoil. Any investment during that period was considered a dangerous venture.

\*\*\*

At that time, my priorities were to strengthen the Federation and build its institutions, so it may guarantee stability. As for the Emirate of Sharjah, our priorities were to legislate and pass laws, establish state departments and services and institutions, and promote light industries. As for merchants, they were given freedom to take their own decisions and determine their own priorities.

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The growth and advancement of Sharjah cannot be compared to those of other Gulf States, which preceded us on every level. We worked night and day to catch up with them, while they were blessed with oil.

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The late Mr. Abdul-Aziz Al-Hassawi, may Allah have mercy upon him, was one of the Gulf figures who loved Sharjah most. He translated this love in endowing the Emirate with most of his investments, if not all of them. He founded three hotels that cost hundreds of millions of Dirhams, established industries, the most notable being the refrigeration factory, and took part in founding "The Bank of Sharjah Limited", that was instituted by the Government of Sharjah in cooperation with French bank "Paribas".

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The late Mubarak Al-Hassawi, may Allah have mercy upon him, held us in high esteem, and in whichever country we met, he would hurry to hold banquets and invite his acquaintances to introduce them to me, constantly expressing words of affection and friendship.

\*\*\*

The late Mr. Mubarak Al-Hassawi was:

- Calm and self-possessed.
- More a listener than a talker, and never interrupted his interlocutor.
- Characterized by a subtle smile that emerged on his face, and I thought it was veiled by some concern.
- Among the first people to perform good deeds.

\*\*\*

On one occasion, the late Mr. Mubarak Al-Hassawi came to see me with Mr. Jamal Al-Almy (his secretary), greeted me and said: "Before we came in, I was talking with Jamal Al-Almy and I said to him that every time I visited Sheikh Sultan, I would have three questions on the tip of my tongue, but being engaged in the conversation would make me forget about



them. Only, today, I will start with these questions directly. I said:” But Mr Jamal Al-Almy is a very forgetful man. I have asked him numerous times about three subjects and he never answered.

Mubarak Al-Hassawi answered: “And what were they?”

I started relating these matters, until the time for the interview was over and Mr. Mubarak left, the questions he came for still in his mind!

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The spirit of late Mr. Mubarak Al-Hassawi, may Allah have mercy upon him, is still with us, especially at the sight of the many buildings he erected in Sharjah, whether hotels, blocks of flats or factories. Also, he is remembered for his participation in a great number of foundations and establishments. May Allah have great mercy upon his soul.

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(\*)Taken from an interview with his Highness Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi as a gracious contribution of his Highness part to the biography of the late Mubarak Abdel-Aziz Al-Hassawi.





## Introduction

### A Man of Exception

Whoever explores the personality and character of Mubarak Abdul-Aziz Al-Hassawi, remains constantly on the alert, not because his biography is of a provocative nature- not at all- but because his dynamic life never knew tranquility nor constancy, and because he had a progressive generative dream, so no limit he reached ever satisfied him; he never knew any limits to his vast country, and he kept his eyes always open to the future, as if he were possessed by a Platonic Greek philosophy that allowed his dream to get to its full extent. Perhaps, this is why he never parted from his dreams, held to them instead and strived to realize them with great determination and ambition.

Since the very beginning, Mubarak Al-Hassawi rebelled against the reality where he found himself, and he chose to break through any job that could be chosen for him. He became that young man who started up in life working in fishery, the businessman who travelled in a private plane between the countries where he held his properties and investments. A member of an immigrant family who landed in a neighborhood of the Kuwait before Independence rose to the head of a real estate empire in the growing booming Kuwait.

It is not a simple matter. People looking for answers to their questions in the space of this surprising personality might picture wings of a legend and deny them in disbelief. They see on the horizon a man with the mind of a whole firm- he moves and his offices move with him- or imagine themselves before a mobile “real estate stock market”, as the people who knew him described him, or hear stories of the kind they would only find in biographies of great men. Everyone tells about him amazing stories and tales, as if they were in the presence of a typical fiction hero, or an attractive cinematographic scenery. Nevertheless, those who were close to him say that he would break the shells of their dreams and come out of them, and they would see him as a common man, speaking words of love to his wife, pamper his daughter, take a swim with his small grandchildren, have a conversation with the bank guard or feed a poor man.



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And yet, the more we go deeper into the crossings of this personality, the more the questions raised: How did Mubarak Al-Hassawi, that young man who sat on the docks under the burning sun, in the early 1950's, succeed in attaining what none of his contemporaries, sons of businessmen and princes, could attain, in spite of the fact that they inherited financial, real estate and investment leavens, enabling them, were they had followed in his footsteps, to fly above his wind? How could a young man of the middle classes achieve such a resounding breakthrough and become a force to be reckoned with among Arab wealthy men? How was a wealthy man like him able to hold out against domestic and international crises, some of which have caused many wealthy men to drop under zero, for example "the Manakh Crisis"?<sup>(1)</sup> And how could one man by himself control his vast empire with only two hands and one mind, subduing meridians and parallels to his shuttle flights?

Some said that Mubarak Al-Hassawi was obsessed with real estate! It's rather surprising. How can they not distinguish between obsession and dreams adjusted to the rhythm of reality, between a man who is slave to real estate and one who considers it as a support, a base from which he could take one jump after another? Real estate was by no means his sacred idol, being himself a righteous servant of Allah. On the other hand, he did not make little of it nor squander it so that it transformed into idols made of dates he could eat when hungry. No. Real estate was the foundation of a greater construction, or just one rung of the ladder he was determined to climb.

When he was candidate to the Parliament, he did promise his wife that politics will not keep him away from real estate and make him forget a goal he was aiming at his entire life. Nevertheless, real estate was never his goal, his purpose or the limit he would reach and then rest; it was just a mean to possess more power, a productive power he could use to move the history of his country and region, as all great men move history all over the world, in an effort to change and take it to a better place... This was Mubarak Al-Hassawi's dream. We don't want to turn the man's character into legend or give it a supernatural attribute, for the man was made of flesh and blood and all that we want is to explain his dreams and ambitions through the mechanisms of his reality and the facts of his life.

He entered politics by the front door and even though he considered working in politics made you play a patriotic role, he didn't remain long in that field of work, for it didn't weave the magic carpet that would take him

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1- A financial crisis caused by the rise of real estate and share prices that took place in Al-Manakh Market in Kuwait.



to his rose-coloured dreams. He even might have found that it disrupted his dreams and became probably convinced that it was a mere hobby or rather a gateway to a wider world, a world he had dreamt about, while he looked beyond the sea, during his harbor days. Since the very beginning, Mubarak Al-Hassawi loved to explore the world in order to make it the scene or its trade and business.

The biography we are about to examine represents an exceptional case of growth and advancement, just like Kuwait and other Gulf states that used to live with the thirst of the desert until the mid 20th century and are now supplying the world with oil. It's the biography of a man whose history kept pace with Kuwaiti history, or at least walked alongside it. For this reason, Mubarak Al-Hassawi is considered to be a symbol of Kuwaiti and Arab prosperity; he walked in the same path of advancement as the Gulf States, but he didn't possess any oil wells nor traded in oil. He worked on himself and advanced in great strides, getting past all the obstacles that would hinder his life journey where numbers progressed rapidly, from selling spring birds and fish he used to catch in order to sell them for a few rupees<sup>(1)</sup> to selling millions of square meters in both the Arab and Western Worlds for hundreds of millions of Dinars and dollars.

Mubarak Al-Hassawi may have flown outside the flock but he was never far from the history of Kuwait's prosperity, for he was the son of that economic boom: he influenced and was influenced by it. The phases of the country's economic growth were obvious in the phases and crossroads of his life; if we talked about the development movement and its promotion in Kuwait, we wouldn't be able to separate it from the development that Al-Hassawi sought to achieve, since the beginning, in the projects he executed in Kuwait, the UAE, Lebanon and Saudi Arabia.

Mubarak Al-Hassawi never looked breathless, tensed or in a ravaging mood to possess real estate or make investments; no one has ever mentioned his avidity or greed in buying and selling. To a certain extent, commerce was his sophisticated agreeable game, and it was the game where he won most of the times. Everyone who worked with him spoke of his calm, concentration and quick-wit, never hesitating in making a decision to buy or sell, for he was always alert and perspicacious, and he knew very well how to seize opportunities, without harming anyone. Since he chose to deal in real estate as a profession, he thought of achieving great and fast gain, which did not happen with another investment he made later on. The risk associated with this gain was acceptable, because, as the people who knew him reported, he was a first class adventurer, but a smart one who knew the rules of the game and was familiar with its

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1- The rupee is an Indian currency that was used in Kuwait until 1961.



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secrets, until he became a school in teaching the art of buying and selling real estate.

Mubarak Al-Hassawi didn't seek to complicate the ideas governing his professional life, always keep the secrets of a profession he would later pass to his sons, or invent a philosophy hard to understand; instead, he was completely truthful and sincere with the people he dealt with, presenting his simplified theories in markets and departments, never competing with anyone else, but he was the one who won thanks to his great courage.

Generally, he tended to focus on unworked abandoned real estate, far from inhabited areas, properties no one was aware that they could be transformed into gardens and be swept by the wind of progress, a historical building worn out by time, or a hotel in ruins in an area he foretold its splendid future. He was a very patient man, and could wait for years to make a profit or find a way to place his remote property over high fire and bring it closer to the city.

He wasn't traditional in his business. He even made numerous traditional businessmen change their ways in dealing with reality. Since the very beginning, he invented his own methods for selling and buying; he would exchange a property for another rather than use money, since he didn't like dormant funds in banks, which made him feel powerless to employ them in projects. As far as he's concerned, the wheel of work must never stop. In searching for a new vision, Mubarak Al-Hassawi was open to what was happening in the world; he made use of all that his eyes saw during his travels, bringing back with him civilized ideas and models for development, he wanted them to be amazing, new and ensure comfort to his countrymen.

We can say that he was creative in his business and projects; he knew how to adapt new things to reality, being familiar with the needs, frame of mind, necessities of his fellow countrymen, in addition to the adequate ways to entertain them, the Messilah Beach Motel being one of the best examples. He was convinced that time didn't stop at any model or design; he always strived to develop them and even planted within them the seeds of their improvement.

The long distances that separated him from his country didn't break his relationship with his family, nor did they shake the tree of his patriotic identity or diminish his Arab nationalism in any way; he stayed constantly in touch with his countrymen, burning the distances between them, just like he burned the stages of his personal growth and his rise to a brilliant future.

... As for this book, it wasn't written by Mubarak Al-Hassawi nor did we derive its texts from a journal he wrote or from documents he left for this



purpose. We obtained these words from the people around him who faithfully kept his life experience. This biography we put before you today is clearly not an autobiography; it doesn't start from within the man and then come out. It's an altruistic biography that starts from the outside and then finds its way as far as possible into the interior. It's a biography told by those who knew the man, were his companions along his life journey, witnessed his dreams and jumps, interacted with him, conversed with him and heard his opinions.

We know that Mubarak Abdul Aziz Al-Hassawi didn't want a book where he would tell the story of his life, otherwise he would have ordered it to be written. He refused any kind of publicity or advertisement for himself, his responsibilities and his properties; he preferred to stand behind his achievements, not in front of them. And while he would never have bragged of prestige or fortune, we, his friends and children owe him to keep his spirit present and prevent time from robbing his achievements. He has the right to remain an eminent historical figure who will help and support generations to come, not only through his sincerity, good nature, generosity and ambition, but also for being a master of real estate trade and investment and the holder of a rich experience that will inevitably become a scientific material for researchers and economists.

This book is not an artistic biography where reality intermingles with fiction, nor is it a mold where the participants' colors unite; it's a tribute from a kind and honorable group of people who insisted on remembering the late Mubarak Al-Hassawi and recall his character and personality, each in their own way.

Forgive us, Mubarak Al-Hassawi... This book is not for bragging; it's a humble documentation of your history, your true nature in the mirror of your friends, associates and members of your family... Your image, on which those who love you will feast their eyes every time they miss you.





## CHAPTER 1

# **Growing up: from a wave of migration to sails on the sea**





## I: Echoes of the Past

The life of Mubarak Abdulaziz Al-Hassawi, right up to his very last breath, resembled the trajectory of a snowball getting larger and larger and picking up momentum as it rolled along the ground. Certainly, he came from authentic, unadulterated stock, but it was through his own ambition and intelligence that he shaped his existence and established himself, his immediate family and his extended family. To discover his secret, we must look back to every single year or even to every day that he lived, from his birth to his departure from this earth, as we carefully scan the chapters of his life in order to fully understand the man.

We need to start at the very beginning, going back to the time when he was an infant sitting in his parents' lap. After that we can examine his coming of age, and the very first impressions that would accompany him for the rest of his life. There were hard times, which he successfully overcame, to become as strong as steel, as cunning as a fox, burning with ambition, all the more passionately to struggle through every period of his life.

Let us begin with his grandfather, Saleh, as the base of the family tree that generated Mubarak Abdulaziz Al-Hassawi, who would himself watchfully nurture that tree, transferring its fruition to his children and grand-children. This is a tree that does not just link its roots to its boughs but strives to breathe clear air, putting forth blossoming buds whose beauty illuminates the difference between good and evil.

We summon the past lest we fail to understand the high morals that were the foundations of Mubarak Abdulaziz Al-Hassawi, from the very first bricks that were the basis for his demeanour, moulded his ideas and shaped his personality. He was not born with a silver spoon in his mouth. He was a self-made man who had to clear several hurdles to transcend his original state. He was a youngster whose ambition expanded with every day that dawned. We look back to the past, not to dwell too long on it or to be obsessive about it, but to show what this particular character revealed at the time and to identify the signs and motivations that would lead to his achievements.



## II: From Ha'il to Kuwait

The origins of Mubarak Abdulaziz Saleh Al-Hassawi can be traced back to the Al-Dheylyan family from Ha'il in modern Saudi Arabia. This region was inhabited by the Yemeni Qahtani Taiy tribe, who had migrated following the collapse of the Ma'rib Dam (in present-day Yemen) in 511BC. The tribe is famous on account of Hatim Al-Taiy, who was described by the Prophet Muhammad (pbuh) as being renowned for his extreme generosity. For several months, drought affected the Ha'il area, including the city of Iqda where the family lived, so they were driven east towards Ahsa' in search of better living conditions, then north towards Kuwait.

In Kuwait, the land was open to the Arabian Gulf and the commercial exchange that passed through its seaports. Hence it was a place full of opportunities and secrets, with some people arriving and settling, while others moved on. The Al-Deylan family had to acquaint themselves with the place, familiarize themselves with the people and their customs and adapt themselves to the existing work conditions when they decided to settle there; to learn how to cope with the buzz of everyday life and to handle the impact of the role Kuwait was playing as a commercial and economic hub.

## III: Living in Freej<sup>(1)</sup> Saud

Saleh Al Dheylyan settled in Kuwait during the final years of Sheikh Abdullah II Al-Sabah, who ruled the emirate from 1866 to 1892. During Sheikh Abdullah's reign, the biza (the first currency of Kuwait) was minted. His rule also witnessed the three-year 'Hailaq' period of drought, and in 1871, Kuwait suffered the so-called 'Tabaa' incident, in which many Kuwaiti ships sank when a destructive tornado swept across the sea between India and Oman. During the same period, under pressure from the Ottoman government based in Constantinople, Sheikh Abdullah II ordered all Kuwaiti ships to hoist the Ottoman flag. He was even obliged to help the Ottomans take over the Al-Ahsa' region, during which operation he himself led 80 ships into battle at a time when, according to the British records, Kuwait had between 300 and 400 ships in total, both military and commercial vessels.

The Al-Dheylyan family chose Al-Qibla for its residence, in Freej Saud, a district of Kuwait Town. The future King Abdulaziz bin Abdul Rahman Al-Saud of Saudi Arabia lived there after his family sought refuge following the victory of the Emirs of Ha'il, the Al-Rasheeds, over the Al-Sauds when

1- Freej here means the neighbourhood; many of the Kuwaiti neighbourhoods were in the past named after families who lived there..



he was ten years old. This is where King Abdulaziz had his son, Saud. It could have been just coincidental that Saleh Al-Dheylyan chose Freej Saud for his residence, but that coincidence entailed a new reality that imposed its own conditions and contributed to a major change in the family's life, as well as forming a new identity for a man who was in search of security and progress. This family that originated from Ha'il had also lived for a short while in Al-Ahsa', bringing with them a few traits of identity picked up along the path they had travelled, as Saleh Al-Dheylyan and his family were given the name Al-Hassawi, in reference to Al-Ahsa'. We see how Man interacts with his surroundings, where identity becomes an amalgam of past and present, thereby refreshing a person's identity and enriching him. Thus Saleh Al-Hassawi learned how to fit into a new society while still bearing the traces of another.

As the city of Kuwait developed, the Freej Saud quarter<sup>(1)</sup> was obliterated. In an interview<sup>(2)</sup>, Mr Mohammad Hussein Reda Al-Shatti<sup>(3)</sup> tried to delineate the boundaries of Freej Saud for us using current<sup>(4)</sup> landmarks in the capital. He identified Freej Saud as starting from the Central Bank and Al Burgan Bank all the way to the centre of the current commercial district. There are many stories which aim to explain the reason behind naming this area Freej Saud, but the most popular one relates the name to Sheikh Saud bin Jaber Al-Sabah, who ruled Kuwait between 1859 and 1866<sup>(5)</sup>.

Abdulaziz Saleh Hassawi and his family lived in a house which Mr Ibrahim Ali Al-Muhaini<sup>(6)</sup>, the nephew of Mubarak Abdulaziz Al-Hassawi, remembers as follows: "We lived in Freej Saud, near my grandfather Abdulaziz Saleh Al-Hassawi's house, adjacent to the Al Ahmadia School, exactly where the Central Bank is now. I spent most of my time with my uncle Mubarak and my grandmother Habiba. I used to see my uncle Mubarak Al-Hassawi when he was employed at the port in the 1950s. One of his principal traits was that he took his work really seriously, almost like worship. He was very active." Mr Yusuf Ahmed Mohammed Al-Zankawi<sup>(7)</sup> also remembers this

1- Kuwait City used to be surrounded with mud walls starting with Freej Batti in the East, and ending with Freej Saud. Cf. Dr. Yacoub Youssef Al-Hajji, Sheikh Abdulaziz Al-Rasheed – Biography – Published by Research and Center in Kuwait in 1993, pp 23.

2- Interviewed by journalist Reda Al-Feely in preparation for this book.

3- One of the late Mubarak Abdulaziz Al-Hassawi's friends.

4- We are referring here to those buildings erected in the 1960s and afterwards.

5- Cf. "Pages from the Memory" - from an interview with Mr Mandani Hassan Al-Amid, published as "Pages from the Memory" - page 121 of the monthly supplement no. 58 of the Kuwaiti daily newspaper, Al-Qabs.

6- The son of Amina, the late Mubarak Abdulaziz Al-Hassawi's sister.

7- One of the leading Kuwaiti men who were among the pioneers to have worked for the government in the 1950s at the very beginning of the dramatic development of the country. He reached eminence during the reign of the late Sheikh Abdullah Al-Salem Al-Sabah



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house, saying: "We were neighbours of the Abdulaziz Al-Hassawi family. We were also neighbours with the families of Mr Mohammed Al-Khamees and Mr Diab Al-Khashti, the father-in law of the late Mr Mubarak Al-Hassawi. Khalid Al-Khashti and the families Bahro, Bousheybah, Boutaiban, Mubarak Al-Anjari, Mohammad Al-Mana and Hajj Amer also lived nearby."

Mr Ibrahim Al-Muhaini recounts that his grandfather worked in trade: "My grandfather Abdulaziz, may God have mercy on him, was a tawasha or pearl dealer, as well as a personal aide (wakeel) to the late Sheikh Ahmad Al-Jaber Al-Sabah. His home included the diwaniah (reception room), dining rooms, bedrooms, storage rooms and kitchens. It was a large house which provided us youngsters, with plenty of space to run around and play. Grandfather was close to us and good and generous towards us as well as with our neighbours and others. His son Shamlan worked with him in business, as did Mubarak, who was loving towards all his family and was lucky and blessed in his work."

Over the years, the Al-Hassawis mixed with neighbouring families and the grandfather acquired new skills which helped him settle better in Kuwait. Abdulaziz Saud Al-Hassawi, the late Mubarak Abdulaziz Al-Hassawi's nephew, spoke about this process of settling in, saying: "My grandfather got married when he went to Kuwait." Dalal Al-Hassawi, the late subject's sister, adds: "We had a good life in Beit Amer. My father used to travel during the pearl diving season to collect the qemash (a type of pearl) from the divers and then he would go to Bahrain to sell them."

We continued our enquiries with Mohammad Hussein Reda Al-Shatti, exploring another side of the life of the Al-Hassawi family. He referred us back to the map of Kuwait City in the 1950s, showing us its different neighbourhoods and the nature of its inhabitants, explaining<sup>(1)</sup>: "We were neighbours; Abdulaziz Al-Hassawi's house was in Freej Saud and ours was in Freej Al Wasat. Mubarak's father worked as a merchant travelling between Kuwait, Saudi Arabia and the rest of the Gulf. He was a well trusted man, recommended by the Al-Sabah Family. When my grandfather used to set sail, he would take Mubarak Al-Hassawi along with him visiting the different Emirs across the Gulf region. As a personal aide to the Al-Sabah family, Abdulaziz Al-Hassawi used to collect the alms (zakat) from Kuwait, consisting of money, dates, and other food items and transport these on board the boom<sup>(2)</sup> belonging to Abdullah Al-Kattan, the father of Salem, Ibrahim and Khaled Al-Kattan, He continued distributing them across the Gulf in different seasons. This was part of the outreach of the Al-Sabah family and their cousins, the Al-Khalifahs."

1- From an interview by journalist Reda Al-Feely

2- A type of boat



Abdulaziz Al-Hassawi used his travels around the Gulf region as a means of gaining new experience. In Kuwait, where he maintained his base, he had an office about whose location Mohammad Hussein Al-Shatti recalls: "Mr Abdulaziz Al-Hassawi's office was well known as it was located near the Al Souq Mosque and Bounashi café; also there was a shop owned by Abdul Karim Abel, father of Ahmad Abel, who was a personal aide to the Sheikhs, selling them Roskopf pocket watches. Adnan Abdul Samad's<sup>(1)</sup> father also owned a shop that sold watches in the middle of the Souq. Next to that, one could find the shop of Abdullah Al-Awdeh, Dr Abdul Rahman Al-Awdeh's father<sup>(2)</sup>. Further in, you would find Abdulaziz Al-Hassawi's shop, where he would meet five or six Kuwaiti partners for trading purposes. Mr Abdulaziz Al-Hassawi's generosity turned his office into a diwaniah or parlour for merchants."

Al-Shatti continues: "That all relates to the well-known Merchants' Souq. The Al Qaysariat Souq was also renowned, but it was pulled down only to be rebuilt later in keeping with its original design. It is said that in olden times the Qaysariat were also known as the Khans, which were named after their owner, so we would say 'so-and-so's Khan'. Those Khans had a single entrance similar to the office blocks of today, which have just one entrance but many offices. Security guards would watch those doors and in the morning merchants from Safat<sup>(3)</sup>, Najd, Syria, Iraq, other parts of the Gulf and the Iranian coast would rush into this place to trade, similar to today's stock exchange. It is in this Souq that Abdulaziz Al-Hassawi worked and trained his son, Mubarak, who ended up inheriting his father's trading skills."

#### IV: Beginnings

Abdulaziz Saleh Al-Hassawi's businesses expanded and his family grew, as his wife, Habiba Abdul Latif Al-Banai, bore him several sons and daughters, namely: Amina, Kheiriya, Hessa, Ahmad, Saud, Shamlan, Dalal, Abdullah and Mubarak Abdulaziz, the youngest, who was born in 1925. Regarding his childhood, his sister, Dalal Abdulaziz Al-Hassawi says: "Our mother loved him dearly, suckled him for three years, and always cared for him. When he grew older, he went to Al-Ahmadiyah

1- Adnan Abdul Samad, an MP

2- The former Minister of Health

3- Safat in Kuwait.



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School<sup>(1)</sup>, the second government school in Kuwait. He had already become friends with the neighbours' sons with whom he used to go out to sea<sup>(2)</sup>, about which he became really keen. He often insisted that our mother let him go hunting on the Thenian Al-Ghanem farm<sup>(3)</sup>.”

Habiba, Mubarak Abdulaziz Al-Hassawi's mother, never turned down his requests. At the same time she used to worry about him, so how should she respond to his wish to go hunting? Dalal continues: “Mother used to make sure he never went hunting alone, ensuring that a friend of his would go with him and sometimes Aisha, his niece (Hessa's daughter) would accompany him.”

Mrs Aisha Al-Asfour, Mubarak's childhood friend and daughter of his sister Hessa, remembers her first ten years and says about her uncle: “He was six years my elder, and back then we were living in Freej Saud. After he taught me how to set a trap, I often went with him and hunted many different types of birds. We used to set traps on the Al-Khaled's farm and on Al-Mudeer's, as well as in the Al-Thenian building next to Abdul Latif Al-Mudeer's house<sup>(4)</sup>. That area was packed with thick, entwined sidra trees. On one of those days out hunting, Mubarak caught jerboas<sup>(5)</sup>, and skinned and grilled one. He taught me how to catch a bird so that it cannot fly away, and how to slip it into a palm-weaved basket<sup>(6)</sup>. During school days, he used to leave the hunting equipment with me so I could catch birds. In the afternoon, when he returned from the Al-Ahmadia School, he would sell what I caught and we would share the earnings.”

Aisha Al-Asfour saw in the sea a challenge and a different hunting experience. She listed the many things she learned from her uncle Mubarak: “He taught me how to hunt crabs, which I used to be really frightened of, and when he taught me how to swim he used to tell me repeatedly, “You need to learn how to drink sea water!” He taught me that women have a different style of swimming, and from him I learned how

1- Cf. the interview carried out with Mubarak Abdulaziz Al-Hassawi on 14th November 1998 published in a book entitled *The Nations' Deputies*, which mentions the Ahmadiyah School he went to in the vicinity of their home, as directed by the late Abdulmohsen Al-Bahr from 1934-1938. His classmates included Yacoub Al-Humaidi, Abdullaateef Al-Kathimi, Ali-Almawash Al-Doussari. The latter joined him later on at the Al-Mubarakiah School. Al-Ahmadiyah, was founded in 1921 and was named after Sheikh Ahmad Al-Jaber Al-Sabah.

2- In an interview, Mr Mohammed Hussein Reda Al-Shatti spoke of his visits to the sea saying, “After we finished Al-Ahmadiyah School, Mubarak started coaching me as an elder brother who was guiding me into sports, knowing that back in those days, we had nothing but the Buqaa (the spot) and the sea where we used to swim.”

3- The ranch was in Al-Jahraa Street, also known as Fahd Al-Salem Street.

4- We have been careful to retain the exact words of Mrs. Aisha Al-Asfour, as her testimony contained places names that are specific to Kuwait in that time.

5- A type of rodent particular to the desert.

6- Types of baskets weaved from palm leaves.



men swim. He also showed me how to catch fish in the area of Qibla<sup>(1)</sup>. He used to dive deep into the sea, and I would follow him all the way to a spot at Naqaat el Kheshti, where he would set the fishing traps<sup>(2)</sup>. When they were filled to the brim with grunter breams and flathead mullet, he would take them and sell them in the market. He used to give me part of the takings and he was always very careful about saving what he earned in a jar. Later on I learned that he used to pay a schoolmaster to teach him English. He really wanted me to study, and at home I learned writing and arithmetic.”

When we met Aisha Al-Asfour, she was already in her 70s, but she still remembered her trips with her Uncle Mubarak. She seemed to be still a strong individual, showing few signs of her age. When she spoke of her hunting and fishing days, she appeared to be leading us into the happy world of childhood, filled with simple things that have always made children joyful. Recalling the fun of those days, Aisha Al Asfour says: “I used to race my uncle and his friends, Mohammad Al-Sayyed and Suleiman Al-Mudeer, but I was always given a head start. Once I agreed with my cousin to disappear for a while and go to swim in the sea without telling our parents. When they found out, we were severely punished. But when my uncle knew we were being hit, he objected. He was an affectionate man.”

Aisha Al-Asfour never went to school but her father wanted her to learn how to read the Qur'an, and her Uncle Mubarak encouraged her to learn the basics of mathematics and sciences, as already mentioned. At 14 she got married and thus became part of a new family which played a big role in the history of education in Kuwait. Her late husband, Saleh Abdul Malak Al-Saleh, was a superintendant in Al- Mubarakiah School prior to becoming the Minister of Posts, Telegraphs and Communication, and then in 1967 the Minister of Education. His family had a learned and cultured background. His father, the schoolmaster Abdel Malak Al- Saleh Al-Mubeed, was a great educator who was born in Al- Zubair in 1893; he lost his father Saleh Al- Mubeed when he was only four years old. His father was both a Sheikh and a judge in Al-Zubair. Among his students was Abdullah Bin Khalaf, the famous Kuwaiti scientist. Abdul Malak Al-Saleh travelled with his mother to India where he studied Mathematics and English and a few of the local languages. He then headed back to Kuwait to teach at the Al-Mubarakia School and later at a private school. He was then assigned to be a superintendant at the newly opened Al-Ahmadiyah School. Later on he became the director of Al-Qabalia School. Aisha Al-Asfour's two brothers-in-law were the famous Dr Othman Abdul Malak Al Saleh, who was a lecturer of Constitutional Law and Dean of School of Law at Kuwait

1- The area on the sea known as Qibla or Jebila.

2- Fishing traps out at sea - so positioned that they entrap crabs brought in by the tide.



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University, and Mr Ibrahim Abdul Malak Al-Saleh, who was among the very first educators in the field of English language in Kuwait. Their sister, Mariam Abdul Malak Al Saleh, was also an educator who started off teaching before moving on to various other social services activities. So it comes as no surprise that Aisha Al Asfour's mother-in-law urged her to attend evening classes to compensate for her lack of schooling, enabling Aisha to climb up the Kuwaiti social ladder in full confidence.

Aisha Al-Asfour described her Uncle Mubarak as a hunter with the mentality of a merchant and a teacher, letting us imagine his vitality and compassion. We hence get the impression of a man who was attached, right from his childhood, to the land of Kuwait and its sea. She tells of signs that prefigure a personality who, through work and self-reliance, as well as reaching out to others, would evolve.



## CHAPTER 2

# The Man, His Dreams and the Reality





## I: Self-Improvement

The nature versus nurture controversy has long been argued and the jury is still out on that. What is certain is that we need to apply all kinds of social and psychological theories in order to fully understand Mubarak Abdulaziz Al-Hassawi's personality, which surpassed its limits in terms of aspirations and surmounted the levels of his siblings, family and friends. He soared towards a better future. We would not be overstating the case if we asserted that the man whose imagination understood the current situation so well, and built upon it, aspired to become a legendary businessman, one who would transcend the local and the regional to become a global player. He would have ascended even higher had it not been for certain setbacks, notably the Souk Al-Manakh stock market crash.

Many questions arise with regard to the development of a man's personality, especially relating to someone who was able to realise extraordinary dreams. Some attribute this development to nature, others to nurture and learning life's lessons. In this case, Mubarak Al-Hassawi seems to have been able to put both nature and nurture to good effect in developing his self-knowledge and self-improvement. He also evolved through what the American sociologist, Charles Cooley, defined as the concept of the 'looking glass self', according to which a person's self grows out of society's interpersonal interactions and the perception of others. Although Mubarak Abdulaziz Al-Hassawi was never a blank page when facing society, he did not submit to the limits society set for him. Reaching out to friends and family around him, he used the sympathy he aroused in the cause of sheer self-improvement,

We cannot identify one single milestone in the life of the young Mubarak Abdulaziz Saleh Al-Hassawi which marked him out to become a thriving businessman or a successful politician. Some people might have detected in him signs and tendencies, or heard of him and his ambitions. But such signs could well have also been present in other people, yet they were unable to achieve their goals. The search for the causes that drove him to achieving his goals and following through whatever he had embarked upon, strictly and in full determination, would definitely lead us nowhere. The reason we have delved deep into psychological and sociological



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theories is simply that the character we are dealing with was not commonplace. It was an extraordinary character, which means that if we want to learn more about it, we must re-trace his journey step by step. We cannot just focus on his childhood or youth, because a lifetime's experience and interaction with Western societies taught him things he had not learnt in his youth. Mubarak Al-Hassawi's path was never that of a dark horse, but rather one marked by clarity, honesty and frankness. This lends itself to questions being answered by his friends and relatives with the aim of shedding some light on the obscure crevices of such an intriguing personality. Mr Yacoub Yousef Al-Wattar speaks about his uncle Mubarak, saying: "I am a few years younger than my uncle. Because he worked in the harbour close to our house, I was able to visit him there every now and then. I noticed his affection towards his family -- and his mother in particular -- as well as his concern for his siblings."

### The entrepreneur

To stand out in a big family one has to exert double the effort and creativity. But time has proved that in order for Mubarak al-Hassawi to achieve what he did back then he had to be inspiring yet not grandiose. This is what we find in Mubarak's experience, as reported by Yacoub Al-Wattar: "My uncle was really fond of hunting and I can affirm that he was the best shot I ever knew. He allotted to each bird a particular type of cartridge; a sand goose requiring a different cartridge from other birds. At the very beginning, he used to use a net<sup>(1)</sup>. He would catch birds and sell them in the market; he would then return with the money he made in the net. That was his way of doing business. That's how he hid his money; no-one would think there would be money hidden under a clump of rockspray<sup>(2)</sup> with a broken barrel over it! Once he had finished hunting, he would take the money needed to buy groceries for the household. He was home-loving, and his family was of the utmost importance for him. His innovative ideas would sometimes shock people, as for example when, in the mid 1960s, he suggested building vehicle flyovers; not until the late 1970s were such projects implemented."

Yacoub Al-Wattar's testimony reveals many aspects of Mubarak Al-Hassawi's character, such as agility, responsibility, resourcefulness and being an initiator. These constitute the attributes of Mubarak the boy, the businessman and the politician. These qualities have been mentioned by

1- The net was a device comprising crosses made of wood that used to be pinned down by rocks at the bottom, the rest being covered with twigs and branches, so that it was camouflaged like a tree. As soon as the bird stepped on the branches, the crosses turned upside down, trapping the bird inside. cf Dr Adel Mohammed Abdulghani, Bird hunting in the olden times of Kuwait, 2nd edition, 1909, page 69.

2- A desert plant that Kuwaitis used to burn under cooking utensils.



many of his close friends, a fact which goes to show that what made him soar high was neither coincidence nor mere fluke, but rather the characteristics that accompanied the man throughout his life.

When Mubarak Al-Hassawi attended school in the 1930s, his circle of friends grew and his knowledge widened. The young man gradually entered the world of business, to which Mr Ibrahim Al-Muhayni refers, saying: "What is dubbed the business instinct arose very early in him, thus enabling him to excel in trade. He was self-reliant right from his early days and opened a small shop near Qasr Al-Seef<sup>(1)</sup>, facing the market place, where he used to sell tea and sugar. At some point he was working as a customs employee in the morning as well as manning his shop the whole afternoon." Ibrahim Al-Muhayni delves into the past, touching on the characteristics that enabled his uncle to look for job opportunities and ways of making money: "My uncle excelled at bartering, a smart way of doing business when he didn't have enough money. Small boats would come from the other side of the Gulf, as would Iranian merchants' vessels carrying barley and hops, only to be approached by Mubarak Al-Hassawi, who would make a bartering deal with them, exchanging their hops and barley for sugar and tea. He was really sharp and developed himself as much as his means would allow, until he was able to sell the goods in the market. The Iranians used to bring their goods loose and unpacked, casually stuffed into bags in launches; they would unload their merchandise and load new cargo after the deal had been agreed."

Decades later, Mubarak Al-Hassawi would speak of his experience of working as a customs employee in the morning and selling things in his father's shop in the evening: "My father wanted me to be by his side in Kuwait, where indeed I used to help him and work in customs and the ports. I was barely 18 years old when I first started working in 1943."<sup>(2)</sup> Of his father's influence he adds: "My father had dealings with the Finance Department because he worked in trade. He used to import timber for the ruling family's palace doors and windows, whereas wood from Al Jandal<sup>(3)</sup> in Saudi Arabia was used for the ceilings."<sup>(4)</sup>

## II: Hard times

Even when Al-Hassawi talked so decisively about perseverance and making money, he always took into consideration the fact that at some time

1-Al-Seef means the harbour.

2- From an interview in 1998 with the late Mubarak Abdulaziz Al-Hassawi, in Abdulrazzak Al-Sayed The Nation's Deputies, Parliamentary Publications, 1998, page 47.

3- Jandal wood: wood used for ceilings painted with an insect repellent substance.

4- From an interview with Mubarak Al-Hassawi, op cit page 47 (endnote number 6).



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one is likely to make a loss. So he always anticipated the possibility, even while working hard to avoid it. Thus he learned how to tackle difficulties whole-heartedly, maintaining his will and walking straight down his chosen path. This is what we learn from Mubarak Al-Hassawi himself when he discussed the difficulties he endured when he lost his father: "The Ministry of Finance used to allot the sums of money father needed to buy wood<sup>(1)</sup>. And when Father died, may his soul rest in peace, the Ministry of Finance informed us of his debts. I went to see Sheikh Abdullah Al-Salem, head of the Ministry of Finance, who upon seeing me said: 'What's with the young Al-Hassawi?' My reply was: 'You know my father used to import wood and building material for the ruling family's palaces<sup>(2)</sup>, so sometimes he owed them money and at other times they owed him. I was surprised to receive a letter from the Treasury stating he had a debt of 25,000 rupees. He has now passed away and since we don't have such a sum, we don't know what to do.' Sheikh Abdallah Al-Salem immediately summoned a Treasury official and asked him for a list of Kuwaitis who were indebted to the Ministry, my father being among them, and then ordered that their debts should be cancelled."<sup>(3)</sup>

Sheikh Abdullah Al-Salem's comment to Mubarak Abdulaziz Al-Hassawi, "What's with the young Al-Hassawi?" reflects a social reality known to Kuwaitis and perhaps to other Gulf communities. It's a reality that is directly related to patriarchal structures. It was the father who encouraged his son to work with him in the market and involved him in his business. He thus gave him the opportunity to be exposed to many people including great personalities. Some fathers would even encourage their sons to outgrow and outshine them. Abdulaziz Saleh Al-Hassawi's concern was not only to pass his good name and fame on to his sons, but also that his own experience should be a springboard for them to rise higher. His name played an important role in his son Mubarak's life; the latter easily gained others' trust, making his name the basis for a brighter future, a solid foundation for his relations and businesses.

The reality of his father's debt was an issue for the young aspiring Mubarak Al-Hassawi. It could have had adverse effects on him and his career, had it not been for his resolute stance in the face of such difficulties. He thus promptly decided to deal with the problem, and it ended up being cleared,

1- In an interview Mubarak Al-Hassawi refers to the Minister of Finance and said, "Sheikh Abdullah Al-Salem was the Minister of Finance in the early 1940s. And the Ministry was in a two-storey shop in the Merchants' Souq." op cit page 47.

2- According to the Turath Al-Kuwait [Kuwait Heritage] website, after the Second World War Kuwaitis started transporting wood to Riyadh to build King Abdulaziz Al Saud's palace; the vehicles used for this transportation belonged to Mr. Nasser Abduljaleel.

3- cf Abdulrazzak Al-Sayed The Nation's Deputies, Parliamentary Publications, 1998, page 47.



not only for him but also for other Kuwaiti businessmen. The way this crisis was resolved takes us back to the earlier stages of Mubarak Abdulaziz Al-Hassawi's life, when he dealt with a crisis of a different kind shortly before his father's death. During his studies at the Ahmadiyah and Al-Mubarakiah<sup>(1)</sup> schools, Mubarak had many friends who influenced his life. Remembering school days, Mubarak Al-Hassawi related: "Mojeb Al-Dousari, may his soul rest in peace, was one of my classmates, and was really good at caricature, while I used to draw forests and birds and the like. When the Ministry of Education<sup>(2)</sup> wanted to send us abroad to pursue higher education, Al-Dousari accepted<sup>(3)</sup> but I stayed in Kuwait, where my father wanted me by his side. I dutifully helped my father and worked in customs and ports at a daily wage of five rupees, back in 1943 when I was hardly 18 years' old. I was then assigned at the late Salem Al-Atiqy's as the overseer of a warehouse, where I supervised a group of workers and monitored the arrival of goods from the port."<sup>(4)</sup> Respecting his father's wish to remain by his side was a sacrifice which came at the expense of studying drawing and travelling. But in the end, surrendering a wish did not end up to his disadvantage, given how much he advanced in his field towards a bright future. As the proverb says: "Every cloud has a silver lining."

One has to understand the way in which the young Mubarak not only overcame the obstacles he faced, but also turned them into successes. Even sleepless nights drove him towards more wealth and enabled him to zoom up the social ladder. Time unearthed all the secrets as the young Mubarak Al-Hassawi's aspiration went beyond tiny scales, outgrowing friends' and relatives' expectations, even though he started at the very bottom after the demise of his father and the ensuing debt to the Ministry of Finance.

### III: Kuwait Port as a stepping-stone for the future

What Mubarak Al-Hassawi inherited from his father was not money or land but trust and a good reputation. His work at the port<sup>(5)</sup> presented a

1- The Al-Mubarakiah School was the first government school in Kuwait.

2- The Ministry of Education was previously known as Al-Maaref, the Ministry of Education and Instruction.

3- Al-Maaref, the Ministry of Education back then, sent Mojab Al-Doussari to Cairo in 1943. Cf. Youssef Shehab, *From the Old Kuwait*, 1997, p. 122.

4- cf Abdulrazzak Al-Sayed *The Nation's Deputies*, Parliamentary Publications, 1998, page 47.

5- In May 1899, Sheikh Mubarak Al-Sabah, the ruler of Kuwait, established the custom's directorate under his authority as part of Kuwait Port. cf Dr. Jamal Zakaria Qassem, *The birth of the Customs Authority in Kuwait*, Kuwaiti Research and Studies Centre, 2000, page 7.



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challenge to him to maintain that reputation. An incident involving a gold coin corroborates the virtue of that trust and its beneficial consequences. In an interview, Mubarak Al-Hassawi once related: "It was in 1947 when I was overseeing the workers moving a large bundle of textiles onto a truck. As I was standing by them, a handful of gold coins dropped onto my head and, as the superintendant had already left because it was past working hours, I collected the coins; 28 in total. I put them in a drawer in my office. Next morning, I took them to the Director-General of Customs, the late Abdul Wahab Al-Jassar, who was known for his good manners and his care for the employees, and I related the story to him. He summoned two men to check the coins - Musaed Al-Kleeb, one of the appraisers, and Mulla Awad, a secretary who worked at the Customs – and they both suggested I keep them until the owner came asking after them. Two days later, a businessman came to report a loss - it was either Abdulrahman Al-Fares, the gold merchant, or Ali Sayed Suleiman. Abdul Wahab Al-Jassar, the Director-General of Customs, immediately linked this report to the gold coins and told him that we had found them. He summoned me and asked the businessman: 'What is a fair reward for this loyal employee and his peers?' The merchant replied: 'Whatever you say.' The Director took six coins out of the pouch and gave me the lion's share of them, for I was the one who had gathered them up. Back then, a gold coin was worth 20 rupees, the equivalent of four days' wages for me."<sup>(1)</sup>

With the development of trade and advances in the country's administrative sector, the Port of Kuwait constituted one of the government's major operations. It used to comply with a more comprehensive system of rules than that outlined in the Marine Labour Law, as well as imposing tougher conditions than those stated in the Construction Labour Law. An educational degree would improve someone's chances of employment, yet experience remained a prerequisite. Regarding these requirements, Mohammed Hussein Reda Al-Shatti comments: "In the past, even if someone held a high school degree or the like, experience was the basis for employment. It was not the Director's responsibility to do the recruitment. Those who were in charge were the Al-Sabah family. The nature of the man would be taken into consideration, because trustworthiness is not common to everyone. The choice fell upon Mubarak Abdulaziz Al-Hassawi on account of his experience and the reputation that he inherited from his father, who was a school by himself."

Mr Mohammed Reda Al-Shatti surveys an era from the history of Kuwait port and its workers: "The late Mubarak Abdulaziz Al-Hassawi joined the port with his experience from the market, for as a result of working with his



father he had gained ample experience in clearance while dealing with boats that arrived in Al-Naqaa in Kuwait from India, Iran and Bahrain<sup>(1)</sup>. The goods were basically food products or textiles such as Alzari<sup>(2)</sup> cloth from Bahrain, as recorded on the manifest which noted the quality and owner. It is thanks to Mubarak's experience in this field that he was assigned to work in the port, when Sheikh Khaled Al-Abdullah was its head. He was first joined by Ali Al-Khubaizi and Jasem Al-Aanjari and then by Mohammed Qabazard, who had been on a management training course. These four men were characterized by their business experience – which was witnessed by all Kuwaitis alike – as well as by their good faith in doing business with others<sup>(3)</sup>. Mubarak Abdulaziz Al-Hassawi was assigned the role of warehouse manager and port supervisor, which meant monitoring incoming and outgoing ships. There were no other means of transportation nor was there any machinery; workers would unload the ships, supervised by Al-Hassawi. The workers belonged to a company named “Hammale Bashe”<sup>(4)</sup>. Merchants owned an office at the port. When a boat reached the docks, the captain would bring a paper to Mubarak Al-Hassawi detailing where it came from – usually from Iran or Bahrain – the name of the boat, the goods it was carrying and its owner. Upon receiving this paper, Mubarak Al-Hassawi, accompanied by a controller, would go to see and check the quality and quantity of the goods. In order to fully carry this task, he was equipped with a group of Kuwaiti controllers, who were strictly instructed never to receive any goods unless it was safe to do so. He feared arms trafficking, which was very popular.” While speaking about the arms trade, Mohammed Al-Shatti says: “Selling arms was not prohibited but since it was the monopoly of sole agents, others were not allowed to be involved. If anyone brought any box from Iran or Bahrain and declared it, the box would undergo a thorough check and all the details about the arms would be reported according to an official procedure before being delivered to their owner.”

Mr Abdelrahman Dreyameeh Al-Meshaal speaks of the problems Mubarak Al-Hassawi confronted at the port. “I met the late Mubarak Al-Hassawi in 1952 while I was working at the receivership and warehouse of the port.

1- In an interview with Yacoub Al-Wattar, he mentioned that Mubarak Al-Hassawi also worked in selling stuff in retail which he had bought wholesale from the incoming boats from Iran.

2- Al-Zari: a type of textile known for its glitter, used for wedding gowns and similar garments for other functions.

3- Meaning the merchants and all those who used the customs and ports services.

4- In his book The Kuwaiti Encyclopedia in the entry entitled “The Port”, the historian Hamad Mohammed Al-Seidan mentioned the history of this company stating that the Port of Kuwait was run by a local company called “The Freight and Unloading Company”, also known as Hammale Bashe, which was later nationalized in June 1953.



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That was prior to the merging of the port with the Customs. Back then, Mubarak Al-Hassawi was the warehouse manager, in charge of storing the goods and depositing the money. After a while the “Sharikat al Makhazen” (the warehouse company) was established. While he was running the warehouses, around 1954, Kuwait suffered heavy rains and that was when he called on the workers to empty the warehouse of goods in order to accommodate all those people whose mud houses had collapsed. At that time Sheikh Sabah Al-Ahmad was in charge, and he formed an ad hoc committee in Al-Qebila, of which the late Abdulaziz Al-Sarawi was a member. Thanks to them the families were later moved to schools.”

Mr Abbas Habib Al-Munawer<sup>(1)</sup>, a former Member of Parliament, describes working days at the port saying: “The port had three departments: the Customs headed by the late Abdel Salam Sheaib; the quays headed by Mohamad Qabazard; and the warehouse headed by Mubarak Al-Hassawi. The only port we had was at Shwaykh; it was small and could only take two ships at a time. We used to work from morning till night, except for a lunch break. The pay was good, compared with other departments. For example, a driver’s salary was 600 rupees, while the controller’s was 1000 rupees, the operation officer’s 300 rupees, the company staff’s 400 rupees. Back then, a 90kg bag of rice was priced at six Dinars and sugar at three Dinars, which meant that the salaries were high compared with the cost of living.” [A Dinar was equivalent to 13.33 rupees by the time Kuwait stopped using rupees in 1961].

## A new dawn

Work at the port evolved gradually at the administrative and technical level, as described by Mr Mohammed Al-Shatti: “First work used to be done through the Customs department<sup>(2)</sup>, but with the development of the country and the modernization of government departments – as well as education -- a new division was created for the port in order to cater better for the import-export process. Henceforth the Customs department was

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1- Abbas Habib Al-Munawer was born in 1930, is a former MP and one of Kuwait’s prominent men. In 1946, and at the tender age of 16, he started work as an accountant in the Kuwait Oil Company. He then moved on to work at the Port for a year where he met Mubarak Al-Hassawi in 1953. He then worked as an accountant in the Electricity Authority in 1955. His interest in politics followed Kuwait’s independence, and in 1962 he collaborated with Mubarak Al-Hassawi in the Constituent Assembly, and kept up his friendship with Mubarak Al-Hassawi in the Parliaments elected subsequently in 1967, 1971, 1975, 1985 and 1992. In 1999 he decided to retire from politics and devote himself to business and social activities.

2- Mohammed Al-Shatti mentioned that the Port Director back then was Abdulwahab Al-Jaassar.



divided in two<sup>(1)</sup>, to accommodate both the Customs and the port. Separating them took time and needless to say the trial period spanned many years<sup>(2)</sup>, in order to train the personnel working at the port to be ready to offload goods from British ships coming from India.” With regards to the handling of goods at the port, Mohammed Al-Shatti says: “Because the water was shallow along our shores, ships had to stay offshore to unload their goods. Passengers were transferred to dhows<sup>(3)</sup> to take them to Al-Naqaa<sup>(4)</sup> or to dry land. Clearance procedures for British ships coming from India were done at an office<sup>(5)</sup> in one of the remote houses of Al-Fariq, owned by Saad Al-Abdullah Al-Salem, facing Al Seif Palace and the Central Bank; this house had an amazing view and a beautiful old door and windows, but later it was pulled down, to be replaced by office buildings.”

Mohammed Al-Shatti continued: “With the development of the country and the founding of the state, vital sectors such as the economy, health and education started to flourish. Travel and trade standards underwent drastic changes, becoming ever more complicated. Expansion was a must, hence building new foundations was of the utmost importance. The port had to undergo certain changes to accommodate the aspirations for growth. These aspirations included Kuwait port as well as other institutions in the early 1950s, thus leading to the modernization of Kuwait Port under Sheikh Khaled Abdullah Al-Salem and Abdelsalam Sheuib, who was the Port Director until he was transferred later to Customs, when he was replaced by Mohammed Qabazard.”

Of these changes relating to the expansion at the port, Mohammed Hussein Reda Al-Shatti relates: “Mubarak Al-Hassawi was the first person to take over and organize the inbound dock, which was also known as Rasseeef Al Farda. At the warehouse, which was a small storage area, he founded 30 units to accommodate merchants’ goods. Mubarak Al-Hassawi’s

1- In the second part of The Kuwaiti Encyclopedia in the entry entitled “The Port”, the historian Hamad Mohammed Al-Seaidan states “The Port Authority was founded and the relevant legislation was enacted on 16th June 1959; and in June 1961 the Port Authority was annexed to the Customs Authority and was named the Port and Customs Authority, and then the Ministry of Customs and Ports on June 17, 1962. This Ministry was later on merged with Ministry of Finance and Oil in 1964.”

2- In an interview, Mohammed Al-Shatti estimated this trial period at 7 years.

3- The Dhow or Al-Tashala, a kind of vessels used to transport goods from the pier to the ships at sea.

4- Al-Naqaa (the spot) – an area of water, surrounded with rocks, used as a mooring for sailing boats and as a protection from wind and waves, and for maintenance. Cf. Mohammed Abdulhadi Jamal’s book entitled, The Old Crafts, Trades and Business Activities in Kuwait, page 308.

5- Gray Mackenzie, a British company providing marine services for boats in the Port of Kuwait at the beginning of the 20th century. The company was located facing the Port. cf. Mohammed Abdulhadi Jamal, The Old Crafts, Trades and Business Activities in Kuwait, page 365.



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idea of storage units was copied by other people, reaching foreign insurance companies in the ports of Bushire in Iran and Basra in Iraq which were affiliated to Lloyds, the big London-based company that had assigned controllers to all the Gulf countries. They all came enquiring about the validity of these storage units, checking their quality, thus encouraging transit work, and thereby broadening the scope of Kuwait Port's and Customs' work. This was thanks to the far-sightedness of Mubarak Al-Hassawi, a man who pushed for constant innovation and improvement."

Mohammed Al-Shatti further discusses how the late Mubarak Al-Hassawi never ceased coming up with new ideas and means of innovation, arguing for them and discussing them with those in charge of the Customs: "Mubarak Al-Hassawi had other innovative ideas, which sometimes led to disagreements between him and Mohammed Qabazard. Al-Hassawi believed in having free ports, outdoing those in Bushire and Basra. If Kuwait Port were to provide incoming boats with free services, such as special facilities for unloading their goods and allowing the ships to stay without charge in the ports for a month, that would encourage British and Indian shipping companies to head for Kuwait, thus boosting a thriving trading activity."

Kuwait port underwent several stages of transformation. These changes always came about at the hands of both individual Kuwaitis and port Directors. Mohammed Al-Shatti further speaks of the encouragement Mubarak Al-Hassawi received regarding the free port idea: "The late Khaled Abdullah Al-Salem Al-Sabah, Port and Customs Head, encouraged him and asked him to carry out his ideas. The directorate henceforth expanded and along with Ali Al-Khubaizi, Mubarak Al-Hassawi founded yet another new department – transport. Both of them put a call out for truck drivers. Mr Al-Hassawi summoned all those Kuwaitis who used their trucks for hunting and offered to hire their vehicles to work for this new department. He thus encouraged them to buy new vehicles. I myself witnessed Mr Youssef Shereen, the eldest of the Bahbahani family, import more vehicles during the Second World War."

When one looks at this era in Kuwait Port's history, Mubarak Al-Hassawi is revealed as one of the men who made their mark on Kuwait, as corroborated by Mr Al-Shatti's testimony of how the increase in heavy goods vehicles came about in Kuwait thanks to various individuals. More than one idea contributed to the healthy economic growth of Kuwait, all thanks to ambitious Kuwaitis working on the ground, toiling hard to broaden their knowledge and horizons in all fields. Of the roads taken by Kuwaitis towards more expansion and development, Mr Abbas Habeeb Munawer says: "In an attempt at familiarizing himself with the services available and the merchants' needs, Mubarak Al-Hassawi visited Basra Port and Bushire



Port, returning to improve Kuwait Port so that it could rivals ports in the neighbourhood. He then travelled to Alexandria Port in Egypt, where he gained more experience.”

Referring to Mubarak Al-Hassawi’s career development at Kuwait Port, Mr Yousef Mohammed Al-Zankawi says: “I used to work in Customs but I often met Al-Hassawi and discussed what he was doing. He was strict, followed the rules and was disciplined. If some Sheikhs came to collect their goods, they had to go through the legal paperwork needed for them to claim them. The same applied to Al-Humaidi collecting hay; Al-Hassawi used to ask for the required protocol that would allow them to collect their goods. He was watchful over his work, regularly checking the warehouses, looking out for any shortcomings and the like. Thus, the promotions he was given came naturally and were well-deserved, and he rose to become an Under-Secretary at the Ports Authority.

Kuwait Port’s development was part and parcel of Kuwait’s overall development, with the port being a link to the outside world. Kuwait has a port that has witnessed different boats and civilizations, and time itself has left its seal on its past and present. Its functionality in the future was guaranteed thanks to the efforts of its bosses.

When we hear people speaking about ports, we immediately think of cranes buzzing on the dockside, but this was not the case in the 1950s, despite the fact that innovation and improvement were what forward-looking Kuwaitis were obsessed with, always willing to open up to new worlds. Their aspirations always included giving Kuwait Port a new meaning, a new role, and to achieve a global definition for the word ‘port’. This port indeed made a giant stride in helping people grasp their relationship with the sea and what lies beyond it, as well as with all the incoming goods<sup>(1)</sup>. We cannot deny that these changes shocked traditionalists, those who were content just with what they themselves sought. Even though the pearl-diving boat trips declined in those years, and the circulation of traditional boats diminished, people in general reacted positively to the new state of affairs without any marked apprehension, and soon Kuwaiti captains acclimatized themselves to the changes that had occurred at the business level. Thus they started working from this standpoint. New relations were then formed on the dock. Captain

1- Sheikh Abdullah Al-Salem (the ruler of Kuwait from 1950 to 1965) was always eager to establish proper rules and regulations for the Customs and he did so on May 15, 1951. Many developments took place such as initiating new sections that were annexed to the Customs, such as the unit for fighting smuggling that included special troops to act as a coast guard.” cf. Dr. Jamal Zakaria Qassem, *The Kuwaiti Custom’s Birth and its role in supporting Authority Over its Ports*, The Kuwaiti Research and Studies Centre, 2000, p. 117.



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Issa Al-Uthman<sup>(1)</sup> speaks of the relationship which started between him and the late Mubarak Abdulaziz Al-Hassawi: "I met the late Al-Hassawi while he was working at the port, when I was one of the captains. The red tape procedure<sup>(2)</sup> used to move from the hands of Port Director, Mr Abdulwahab Al-Jassar, to the hands of Mohammed Qabazard, who would translate the manifest into English, and the translated papers would end in the hands of Mubarak Al-Hassawi. This is how our relationship originated and lasted until he resigned from the Port. I too had left the port by that stage and we both entered the world of real estate."

Mr Yousef Al-Zankawi, also among those who worked with Mubarak Al-Hassawi, joined the Customs on 20th January 1952, and he relates his experience: "I applied for work based on job openings for employees. Accompanied by the Customs treasurer Mr Abdullah Al-Shamlan, I went to the General Manager, Mr Abdelsalam Sheaib, and I was instantly employed as Transport Controller, to watch over the transport vehicles in the Customs and the Port; the two departments that were merged during the directorship of the late Sheikh Khaled Abdullah Al-Salem Al-Sabah. The Customs was located facing Al-Baheeta<sup>(3)</sup>, opposite the current headquarters of the Cabinet.

As already mentioned earlier in this book, Mubarak Abdulaziz Al-Hassawi's life went parallel to the social and cultural history of Kuwait on the one hand and the lives of those men who contributed to Kuwait's growth on the other. Such a statement is not made arbitrarily, but is based on the biographical material that we hold in our hands and on the facts that have had a major impact on the development and cultural trends in Kuwait, as well as on the mode of communication with the rest of the Arab world, in which the late Mubarak Abdulaziz Al-Hassawi played a major role.

In an interview, Mr Abbas Habeeb Munawer speaks of the need to have the late Mubarak Abdulaziz Al-Hassawi's life documented, to which he gladly contributes the following details: "My relationship with Mubarak Al-Hassawi didn't start at the Assembly<sup>(4)</sup>. It dates way before that. It goes back to our days working at the port. Many were the times when we used to sit together and remember the past, along with my brother Munawer and

1- A close friend and companion of Mubarak Abdulaziz Al-Hassawi. They became friends when he used to work as a captain at the port. Their friendship persisted as did their jobs that merged into the field of business, properties and real estate.

2- Kuwait had insisted on the use of manifests in the ports for a long time. Sources confirm that Sheikh Ahmad Al-Jaber (the ruler of Kuwait from 1921 to 1950) suggested this policy to King Abdulaziz bin Saud of Saudi Arabia cf. Dr. Jamal Zakaria Qassem, *The Kuwaiti Custom's Birth and its role in supporting Authority Over its Ports*, The Kuwaiti Research and Studies Centre, 2000, p. 99.

3- We realize that each personality interviewed points at the Customs from their own standpoint; it is facing al-Baheta and it is currently alongside the Cabinet and the Emir's Diwan.

4- He means the constituent assembly.



some friends. Before the Constituent Assembly and between 1956 and 1958, we used to receive copies of the foreign press, and we were particularly fond of Muhammad Hasanayn Haykal's articles in the Al-Ahram newspaper, copies of which we used to receive a day or two after publication, via Egyptair, whose agent was Mohammen Musa'ed Al-Saleh. We used to buy the paper from Al-Rwayh Bookshop, where it was sold on a first-come-first-served basis. The person who read it first would pass it on to his friend. We also used to follow and discuss elections that were happening in Iraq and wished we could have similar elections in Kuwait – until one day our wish came true.” Thus speaks Mr Abbas Habib Munawer, sketching the main channels that led to cultural awareness, enabling those involved to contribute to the economic development of institutions and lay down the organizational infrastructure of the country.

Regarding the initial phase of development in the 1950s, Mr Jawad Boukhamseen<sup>(1)</sup>, a businessman, says: “I first met the late Mubarak Abdulaziz Al-Hassawi in the late 1950s, when he was in charge of the warehouse, and I used to import goods<sup>(2)</sup>. I was always careful to clear my goods myself. I used to go to the Customs, which was in today's Qasr El-Seif. The storage units were made of tin<sup>(3)</sup>, and Mubarak Al-Hassawi sometimes had to go there himself to clear a particular businessman's goods, since he was in charge of controlling the goods and checking their content and quantity. So I would get the manifest myself and clear my goods from there. On one of those days, he asked if I was an employee, firmly believing that being an employee was no excuse not to do business. He then went on to say that in addition to his government job, he had a small business of his own where he traded in tea and sugar, which he exported to Iran. Life was not always easy for him. At all our meetings over the years, he would remember the past and say: ‘Let's thank God our country is doing all right. My wife, Umm Abdulaziz, and I went through hard times; weeks would pass without us eating protein, unless I went fishing.’”

#### IV: His Image as seen by others

Mubarak Al Hassawi's personality was not a paradoxical one, around which all arguments and contradictions could revolve; nor was it that simple, easily graspable by everyone, so they could draw their own conclusions about him.

1- A prominent Kuwaiti businessman. Born in Al-Ahsa, he started working in trade in 1957, and in 1970 he turned to the stock market, then to aviation and hotel industry, then to banking and insurance.

2- In an interview with Mr. Jawad Bou Khamseen, he states that he started off selling vegetables, then moved on to importing blankets, bed linen and sports gear.

3- Hut-like structures made of tin, used for storing and safeguarding goods.



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The idiosyncrasies of any personality make it extremely problematic for anyone to decipher and serve up conclusions to the reader on a silver platter. What seizes our attention is that Al-Hassawi was not totally transparent nor was he self-contained with all the nooks and crannies of his personality kept in the dark. All those with whom we have consulted said that he had a great, outstanding personality, bursting with unusual ambitions, into which they tried to delve or shed light on. We can say that the majority of testimonies we were given are more or less similar, yet that they differ in the way they are expressed or what they say. Some used words that demonstrated love and gratitude rather than just being a straightforward description. Some have called Mubarak Al-Hassawi resolute, while others have described him as stubborn in his determination. All depends on the distance at which the person talking positioned themselves from the subject. Some limited themselves to the context of a festschrift, thus choosing to concentrate on all that was praiseworthy, whereas others were bold with their words, even to the extent of being critical.

It is Al-Hassawi's courage that rubbed off on those who gave their testimonies with the same audacity, a characteristic that never left him. Besides, his courage could not be overridden by other characteristics that he had. Because every personality has its impenetrable and unreachable crevices that even the person himself cannot fathom, those who knew him closely are not able to do so. Our duty is not to unearth those crevices, but rather to shed light on some aspects, together with his family and friends, while apologizing to his soul for our intrusive journey, lest we have that spirit hover over us, spreading its wings.

Since another chapter has been dedicated to the relationship with his immediate family, the testimonies of other relatives, friends and acquaintances will be shared here. We will start with the former Speaker of Kuwait's parliament, Mr Ahmad Zaid Al-Sarhan.<sup>(1)</sup> He describes Mubarak Al-Hassawi's personality as seen by his fellow MPs, some of whom knew him for three consecutive parliamentary terms, saying: "Al-Hassawi loved his friends and acquaintances. He used to encourage them to go into partnership with him whenever he wanted to buy a large property that he knew would be profitable. His credo was that his friends should benefit before others. When he bought the coastal property at Al Messilah, he

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1- Born in 1920, a contemporary of six of Kuwait's rulers. He presided over the National Assembly from 1967 to 1970. He was one of its founders. In the first National Assembly in 1963 he was the Secretary for one year. In the second year of the same assembly, with the change of Speaker he became Deputy Speaker. He witnessed all landmarks of democracy in Kuwait. He had a solid relationship with the Al-Hassawi family dating back to his father's Abdulaziz, days and those of his siblings and Fariq Saud. He remained a friend of the late Mubarak Abdulaziz Al-Hassawi till his demise.



encouraged his friends and colleagues in the parliament to buy plots too. I was one of them. We did as he had suggested. It was abandoned land and the profit margin was huge.”

Mr Jawad Boukhamseen, both a businessman and a friend, says: “Al-Hassawi never held a grudge against anyone, and if someone wronged him, he was always tolerant and he cooperated with everybody without exception, thanks to his self-confidence. He used to welcome people with a broad smile, reaching out to his old acquaintances and visiting the diwanis or parlours he had been familiar with for years. He was a frequent traveller, but one who always visited everyone once he was back to Kuwait, thus consolidating his presence and personality. Regarding his sense of fun, Dr. Safa Al-Dine Al-Safi<sup>(1)</sup> says, “He used to love listening to jokes and telling jokes too, memorizing many of the jokes along with proverbs. Only those people alien to his personality would think of him as a person solely dedicated to his job and busy with making money.” Abdulrahman Al-Solh certainly believes that the late Al-Hassawi had a sense of humour and that he was fun, and therefore able to attract those whom he met instantly.” Abdulaziz Saud Al-Hassawi says, “He was jovial and loved joyful songs, disliking all that causes him distress.” Jawad Boukhamseen adds “He was always attentive to all those sitting with him. In his own way, he would reach for the children, staying close to the young ones; and after finding out their name and family he would relate the history of their family. In this way he was able to make them all relaxed and make it possible for him to give them advice without them feeling uncomfortable.”

Boukhamseen continues: “He also cared for the elderly, and because he was trusted by them, he used sometimes to buy or sell on behalf of old ladies who trusted him. He had a delightful presence, having the characteristics of a raconteur. I found in him an encyclopedia of information. He would never interrupt anyone he was sitting with, hearing them out, before joining the conversation himself. He always kept in touch with all those whom he knew during his rainy days. I’ve seen him visit the diwanis of Abdulrazzak Aman and that of Al-Uthman, where he would joyfully join his old friends, reviving memories and discussing with them. He was a sociable man wherever he was, be it in Kuwait or anywhere else. Visiting acquaintances was a priority for him, never missing any functions

1- He is currently Minister of State for Council of Representatives Affairs in the Iraqi Government. He was assigned to many different ministries. He worked for Al-Hassawi as a legal counselor. Born in Basra in 1957, he holds a Bachelor's in Law from the Faculty of Law and Shariah at Kuwait University in 1978, a Master's degree in Law from Ain Shams University in Cairo in 1980, and a Ph.D. in International Law from Ain Shams University. President of the Cultural Committee of the Bar Association. Member of the Iraqi Constitution Drafting Committee appointed by the Iraqi transitional government.



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With his Highness Sheikh Jabir Al-Ahmad Al-Sabah, then crown prince, at the opening of "Messila Beach" in 1974.



With his Highness Sheikh Jabir Al-Ahmad Al-Sabah, then crown prince, and on his left the Speaker of Kuwaiti Parliament Khaled Saleh Al-Ghunaim and Sheikh Abdullah Al-Jabir Al-Sabah, then counselor to the Prince of Kuwait, his Highness Sheikh Jabir Al-Ahmad Al-Sabah at the opening of "Messila Beach" in 1974.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his Highness Dr. Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi, member of the High Counsel of the Federation, ruler of the Emirate of Sharjah at "Messila Beach" in 1974.



From the right: Sheikh Muhammad Al-Ahmad Al-Sabah, his Highness Sheikh Sabah Al-Salem Al-Sabah, his Highness Sheikh Jabir Al-Ahmad Al-Sabah and his Highness Sheikh Saad Al-Abdullah Al-Sabah, and we can see Mubarak Al-Hassawi in the second row, on the left, 1963.



In a session of the Kuwaiti Parliament, 1972.



At the Parliament in 1972, and we can see Sheikh Abdullah Al-Jabir Al-Sabah, Abd Al-Rahman Salem Al-Atiqi on the left, and on his right hand Khaled Al-Jassar.



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Members of the Kuwaiti Parliament in a trip abroad; we can see the Speaker of the Parliament Ahmad Zayd Al-Sarhan (third from the left) and behind him Mubarak Al-Hassawi, in addition to Ali Al-Mawwash on the far left.



At the elections of the Parliament, 1971.



With his Highness Sheikh Jabir Al-Ahmad Al-Sabah, then Crown Prince, and between them Nabil Jaafar, on the occasion of the marriage of Nabil Jaafar and Amal, the daughter of the late Mubarak Al-Hassawi.



Mubarak Al-Hassawi at the Qabarazd Diwan.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his Highness Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi, member of the High Counsel of the Federation, ruler of the Emirate of Sharjah, at the opening of the Hotel Continental Sharjah, 1982.



With his Highness Dr. Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi, member of the High Counsel of the Federation, ruler of the Emirate of Sharjah, and by their side Saud Beshara.



With his Highness Dr. Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi, member of the High Counsel of the Federation, ruler of the Emirate of Sharjah.



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With his Highness Dr. Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi, member of the High Counsel of the Federation, ruler of the Emirate of Sharjah at the opening of the SKM (Sharjah and Kuwait Industries) factory in Sharjah, 1975.



At the opening of the Sharjah Bank Ltd (French Paribas), with Claude de Kimularia and the first Director General of the Bank Rashid Nasser.



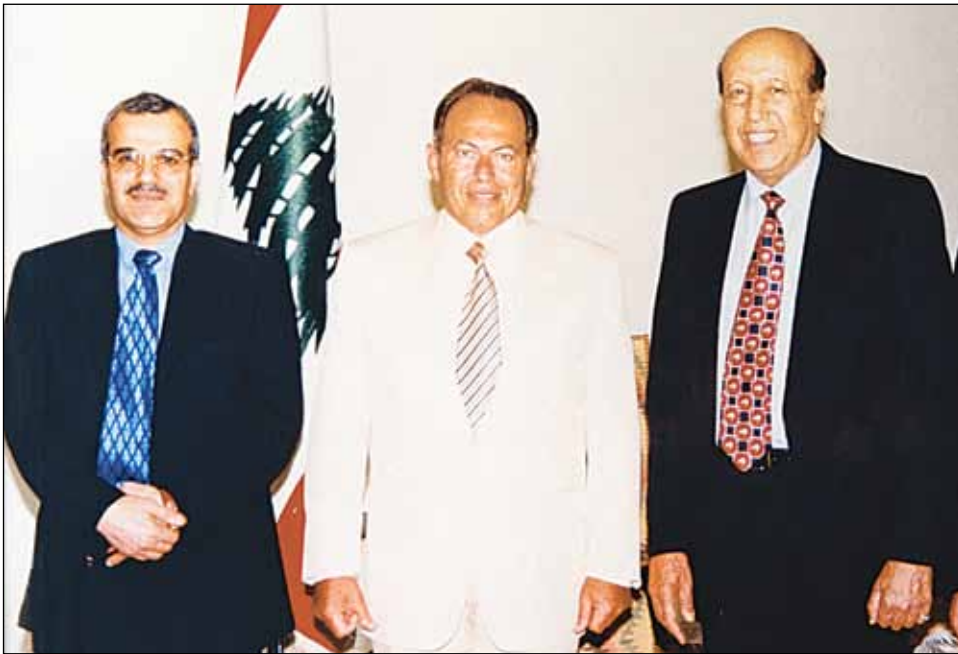
With his Highness Sheikh Hamid bin Rashid Al-Nuaaimi, member of the High Counsel, ruler of the Emirate of Ajman, 1980.



The late Mubarak Al-Hassawi, with (from the right) Shawki Khairallah, Safa' Addin Al-Safi, (the former) Lebanese Minister of Tourism Arthur Nazarian, Saud Beshara, Nassif Karam, Director of the Department of Procurement in the Ministry of Tourism Elham Habballah, Naji Al-Maalouf and Ahmad Faqih, 2002.



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With the former President of the Lebanese Republic, General Emile Lahoud, and Saud Beshara, 2002.



With the late Lebanese Prime Minister Rafik Al-Hariri at the opening of the Majidyeh Mosque, in the centre of Beirut, after it was renovated by the late Mubarak Al-Hassawi, 2002.



With the Shah of Iran Muhammad, the late Muhammad Reza Pahlavi, on an official visit to Teheran, 1971.



With the Kuwaiti Minister of Information, the late Sheikh Jabir Al-Ali Al-Sabah, on an official visit to Iran, 1971.



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With HRH Bernhard Prince and Margrave of Baden, Duke of Zähringen, the mayor of Baden-Baden Dr. Sigrun Lang and his daughter Fawzya, 2002.



With the Kuwaiti ambassador in London, Khaled Al-Duwaissan, and his wife, Dalal Yaacoub Al-Humaidi.



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With his Highness Sheikh Khalifa bin Salman Al Khalifa, Prime Minister of Bahrein at the ceremony given in his honor.



Ceremony given in his honor in Bahrain.



In his office at the harbor, 1954.



Picture reuniting the late Sheikh Jabir Al Ali, the late Mr. Mubarak Al-Hassawi and the late Abdel Rahman Al-Baker in Lebanon in the early 1970's.



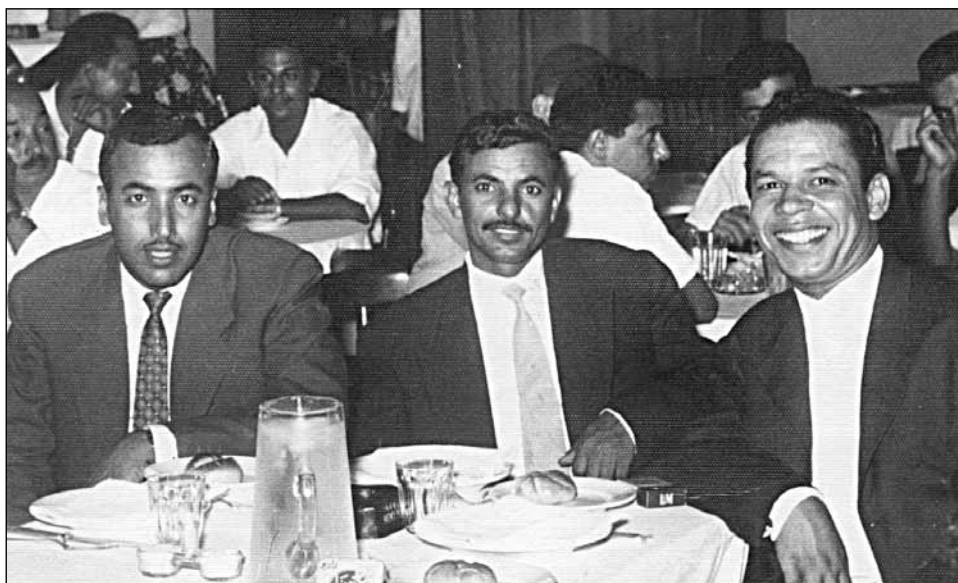
## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his friend Abdel- Aziz Al-Massaid.  
1957.



With his friend Yahia Zakarya Al-Ansari,  
1962.



With friends, Alexandria, 1956.



With friends in Port Said.



With his brother Shamlan Abdel- Aziz Al-Hassawi, ambassador Ahmad Al-Atya and the sons of the late Tawfik Al-Jarrah, Fouad and Faisal, Lebanon, 1963.



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such as a wedding or a funeral.”

On Al-Hassawi’s persuasive talent towards his adversaries in business or trade, Mr Boukhamseen adds: “When he suggested to the government new legislation or possible economic projects, he always backed them up with his persuasive skills, maintaining his relationship with those around him. He loved transparency in relationships and was fond of settling issues and of finding ways to please all sides, downplaying the clashes that happen in the Council. He was a man of his word in his social and professional life. Some might refer to him as being difficult, but I tend to say that it was his clarity of thought that gave the impression of him as difficult while conversing with others. His presence was highlighted through his persuasive skills towards the buyer, or his style in describing the product that he was selling or negotiating. In his conduct he would pay close attention to the two components of trade: buying and selling, avoiding getting into difficult issues. His experience of life and work put him in control of his affairs. For example, upon becoming a Member of Parliament he used to seek the advice of consultants who worked for him to draft proposals that he would table in parliament. He always thrived on the new and followed up on previously tabled projects that were in the interests of the country.”

The many descriptions of Mubarak Al-Hassawi include common characteristics mentioned by many in their testimonials; we have thus summarized these characteristics for practical purposes. What Mr Boukhamseen narrated earlier would be endorsed by many others who gave us their testimonies. Yet it is always appropriate to stress only a few examples of the very same traits, because the subject’s personal experiences were so rich and varied and his relationships always stir the readers’ curiosity, so that they delve further into his highly interesting personality.

Abdul Rahman Draimeeh Al-Meshaal, who was born in 1929 in one of the apartments inside Dasman Palace complex, knew Mubarak Abdulaziz Al-Hassawi when he worked at the port and he accompanied him on several trips. He says: “When Mubarak bought a plot of land in Jaleeb Al-Shweikh he gave Mohammad Al-Sameet and me a share, which we later sold for 10,000 Rupees. He was very generous and always kept in touch with his friends, his neighbours in Fariq Saud or colleagues at the port. Wealth never altered him.”

In the case of Mr Nasif Karam, the years that brought him and Mubarak Al-Hassaawi together conjour up both happy and painful memories. No regret over losing a plot of land is as painful as the loss of a friend. Mr Karam elaborates saying: “At the time when Lebanese law did not allow foreigners to own land in the Lebanon, the late Mubarak Al-Hassawi



bought a plot of land in Al-Debbiyeh and registered it in the name of a Lebanese friend. After the Civil War, when he wanted to sell it, he asked his friend to transfer the deeds. That friend asked for a higher price, on the grounds that real estate values had increased. This reaction shocked the late Al-Hassawi, particularly as he had previously been of great help to that person. The late Al-Hassawi called me to solve the issue in the best possible way. He then sent me a letter instructing me to sell the land. This was the first time we had ever corresponded regarding a deal. In turn, I wrote back enquiring about the price he was suggesting. Although I dissuaded him from selling it at that price, he insisted on settling the issue immediately, as he did not wish to keep the land any more. When I told him that we would not be able to get a suitable price, he answered: 'I lost a friend and that is the worst of all losses. Sell the land, as I do not want to hear about it any longer.'

Another issue that annoyed him equally was when his office manager in Spain betrayed him. Nevertheless, he dealt with it calmly; he could have settled the issue amicably had it not been for the huge sums embezzled, which left him with no choice but to resort to the courts. He could burst with anger, yet he always knew how to control his wrath."

Everyone agrees that he preferred to cool things down when faced with some torment or ordeal. Faeq Al-Saleh<sup>(1)</sup>, who worked with him in Saudi Arabia for 25 years, says: "I never heard him say a harsh word. He never made me feel he was upset, even when I was in the wrong. On the contrary, when there was a mistake, he always tried to convince you he was not angry. When he encountered some wrongdoing, he would just tell the person concerned: 'May God guide you.'" Mr Nabil Jaafar, his London office manager and husband of his daughter Farah, says: "In the many years that I knew him, I rarely saw him angry or upset. He always dealt with issues calmly and cautiously. When a problem occurred, he would face it with nerves of steel like no one else."

On the latter point, Mr Nassif Karam remembers a little incident that happened to him: "When I was in Saudi Arabia I was subject to some harassment, so I called the late Al-Hassawi, who was in Kuwait. I was a young man, and rage was devouring my insides and even affected my speech. What he did was to invite me out to dinner when we next met. During that dinner, I spoke with the same anger and troubled tone. He urged me to postpone discussing the matter till after dinner. So I complied with his wishes and waited till after dinner to explain to him the situation calmly. After he listened to me, he responded saying: 'Honestly, I was expecting you to be in the wrong here, but when you calmly explained the

1- Director of the Real Estate Centre in Al-Khobar, in the Eastern Region of the Kingdom of Saudi Arabia.



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situation, I saw the contrary. Therefore, I will take the necessary action to solve the problem.’ This man embraced my outrage, despite the fact that I am in no way related to him. I found in him a great, generous man. During the Civil War in Lebanon, I owned a 20% stake in a piece of land which I shared with the late Al-Hassawi. I went to London to ask him if he would buy my shares in the land, as I needed some money. When he politely refused, I asked him if I could sell my stake to someone else. He replied: ‘When I bought this piece of land I entered into a partnership with Nassif Karam and not some stranger. Anyway, this land is yours and you have every right to dispose of it as you wish.’ I did not do so, of course, and moreover I never sold it until we had an opportunity to sell it for a good price, at which point he agreed on the sale. I called him to transfer his cut of the deal, which was two million dollars, but he insisted on leaving the money with me until he decided what to do with it. It was during the time of Lebanon’s civil war, so I decided to distribute the amount in four different bank accounts in Beirut to protect it: \$500,000 in each bank. When I told him what I had done, he said: ‘Nassif, it is wartime now; use the money.’ I finally persuaded him that now that we had sold the land I had plenty of cash, from my share. However, he asked me to transfer only 80% of his money and to keep the remainder. I reminded him on many occasions about his money that I still had, but because of the war in Lebanon he would always ask me tactfully to keep it with me. To save me any embarrassment he would say: ‘Use it in any of our businesses.’ He was a generous man. He would help others discreetly. So, I saw an opportunity to build roads in the area of Choueifat; and to this he raised no objection.”

### Close ties with Lebanon

Morals being borderless, humanitarian acts being colour-blind – never subject to race, gender or identity – meant that Mubarak Al-Hassawi’s connections, the broad spectrum of his work and his various friendships resulted in his abundant compassion, thus culminating in a natural disposition that was pertinent even to the minute details of his daily life.

Ibrahim Halawi<sup>(1)</sup>, a former Lebanese government Minister, says, “Mr Mubarak Abdulaziz Al-Hassawi considered Lebanon to be his second home, caring for it as well as for its causes. I met him many years ago and our relationship was never about business interests or deals, but one that bonded us in friendship. Upon landing on Lebanese soil he used to say, ‘Summon Ibrahim Halawi at once!’ He was a brother whose company I

1- Ibrahim Halawi. A Lebanese lawyer. Minister of Economy and Trade and Tourism in Prime Minister Shafiq Wazzan’s cabinet from 1982-1984. A friend of Mubarak Al-Hassawi.



enjoyed. The common denominator between him, our mutual friend, former Minister Munir Hamdan, and me was that we all started from scratch. Our meetings revolved around many topics. He used to enquire about me and my family, internalizing everything he heard and he was blessed with an elephant's memory. I feel I benefitted immensely from him. He was a man who never spared any good deed, always making sure that every penny spent would always be geared towards the common good. What he abhorred was being taken advantage of. As an observer, his keen eye would catch all that surrounded him, discreetly detecting the slightest detail of his environs without his listener being aware. He preferred to listen and never reveal what was under his hat."

Another former Lebanese Minister, Munir Hamdan<sup>(1)</sup>, speaks of how he met Mr Al-Hassawi in the 1970s and discusses the ensuing relationship that embraced both families right up until the latter's death: "I met Mr Al-Hassawi through a common friend in 1970 when I was Minister of Labour and Social Services in the Lebanese government. Soon after, a deep-rooted relationship was formed between our two families, and every time he visited Lebanon he used to call me, and hence our families would meet on various occasions. His personality influenced me immensely and I always felt that our relationship was part of the connection bonding Kuwaitis to the people of Lebanon. Recalling an official visit I made to Kuwait in the 1970s, I remember I met His Highness Sheikh Sabah Al-Salem Al-Sabah. Despite protocol dictating a 15-minute meeting only, the encounter lasted an hour and a half. Every time someone knocked on His Highness's door to remind him of subsequent appointments, His Highness Sheikh Sabah Al-Salem, may his soul rest in peace, would say, 'Let me be. I am sitting with Lebanon!'".

Munir Hamdan continues his memories of Mubarak Al-Hassawi: "As soon as I left ministerial office, Mr Al-Hassawi surprised me with an offer to take up a position as legal advisor in one of his companies, a proposal I gladly accepted. I knew Mr Al-Hassawi closely and our friendship strengthened and endured. He was a true gentleman, loving and worthy of trust. He gave from his heart with all honesty and transparency. Should he be disturbed by the actions of any person, he never harboured animosity, but discreetly kept the other at bay without causing any offence. He never met anyone without showing respect and affection. His intimate friendships were limited in number, as he always preferring a tight-knit circle of friends. Ibrahim Halawi and I were among the closest. He was taciturn and would never embarrass others. When asked for help by the needy, he would donate secretly. Detesting gossip, he only chose to speak well of others.

1- Minister of Labour in Lebanon in 1970. Friend of the late Al-Hassawi and legal counselor for his businesses in Lebanon.



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He was virtuous in all aspects of his life. Affectionate towards his family, he always spoke to me about them, and about how much he wanted his sons to walk in his footsteps, believing that honesty, trust and love are the very bases of a successful man. Ambition always had a prime position in Mubarak Al-Hassawi's personality. It was the torch that lit the path of glory for him and the motivation that made him sacrifice anything and everything to reach that which would satisfy not only his professional, patriotic or social conscience, but also his human conscience – a conscience that is satiated by prosperity and evolution towards a world of affluence. No particular happiness, politics or business could limit the ambition of a person who would try his luck around the globe."

In discussing Al-Hassawi's ambition, Mr Munir Hamdan adds: "Mr Al-Hassawi was the king of real estate. He would talk to me about real estate in Lebanon and Europe. In all the countries he visited, real estate was the springboard for his businesses. In his final years, he wanted to start a project in South Lebanon, but he was waiting for the right moment. I remember 10 years ago I invited him to my village in South Lebanon but he refused. When I enquired the reason for his refusal, he answered: "If I went there, I would buy. And I don't want to buy in South Lebanon now." He was waiting for stability in Lebanon and he discussed building a Convention Centre with the Prime Minister, Rafic Hariri – it would be the official Convention Centre. He had several meetings with the Prime Minister and his advisors to discuss the project, but due to the turn of events in Lebanon and what he himself went through, it was never built."

The many years he spent together with Mr Al-Hassawi enabled Minister Munir Hamdan to get to know the former's way of doing business, about which Minister Hamdan says: "Mr Al-Hassawi was always proud of being a self-made man, a characteristic common to Mr Al-Hassawi, myself and Ibrahim Halawi, my colleague and classmate with whom I would work in the morning, then pursue higher education in the evening. The late Al-Hassawi would always tell me how he built himself up from scratch and he ascribed this success to his love of and commitment to his work, always being careful to preserve the friendship of people who lent him a helping hand at the very beginning."

About commitment, Mr Hamdan adds: "The late Al-Hassawi always wanted his work to be organized and above board. He always made sure that the person with whom he did business was trustworthy, especially as he did not stay in Lebanon for long. Not being fond of legal proceedings, he tried hard to avoid them and to resolve them appropriately. Always fearing that a misunderstanding in business would turn into personal enmity, he would initiate a friendly solution and thus remain a compassionate person in the eyes of his opponent."



## With Rafic Hariri

From Lebanon we also have testimony from Mr Fadi Fawaz, one of the prominent men who met Mubarak Abdulaziz Al-Hassawi. About the latter's personality traits he says: "I first saw Al-Hassawi in 1982, in Jeddah, where the late Al-Hassawi and Rafic Hariri were among the guests at a royal function in the Sheraton Jeddah hotel. At the time I was working on the hotel staff. After working as a civil engineer in one of Hariri's companies in Saudi Arabia, I was promoted to the management team and in 1992 – soon after he became Prime Minister – I was made one of his advisors. One of my duties was to organize the Prime Minister's meeting schedule, including his meeting with Al-Hassawi. Their meeting was not just an encounter, but a reunion of friends who were joined by morals that I call 'gigantic simplicity'. When the two met, they discussed Lebanon's economy and Hariri invited Mubarak Al-Hassawi to invest there, saying: 'I am sure the economy of Lebanon will grow with men like you.' Honesty and accuracy were pillars for both men, be it in their appointments, consultation or work in general, in addition to transparency in doing business together. So when I worked for Hariri I did not try to work with Al-Hassawi. I was present with them on several occasions, and both showed interest in their surroundings. At lunch or dinner functions they would also be sure to enquire about every single absentee from among the employees and advisors whose presence they had expected. Mubarak Al-Hassawi oozed self-confidence, which is why he never hesitated to seek the opinions of those surrounding him, and he used to consult me on various issues. From time to time, especially when he was in Lebanon, he used to ask me about my opinion of the Lebanese economy, and about the feasibility of opening a new hotel in Lebanon at such times. Then the topic of conversation might shift to politics and we would discuss the war in Iraq, and I would share with him my point of view and opinions about such issues, making my predictions for the future. He was a good listener and when we did not meet or get in touch for some time, he would himself, in all modesty, call from London apologizing and expressing his trust and loyalty."

Mr Fawaz adds: "Mubarak Al-Hassawi and Rafic Hariri made a fortune through hard work, and the success of their investments was the result of their perseverance and their unique characters. They both started off at a time when communication between a boss and a worker was different, and that between company owners and personnel less complicated than it is now. In the 1960s, it was easy for any worker or employee to work directly with the CEO, because he was the decision maker, and work at the company relied on the social interactions within it, where family and those around them would help in setting up the company without taking into consideration any of the concepts of organizational structure. Nowadays,



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the way of doing business has changed; so has the concept of family and life is no longer what it once was. Therefore it is difficult to continue in the same manner, for now one needs a clear structure in order to set up a company, and new approaches to preserve the people and the ideas they put forward. I would be happy to cooperate with the Al-Hassawi family, to work on this structure, to establish its basic ideas, and to revive what their father had planned and suggested before. Those projects should be followed up on and lessons could be drawn from foreign companies such as Wal-Mart. Both Hariri and Al-Hassawi were characterized by their ambition and achievements and their way of doing business, but we cannot be like them now because things are no longer the same. I am all the more convinced of that when I look back at my years of study at Harvard. One of the professors there did a study of family businesses using the cash surplus in the Gulf as an example, arguing that this surplus is hard to manage financially or administratively if one bases oneself on family businesses. Yet the model of Mubarak Abdulaziz Al-Hassawi remains unique from which we can learn a whole lot."

Mr Fadi Fawaz tackled the types of projects aimed at developing societies, in which both men engaged, saying: "In a meeting between Rafic Hariri and Mubarak Al-Hassawi the discussion revolved around investment, which gave me an opportunity to talk about this. I told both of them that Lebanon has more than one characteristic, but that there are two notable sectors: tourism and education. As far as I'm concerned, the first sector was run by Al-Hassawi through his owning hotels in Lebanon. Otherwise there could be the establishment of boarding schools, which would be a substitute for Arab families that used to send their offspring to Europe for education, especially as the temperate climate of Lebanon is very much like that of many Arab countries. The relative openness of Lebanon is another factor conducive to establishing high-calibre schools, which would put them on a par with international educational institutions and have the characteristics that would enable the student to be in a family, leisure and educational environment. During that meeting I suggested that Mr Al-Hassawi build such a high class boarding school, an idea that he liked and he always thought about its realisation."

The discussion about this project is what made Fadi Fawaz raise matters that attracted Mubarak Al-Hassawi, as well as the way in which the latter followed up ideas and suggestions made to him. "After a while, he called me from London, which would be around the year 2000, and told me that he had researched all the boarding schools in London and found that I was right in suggesting this idea. He asked me: 'Do you know how much people pay here?' My answer was negative. He told me that he had discovered that Arabs pay millions of dollars. He then asked: 'Why don't



we build such schools in Beirut?’ He said he was considering building two boarding schools – one for boys and one for girls, both high-calibre. Later on he called me from Geneva to tell me that he was about to bring in a management team from Switzerland. When he returned to Lebanon I was made more aware of how he was following up the matter, a characteristic that he shared with Rafic Hariri. He invited me to join him on a visit to Ain Zhalta, where he owned a five million square metre plot of land. It was then that I suggested he use a part of it for a school, along with sports facilities such as polo, Internet facilities and the like to be ready for the students, given that we are about to build a generation that we should be preparing for work. Moreover, the parents of Arab students could as well live in Beirut. In contrast to the home- sickness Arab students suffer in Europe, cutting the distance would be an attractive factor for parents to check on their offspring, helping the student live in an Arab country within a milieu close to his own. The late Al-Hassawi continued visiting boarding schools in London and Switzerland, and many of our communications revolved around this topic. He summoned an advisor from Switzerland; a feasibility study was carried out, a maquette of the school was produced and we were soon discussing the number of students that could be admitted to the school. Moreover, a specialist from AMIDEAST [America-Mideast Educational and Training Services, Inc.] had been called in to discuss the different baccalaureate programs available, French and National. I will never forget the manner in which Mubarak Al-Hassawi spent almost three hours listening to this lady’s explanation about those degrees and curricula, asking for further details. At the end of the meeting he expressed his approval of the idea saying: ‘We are thus preparing a generation of young people who will be ready to enter the job market 20 years from now.’”

Fadi Fawaz continued: “Mubarak Al-Hassawi understood the problems faced by students graduating from boarding schools in Europe, such as the practical loss of their mother tongue, as well as alienation from their Arab roots and surroundings, so he asked for the necessary procedures to be executed and the idea was thus adopted. After Al-Hassawi departed Lebanon, the Druze leader, Walid Jumblatt MP, who knew about the school project, called me and expressed his interest in meeting the project manager. During the meeting, which lasted several hours, the two men talked about current events in the Arab world, discussing investment and business, until I intervened so we could coordinate what to do about the school project. Walid Jumblatt MP replied: ‘Let Abu Abdulaziz build two schools, not just one. He can found whatever he wants in the region.’ I felt that the discussion between the two men was extremely friendly and loving, and I wished that the family would realise their idea.”



## A computer-like memory

Sheikh Faysal bin Khaled Al Qasimi<sup>(1)</sup>, who knew the late Mubarak Al-Hassawi very well, says: “Mubarak Abdulaziz Al-Hassawi was an internally pure person, clear in his dealings, and that is, in my opinion, what resulted in his having a strong memory. I believe that there are some psychological flaws that can make a man subject to forgetfulness. The parallel I draw is with a computer memory, whose storage is subject to any distortion that might affect its system. The same is applicable to human memory. I was close to Mubarak Al-Hassawi and I found good intentions in him. I remember how we used to sit at a table where I would observe him making his calls and over the phone he would buy and sell this or that plot of land. He was simple in his dealings with others who were not be hindered by sales complications. When closing deals, it would suffice him to say: ‘The deal is made,’ and I would affirm it.”

Mr Shaker Mahmoud Mado also knew Mubarak Al-Hassawi very well and after 1973, the relationship strengthened as a result of brokering real estate deals. He explains: “We were neighbours with the late Mubarak Al-Hassawi in the same block; for many years we used to visit each other in the office; we used to see him whenever he was in Kuwait. He boasted an aptitude not found in anyone else: while other merchants whom we used to work with would bring all the property documents and blueprints so we could examine the details of the property, he displayed a capacity like that of Google.”

Speaking of Google and computers, Varouj Nerguizian<sup>(2)</sup>, the General Manager of the Bank of Sharjah, says: “Mubarak Al-Hassawi always had a ‘little computer’ in his head, and that was a great plus for him.” As we are mentioning Sharjah, the former CEO of the Bank of Sharjah, Monsieur Claude de Kemoularia<sup>(3)</sup>, shares his first impression of Mubarak Al-Hassawi: “I can honestly say that when I saw this man, he left me with a very good impression. Mr Mubarak Al-Hassawi was blessed with an amazing personality, one which left a strong impression affecting positively everyone

1- Born in 1944. The son of the former Ruler of Sharjah, the late Khaled bin Mohammad Al-Qasimi. The nephew of the current ruler of Sharjah, HH Sheikh Dr Sultan bin Mohammed bin Saqr Al-Qasimi. He is the former Minister of Youth and Sports. He first met the late Al-Hassawi in 1967, upon his visit to Sharjah to make investments there - this is when Al-Hassawi met his father, the ruler. He was a friend of Al-Hassawi, accompanying him on many of his visits to the countries where he had investments.

2- General Manager of the Bank of Sharjah. He is Lebanese and worked at Paribas before he moved in 1977 to the the Bank of Sharjah as the Human Resources Manager and Accounts Manager. He succeeded Mr. Rashid Nasser as General manager.

3- Vice-Chairman of the Executive Board at the Bank of Sharjah. A prominent figure of French descent who is a man of business, economy, planning and politics. He is nicknamed “the Friend the Gulf”.



he met. His appearance was to his advantage, as he was tall, elegant and well-built. It is not so common to see men as tall as him in the Gulf region. He always had an advantage even before he uttered a single word, thanks to the wonder caused by his appearance. Obviously, his life would have been totally different had he been short and frail. Intelligence on its own is not enough and appearances can be very rewarding, in addition to the values and principles he really believed in, and worked with accordingly.”

Speaking of his relations with him on the board of the Bank, de Kemoularia adds: “Because we both had strong personalities, I disagreed with him to a great extent. But I must say that my friend, Al-Hassawi, who became my true friend, used to use the bank for his businesses. On many occasions we had arguments, and every time he wanted to do something, I would draw his attention to what should or should not be done, saying: ‘I’m the financial officer, and you’re the one who spends money!’” In this context it is appropriate to relay what Mr Jamal Al-Alami<sup>(1)</sup>, his office manager in Sharjah says: “Mubarak Al-Hassawi limited his dealings with Bank of Sharjah, unlike with other banks, in case people might accuse him of using the bank in his own interest, as Chairman of the board. His collective deals with Bank of Sharjah didn’t exceed 10% of our investment and businesses in the region.”

De Kemoularia adds: “Despite disagreements our personal relationship was excellent. The Emir, Al-Hassawi and I used to be like brothers, very attached to one another. But our disagreements within the scope of the board pertained to work, whereby one of us firmly believed his idea to be better. No sooner had we met at the dinner table in the Radisson, a hotel he built in Sharjah, than the remnants of any clash would subside, no grudge would linger in his heart and he would be happy and relaxed. We never had long or continuous clashes, as we usually agreed about most matters. We even developed friendship between us, and he and his wife, Badriya, warmly welcomed us into their house in London, where the board meets from time to time. His house was always open. I respected him when we disagreed, because he was a man of integrity, who knew exactly what he wanted, and that’s why he always earned everyone’s respect. If I were to describe him in one single sentence, I would seek refuge in a quote which we use in French: ‘He’s a 17th century man’, not because he was not up to date with the era he lived in, but because he was a truthful friend.”

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1- He met Mubarak Al-Hassawi in 1969 when he used to work in Dubai. He agreed to take over Carlton Hotel in Sharjah, which was duly finished. After letting the hotel to a company, he became his representative in the UAE.



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En hommage à mon  
ami Mubarak Al Hassawi,  
un homme de haute civilisation,  
de caractère remarquable, d'une  
gentillesse exceptionnelle, d'une  
fidélité et amitié précieuses!  
Nous avons fondé tous les deux  
La Banque de Hordjeh, avec  
le Emir du même nom, et  
le souvenir doit être préservé, ...  
Souvenis, Souvenis, ...!!!  
Paris le 20 juillet 2011  
With all of my affection!!  
Claude de  
Kemoularia

### A clear vision

M de Kemoularia tells us about Mubarak Al-Hassawi's manner of doing business: "We've seen how the growth of his fortune happened over the years, thanks to his intuition, and wise policy in buying land. I don't think he was an adventurous gambler but instead highly self-confident. He displayed vast experience and exceptional intelligence in expanding his businesses and increasing his fortune in a sane way that can be summarized in a lack of taking excessive risks, about which in France we say 'il a du bon sens' [or in English "he has common sense"], an expression that is used for an uncomplicated man. I mean, he thought in an ordinary but sane way. The likes of him always come from rural, not urban, areas. When we speak about them we say 'he has both feet on the ground'. He was always the subject of reverence. I feel I must say that all of this explains the success of the Bank to which his name was linked."



Mr Varouj Nerguizian<sup>(1)</sup> comments: “I met Mubarak Al-Hassawi close-up, and he astounded me with his way of facing difficult moments. Things were not always as we wanted them to be. I never saw him irate when facing tough situations, as he always knew how to take hold of such situations and moreover to overcome them. He preferred to express happiness. He never harboured a grudge nor did he waste his time or energy on suffering. His motto remained ‘let’s turn the page’. I considered this to be an exceptional characteristic in the investment world. I’ve seen others who don’t deal with problems with flexibility and always mix business with their personal problems, a situation that Al-Hassawi avoided. He was a resolute man. In times of crisis, we would find no particular difficulty in reporting the issue to him. He would take the decision. In most cases he would say, ‘Let’s halt that transaction. Let’s get over it and forget the past.’ He was flexible and a fast decision maker, based on a conscious mind. On top of that, he boasted a sharp memory, never missing out on figures or details. Three words are all that take me to describe Mr. Al-Hassawi: daring, intuitive, human. He was far-sighted in approximating the future cost of a product. His humanity was the end result of his remaining down-to-earth throughout his life. His fortune and success never affected him adversely. His relationship with those around him was based on respect.”

The Al-Hassawi Group’s CEO, William (Bill) Irvine, speaks of Mubarak Abdulaziz Al-Hassawi’s personality as follows: “He had a piercing vision, a man who did business successfully amidst highly critical circumstances. It is hard to find a word that describes him best; his was a unique personality, who could be regarded as an authority in his field, not only in the Middle East but also in the UK and Europe, where he had an outstanding record. Few are those who knew him in this part of the world. He was a calm person, never showing off his fortune nor discussing it. As for his outlook on the future, he was clear to all those whom he knew. A 10-minute drive from Dubai, the Chicago Beach project was a perfect example of how broad a horizon he had and how triumphant his expectations were. He accomplished the project, in an empty, vacant lot, with no building or construction surrounding it.

Bill Irvine continues: “He was skilled and disciplined. Upon setting his mind on anything, he would never waste time. He would make a decision quickly, and he would proceed with the implementation without any hesitation. The time spent on decision-making was short, instantly analyzing the issue as to whether he wanted it or not, leaving no room for hesitation. If he were not convinced, then whatever anyone would say was of no value. He had a special gut feeling towards any project, and an instinctive

1- Mr. Varouj Narguizian stated in 1977 that Paribas Bank commissioned him to Sharjah where he was in charge of finance, internal audit, and HR.



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understanding of what is good. He was able to remember the size of any property without reverting to any record, remembering the details even after years. In fact, he had a very good memory in such matters. His relationships with others were splendid. He never hired anyone for PR work as is the practice in big companies. It was sufficient for him to sit with people, to endow them with a sense of comfort and hence easily agree with whoever he wants. He had his own way of dealing with others, never taking too much time to evaluate the other's personality."

On the late Al-Hassawi's way of facing crises, Mr Irvine says, "There's a matter that I'd like to raise and it might perhaps shed light on Mubarak Al-Hassawi's life more than anything else. It all happened when he discovered that his closest counselor and friend for over 25 years had betrayed him. In the beginning he didn't want to believe all the doubts that fluttered around the man who swore it was not him. This was the first and only time that I saw him deeply affected; his face could not hide his pain, because the one who betrayed him was considered a close friend. Al-Hassawi's investments in those countries required my intervention to help the company lawyer with the laws of those countries, to be able to trace the money and consult with investigators to follow up on them; the inquiry and legal proceedings lasted months on end. They were dire times which ended in our getting hold of the money and returning it to Mubarak Al-Hassawi."

His following through on work procedures was not only professional but a way of life, about which his legal advisor, Mr Mohammed Zahdi, says: "When Mubarak Abdulaziz Al-Hassawi made himself, he did it well, and in such a way that made me feel that he had a noble education which was reflected in his actions and behavior. He had his own way of conversation. He didn't speak in a very low voice, nor would his voice be raised; he always made his listener listen to him and be aware of what was being said. At times I would voice my opinion while he was speaking, only to receive one of the best lessons – not to interrupt others. Indeed, I used to learn from him. Our relationship went beyond that of business. He acted from a brotherly standpoint, all the time maintaining a level of formality whereby he used always to call me by my title 'counselor'. I would feel how much he valued me when in meetings he would ask me to sit at his right side. This was not only applicable to the office; it also extended to his house, where we were frequently invited. The late Al-Hassawi made me feel that work was not employment, but an offering of my love to him. This was the result of his concern for his relationship with others, giving importance to those around him, behaving with high morals with everyone. He was a man with a big heart. I will never forget the times when he would exit his office, meet a company representative, pat him on his shoulder and



introduce him to me uttering: 'This is Ibrahim; he's like a son.'

Mohammed Zahdi, the counselor, continues his testimony saying: "Mr Al-Hassawi shaped himself culturally, humanly and morally. He was of refined morals in the way he talked and his treatment of others. He would speak of culture as he would of politics and history, and that was because he entered the school of life, which I consider to be the most important school of all. It was during the elections for the chambers of commerce and industry of Kuwait that I remember him telling me 'I will run for these elections'. I was not optimistic and expressed surprise, as he was often outside Kuwait. He retorted with confidence saying 'I'm here with the people and I'm connected to them'. In fact he ran for the elections and made it. I'm not among those who say luck was what made him succeed, but I believe that what he achieved was thanks to his personality. His decisions were never taken spontaneously; nor did he display impulsiveness and extremism in his work. In my opinion, he was a careful adventurer, who thought while he worked, and because experiences may succeed and or fail, he would carefully consider his steps, slows down while studying the issue, to avoid anticipated mistakes. He was never impulsive in voicing his opinion, but he was decisive in decision-making, but before reaching that point he would have listened to people close to him as well as to specialists. He would have consulted and conversed with more than one person, having looked at all the sides of the decision. If he was then convinced, he would stick to his decision. Sticking to his decision was not the result of being dogmatic, but rather the outcome of experience that gave its owner confidence and bravery in taking decisions and actions. I remember once having talked to him about a business deal, clarifying the risk involved, and he said to me 'What you're talking about is business and you are a man of the law. Based on my business experiences, I'm telling you we'll undertake this project.' And indeed he succeeded in the deal. The step he took was based on his business experience, which he was proud of."

### **Like a second father**

Mubarak Abdulaziz Al-Hassawi did not only invest in real estate. His creativity in building relations with others was also an investment, a principle he worked so hard to establish. This was a type of investment he maintained all his life.

The partnership he had in London with the late Mr Daud Bershenpour was not one of sheer self-interest or merely a business relationship with somebody in some foreign land, but rather it was yet another instance of the nature of his gentle behaviour, not only with people close to him, but also with those who were distant. Daud Bershenpour's daughter, Ledia,



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talks about the journey her father shared with Mr Mubarak Al-Hassawi. She also tells us of their common traits, especially those regarding trust and risk-taking, saying: "Their relationship initiated in trust, so that with time it would solidify. I believe that Mr Al-Hassawi trusted my father utterly, and each of them thought it was the other who'd bring him good luck. Having an adventurous spirit, they agreed and their relationship thrived. They developed an excellent understanding. The first ventures were in London then Mr Al-Hassawi started investing in Spain through my father. He bought houses in the south of France and invested in many other businesses. Over the years, Europe opened up to him, and thus he went beyond London to reach new cities. Mr Al-Hassawi and my father were closing deals only at the very beginning, but he continued asking my father's advice, taking his opinion into consideration.

"My father loved Mr Al-Hassawi, and he used to talk about holding him in high esteem. Never, ever did Mr. Al-Hassawi take pride in his riches and his success. They got used to spending time together, travelling, having fun, as if they were actually brothers. The family of Mr Al-Hassawi was like family to us. It boiled down to us being one real family; the way things should be. Mr Mubarak Abdulaziz Al-Hassawi was like a brother to my father, and a very adoring father to me. My father developed cancer and five or six years before his death, Mr. Al-Hassawi used to be continuously by his side, and felt so disheartened when my father's health deteriorated. After my father's demise, Mr Al-Hassawi continued frequenting us, namely my mother, my sister and me. He used to tell my mother, 'Now I have another two daughters', meaning my sister and me. We used to be deeply touched as he used to mean every word he uttered. He never spoke in vain. We returned similar feelings, as we were always on good terms with his family. And when Mr Al-Hassawi passed away, it was like a losing a second father and that was another dreadfully sad day in my life."

It is difficult for Ledia Bershenpour to remember all the stances Mr Al-Hassawi had throughout that relationship, but it is equally difficult for her to forget a few sensitive attitudes that she witnessed at first hand. She harks back to that time when she says, "When I used to work for my father, I would take my seven-year-old son to the office with me during the school holidays. If Mr Al-Hassawi visited then, he would sit on the floor and draw with my son. This was a typical example, revealing the kind of man he was. Certainly he enjoyed his success, but that success was not an end in itself, nor was it what we in England call 'the icing on the cake'. The 'cake' as well as happiness came from his children and grand-children. It was a great honour for anyone to have known him intimately, and an opportunity for anyone to learn such lovely lessons from a distinguished man. It has nothing to do with money, nor with the success man reaps, but with his



mode of behavior and the appearance of those around him. Mr Al-Hassawi was always surrounded with people who respected and cared for him.”

When Ledia Bershenpour talked about the relationship between Mr Mubarak Abdulaziz Al-Hassawi with those around him, she related the success of his relationships to more than one reason, saying: “He was shrewd to a great extent, but he never cared to show off his astuteness. Being very smart, he never demonstrated it. He was also very sharp, because he would never make others realize he knew more than he should, or that he knew more than they did. And this is where his perspicacity and far-sightedness lay. This is what made everyone loyal to him. Moreover, he never yelled at anyone, nor did he show disrespect to anyone, even though this manner is not common for someone who has reached the upper echelon of success. Success does impair the human mind, but he did not belong to this category of people. He was a man who never liked keeping up appearances; he was simple and humble. Should you wander around in real estate circles in London, and talk to those involved, rather than the clients, mentioning the name of Mr Al-Hassawi, no-one would recognize the name, since he never strived for fame through publishing his name in newspapers and magazines, mentioning that he bought this or that property. And that, in my opinion, was his greatest success.”

As for the brotherly relationship that united Mr Hassawi to her father, Ledia Bershenpour adds: “After the death of my father, as I was looking through the drawers of his desk, I found a brown envelope. I opened it and discovered some old greeting cards wishing my father a Happy New Year. I realized my father had kept all the greeting cards sent by Mr Al-Hassawi over the years. This was a true expression of the admiration in which my father held Mr Al-Hassawi. And I believe that, in our times, such a type of friendship can teach us a great deal, making the world a better place to live in.”

## Searching for tracks

During an interview, Mr Tareq Al-Haddab, one of the late Al-Hassawi’s friends in Saudi Arabia, described him by saying that he was: “open-minded, someone who loved to travel, to explore and catch up on novelty.” He hinted at an outstanding characteristic and said that during the last period of Al-Hassawi’s life, he was no longer looking for additional money so much as looking for impact. God had endowed him with plenty of money, but all that he was looking for was distinction. He was a great man who would think of everyone, and similarly be thought of by everyone. Even HRH Prince Sultan bin Abdulaziz Al-Saud and HRH Prince Salman bin Abdulaziz Al-Saud from Saudi Arabia visited him at his residence when they came to Kuwait.



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Even if some of those who were on a par with him might know no modesty, he, on the contrary, was the opposite. He dealt with those working for him with all his love, summoning his drivers and helpers to the dinner table, saying: "Come, my children," as reported by Mr Muhsen Ahmad Al-Amudi, one of the people connected to the late Al-Hassawi who had close relations with him.

Sheikh Mutlaq bin Farraj bin Shraim Al-Mawwat Al-Otaibi saw in him suppleness in conducting himself, a trait that is rare in anyone. He was tolerant and made things happen, never leaning towards complications. When confronted with a problem, he would forever be reconciling both sides, or else would bring it to an end with the minimum damage possible. He never liked to harm anyone, even if he was harmed by them. He was pardoning to a great extent.

Mr Hamed Saeed Al-Alyan saw in him "a welcoming man, whose house was visited by people who were both known and unknown to him; he welcomed everyone wholeheartedly. He loved solving problems, and was always attentive to the happiness of those who entered his quarters. He was clement. Both young and old would enquire about him. When I invited him once to my house, he greeted the elders and patted the young ones. He would travel without personal bodyguards, just like an ordinary human being."

Mr Al-Alyan describes him also as being "gifted and more knowledgeable about Saudi Arabia than I, despite my being a Saudi. I used to call him 'the hawk of real estate', and indeed he was. His ideas would always hit the target, and everyone wanted me to inform them of his visits to Saudi Arabia as they wanted to meet him; among such was Sheikh Mohammed Bajel, one of the dignitaries of Jeddah. Mr Al-Hassawi used to be a good judge of people; when he spoke to someone, he would understand him and say if he was good or bad; his opinion would always be right." He adds: "What I learned from him is to be punctual; if he promised to come at 5pm, he would arrive at 5pm sharp, or else I might perhaps find him already there in time for the appointment. Regardless of the person he was meeting with, he would always be on time."

Some considered him lucky, but Judge Hamad Mohammed Al-Zain believes that: "those who depend on luck are like gamblers, whereas the late Al-Hassawi would address the basics, study and enquire about anything before embarking on a project. He used to go by the famous saying 'Be rational and proceed'. He would not take anyone for granted, no matter whom. He never undermined one's opinion, saying that 'one might have an idea that I overlooked.' Prior to taking any action, he would refer back to his own experience in this matter and consult specialists and businessmen around him. He always started work by saying: 'I put my trust in God.' How would God disappoint those who put their trust in Him?" Judge Al Zain continues: "His heart was fully devoted to prayer and



praising God during the dreadful days of his sickness; over the last days he used to lose consciousness, and upon regaining it would ask about prayer. Upon regaining health, he would mention God with full awareness; he was content with his lot and fate. In addition to candour, his religious commitment was a crucial attribute of his personality.”

Mr Yacoub Yousef Al-Wattar confirms: “While I was with him in London, he was always mindful of his prayers and would ask if we could perform the different prayers of the day together. We once prayed in the car as we could not find an appropriate place for prayer. He was very careful not to miss prayer times.”

A statesman busy with the nation’s issues and its future, and a businessman who never dwelt in one spot on the globe, Al-Hassawi allotted time to sport and he supported sport clubs. Mohammed Hussein Reda Al-Shatti says: “Before the first constituent assembly elections, Mubarak Al-Hassawi, may his soul rest in peace, used to be keen on sports, and he was also one of the founders of Al-Jazeera Club (currently Al-Qadsia Club). I used to be a player for the club. He was very generous to us. He remained a fan all his life, while refusing the presidency. He used to bring our sports uniform from India and Basra at his own expense. It gives me pleasure to mention that it was one of his ideas to sign up athlete-scholars, and this is still the case now. Besides sport, he was also keen on Arts. He was a fan of marine art, bringing folkloric dance troupes to dance the Aarda dance in Safat, the Randy troupe being one of them; he used to pay them generously. While he was an MP, he asked his friend, the late Sheikh Jaber Al-Ali, to take care of the artists saying: ‘One day we will lose these artists.’ He asked them to record and to preserve their folkloric art. When the Sheikh gave him a negative answer saying: ‘It’s beyond the budget,’ he answered him saying: ‘I could have gone directly to Sheikh Abdullah Al-Salem, but I didn’t want to override you, since you are the Minister of Information. Hence I came to talk to you.’ The recording was soon done.”

His interest in sports was reflected in his personality. Hunting as a hobby is partly sport. Even if this hobby provided his income at the very beginning, it later became a passion. Mr Abdullateef Abdullah Hajji Al-Shmaiss says: “In spring, Mubarak Al-Hassawi and I used to go hunting birds, at times going beyond Kuwait, specifically into Iraq, to satisfy his passion for this hobby.” His friend Issa Al-Uthman, speaking of fishing as their pastime, says: “He used to ask about spots for fishing and I used to show them to him. I used to have a marine map, and lay it in front of him, showing him the places he could go to, explaining in detail to him whether one was rocky or not, its depth and the fish found there. Each area had a species particular to it. Back then, Kuwait’s sea was full of fish, unlike now.



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He used to use a 'balad', a special net. He used to go there just for fun, saying: 'I go there to forget all my worries.'

Everyone speaks of one habit that he kept up all his life – walking. Another sport that he never stopped was swimming. The swimming pool was a must in his household, where he would swim at 5.30 am in Kuwait and 8.30 am in London. Bakr Ahmad Al-Bakr, one of the employees at the London office, said: "His body was like a thermometer. If he entered the swimming pool and found the water the same temperature as that of his body, he would go on; if it were lower, he would ask me to heat it up."

### A generous and modest soul

One characteristic that served as a common denominator in everyone's testimony about him was generosity, which was not the result of him becoming wealthy. His prosperity surely added to his generosity. Sheikh Faisal bin Khaled Al-Qasimi summarizes Al-Hassawi's generosity, saying: "30% of his business was humanitarian and voluntary." Mr Hyam Lehrer, the Al-Hassawi Group solicitor in London, speaks of Al-Hassawi's modesty: "Despite all the reasons he had to be boastful, such as being a successful person, someone who has a presence and a lovely family, and many things to brag about, he never sought publicity, unlike most successful and famous personalities. He often wanted to be tenderhearted with others. I believe he was an extremely intelligent man; he was all the smarter perhaps because he knew where his limits lay. He never claimed he knew everything, which is why he used to listen to others, in addition to being modest, balanced and discreet. He never showed off his intelligence and was always calm and simple. Mr Al-Hassawi was one of the great personalities that I have met in my life, and he had a very big influence on my professional life."

He used to distinguish between generosity and profligacy, encouraging the former but rejecting the latter. Mr Ahmad Abdulaziz Mado says: "He used to teach us not to squander money. While being a man upon whom God endowed his riches, he was against wastefulness. If he wanted to buy a car, he used to buy an ordinary car; he never thought of fancy ones. He never went by appearances and all that shines and glitters." This proves his modesty even more. Mr Varouj Nerguizian, General Manager of the Bank of Sharjah, says: "Upon entering the Bank of Sharjah, he used to enquire about everyone, greet everyone, thus adding to the charisma he had." Mr Sarmad Al-Naqshabandi<sup>(1)</sup>, an employee at the Messilah London office, quotes Al-Hassawi saying: "God endowed this fortune upon me in order to help others". Mr Bakr Ahmad Al-Bakr says: "When I used to sit with

1- Iraqi employee in the late Al-Hassawi London office since 1979.



him, I never felt I was in the company of the owner of that big empire.”

His daughter Fawzia says, “What I loved in my father was his simplicity and modesty, and I remember the days on which he used to finish meetings and invite employees out for lunch, never trying to choose a fancy restaurant or narrowing his choice to the elitist category. He was mindful of calling the project managers himself, so they could update him on the work in progress. You would thus find him recording their numbers in his personal diary. Calling them in person enabled him to have and maintain a circle of friends, with whom he remained in touch wherever they were, be it the Gulf, other Arab countries or Europe. This communication, which fostered work and human relations, was further enhanced by my mother, who contributed by welcoming people at home, even at a distance. If she was in Kuwait and he was in London, she would call the housekeeper to arrange the reception details with her. He loved modesty, and that’s one of the reasons why he never wanted to have any of his businesses like Azizia, Messilah or Real Estate Centre bear his name. But after his death I insisted on having his name on new projects.”

Mr Nabil Jaafar corroborates this, saying: “His modesty was obvious even in the street. He had the pace of an ordinary man, clad in simple clothing, behaving ordinarily. He was once walking into one of his hotels in London and by mistake went into some side alley; when security guards stopped him, he apologized and said he had lost his way. He never told them he was the owner of the hotel. He used to take care of everyone – from the tip of the pyramid to the very janitor and security guard at its base. He used to know them in person, and treated them all equally. That’s why they were very respectful and appreciative towards him, remaining loyal to him, young and old alike”. Mohammed Al-Khamees recalls his modesty saying, “After the Al-Sameta incident<sup>(1)</sup>, I met him at the cemetery where we were paying condolences to the family of all those who died in the incident. The number of people queuing to pay their respects was extremely large. When I greeted him shaking his hand, he pulled me over and said, ‘Son, come let’s sit down.’ I said ‘Where?’ He replied, ‘Here on the floor.’ We sat there till the number of people paying their respects subsided. His modesty was for the person in each of the young, the old, the workers, the employees, the poor who loved him for his modesty not for his wealth.

Dr Safaeddine Al-Safi relates to us how Al-Hassawi insisted on him finishing his PhD dissertation, saying: “Al-Hassawi decided to attend my dissertation defence in person, Moreover, while he was in London and his private jet was in Kuwait, he told me that the private jet which was in

1- Al-Sameta conflict on March 20, 1973 when Iraqi troops attacked Al-Samita on the Kuwaiti border. The attack was soon followed by the insurgent Iraqi police moving 3 kms into Kuwaiti territory.



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Kuwait was ready to fly in any family member of mine or friend who was willing to attend the defence. Unfortunately, airline bookings had already been made for all those who wanted to attend. His plane did indeed come with Saud Beshara on board; Abu Abdulaziz had himself already arrived in Cairo. This is an incident I cherish highly – an incident I recall as a token of gratitude and encouragement on the part of this man.”

Tony Barlo speaks of one of Al-Hassawi’s personality traits that made all those around him happy: “He used to put his trust in all those with whom he worked, accepting their ideas and opinions, with the final decision always being his. He always felt that each employee was working at something he owned, which was why everyone worked hard to make the business flourish. I believe nowhere else do employees stay longer than they do at Al-Hassawi Group; most of us stayed working there more than 25 years, until we truly became a part of the business. This I believe contributed to the success of the projects.” Varouj Nerguizian, General Manager of Bank of Sharjah, recalls: “Upon coming to the Bank, he used to enquire about every employee and his whereabouts, and if a salary rise was possible, so they would all benefit, at a time when most owners could not care less, only minding their own interests.”

Dr Klaus A. Gerstenmaier is a lawyer from Stuttgart in Germany, and the legal counsellor to the Hassawi family for the Neue Schloss castle in Baden-Baden; he has also overseen the family’s business in Germany since 2003. Having met Mubarak Al-Hassawi several times in Baden Baden, he says, “Mr. Mubarak Al-Hassawi left a big impression on me. He was a generous man, dedicated to his work. As a businessman he was far-sighted and a real gentleman. Moreover, he used to show others his humanitarian side and philanthropic work, combining force and friendliness in his personality. His decisions were final but well-studied. He used to listen to others’ advice without letting go of his wisdom and autonomous decisions. I met him in Baden-Baden when he came to visit that beautiful castle. I found him immersed in its history, cherishing its unique garden, highly supporting his cherished daughter’s, Fawzia’s dream to revive the castle’s dormant beauty, and making of it a place for many to enjoy. He adds, “It was great honour and pleasure to have met Mr. Mubarak Al-Hassawi. It’s a pity that he was unable to see his dream realized with the castle regaining its old charm. He passed away untimely leaving behind the world and his highly cherished family.”

## In the presence of rulers

His modesty was not due to timidity or embarrassment, but to a greater humility. As the proverb on humility says: “A full husk bends under its



weight in modesty, while an empty one arrogantly points upward.” Such was the man who entered all diwaniyahs or parlours, maintained friendship with his chums from modest times, performed his duty towards people of all social classes, stopped at the guards of a bank or building to enquire about their whereabouts and their families. This was the same man on whose door more opportunities came knocking, enabling him to move on to the palaces of Kings, Emirs and other rulers, even after ceasing to be a member of parliament.

When Mr Ibrahim Ali Al-Muhainy was with Al-Hassawi at the diwaniah of HM King Khaled, the King used to call him “My son”. HRH Prince Sultan bin Abdulaziz used to do the same. On one occasion the diwaniah was packed with people and someone from the Royal Palace came in announcing that it was time for dinner; King Khaled said, “I don’t want my son, Mubarak, to leave.” In Sharjah, Claude de Kemoularia confirms that “Mubarak Al-Hassawi was very much appreciated by the Ruler of Sharjah, HH Sheikh Sultan Al-Qasimi, and now I understand how each time the Emir talked about him, I was made more aware of the depth of their friendship.”

This is further corroborated by Varouj Narguizian, “He had a very good relationship with all rulers, but his friendship with HH Sheikh Sultan Al-Qasimi, Ruler of Sharjah, was exceptional; theirs was a relationship of mutual respect and appreciation. He was very close to him.” Sheikh Faisal Al-Qasimi speaks of Al-Hassawi’s relation with his father, Sheikh Khaled Al-Qasimi, the former Ruler of Sharjah, saying: “When Mubarak Al-Hassawi used to come into my father’s presence, he used to be treated like one of my brothers who had returned from a trip, expressing his joy at his arrival. They had a very deep relationship, which was handed on to me. Mubarak never broke away from us until the very end of his life”.

Of Al-Hassawi’s relations with all rulers of the UAE, Jamal Al-Alami says, “Six months after the launch of our projects in the UAE, Mubarak Al-Hassawi visited HH Sheikh Rashed Al-Maktoum, may his soul rest in peace. It is common knowledge that the Sheikh never stood up for anyone unless they come right up to his presence to greet him. On that day, the Sheikh met the late Mubarak Al-Hassawi half way across his reception room, greeting him by saying: “Abu Abdulaziz, you are lucky!” Al-Hassawi replied “May it be good, may God endow you with a long life.”

Faeq Al-Saleh speaks of Al-Hassawi’s relations in Saudi Arabia: “Al-Hassawi’s name was sonorous at the governmental and ruling family’s level. He was known even by those whom he didn’t know. He didn’t have a formal relationship with them; he was able to make a call and speak to any figure, be it from the ruling family or any other dignitary, informing them of his visit, or informing them of his presence in Riyadh or Al-Khobar. The



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economic sector, the general managers and board of trustees alike, they all knew him and were aware of his activities spanning over several years; they would thus work according to his wish, overlooking the routine, without any inhibitions against all that he asks for.”

His relations with Kuwaiti Sheikhs were self-evident, from the time he became one of the founders of the constituent assembly until his death. His son-in-law Saud Bishara says, “I remember one day we were in Aley in Lebanon and he invited Sheikh Sabah Al-Salem, who stayed at our place for almost five hours. The late Sheikh Abdullah Al-Jaber, may his soul rest in peace, also used to visit us. All the Sheikhs used to love him. They all had a lot of time for him.” He was also on good terms with HH Sheikh Salman bin Khalifa of Bahrain, and with the late ruler of Umm Al Qiwain HH Sheikh Rashid bin Ahmed Al Mu’alla, the late ruler of Ras Al-Khaima HH Sheikh Saqr bin Mohammad Al Qasimi, and the Ruler of Fujairah HH Hamad bin Mohammed Al-Sharqi. They all had a lot of time for him.

Abdullateef Abdullah Hajji Al-Shmais testified that the late Mubarak Al-Hassawi was a well-known person in Kuwait and elsewhere and had a loving personality. He was a man of high status, known for his connections to the rulers in the Gulf and other dignitaries: “he was not a mere merchant, but a man who proved himself to all.”

### Courage or risk-taking?

There is a fine dividing line between courage and risk-taking, making it all the more difficult for all those who testified about Al-Hassawi and his sealing of big deals. Some even considered it a sort of gambling. Ahmad Zeid Al-Sarhan considered him to be “a rational risk-taker, someone who knew how to mind his step.” Abdulhaleem Al-Aasar did not see him as adventurous, “but an unwaveringly courageous man.”

Mr Hyam Lehrer says: “Some people habitually considered him to be a lucky man, but I see him otherwise. I find that he was a man who knew what he was doing. Taking the initiative was part of his character, and he knew what to do and how to have it done. Hence, success was the result.” Varouj Nerguizian would second this opinion of Mubarak Al-Hassawi being daring but not reckless, saying: “He knew very well what he was buying and selling. A gambler does not care if he loses all that he possesses, but Al-Hassawi was knowledgeable in choosing most of his projects, and I know for a fact, many a project that was taken up by others had been refused by him.” Sheikh Faisal bin Khaled Al-Qasimi relates: “I went to Morocco with him to buy palaces there. When a palace was offered to him at nine million dirhams, he refused and offered three million. Years later we



learned that the palace had indeed been sold for three million. He detected the true worth of the palace just from a mere glance.”

This was an exceptional man of experience, with the mind of a seasoned businessman.

### In the Name of Allah, the Compassionate, the Merciful

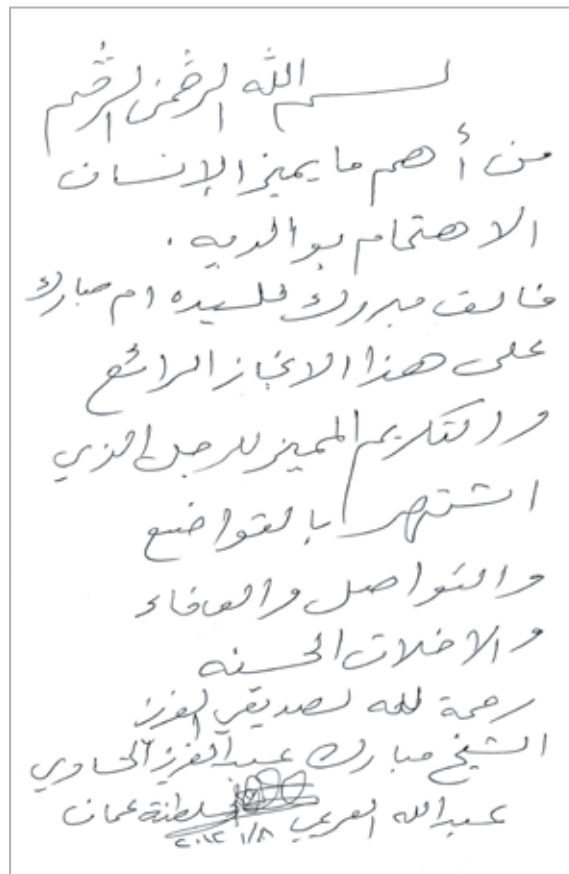
One of the most important qualities that distinguish any human being is caring for their parents.

Congratulations to Ms. Um Mubarak on this marvelous achievement and most distinguished tribute to the man who was known for his humbleness, sense of communication, loyalty and high morals.

May Allah have mercy upon my dear friend,

Sheikh Mubarak Abdel-Aziz Al-Hassawi.

Abdullah Al-'Uraimi, Sultanate of Oman, 8/1/2012



A word  
From his friend.  
Abdullah Al-'Uraimi/ Sultanate of Oman





## CHAPTER 3

# The Warmth of the Family





## **First: The wife, the better half**

In this section we go back to the 50's on a more intimate journey delving into the family ties and the challenge in forging a good family in light of the patriarchal authorities entailing the father, the grandfather, and the uncles. Those members of the family safeguarded the family ties and maintained them based on mutual sacrifices between those sharing the same roof in sickness or in health and for richer or for poor.

Nothing compares to the beauty, warmth, and love of the Mubarak Al-Hassawi's family without mentioning the wife, the mother of the children. Mrs. Badria, is a model of love, generosity, tenderness and goodness. These traits attracted waves of love and admiration not only from family members but also from all her surroundings. The mutual love between her and her husband is not ephemeral, but it was reflected in the nature of their relationship and their daily life as witnessed by all those who approached the house of Mr. Mubarak Al-Hassawi. They both tended to their children with ultimate care, dedication and boundless giving.

Few years ago, a close friend of Mrs. Badria reminded her of the day of her wedding, unfolding memories of the night when she met her groom. Even after more than fifty years, the memories were accompanied by the trembling of her heart and a blushing reminiscent of a young bride meeting her man for the first time. It is with that young bride that she traveled back in time to revisit the young girl who rarely went out of her house without being chaperoned by a family member.

Speaking of the circumstances of her marriage to Mubarak, Mrs. Badria remembers the late Musaed Al-Bader, who initiated discussing the marriage to Mubarak and the late Abdul-Rahman Al-Bader and his wife Hessa, who once came to visit them with a group of women and started to chat about various matters before getting into the heart of the matter: Badria's engagement. Each woman is assigned a role in praising the bride-to-be: one who would speak of her high morals; the second would admire her slender figure, lithe moves, and smiling face; and the third one would remind the rest of how eminent her family is. Soon after, the women would retreat to entrust the father of the bride-to-be with the decision.



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On D-day, the freej is packed with people and the aroma of the food defuses cardamom, saffron, and rose water fragrances while the folkloric musical bands of Awdat Al Mahna and Umm Zayed lift up the joyous spirit. As per traditions, the newlyweds spent their first week together in the bride's family house until they get used to each other and move on to their new nest. The bride's family set up a room for the newlyweds amid their home with a shared kitchen and yard. At noon, the family would meet over lunch, the women on one side and the men on another, committed to the gathering round the table. Each of the household women was assigned a task.. Badria received the following gifts on her wedding: the late Yehia Zakaria Al-Ansari gave her a wall clock, a refrigerator from the late Youssef Ibrahim Al-Ghanem, a gift which was then shared by whole family.

### “My Love”

The couple got married in 1953 and after a lapse of time; Badria bore her husband her eldest daughter, Fawzia in their house in Freej Saud. When Alia was born, Mubarak Al-Hassawi felt then the urge to move to a bigger house to accommodate for his family, his mother and his siblings. He thus moved to Al-Shweikh area where they had their third daughter Hessa. Upon building an adjacent house for the family on the same property, Amal and Abdul-Aziz, the first son, and Khawla were born. After the family settled for some while in Al-Khalidiya, Fawaz and Habiba were born.

In an interview with Mrs. Badria, the late Mubarak Abdul-Aziz Al-Hassawi's widow, not all our questions were answered; answers that would have enriched this book. Accompanied by her eldest daughter Fawzia and her son Abdul-Aziz she willingly participated in the interview. Our questions revolved around her life with the late Mubarak Al-Hassawi in hope of drawing answers. Upon asking her if he was interested in discussing business details with her, she would gasp and sigh, saying: “My love!” - a word she uttered despite a speech difficulty caused by a stroke. This incident shook her and reminded us that life is always open to hope and is paved with happiness, yet at times it has a few unfortunate challenges that would put man to test reminding him of his weakness. Nothing is sadder than a family mourning a dear member. This is the fate that the strong would accept before the weak since life goes on.

Mrs. Badria knew her husband a young life-loving man. She shared the details of his life with its good and bad where their love sharing shined over the latter. The couple has memories not only in Kuwait, but all over the word. Mrs. Badria accompanied her husband during the time when he ran and won the parliamentary elections in Kuwait, when he went to Egypt on official visits, which he had already visited on business trips many times



before, when he first travelled to Britain which became a frequent destination since, and when he met the Shah and Mrs. Farah Diba, his wife, in Iran. In the late 70's, Mrs. Badria also travelled along with her husband to San Francisco when he was invited to the first conference for businessmen .

Few years ago, Mrs. Badria had a health setback, about whose repercussion her eldest daughter Fawzia said, "On September 6, 2003, my mother, a few friends and I went to Milan where my mom had a stroke which affected her mobility and speech, leaving her bedridden for the first ten days. Despite her speech impairment, she always managed to say "Thank God," showing strong will. As father was highly attached to her, it was difficult to inform him of the bad news. I didn't know how to relay the news or how to introduce it. As they used to call each other three to four times a day when she travelled and since he didn't hear her voice that day, he called to inquire about her. I first told him she was praying; I then told him she was asleep; I ignored his third call until he called again at dawn only to learn that mother was suffering hypertension and that have to transfer her to Germany to see her doctor. He insisted on talking to her and I told him that the doctor is examining her, his tone changed and I felt sorrow overtaking his heart and his anxiety and agitation and his genuine effort not to be late joining her. He made sure that within few hours he would send the private jet to transfer mother from Milan to Germany. Here I felt the necessity to provide him with details saying that we need a medically equipped jet. In no time, he arranged to have such a jet transfer mother to south Germany where he joined her in the hospital immediately. Upon seeing her, he uttered "Thanks God." She tried to move as much as she could so that he wouldn't feel her incapacity. He used to comfort her saying that he is next to her. She also tried to speak so he wouldn't know that her speech is impaired, but couldn't as the situation was worse than she thought it was.

"Mother spent six months in this hospital with father, may his soul rest in peace, visiting us every week, speeding four days with us in Germany then returning to work. Mother was so passionate and hopeful about her medical treatment and despite the long term treatment she never showed any weariness to the treatment. She armed herself with patience and strong-will and I believe that her motivation was to get back to her normal state and to bring joy back to my father's aching heart. She never changed. When about to meet my father she used to dress up as she always did so he won't feel any change. We used to arrange for all her needs as per her request and taste. Their encounter used to make us gleeful preparing for the program that would please them both arranging their meeting outside the hospital and inviting the doctors and their wives to our family gathering



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just to catch a glimpse of joy in the eyes of father and mother.”

### Bountiful Emotions

The stroke left its side effects on Mrs. Badria, and had she not still been suffering from speech difficulties up to the point when this book was being compiled, she would have said a lot about her life and memories with her late husband, Mubarak Abdul-Aziz Al-Hassawi. Despite this, there are many a people around her that remember her role in the life of her husband and her family. Many of those we met for the interviews have seconded this idea saying that dubbing her an ideal mother is an understatement. Mr. Ibrahim Al-Muhaini<sup>(1)</sup> said, “We cannot duly describe Umm Abdul-Aziz, and I believe that she is an ideal woman. Mubarak Abdul Aziz Al Hassawi, my uncle, was like a father for me; yet his wife would even outdo him in that. I am not sweet-talking here, but this is reality.” Regarding his impression of her support for her husband during the elections for Constituent Assembly<sup>(2)</sup>, and her preparation to welcome people, Al-Muhaini added “In their home in Al-Shweikh, I used to find their Diwaniah (parlour) jammed with good people of Kuwait. Everyone would meet over dinner which was served with abundance.” Fawzia, his daughter, corroborates his statement saying “When Mubarak Al-Hassawi ran for elections, Mother prepared our house to receive voters’ wives of the area, and she used to go and herself check the place and the way the posters and banners had been positioned. My late father, may his soul rest in peace, used to consider her good omen and cared for her opinion and taste; so when he was to buy real estate, he would take her with him to see the place. Though his relationship with his wife, my mother, was never subject to any external factors; nor did it result from his constant trips, but sprang from love and tenderness that he harboured for her in his heart.”

Mr. Yacoub Youssef Al-Wattar<sup>(3)</sup> related, “His relationship with his wife was special because she was a capable and a patient woman; she was resourceful; she ran her household and tended to the upbringing of her children in the best possible way.” Mr. Nabil Khaled Jaafar considered “Umm Abdul-Aziz to be Mubarak Al-Hasawi’s backbone; she was his support in times all times, good and bad alike.”

Mrs. Beryl Hornby realized that Mrs. Badria “represents her family’s strength, as well as that of her husband, a husband who would travel intensively and that too for long periods of time spent away from his family. She used to run the family in his absence; he highly expected his

1- The late Al-Hassawi’s nephew

2- In 1962

3- The late Al-Hassawi’s nephew (sister’s son).



family to obey her and take her advice into account.”

Mr. Claude de Kemoularia would always look up for him “as a family man, unlike those who are after making money and chasing women. He has always been loyal to his family, and his wife whom he cherished and respected to a great extent.”

Having known Mrs. Badria for a long time in London, Mrs. Lydia Bershenpour thinks of Mrs. Badria as being “a remarkable woman, whose husband used to love her very much. Every time he bought a house or the like, he used to do it upon her decision. He used to buy her all that she wanted. She was an amazing mother to her kids. She was very wise, and a great source of energy for Mr. Al-Hassawi. I personally tend to believe that she encouraged the relationship between him and my father to a great extent, and she was a source of inspiration to him”.

Sheikh Faisal Al-Qasimi, the son of the late Sheikh Khaled Mohammad Al-Qasimi, Ruler of Sharjah, quoted his friend Mubarak Al-Hassawi, “Umm Abdul-Aziz is 50% of me, she’s a virtuous wife who shares my life’s burdens.” Nassif Karam quoted him saying: “This obliging human is the only person whom I find waiting for me when I exit the washroom! Who else would do that? According to Tony Barlow, “she is a cultivated woman”. Mr. Jawad Boukhamseen’s view of her is that she is a woman of strength and the reason behind her husband’s success, as he adds “God gave Al-Hassawi a wife whom he considered of the best women. I heard him say on several occasions that she patiently faced the twists of fate with her husband, supporting him on his journey till God bestowed upon him with wealth. If we consider that he started in real estate in 1959, his journey with her started before that. She lived all the crises with him especially the Al-Manakh crisis. He so much needed someone by his side, and there was the wife as his best supporter. He used to tell me that as he set foot at home, she used to welcome him with a smile, aiming at clearing his chest of his worries so that he forgets the day’s strain and endures all hardships”.

Mubarak Abdul-Aziz Al-Hassawi’s persona as a deputy in the parliament and his commitment to protocols and formal relations didn’t hinder his relations with his entourage. As he was always known, his home too remained open to friends and acquaintances, and he remained connected to the people just as he did prior to accumulating wealth. He loved generosity and hospitality, characteristics he shared with his wife, Mrs. Badria. She got used to having him home for lunch always accompanied with 10 or 15 persons; she used to be willingly ready to any surprises with an open heart.



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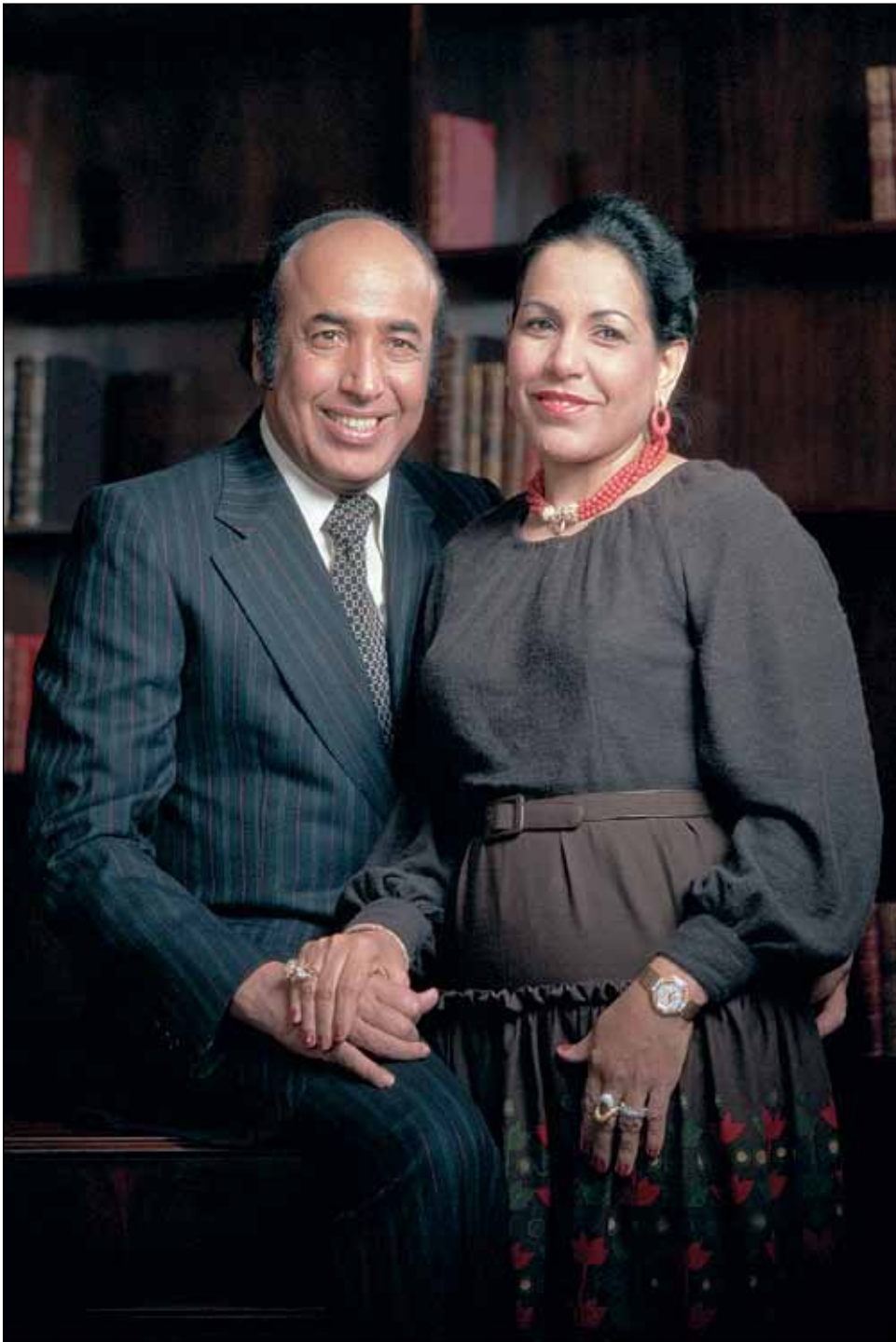
Nouria Al-Sadani<sup>(1)</sup> tackled another aspect of Mrs. Badria's activities outside home. Besides her role in the elections, in the 60's she had a social role when she hosted the visit of the first member in the Egyptian people's parliament, Karima Al-Amroosy to Kuwait, to lecture on women's political rights, when a question was raised regarding the Kuwaiti woman's participation in political life. We were surprised at knowing that Mrs. Badria was well-acquainted with her, to an extent that she accompanied us to the parties and events all the way to see her off at the airport. We were thus made aware that there were ongoing relations between Egyptian political personalities and the Al-Hassawi family.

Faithfulness is the one characteristic that accompanied the wife in addition to charity work. She always lent a helping hand to the others. On Al-Hassawi's regular visits to the Messilah Beach project, the workers used to expect her visit along with her husband, as mentioned by Mohammed Anis Najiah "To this very date, she has always done good. When the late Al-Hassawi used to take her along, she used to ask about everyone. She had a human touch. Fidelity is a characteristic that she and her husband passed on to their children and grandchildren".

Those are testimonies of people who knew her closely or from a distance. It is her daughter, Fawzia Mubarak Al-Hassawi who lived with her parents and felt their affection. She so much wishes that all her loved ones live a similar relationship: "It was a lovely relationship. They both lived true love and faithfulness. Theirs was a tightly knit link, binding them together; we never saw father angry with our mother nor did we see mother vexing father. On the contrary, when father always entered the household, it was silent even if 6 or 8 persons or the whole family was gathered including the grandchildren. Upon entering home, he would find it calm, with a warm meal ready for him. She used to take great care of him and he in turn pampered her very much. Theirs was an exceptional relationship, way beyond passion".

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1- Nouria Al-Sadani: A Kuwaiti figure. A pioneer in Arab feminism. She started off with her defence for Kuwaiti woman's rights and advocated their rights in 1964, upon delivering the Kuwaiti woman's speech in Jerusalem. In 1971, she organized the first women's conference; she also founded and presided the first women's association in the history of Kuwait. She is the first president of women's federation, she is also considered as a pioneer in Kuwaiti journalism. She is among the first who worked for the Kuwaiti radio. She is the first Kuwaiti TV director. She studied TV directing in Cairo in 1964-65. The Cabinet assigned her to perform her leadership tasks at the General Arab Woman Federation. Between 1970 and 75 she presided the Family Committee in the Arab Woman's Federation. Between 75 and 77 she became the Secretary-General for family affairs in the General Arab Woman Federation. She was the general director for the Arab Family Organization from 1979 to 1982. She was also editor-in-chief for the "We Kuwaiti Women" magazine, established by Kuwaiti women in London to illustrate the events that took place in occupied Kuwait in 1991. She also issued and presided the Kuwaiti Woman's Voice magazine to show the sacrifices the Kuwaiti women made during the occupation.



London, 1973



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1969.



Madrid, Spain, 1972.



1973.



1973.



1973.



1973.



Majorca, Spain, on a cruise ship, 1981.



At the opening of "Messila Beach", 1974.



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2002



1986.



On her mother's generosity Mrs. Fawzia says, "My mother's generosity is in the first place a generosity of feelings. She was good company. Not only was she financially generous, but also giving and soft-natured. She delved deeper to say "She was born in 1937, between the eldest sister Shareefa and her younger brother Jasem. She was raised in a humble household in Freej Saud by grandfather Mohammed Diab Al-Kheshti and grandma Fatima Khamees Al-Kheshti. From them she learned tenderness, faithfulness, patience and forgiveness. Due to the lack of educational system in Kuwait, she received a minimal amount of education. She married at 15 founding a marital life based on respect, affection and sacrifice. I thank God for having gathered us under a loving roof, enjoying a stable life in father's shadow and under mother's caring wing. This is what I wish to give to my children. My father's love for mother makes it impossible to find a similar ideal love. Perhaps what affected me the most in life is my quest for that perfection, the dignity and nobility of the relationship between couples.

### **"You're My Only Love"**

Fawzia was the closest to the intimacy between her parents, not because she was the eldest, the very first fruit of their love, but because she was more than a daughter, she was their friend and companion. She goes down memory lane, remembering the relationship between her mother and father: "Their love was reflected unto us and we used to cherish it with them. On no day did we see father mad at mother. We never saw her frowning in his presence.

When mother had a stroke and underwent therapy in Germany, Father made sure to be with her every weekend. He used to come from his London office to sit with her, to alleviate her pain and at times sing her favourite songs such as Samriyat<sup>(1)</sup> yawm alKhamees Yalli Fat. This was not strange for them for they used to sing to each other. They would take turns sing Abdel Halim Hafez's and Shadia's songs. I remember when he was undergoing therapy in San Diego, Mother used to call him and sing "Send me to my beloved's country" and "You only are my love". The late Al-Hassawi sowed in us the seeds of communication. He used to recommend it so highly that it became like second nature for us." After his departure, I re-visited the countries where he used to spend some time and emptied his wardrobe of his clothes, where I found his suits, some new and some 40 years old. I did that for fear that my mother finds more of what reminds her of him. His care for his smart appearance didn't mean his constant search for what is new in clothing. What is more important for him is fulfilling his religious duties towards God, relatives and friends. For example, I remember

1- A type of folk songs.



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how he used to involve guests, children and grandchildren in playing cards. It was common knowledge that the last guest would leave and he would then call the guard and cook and other housekeeping employees to take turns in playing cards. He had an excellent relationship with everyone. He cared to make his grandchildren happy. Even in the last stages, and despite the pain in his knees, he used to go to the market to buy gifts for his grandchildren before arriving in Kuwait.

### In Face of Crises... The Invasion

The Souk Al-Manakh stock market crash of the 80's affected many Kuwaiti families, namely many Kuwaiti merchants. Yet it was the wife who was comforting Mubarak Abdul-Aziz Al-Hassawi's pain and alleviating the impact of his losses in the market. Her daughter, Fawzia, says, "My mother has always been patient and wise, and she has, to date, been very faithful despite her frail health. During the Al-Manakh crisis, she stood by my father reassuring and consoling him. In those dire times, she never complained even after learning about the crisis, but she dealt with it wisely, as if everything was alright, and never showed any paucity to father. Father and mother were connected to each other spiritually, and thus father, in his own turn, did his best to never bring his work troubles home. He never entered home sad, despite the worries that filled his heart and his round-the-clock preoccupation with finding the right solutions; he never involved his family with troublesome talks. Each of them cared for the other; mother used to feel the magnitude of the problems and she used to relieve him of his responsibility towards his family, and she always made him feel that she was unaware of the issue. She safeguarded his comfort despite the situation and made of humour a pillar for home. She used to bring him one of their grandchildren to swim with him in the pool. She always made sure breakfast was intertwined with innocent chats and stories, thus please him so as to start his day happily. She used to accompany him to the car daily to see him off and pray reciting Quranic verses to him, wishing him success. He wouldn't hear her, but since I used to stay with her, I used to hear her wishing him well, and waving him goodbye. We learned these habits from her. Now that he's gone, we miss seeing her walk after him, but we thank God that she is still among us, body and soul. Love and tenderness is what ties us to her.

Asma Salman Al-Sabah, her son's Fawaz Al-Hassawi's wife, speaks of her in-laws' relationship: "An eternal love story that carries on even after his death. Until his last breath, his hand never left hers. Their relationship was clear to all, witnessed by the children and the grandchildren alike. Her grandson, Mohammed Khaled Mohammed Nabil Jaafar<sup>(1)</sup> said, "Grandpa



always loved grandma. We used to be pleased at seeing him sweet-talking her. He always said that he was lucky to have her, and that she's always been there for him in good times and bad times.

A long time passed before Father talked to us about Souk Al-Manakh crisis. After months he met with us and explained to us the economic situation that the country was witnessing, and how it affected his business. When he talked about the subject, he was deeply affected, carefully choosing his words lest he bothers us with details of an ensuing conversation or with his being affected economically, or with that affecting the lifestyle we were used to. Occasionally he used to apologize for the situation all the more looking for some optimism, making sure that things were going to improve. This is when we answered him and mother was the first to tell him that the most important was that he was still among us, and that all that we wished for was his longevity, and that his health was the only wealth we cared for. We assured him that despite the problems he faced, he was to overcome the crisis and achieve better than before, as long as he had faith and the wish to continue what he had started." This is what Fawzia mentioned while speaking of her mother facing problems that the family encountered. She used to be right next to him in all those confrontations. If he was away on a business trip, he always made sure to shorten the period during which he was away from his wife, thus the separation would never be long. But the tables turned on August 2nd 1990. On the first day of the invasion Mubarak Abdul-Aziz Al-Hassawi called his wife from London asking her to flee Kuwait; she was not convinced. Days passed and medical care became almost impossible, and to rescue her mother who suffered renal failure, she tried to escape Kuwait. The soldiers ambushed her, and her mother died. "No reason is left to leave" is the sentence Mrs. Badria used against her husband's attempts at persuading her to flee Kuwait.

The wife and mother firmly believed that she had a mission and stayed home along with her daughters, together with some friends and relatives. She left her residence in Messilah<sup>(1)</sup> after the occupying army took it as a base for them. She thus chose to remain at her house in Abdullah Al-Salem suburb. That was not a safe place; other soldiers appeared putting their weaponry facing her house. The soldiers stayed at the Umm Atiya School facing her residence. The situation worsened and the responsibility increased upon Mrs. Badria's shoulders – that of safeguarding the lives of all those who shared her household, approximately 50 persons. They were obliged to stay indoors, avoiding leaving it. It was the housewife's duty to know the circumstances. Whenever given the chance, she used to exit to verify the news, as there was neither media, nor radio, nor TV. She used

1- A coastal area.



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to drive in the neighbouring locality, facing soldiers settling on checkpoints between streets. Upon asking her about her nationality, she would show them her Identity Card, after a tedious give and take and lame cross-examination. She cautiously visited close families, weaving through the streets and being abreast of some matters. About the way she tackled things, Mrs. Badria said that having a certain sum enabled her to deal with the situation. She used to give the money on a weekly basis to those whom she trusted to get her provisions. She dealt with Kuwaiti food merchants who took heed of their national duty at the time. With them she succeeded in distributing the foodstuff to neighbouring streets, by avoiding the soldiers. Provisions are not what she was worried about as she also cared for the safety of those families who were with her. It was not unforeseen for the soldiers to barge into the household in search of Kuwaiti soldiers and Police members, and all those women and men whose names appeared on the Resistance list. Mrs. Badria recalls how on one of those days, some soldiers entered the household and to make sure no member of her family would be taken as a hostage, she used the cellar and storage room as a cache for the young guys. This is how 18 or 19 persons were rescued; they were to be arrested and moved to Iraq in special buses which were prepared to move hostages to Iraq.<sup>(1)</sup>

### Second: The Grace of Kinship

Mubarak Abdul-Aziz Al-Hassawi's preoccupation with politics and wealth didn't hinder his being a role model to the family, nor did it prevent him from being the protector of kinship. The scales remained tipped towards the family as opposed to politics and wealth. It is not out of courtesy that he talked of his family to his friends, nor was his constant expression of love for his wife and kids out of performing one's duty, but a big part of his mind was preoccupied by the family, never forgetting it at any time. He always felt that his family was the decoration he never removed, on which he feasted his eyes, and to which his heart fluttered. He is the tender-hearted whose eyes would easily tear up, the loving person who will find comfort in his beloved, and the preoccupied with his family, whether he was in town or abroad, till sleep would weigh down his eyelids.

Ibrahim Ali Al-Muhaini said, "All his siblings and their children lived with dignity and he used to say 'It is my duty to help any member of Al-Hassawi family. I would not want to see them but in their best'".

His nephew, Yacoub Youssef Al-Wattar said, "He never hesitated in helping me in person. In 1977, I suffered thyroid problems, and my healing came from God and at his hands. It also happened that my son stayed in the

1- From an interview with Mrs. Badriya, the late Al-Hassawi's widow.



recovery room for 3 months and underwent therapy for 8 months. He earned God's favour". Al-Wattar added, "I was with him, and he used to regularly call his nucleus family members as well as the extended family. He always called his friends and their children, his wife too and asked about his kids and everyone else."

Kinship empathy was a characteristic that distinguished him from all the rest. Mr. Sarmad Al-Naqshabandi says, "When any family member, whether extended or immediate, arrived to London, he used to describe his personality and his way of doing business before I met him. He used to have a very pleasant style of narrating lovingly and accurately like that of a raconteur, leaving you spellbound to an extent of making you feel as if he was sitting among us.

Mr. Tony Barlow sees more than that in the sense that M. Mubarak Abdul-Aziz Al-Hassawi and his family considered all those who worked for them as family members, a feeling we found in his wife and children, those who played a big role in never letting me feel homesick.

The relationship between Mubarak Abdul-Aziz Al-Hassawi and his family was exemplary, considered very unique to many people. Many of his friends were affected by his way, among them the Iraqi Minister Dr. Safaeiddine Al-Safi who said<sup>(1)</sup>, "I felt up-close how loving he was towards his daughters and sons. He took care of each one of them, tending to all their matters be it small or big. What's strange is that his care does not stop at his children; it goes further to reach out to any one who bears the Al-Hassawi's surname. He tended to them years and years, till the very end of his life. Despite a few minor problems with his siblings, he never ceased to ask about them and their children. He might at times be bothered by those who criticized him, but he never cut his relations with them. I believe in what I always say that the kinship and ties are among the factors for what God bestowed on that man, because kinship brings wealth and he did it well.

Mubarak Abdul-Aziz Al-Hassawi always cared to have his family be part of his relationships with his friends and acquaintances. This is what is revealed through Mr. Munir Hamdan's testimony: "Many are the times when we met him, may his soul rest in peace, in Lebanon together with his wife. He attended many of my family functions and invited me to his. He maintained the friendship and love that joined us advising my son Firas and his son Fawaz saying "Keep up this relationship after Abu Firas and I are gone; let your relationship be like ours."

Mr. De Kemoularia speaks of where the family stands in the life of Mubarak Abdul-Aziz Al-Hassawi. The late Al-Hassawi took exceptional care of his family; he was always close to them. He used to derive pleasure from

1- An interview held on May 15, 2006.



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speaking about his wife and children. I feel as if he came from another planet, one different from ours, whereby he cherished his family and ancestors. He didn't change when he became rich. He always wanted to remember his father and their relationship. To me he was indeed an exemplary family man and businessman.

The mobility by which Al-Hassawi lived was not only for his own, but also for his family, as Mr. Hyam Lehrer sees "The Al-Hassawi family took after him his personality and veneration, given that his family members are prominent, humble and very successful, always dealing with a visible humbleness towards people who work to maintain their interests."

Lydia Bershenpour thinks that it is thanks to the involvement of his family in London that he was able to found a well-built company, yet he was always the leader without any doubt. He was forever able to impose his control without making those around him feel that the rein is in his hands. He was a man of insight in that matter.

Extrinsically, he used to shoulder those around him loads of responsibility, yet he was behind every issue intrinsically. He certainly did enjoy his success, but success was never a means in itself. He was not after what we in England call the "pie", but that the pie was in his family, children and grandchildren."

### A Family As Big As a Fatherland

Mr. Saud Abdul-Aziz Al-Beshara says that Mr. Mubarak Al-Hassawi considered kinship a priority and in any phone call he used to ask about my parents before he asked about business matters. From him I learned how to care for people around me. At times people used to come to our London office to buy an apartment or property, he used to ask me to provide them with all the necessary steps and details about procedures as pertaining to London. This reflects his care for others and how he helped them even with just a piece of info. If, while being in London, one of his friends or acquaintances from Kuwait was in hospital, he would rush to visit them. While preparing a briefing for him, we used to provide him with the name of the person and the hospital where he was receiving his treatment. Prior to coming to the office, he used to be done with his visits. He never hesitated in helping anyone in need. For those who were well-off, he used to ask his cook to prepare a dish to be sent to them so as to connect with them.

The late Al-Hassawi loved his family to be as big as a fatherland, trespassing the threshold of the nucleus and extended families, reaching out to his friends and compatriots as a way of alleviating his nostalgia. The long distance was perhaps a means for more closeness, or it's his nature that took over. We might not get a clear cut answer but one thing is clear



that Mubarak Abdul-Aziz Al-Hassawi's experience is an opportunity to make us get close to our loved ones, not to compensate for the miles, but to gap the distance with more love. The circumstances necessitated Al-Hassawi to travel frequently, thus rendering him away from his family, but his daily follow-up on his projects in the world never made him forget his family where he used to call regularly to check on its every member. He used to remember them even symbolically by bringing them gifts upon landing in Kuwait. He derived pleasure in personally choosing the gifts, minding the size of his grandchildren, double checking by asking further. He always fell pray for the love of his grandchildren, let alone the fact that shopping itself was a pleasure that would serve as a reminder of this grandchildren's existence and would draw a smile on the faces of those who work for him.

### **Third: The pleasure of using nicknames**

In an interview with Mr. Mubarak Abdul-Aziz Al-Hassawi in 1998, he remembered the kindness of Sheikh Abdullah Al-Salem through his sentence "What's with the young Al-Hassawi?" A mere four-word sentence which served as tool to connect, which the great man proved that such a call has a great impact on the heart, and that it further heralds intimacy between interlocutors. The sheikh spared the young guy the effort of introducing himself, helping him out of the embarrassment of having to face him, and paving for him the way to speak about that which he came for. The Sheikh's sentence kept on resonating for decades in Mubarak Abdul-Aziz Al-Hassawi's memory. It seems that the way he was affected by the Sheikh's manner influenced him throughout his life. He used to call his wife "Al-Hajjia". This was further on extended to his daughters and granddaughters, the titles he chose for them were like an identity for each and every one. As the saying goes in the stories related to the Prophet: It is recommended for a person to call a fellow brother by his favorite nickname. The nicknames that Al-Hassawi used for his loved ones were ones that would fit them as a garment, never to ostracize, but out of love, pampering, admiration and appreciation. The closest to him earned the following nicknames:

Kebro (the eldest): The father was never satisfied with making "Al-Fawz" (= victory) part of his daughter's name, Fawzia, but bestowed upon her the "Kebro" nickname. Time proved that over the years, she played the role of the eldest sister to her siblings, and the companion of her parents, as well as their advisor. "I never remember father calling me by my name. He always called me "Kebro", unless he was annoyed at me that he would call me Fawzia, thus making me know that he either wants to discuss some serious matter or that he was mad at something I've said or done. He ever



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allowed others to choose a nickname other than “Umm Mubarak”.

Umm Al-khair: Considering his mother’s name a good omen, he called his youngest daughter Habiba. He then started calling her Umm-Alkhair. About this name, Fawzia Abdul-Aziz Mubarak Al-Hassawi says, “Grandma Habiba was indeed “Umm Al-Khair”. She surrounded her family with goodness, sowing love and bonding, transferring these traits to her son, Mubarak.”

Al-Qamar (the moon): Through the life of Al-Hassawi we notice the importance of nicknames, not as a means of calling the other, but to further connect with them, allotting them confidence and a certain position, making them aware of the good things they have, of which they might be unaware. Accordingly, when his granddaughter Badria Al-Beshara was born, he called her Al-Qamar (the moon) since she was a beautiful chubby baby with white skin and a round face like the moon. This is how he expressed his love for her.

Al-Adeeba: (the writer) His granddaughter Dunya Khaled Al-Beshara<sup>(1)</sup> says, “I’ve always been keen on writing poetry, and I’ve had many attempts. I used to show him all that I wrote so he reads them, and with time he started calling me “the writer”. He always wanted to encourage me. His death was a great shock for me. I remember having written a few verses and I so much wanted him to read them, but he died before doing so. I grieved enormously and his departure made me stop writing, until the day I dreamt of him giving me a pen and a paper and without uttering a word. After a long silence on my behalf, I felt an urgent need to write something and I wrote a eulogy<sup>(2)</sup> for him.”

1- The late Al-Hassawi’s granddaughter

2- Published in one of the local newspapers addressed to the soul of her late grandfather.

“When fate comes knocking, neither land nor sea can serve as a refuge for man.

We fully believe and submit to the will of God. We are fully convinced with his will, nevertheless, it’s still a leave-taking... You left us for the afterworld, leaving us in the world of mortals, bequeathing a pleasant memory and fine life story.

My Dear Grandfather,

We shall forever remember your influence and good deeds on us all, adults and children, relatives and acquaintances, especially to the closest person to me, my Mother Alia, who to this date keeps on mentioning you as our idol. You were always a father to us, the pillar that cares for us and follows up on us. You were the father figure to whom we, my siblings and I, would seek refuge in dire times. We shall never forget your kindness. That is why, I shall never forget your advice for me to pursue higher education and seek high posts. God willing, I shall become that which you always called me, a writer!

God knows that we you brought solace to us... we are saddened by your departure... be blessed with the joy of heaven... rejoice at God’s blessing. You were the human in us... we were proud of you being our grandfather... you will be remembered by everyone, close and far... We pledge that we shall never forget you, we will cherish your memory till we meet with you again. May you be blessed alive and dead alike.

Your granddaughter: Dunia Khaled Abdul-Aziz Al-Beshara”



Al-Fannana (the Artist): In his granddaughter Mariam Mohammed Nabil Jaafar, he saw artistic talent. She's always had a bent towards painting since she was a kid, so he dubbed her "the artist", and encouraged her greatly to walk the artistic path.

Kabeerat Al-Bakht: (The lucky one): His daughter Alia says "He used to call me Kabeerat Al-Bakht, as he also called me "grouchy" since I was the sensitive type mostly; he used to call me Alia or Umm Badr.

#### **Fourth: the children's and grandchildren's distress**

While writing a man's biography, we realize the position each family member occupies, but upon hearing the myriad testimonies of Al-Hassawi's children, we realize that the family remained a cornerstone in his life. Hence we hope their words would fill the gap the late Al-Hassawi left behind in a house where everyone misses him, and remembers him with love and agony. "I'm very pleased that we are talking about y father" are the first words with which Fawzia Mubarak Al-Hassawi started her testimony adding, "With my parents I've lived details unknown to my siblings, given that I'm their eldest, and this is why I want to pass on father's biography to my children."

The distress aggravates as her memory digs up events and details, and because this was a man who multiplied his life, never leaving any vacant space for idleness. He is never forgotten because he left a deep impression on them, travelling and working hard, looking for means of making his family happy, creating leisure activities for his grandchildren in whom he sees the future he is building... Everyone remembers him, while happy pictures of him are mixed with the agony of departure. Fawzia takes us back to the fifties, to a house in one of the areas in Kuwait, and exposes us to a picture where we see the big family, revealing the vast yard of the house which is forever filled with visitors such as friends, relatives and neighbours. When I was two<sup>(1)</sup>, we moved from Freej Saud to our house Al-Shweikh where I lived. The property was approximately 2000sq.m. At first father built a single-floor house over 1000sqm with a suite for each of, Grandma Habiba, Uncle Abdullah, Uncle Saud, and us. The family gathered in the central lobby. We grew up with the cousins (uncles' children) we grew up with our cousins. The house had a single cook and one car. Later on father built on the remaining land and we moved there after the birth of Hessa, my sister. Father didn't only care for his wife and kids, but also tended to his mother and siblings, let alone the fact that our house was always packed with people. My friends who knew father while we were young, always remember him and miss him as if he were their

1- Mrs. Fawzia Mubarak Al-Hassawi was born in 1953.



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father. He was convivial with all. In the fifties, and at an attempt to make us happy, he used to get us reel movies so we watch during weekend evenings in our yard, which used to be packed with people. One would also find the youngsters of neighbours and relatives sit on the wall to watch the movie. I remember when Granny Habiba used to be mad at our staying up late, so she would turn off the movie and send us to bed.

“He used to stop at every difficulty we encountered and probe the details of our school life. Punctuality was of utmost importance for him, and consequently he never wanted us to be late. We used to go to bed at nine, to wake up at five to go to school. He would be with us while preparing ourselves. Nanny Samira used to tend to us, braiding each one’s hair to long tresses. He’s always loved long hair, that I remember so well. We had a very good relationship with our teachers, and at times mother used to entertain them at home in a social setting that characterized our household. We were used to having our house hosting people. Father would occasionally visit the school administration to update himself of our course and the level we attained, delving into obstacles we were facing so that he would hire private tutors to iron out our difficulties. He was never calculating, neither financially nor morally to make us excel in our studies. He would allot special time for us to look for the details and guarantee the circumstances conducive to comfort and stability.

“Having finished school, I was determined to go to Art School. This is a long story. In middle school I developed a passion for the arts. My art teacher and Thuraya Al-Baqsami, my friend, encouraged me. The same encouragement came from Nanny Samir, who put an easel for me in some corner. Father never minded that. But upon finishing school, Thuraya Al-Baqsami and I decided to enroll at Art School, but father oriented me towards another field. He persuaded me, and I continued my secondary school in Qartaba, and then joined Kuwait University, where I majored in Accounting in the Faculty of business. I never regretted taking his word of advice.

When I showed my bent towards studying art, father realized that it came from the space provided for me to make my own choices, and decided that the time had come to orient me towards trade and business administration. He saw the necessity to prepare me for the future, to work with him and help him, given that I’m the eldest of his children. Hence, after intermediate school, I started accompanying him to the office, after the school was over. His office, situated in Business Center Number 5, near Qasr El-Seif, was not a vast place. Next to his office was a small office that the middlemen used to draft the contracts. This is where I sat, reviewing logs and expenses, not knowing their value. All I knew back then that I had to use the typewriter to add the numbers and make sure of the sum total



mentioned in the log. Father wanted to spare me the idleness and dread of work. He was happy at the simple things I was doing, especially when I once came to him telling him “there’s a half-dinar difference in your log”. He accepted it and summoned the accountant and CFO and told them “Kebro found an error in your computation.” This stance encouraged me, and maybe there was not a notable difference, or maybe I was wrong, but when father asked the accountant’s opinion, he gave the moment more importance, thus boosting my self-confidence. My first experience in the office is what made me stay to work with dad, and that’s how I continued all my life. I certainly didn’t go to the office on exam days, or when the place was packed with men, but over the time, I discovered the nature of working with invoices and contracts, and I knew the size of the transactions that were taking place in this office.”

Fawzia continues remembering her memories with her father: “This is as far as the studies in Kuwait are concerned, but father was also mindful of making the best of the summer vacation. I was nine when he first sent me to England to join a boarding school outside London, which was not so far from our rented house there at the time. He used to drop me off himself and stay with me for half an hour before he left me there. It was not easy at all for me especially that I was used to living in a house surrounded with my family and relatives, and on my trips, I was always accompanying my parents. I had never travelled alone before. I never came to terms with staying away from him, and when the school principal saw my nonstop crying, she called my father and asked him to fetch me home. She realized that I was negatively influencing others; so my father came and picked me up. I was so happy with it that I told him I was willing to cook for him, do his laundry, take care of the household so long as he never kept me away from him. Those were the good old days. I never forget the Makboos<sup>(1)</sup> dish he prepared for me to have lunch together. I remember my attempts at persuading him to keep me nearby, and never send me to boarding school again. I used to wake up early, prepare his clothes, and make sure his breakfast was ready. All this stopped after a week, when he re-discussed the issue with me claiming that it was impossible for me to skip summer school. He eventually suggested bringing Fatima, Uncle Saud’s daughter, so I immediately conceded. He sent us both to another school, not a boarding school. We used to go there in the morning, and that’s when we stayed with an English family. at times, father used to arrange for me and my cousin Fatima, to meet with schoolmates Nabila Al-Khaled and Nesma Al-Qattami, and have lunch with him; he used to drop us off to school soon after. I got used to this rhythm and from then and on, I started going every summer to study outside Kuwait, along with my siblings and cousins.

1- A local Kuwaiti dish made from rice with chicken or beef.



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Despite our getting used to travelling, father used to stay with us the first week or ten days by the time we acclimatized to the setting. He would leave us only to meet with us over the weekend. He used to constantly call the summer school to check on us. After four years, having made sure I acquired the English language, he stopped sending me to London. It was time for me to stay with mother, to help her out in shopping and following up on her medical appointments and other matters. I was always in the accompany of my father and mother on their travels. They both tried to travel alone, but every time they felt the void my absence left behind. Perhaps my childish innocence is what attracted them the innocence with which their child would speak about everything she sees and hears and repeats after them. I used to provide him with the details my mother forgot or that which she overlooked.

“He was raised to be frank, and since our childhood, he made us meet him at the door when he comes home, and put a mattress on the floor where he slept and his children would take turns at massaging him. During those times we used to tell him all our news and stories, thus making him aware of whatever happened from morning till evening. We used to speak of all that went on in school, of the friends and acquaintances who visited us at home, and the visits we paid along with our mother. I have been attached to my father since my childhood. He used to read the newspaper at noon when he came home, and flip through its pages in the bathroom, with me standing behind the door, listening to him read some articles in a loud voice. Upon exiting the bathroom, he used to ask me to continue the article. When he had problems in his eyes, I used to sit and read him the articles. He was keen on reading the papers. When he got sick with the disease that cost him his life after one year, he never stopped following up on what appeared in newspapers. He used to push me to read for myself; when I used to tell him I didn’t have time, he used to stress on the importance of this or that article. He was a devout reader. He never wasted his time while travelling but he used to read on the road. Munir Al-Hafi, the journalist, corroborates Al-Hassawi’s love for reading saying “The late Al-Hassawi used to follow up on the media, and knew what was going on in Lebanon more than us knowing what is going on in Kuwait. He is well-read, cultivated and has a holistic view of the Arab World.”

### Her Father’s Confidante

Fawzia has a lot to say about her father. She accompanied him for years on end. She can even alone tell us the biography of Mubarak Abdul-Aziz Al-Hassawi. Many pictures come to mind, as if they happened yesterday, as if she’s in a dream, smiling at times, tearing up at other times. She is the one who mostly cherishes her father’s memories; she keeps all his



pictures, keeps the incidents, the sayings, the mood and the habits. She is her father's confidante. Fawzia brings to mind more chapters choked with the distress of the loss. She adds, "In the 60's the family used to travel to Lebanon each summer. The first year we spent summer holidays in Lebanon we used to rent a house in Bhamdoun, we never owned property there. My maternal grandfather, Mohammed Al-Kheshti and grandmother Fatima used to come along. My grandparents would stay in Lebanon along with my siblings, while I used to accompany my parents to Europe, visiting many places there, visiting sites and following up on projects here and there. I remember all that and I now realize the reason behind those travels. I am now following the same path he did; his path is a pleasant one, because it is through travelling that we discover all that is new. Initially, a vision, a wish and carefully designed target is required; next come financial obligations. It is the travels father has had and visiting the United States and Europe are what led to the construction of Messilah Motel in Kuwait. That was an ambitious project on the beach, unprecedented in the 70's. The same goes for Al-Daffan in the KSA, for the construction of bridges, highways, and malls in Kuwait. This system was unmatched. These innovations came as a result of father's observations through his travels. He never cared for the obstacles in as much as he concentrated on the wish to develop and execute an idea he inspired from here and there, taking the specificity of the target place into consideration, the emotional attachment it entailed, and the honest conduct with those involved in it. This is what encouraged those who cared to cooperate with him in the field of investment in this or that country."

Fawzia Mubarak Al-Hassawi talks of other work stages with her father, and his way of encouraging her to endeavour new projects, and of his way of observing the course of action, and his concern to take the decisions that best fit the situation and its improvement: "I married and left to London<sup>(1)</sup> and preferred to stay home to follow up with my kids. Upon returning to Kuwait, I went back to working with my father. I first started with the rental department, where one would find the cashier and the technical department. I worked in each department for about six months. For years, my father never gave me any title, like that of a manager or the like. It never bothered me. All that I minded was to work and learn about the details myself, sometimes leaving office to investigate the matter. I remember father seeing me move from one place to another and tell me "Stay in your office and summon whoever you need from the maintenance or after-sales service to answer your queries instead of you going to them." It is by working with my father that I discovered other

1- Where her husband worked at the Kuwait Investment Office in London.



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fields, but that which never left my mind was the field of auditing, so I joined the CPA program and sat for the test in the Chamber of Commerce and earned the CPA degree, that which made me more confident about my performance in auditing, so that it would be within the realm of professionalism. This is when my father gave me the “Deputy General Manager” title. My father, may his soul rest in peace, focus on real estate. As for the other sectors, such as the refrigeration industry, he assigned technical managers. I myself took over internal auditing, thus connecting me with other countries, whereby I supervised auditing our operations in Kuwait, the Gulf, Lebanon and Europe. During our trips to the several countries, I used to write reports every 2 or 3 months, but in fact, my father never needed me to tell him what went in those branches and he was initially following up on our many projects, and had put his trust in the managers there. Upon being reported on any problem, he used to tell me that he was well aware of it. He used to leave me the choice of taking the right remedial action. At times we used to take his opinion on certain matters, and discuss it further, and the course of conversation might derail, just at it happened when auditing our projects in Spain. In fact, father was opposed to my going to Spain to further investigate on the matter. He had full trust in whoever he assigned and delegated running the business to him. I wanted to investigate the matter myself. I asked for the necessary documents for three years, only to receive the ongoing procrastination of the other party. When I discovered the breaching of trust, I informed my father the name of the person involved. At first, he didn't believe me for he has full trust in the person, and he never imagined that the latter would abuse his title for his own sake, after a 40-year relationship. I remember how he left us on that night and headed to his room. As I knew the pain that father felt, that's why, at 3:00 am, I returned to his residence, took my mom's permission to enter his room, knowing that he was still awake. I kissed his head and apologized. I realized that he had accepted the truth, even with hesitation. He comforted me that he was not mad at me, for he knew his daughter was working for his good, and she was there only to help him. I was not the employee awaiting a salary or a reward. The result I came up with was the result of careful auditing of the procedures and accounts. Father remained hesitant for long before he accepted the idea. At a certain stage, father accompanied this person to Mecca, believing in his innocence, and asked him to swear



With his father Abdel-Aziz Saleh Al-Hassawi and his brother Shamlan (to the right), 1927.



Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



1952.



1962.



1965.



1972.



With his wife and daughter Fawzya, Lebanon, 1955.



With his wife and daughter Fawzya, 1981.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his son Abdel-Aziz, 1970.



With his son Fawwaz, 1970.



With his wife and (from the right) his daughter Hassa, his daughter Fawzya, Abdel-Salam Saud Al-Hassawi, his daughter Khawla, Faisal Saud Al-Hassawi, his son Abdel-Aziz, Mashaal Saud Al-Hassawi, Maryam Saud Al-Hassawi, his daughter Amal, Abdel-Rahman Saud Al-Hassawi, Fatima Saud Al-Hassawi, his daughter Alia and the governess Samira Al-Habr, 1968.



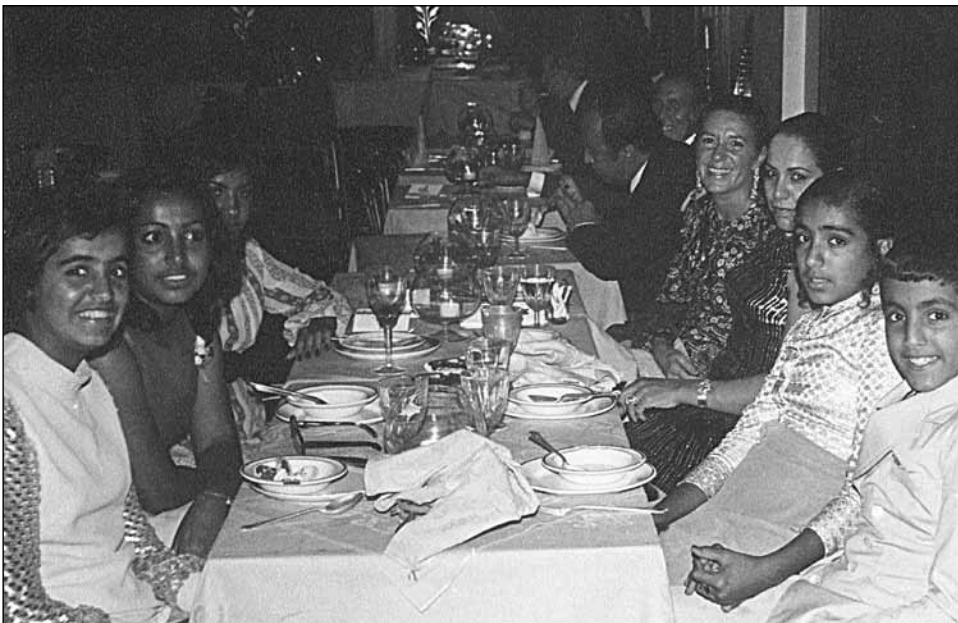
With his wife (centre), their daughters (from the right) Hassa, Amal, Fawzya and Khawla, and a friend, 1970.



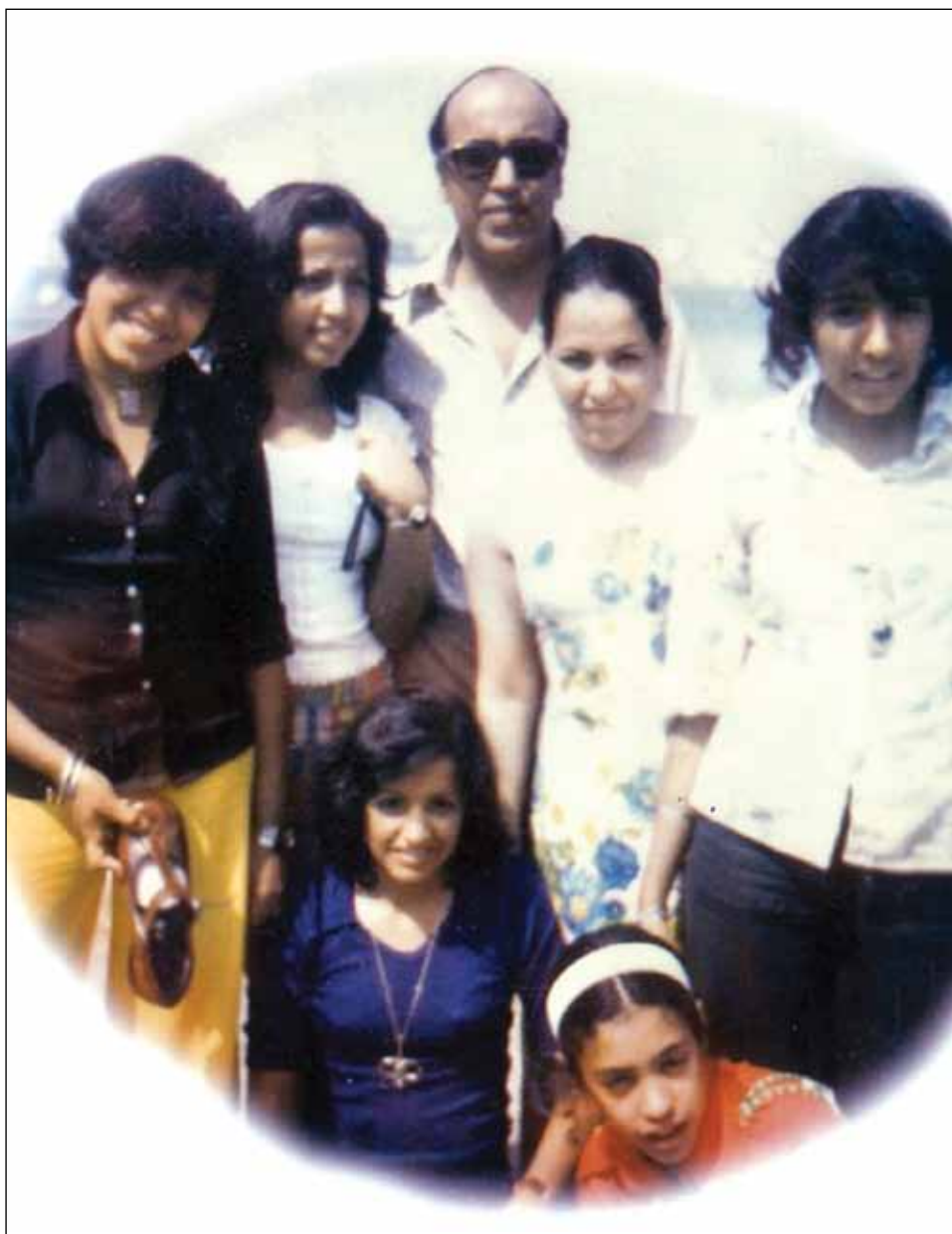
## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his children Abdel-Aziz, Amal and Hassa in Pigeon Square, London, 1971.



With his wife, their friends and children in London. We can also see Louisa David Bershenpour (4th from the right) and her late husband David Bershenpour, 1973.



With his family in Cannes, South of France. From the right: his daughters Amal and Khawla, his wife, and then his daughters Hassa, Fawzya and Alia, 1973.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his wife (from the right), the honorable wife of Yussuf Al-Badr, Maaruf Suwaid and his wife, and Yussuf Al-Badr with his daughter Luluwa, 1972.



With his wife Badrya in pilgrimage, and we can also see Abdel-Aziz Saud Al-Hassawi (to the right), 1974.



In the pilgrimage to Mekka, from the right, his brother Shamlan's wife Hashmya, his daughter Fawzya, his wife and his daughter Alia, 1974.



With his wife and their daughter Hassa, 1974.



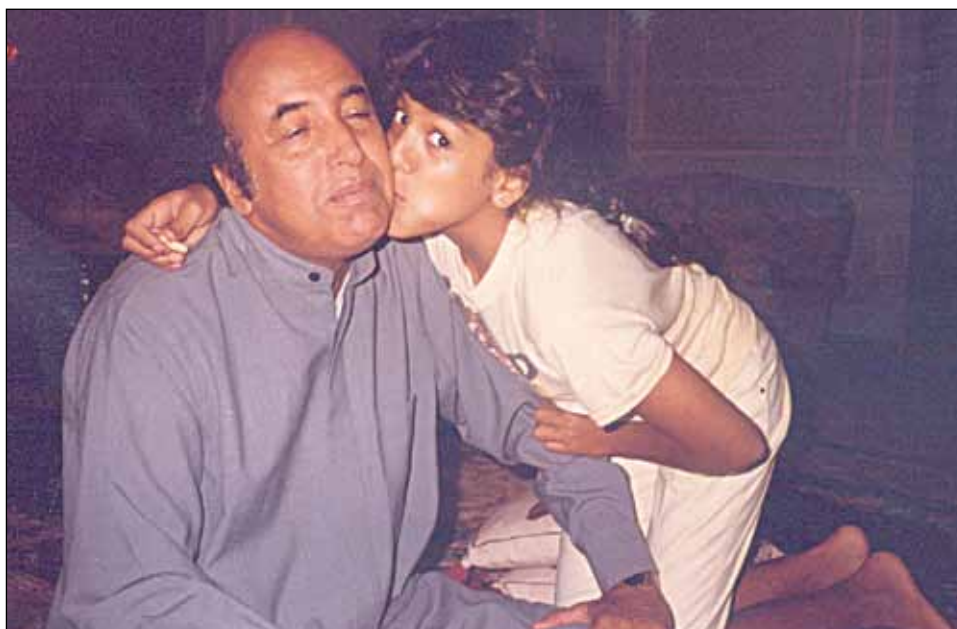
## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



On a fishing trip with Abdel-Salam Saud Al-Hassawi, 1975.



With his wife and her father Muhammad Ziab Al-Khashti at his daughter Alia's wedding with Abdel-Aziz Saud Al-Hassawi, 1975.



With his daughter Habiba, 1978.



With Aisha Al-Asfour and his father in law Muhammad Ziab Al-Khashti, with his grandson, Badr Abdel-Aziz Al-Hassawi, in his lap, 1978.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his children Fawwaz, Hassa and Khawla, and his grandson from his daughter Fawzya, Mubarak Saud Al-Beshara, 1978.



With his brother Saud Abdel-Aziz Al-Hassawi, 1978.



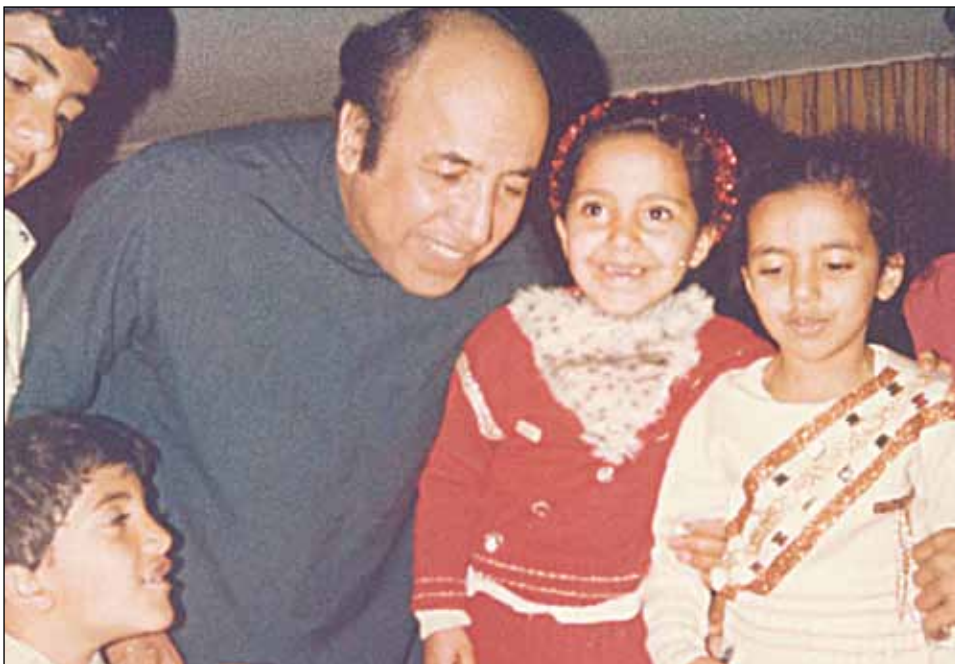
With his grand-daughter from his daughter fawzya, Nawf Saud Al-Beshara, 1979.



In a sea cruise with his wife, their children and grandchildren, 1980.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his grand-daughters from his daughter Fawzya, Nawf and Badrya, his grandson Badr Abdel-Aziz Al-Hassawi and his son Fawwaz at the birthday of a grandchild, 1980.



With his daughter Alia and her son Badr Abdel-Aziz Al-Hassawi, his grand-daughter Nawf son of his daughter Fawzya, Badrya Saud Al-Beshara, his daughter Habiba and his son Fawwaz, 1980.



With his wife and their son Abdel-Aziz on his graduation from college, 1980.



With his wife and their daughter Habiba.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



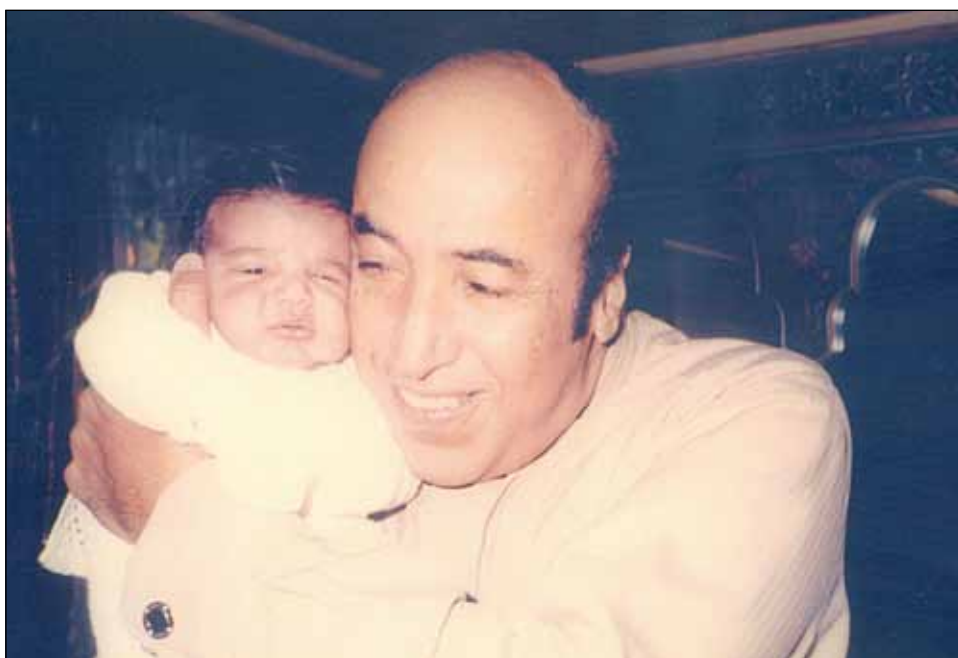
With his wife, his grandson from his daughter Amal, Muhammad Khaled Jaafar (on the right) and his grand-daughter from his daughter Hassa, Farha Badr Yaacoub, 1982.



On a sea cruise with his wife, his daughter Habiba and his grandchildren Mubarak Saud Al-Beshara, Badrya Badr Al-Yaacoub and Muhammad Nabil Jaafar, 1982.



With his wife and their grand-daughter Farha Badr Yaacoub, 1982.



With his grandson Abdel-Aziz Saud Al-Beshara, son of his daughter Fawzya, 1984.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his wife and their two sons Fawwaz (on the right) and Abdel-Aziz (on the left) at their home in Majorca, Spain, 1987.



With his wife, her brother Jassim Muhammad Ziab, and his daughter Habiba, 1992.



With his wife, and we can see in the back row (from the right) their son Fawwaz and their daughters Fawzya, Alia, Habiba and Khawla, and in the front row, Mubarak Saud Al-Beshara, his sister Badrya and his brothers Abdel-Aziz and Muhammad, at his grand-daughter Nawf Saud Al-Beshara's wedding, 2002.



With his wife, their children and grandchildren, in 2002, at the engagement of Mubarak Saud Al-Beshara and Fay Abdel-Aziz Al-Hassawi.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



In the centre, on his right hand, his brother Abdullah with his wife Mudi Mu'min Jasem Al-Fahd, and his daughter Habiba; on his left hand, Abdel-Aziz Abdullah Al-Hassawi and his brother Jasem Abdullah Al-Hassawi; in the front row, the three little girls Zakya, Fawzya and Amina, daughters of Abdel-Aziz Abdullah Al-Hassawi, then Nujud Abdullah Al-Hassawi and her sister Hanan, 2002.



At the wedding of Dr. Walid Suleiman Bouhmeid and Nawf Saud Al-Beshara, daughter of Ms Fawzya Al-Hassawi: with his wife amidst (from the right) Mona Beshara, Saud Beshara, Dr. Walid Suleiman Bouhmeid, Nawf Saud Al-Beshara, Fawzya Mubarak Al-Hassawi, Muhammad Al-Beshara, Mubarak Al-Beshara and Abdel-Aziz Al-Beshara; and at the front Habiba Mubarak Al-Hassawi, 2002.



With his wife and daughter Habiba, 2003.



With his sons Abdel-Aziz and Fawwaz, 2003.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



With his wife, Mubarak Saud Al-Beshara and his wife Fay; and in the front row (from the right) Nawf Abdel-Aziz Al-Hassawi, Abdel-Aziz Fawwaz Al-Hassawi and Badrya Abdel-Aziz Al-Hassawi, 2003.



Amidst his grand-daughter Badrya Saud Al-Beshara, daughter of Fawzya, his daughter Habiba, his great grandson Yussuf Fahd Al-Massud, son of Badrya, and his grandson Nabil Jaafar, son of his daughter Amal, 2004.



With his daughter Fawzya's grandson Yussuf Fahd Al-Massud, 2004.



Heathrow Airport upon his leaving to the USA for treatment, and we can see with him, from the right: Jassim Muhammad Ziab Al-Khashti, his daughter Fawzya, his daughter Habiba and his grandsons Mubarak Saud Al-Beshara and Muhammad Nabil Jaafar, 2004.



## Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time



In the pool under the watchful eyes of his daughter Fawzya, 2005.



With his grandson Mubarak Fawwaz Al-Hassawi before his departure- March 2005.



in front of Kaaba and the Black Stone. He kept on believing him till documents proved otherwise, and the settlements were made. After this incident, I asked father to investigate the other proxies in other countries, but he refused saying "Not all people are alike. Close the topic." He got what he wanted.

## The Role Model

The passion that the children of Mubarak Abdul-Aziz Al-Hassawi speak of him in makes the listener feel that he remains vivid in their memories, inhabiting them gently. He is not longer the guardian of neither their thoughts nor the witness to their decisions or the facilitator of their life. They consider him the inspiration he always was and his thoughts ease their hearts. He remains their role model and they dig into their past for moments they shared with him. When they revisit the garden of his memories they enter it like a fervent worshipper.

His daughter Fawzia says, "In my father's lifetime, may his soul rest in peace, I was living happily both physically and mentally. He was the one who carried the responsibility of securing our comfort and happiness. Under his caring wing, I never felt any burden or exhaustion. During his illness, I cared to tend to him like my veins rise to meet my blood, and we hence switched roles. I was his tender loving mother, just as he had always been a tender loving father to us. No yardstick can ever measure the love I harbor for him..."

Years have passed since his demise, yet the pain his departure left has never changed... Today's soreness is not over his demise only, but for the responsibility he bequeathed us after sparing us from it in his lifetime.

By that I don't mean any rejection to the will of God Almighty. Father, may his soul rest in peace, sowed in us strength and will willpower to face the dire situations, in as much as he comforted us. Along with the burden of shouldering responsibility, I feel solace because as I fulfill this responsibility, I feel his presence next to mine, I feel his soul and looks caring for and watching my every move, and I thus do my best to please him.

No day passes without his soul hovering over me like a bird of good omen, strengthening and innervating me, leaving me with nothing but beseeching God to grant him His mercy and forgiveness."

Aliyah Mubarak Al-Hassawi says: "I believe that patience is a trait I inherited from my father. He was very supportive to our education not for the importance of the degree at work but believing that it is the essence of self-development. He sent me to Switzerland in the 70's and I was only 16 years old to study linguistics and interpretation. He was very proud of my achievement. He was ambitious and loved to push me to rely on myself,



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gain experience and understand the world around. I spent around ten years out of Kuwait during which father was in constant contact with me and visiting me occasionally. I grew up to love to rely on myself and plan my life. Being away from homeland taught me a lot.

I had an opportunity to work for a bank, but father did not encourage me to take it. He preferred that I stay home with my children. He used to worry about my children more than I do. Family for him is very important. Therefore, when he encounters some clash between his children he tries to resolve it within 24 hours and saying: "You want and I want, but God do whatever He wants."

"Before his businesses would expand outside Kuwait, he used to meet the family every Friday and everyone would tell him what on his mind. He would listen to everyone. This did not change when he started to travel a lot. He would insist on meeting his children and family in every possible occasion."

Hessa Mubarak Al-Hassawi adds: "It is not easy to lament my father. I feel that he us too quickly, and I ask God to bless his soul. He was not just a father, but he was like a big brother and a great friend in all phases of my life. After my marriage, he would sit and talk to my children giving them guidance and advice. He was affectionate and compassionate towards the little and the old and towards his family and others, in all what is worth. His compassion would extend to the animals we had. After lunch, he would ask for the leftovers and insists on taking them by himself to feed the animals even though we had helpers at our home. I never saw him turning his back to anyone. He would listen to others and offer his help when it is required. I learnt from him the true meaning of the kinship which I started to practice with my children. He used to repeat a saying that he used to hear often from his father Abdul-Aziz, who used to always advise him of taking care of kinship and would say: "My son, the strong one should always lift the weaker and the wealthier should always help the poor." I believe he played that role as much as he could. He used to be close to me. After his death, I felt that his soul is embracing mine, making me feel that I am still in touch with him. This brings serenity to my heart. When we encounter failure like when we were in school, he never pulls us down, but rather he would persuade us to think about the future. He used to respect our feelings and to comfort us when he find us in distress."

Amal Mubarak Al-Hassawi recalls the old family home in Al-Shweikh: "We used to live in one room. It was a small place. Father used to love his daughter very much and used to say: "Girls are a blessing and if I am blessed with what I have it is because of them."

Amal remembers her father's character traits and says: "He - God, have mercy on his soul – was known for his forgiveness, the forgiveness when able. He would accept wrongdoing even from the closest. He used to have



a power, God bestowed on him, the power of the name, the money and the reliance on people's love. One of his traits was to help others in distress. All through his life, his motto was "Prayer keeps one away from the great sins and evil deeds." He used to urge us to pray saying that it is the essence of religion. He used to pray on time even when he travels. He used to wake up at dawn for his prayers and to recite the Quran. Furthermore, his home used to be his heaven and very dear to his heart. As soon as he walked in, he would kneel on one knee and the children rush to him, one would climb on his back and the other rides his shoulder and so forth." Her husband, Nabil Khaled Jaafar, confirms it and says: "When he enters his home, it is as if he entered another world where he forgets all his work worries.

Sometime, we arrive before him to the house in Al-Massila only to witness how the grandchildren race over to him while he claps for them and hugs them." Amal proceeds saying: "My father was a cultured man and he used to like cultured people. He used to read and be informed, especially history. We used to have a large library in our house in Al-Shweikh where he used to incite us to sit and read. He also used to love watching old movies and listening to old songs like songs of Abdul Wahab which I used to record them for him so he would listen to them when he visits me. He used to rely on himself in everything; he kept on driving his own car till 2003."

Khawla Mubarak Al-Hassawi reveals a side of the life of her father and says: "I consider my father an exemplary man in giving; he was a flowing river to fill up our thirst. His kindness didn't only touch us during his life, but continued even after his death. I remember him now and recall me asking him why he named me Khawla and answered me that when they told him I was born he was reading Khawla Bint Al-Azwar's book and they mentioned to him that it was a girl, so he was inspired by her name for the impact she left on him and so I become an important persona. I was born in our second home in the Al-Shweikh area and I attended the elementary and middle school in the same neighbourhood. Since that young age until I grow up and got married he maintained his habit of giving me his advice. That is why I try to do the same with my kids. My father was always a support to us, so was my mother. He was just with his family. He never came short with any of us. I remember when I was in elementary school, him and my mothers had to transfer me and my brother Abdul-Aziz's to a private school so I started to cry and didn't want to leave my school, while my mother insisted that I be with my brother in the same school, my father gave me a hug and started to wipe out my tears with his ghutra<sup>(1)</sup>. Those moments I never forgot even after all those years. I also remember that in

1- Man's head cover in the Gulf region.



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one of the school years when I didn't pass, I didn't get any reproach from him, but told me: "A person learns from her mistakes." This doesn't mean that he didn't care for my results, but he wanted to comfort me and then he kept on following up on my studies. When I finished my high school exams, he called Mr. Yacoub Al-Ghunaim, the Minister of Education, to ask him about the date of the results. He found out that the results won't be announced before 3:30 AM or 4:00 AM. Although he is very punctual and organized in his life, he stayed up till midnight and just went he went to bed, he set his alarm to wake up at 3:00 AM. I was very anxious waiting for the results. So he called the Minister again who told him that I passed. He then took me with my mother to my school to check the results and be assured. I never forget that day, when my parents were waiting for me in the car outside school and I came racing back and clapping my hands with applause particular to our family and he understood that I passed; he put his hands out of the car window and started to applaud too. My parents, each, gave me a present when I went to university afterward. These are fatherly moments I never forget. Despite all his preoccupations he never missed moments like these. Father insisted on following up on our education matters and informing him of difficulties in any of the subjects at the beginning of the school year so he could arrange for a tutor."

Of her professional life, Khawla says, "I first acquired a taste for work when I was 13, whereby Father made the fuel coupons my responsibility. I followed up on all those who used it in order to know the sum spent. Despite its simplicity, this work left me with a great sense of responsibility. Besides this work experience, father did his best to help us each form our personality. During our summer vacation, he used to send us to England to learn English. Each two sisters used to stay with an English family during the week, and visit father during the weekend. After that, at 18, while I was still a university student, my Fawzia insisted that I spend my spare time training at the office of my late father, may his soul rest in peace. During my school days, I wrote a research paper about my father since the days of the constituent assembly and I remember having written all that he mentioned. I majored in Economics and Political Science at Kuwait University although my first choice was Law, except that I changed my wish due to peer pressure, but my love for Law never subsided.

During my university studies, my scope of work in father's office was entitled to the Kuwaiti Read Estate Commercial Centre, where I trained in managing the rent that is particular to renting real estate, and maintaining it, and referring some of the issues to the legal department. In fact, my constant visits to the office and my endless talks with lawyers in the company encouraged me and reignited my wish to study Law again. I graduated from Kuwait University, but after a while I spoke to father about



studying Law in Kuwait. Upon enquiring about studying Law in Kuwait, he gave me a negative answer, and asked me about where I'd like to study Law, so I chose Cairo. Awe-stricken I hugged my father so much so that I felt my bones stuck to his, for, to be honest, I was not to take a decision in my life without his consent. . He used to encourage everyone to pursue education. I went to Alexandria, and he supported me, especially when he knew my absence from my children would not be long and hence won't leave such a big impact. I started my degree despite the opposition of my mother and husband.

Unfortunately, he was on his deathbed and during his last days, when I was about to graduate, I went to him to tell him about my getting a Bachelor's degree in Law and that I was to travel to swear the oath. He enquired about the place where the lawyer's oath will be sworn, and I told him, the court. He was determined to attend. And indeed Fawzia, my sister, arranged for him but had it not been for his deteriorating health, he was to be the first person to see the ID that I get upon swearing the lawyers' oath. I remember when I whispered to him that I graduated, he asked, "When will we open a Law firm?" He used to tell me that he would open the biggest law firm for me. I told him that I still needed two years to finish training for which he replied, "You come to me after two years and we open the firm." I then asked him to open his eyes, he wondered why. I showed him the card, and this is when he applauded the encouragement applause that we are used to. Those were the moments that meant the world to me, in terms of his constant encouragement! I remember the commencement day when I entered the hall, upon the submission of lawyers' lists, one of the advisors approached me after having read the name and said, "I wish you and your children preserve the sound reputation your father built for you." It is then that I felt a great pride mixed with the joy of graduation.

As far as investment work is concerned, I worked in business three to four years before his death. I told him about the sum of money I economized and he asked me what the next step was. I suggested he buy me a property, for which I pay at first, and pay the rest in instalments, he rejected the idea and suggested I open a shop. I was surprised but he insisted I buy a big bloc in a street full of plots of lands, and advised me to buy one of them as he believed the price was going to zoom up. I was indeed happy to have bought it. We used to call each other every other day, but after I bought this property he started calling me daily to tell me of the changes in its price. One day I said to him, "May God bless this land, it is thanks to this property that we started talking to each other on a daily basis." A week before his death, may his soul rest in peace, he whispered to me saying, "You were asking me once that you wanted to sell this land, it's now worth 135,000 dinars, knowing that you bought it for 40,000 three years ago." I told him I



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had no opinion on the matter as I had already bought it based on his own advice, and when I sell it, it will be based on his wish or directions. He said, "Trust in God." And I indeed did as I was told and selling this land was like good omen for me. I was lucky when I worked according to his instructions. The result of his guidelines is still palpable even after his death. His words will echo forever in my ears. I miss him dearly. I even named my son Mubarak after him. His prosperous life and his good treatment for us and for others and the life story he bequeathed us is a treasure which we will forever cherish. He has left an imprint in our hearts. If you visit my place, you would feel his presence in every corner. I have a picture of him standing; I leave a kiss on his head every time I enter or exit the door."

### Joyful Atmosphere

Fawaz, the son, also joins to share his memories about the late Al-Hassawi: "Father was very close to his family. I used to accompany him a lot and I was influenced by him and his hobbies. I became keen on fishing and the sea. The father he was, loved his children and gave them plentifully, but this doesn't mean that he used to fulfil all our demands. I remember when I asked for his permission to transfer from my university which is outside London to one close to his house in Britain so I can see him once I am home which would minimize my nostalgia to homeland, he refused in the beginning, believing that living in the city would affect my concentration on my studies. It required many arguments and insistence from me before he approved. I had to convince him that feeling comfortable and at ease psychologically would help in my studies. He might argue our demands, but he usually tries to please us as much as he can. When he objects on something we wanted, we find him presenting us with something even better later which makes it a real surprise. I always liked to work in real estate. As soon as I graduated and wanted to start with my career, I wanted to work with him. He refused and wanted me to join a company or a bank first. He wanted me to gain experience and told me that he will be testing me as well. So I worked for Al-Ahliyah Insurance company in 1992 and my father was pushing me to work there for at least 6 months. Soon after, I opened my own real estate agency in the souq and for about one year. I followed his advice and did not buy or sell any property but worked as a middle man only, which gave me an experience in the real estate market. Later on, I performed my first property sale and my father started relying on me gradually in this business while I consulted with him regularly. He kept following up on the market. He had the ability to appraise properties in Kuwait even when he is outside the country. Hence, I always insisted on asking his opinion in the asked prices of the properties.

"Shortly before he died, despite the effects of the medicines on him, he



reserved his excellent memory and good judgment. I remember, just one week before he died, I came to him and I had just closed a deal. I asked him for his opinion and he advised me to not rush selling the land since he believed that it is worth more than the offered price. I waited 3 days and indeed the price went up. He used to be a school in the real estate business. I told him once that it would be Dad; it is difficult to be like you in this. If I get to be a quarter of what you are, then I would be in utter bliss. He replied: "No, my son, you have a better opportunity. I suffered the hardship of life. I used to wake up early in the morning to go fishing and sell it to give the proceeds to your mother to spend on the family." Father was never keen on keeping money in the bank or dealing with exchange, he always preferred to invest in real estate and barter. I remember the deals of bartering a land for yachts and another for a number of horses where we had a chance to revive the stable we had some while ago. My father was a compassionate dad and devoted to his mother. He left a great influence on us and his grandchildren; his acquaintances speak of him in good. I used to visit his old friends, like Jassem Al-Marzouq, Abbas Akbar, Abdullah Al-Nassar, and Abdullatif Thuwayni and they used to tell me about the joyful atmosphere he used to leave around him."

Asma Salman Al-Sabah, who after her marriage to Fawaz Mubarak Al-Hassawi, lived amidst the new family, makes us understand the warmth that the late Al-Hassawi flooded everyone with, saying: "I joined this house and became a part of it. And the late Al-Hassawi my 2nd father and Umm Abdul-Aziz my 2nd mother. In this house Asma got close to the Al-Hassawi family and got acquainted with Mubarak Al-Hassawi depicting that which distinguished his personality, describing it as such, "He was an extremely simple man, poor with the poor and rich with the rich. in the company of dignitaries, he was always liked by them, while in the company of his driver, he used to be simple man, unchanged by money nor by grandeur. He stayed the same even after building a fortune; his humanism, manners and character never changed. Money left but an impact of goodness and generosity.

She adds, You would find the late Al-Hassawi in all his daughters and sons, as each of them acquired a characteristic from him. You rarely see a person whose characteristics are found in his children. He was noble in dealing with others, even with children. He had a way to talk to children as if to make them feel that he is speaking to an old mature person, a fact that pushes the child to gain more self-confidence.

Whereas Habiba, the youngest of Mubarak Abdul-Aziz Al-Hassawi's children says, "I loved sitting with him; we used to chat and play cards. He used to summon us for the sunset prayer in Ramadan, and after paying his social visits, he used to come home to sit with his children and grandchildren



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to share his ideas and hobbies. He used to applaud for me and call me 'Umm al Khair'. As for mother, he used to pamper her.

He was transparent and easy to deal with mainly in his conversation and decisions. He used to feel the presence of his children from their scent. He taught us to love and respect others. For me he played a big role in making me excel at university, given that I was not a high-achiever in middle-school. He refused that I study abroad as I was the youngest daughter, and he threatened that he would not come to Kuwait, if I travelled. He compensated for my travels by pushing me to work in business, and encouraged me by opening a jewelry shop. And so I believe I was influenced by him and inherited from him the love of business. He was the support I strongly miss nowadays.

He never stopped caring for his grandchildren. He used to include them in his care, advise them and follow up on their studies and discuss life matters with them. He remembered getting the youngsters gifts, before the older ones. He shared his fun and leisure with them. The way he reached out for them reflected the way by which he pulled down all obstacles. He always tended to create a link between the old and the young. He would go down to their age, bringing them up to his wisdom. His departure was a tragedy, alleviated only by the feeling of pride and glory they derived from his name and his good reputation a shadow over their heads.

With Noof Mohammed Saud Al-Beshara<sup>(1)</sup>, his granddaughter, Al-Hassawi's life tilts to a cheerful turn and a way to influence the kids. She says, "The late grandpa was like a teacher to us, a role model. He loved sports and shared swimming with us. He was close to us. He used to advise us and push us towards good deeds, and incited us to be truthful and loyal while dealing with others." Mariam Mohammed Nabil Jaafar<sup>(2)</sup>, his granddaughters relates, "Whenever he took us out, he used to advise us to always be united and cooperative of each other. Life cannot be any better without him and his manners, tenderness, and kindness towards everyone."

So beautiful is this impact upon which all granddaughters agree. In an interview with his granddaughter, Farha Badr Al-Yacoub<sup>(3)</sup>, she ascertained that even while abroad, grandfather used to always ask about them and enquire about their studies. Even if we failed an academic year, he used to encourage us to benefit from this experience, lest failure impedes success." Of her grandfather's special attention to kinship, she said "Grandpa and my parents taught us that kinship should always be maintained, through visiting the elderly, the parents, be it on occasions or

1- Mrs. Fawzia Mubarak Al-Hassawi's daughter.

2- Mrs. Amal Mubarak Al-Hassawi's daughter.

3- Mrs. Hessa Mubarak Al-Hassawi's daughter.



not, and thanks God, this was reflected on us all. Respecting others and dealing with them wholeheartedly became one of the pillars of our life.” Dunya Khaled Al-Beshara<sup>(1)</sup>, a granddaughter, speaks of a picture of her grandpa with his grandchildren and says, “I learned from him that there’s no place for failure in a man’s life, and that moments of failure mark the beginning of success, and that hope should always be our companion. Every success we accomplish makes us feel that we make him proud even after his death, and anchors his reputation all the more. He used to always push us for the better. I remember the fun times with him when I was ten. He used to play Monopoly with us, whereby he used to say, “Learn how to act, especially in trade. Never let anyone beat you.”

As we continue Mubarak Abdul-Aziz Al-Hassawi’s life story, one cannot but wonder at how some people can overcome obstacles that hinder human relations while others remain barred by these impediments that even deter these relationships. It is Mubarak Mohammed Saud Al-Beshara<sup>(2)</sup>, the grandson, who answers our query so as to understand how the grandson can also be his grandfather’s confidant, just like the son or that daughter, and says, “Honestly the late grandpa used to be very close to me and Badr, my cousin. We considered him our only occupation, awaiting his arrival. We used to sit with him and at bedtime cook up any excuse to stay with him. He never wanted any one of us to be vexed. At times we would hesitate to discuss certain things with no one but him as there was no barrier between us. We used to discuss anything with him as he was a great listener, who used to encourage us to discuss certain things and going even further. Even when we made mistakes he never interrupted us, but heard us through. He knew how to communicate his advice to us, and make sure we would abide by it. If he felt our reluctance in understanding the advice given, he used to remind us that we would reap the results and not him. He was very tender, and a pioneer in communicating with others. When I used to study in Scotland, it was embarrassing for me when he used to call me and enquire about me, before I called him. He used to assign me challenging tasks that were beyond my ability, always making me feel that the place I was in was not mine and that I was always supposed to be in a higher position still. I can say that he made me stand on my feet, and he made me what I am.”

Life goes on with the late Mubarak Abdul-Aziz Al-Hassawi’s descendants, with them the innovative spirit is renewed towards benefitting from an idol in whom they found exceptional qualities. These qualities they inherited, so as to zoom in the future to a level that is on a par with that of their

1- Mrs. Alia Mubarak Al-Hassawi’s daughter.

2- Mrs. Fawzia Mubarak Al-Hassawi’s son.



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grandfather. Mohammed Nabil Khaled Jaafar<sup>(1)</sup>, the grandson, says: “We all consider that each one of us wants to be an exact replica of this good person, may his soul rest in peace.” The granddaughter Badria Mohammed Saud Al-Beshara<sup>(2)</sup> spoke of how her grandfather “insisted she stay with them in his household, as my mother was his eldest child. Thus, we see with each grandchild’s description, a certain characteristic surfaces as they remember their grandpa.” Badria Badr Al-Yaqoub<sup>(3)</sup> says, “He taught us to be remissive, even if we were wronged. We also learned to be forgiving towards each other, so that we are one hand.” Badria Abdul-Aziz Al-Hassawi savoured happiness as she sat with her grandfather Mubarak Abdul-Aziz Al-Hassawi and went shopping with him in London. She proudly says, “He used to take a walk with me.”

His grandson, Abdul-Aziz Mohammed Saud Al-Beshara<sup>(4)</sup> says, “He taught me many things; I used to love benefitting from his experience. He used to gather us, and derive pleasure by seeing us all around him and so did we. He used to love his grandchildren. He also loved giving them words of advice, children and adults alike. He used to be persuasive in what he suggested to us. One word from him would make a human turn! Before his demise, I used to study in the States and I used to enquire about him always. When I learned that he was ill, I was very much affected. When his health deteriorated, I came by to see him. 3 days after my arrival in Kuwait, he breathed his last. My grief was heavy. I so much wished to work with him and learn his steps, gaining from his experience. I loved his work. Even my choice for my major, Hospitality, was the fruit of his effect on me in light of his line of business.

We end with Mohammed Mohammed Saud Al-Beshara as he remembers, “As we grew up, he used to leave us to act depending on ourselves in decision making, while he sits, watches and observes, and makes us learn from our mistakes. He used to be happy upon learning that my rank at school was good.” Here comes an ending reeking of joy from Mohammed, “The late grandpa used to spread happiness and a broad smile wherever he was, and whoever felt distressed, he would feel relieved upon the arrival of my grandpa.”

1- Mrs. Amal Mubarak Al-Hassawi’s son.

2- Mrs. Fawzia Mubarak Al-Hassawi’s daughter.

3- Mrs. Hessa Mubarak Al-Hassawi’s daughter.

4- Mrs. Fawzia Mubarak Al-Hassawi’s son.



## CHAPTER 4

# The Political Life





## **First: The history of the man... the history of the country**

Mr. Mubarak Abdul-Aziz Al-Hassawi witnessed many dramatic changes in Kuwait; during his life he saw developments that have become landmarks of the country's history. As a child in the 1930's, he lived in a state dependent on raising livestock, agriculture, fishing and trade; however the following decade saw the start of oil excavation in Kuwait and the country was producing around 10% of the world's oil reserve just before the time of his death. Mubarak Al-Hassawi also lived through some major political milestones, seeing his country gain independence from being under British mandate, the establishment of the National Assembly and the promulgation of the constitution and subsequent growth of democracy that made way for the liberation of Kuwait and her economic recovery.

Political achievement in Kuwait existed alongside the emergence of the state, which was catalysed by the discovery of oil and its increased production in the early 1960's. At this time Mubarak Al-Hassawi seemed to share in his country's economic and political success, as a microcosm of the nation's prosperity. His political achievements ranged from his contributions to the first elected National Assembly to making constitutional and legislative proposals to the state. He was, however, noticeably different from other businessmen and politicians, for he emerged from the middle-classes. Therefore he was not involved in big business when growth started and he was not inherently placed in the political scene. This meant he did not inherit a political seat and was required to fight elections, with vigour his greatest weapon, he employed his strong will and unerring ambition, before the doors to the world were finally opened for him so that he could be enlightened and fulfilled.

## **The Role of The Diwaniya**

The Diwaniya in Kuwait offers an indispensable feature of masculine life, providing a forum in which to mature the social and political awareness of Kuwaiti men. This custom, left to society by tradition, plays a large role in



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shaping the country's way of life. The Diwaniya is a meeting place that hosts a variety of differing groups, allowing for an exchange of thoughts, ideas and questions to occur from the mutual exposure of differing perspectives. Personal problems and public issues can be discussed alike, allowing the men in the Diwaniya to develop conversational skills and to broaden their minds.

Kuwait has embraced its coastal geography, using the sea as a means for international travel. Kuwaitis would set sail from their ports to India, Oman, Africa and other parts of the world. Likewise, businessmen from other countries would enter Kuwait, allowing the locals to become subject to different cultures and languages. Embracing sea-travel has added a sense of dynamism to the character of Kuwait, a country which looks beyond its shores in search of new sources of influence, with the benefit of the cultural enrichment of her people. This is all a result of correspondence between the Emir of Kuwait, H. H. the late Sheikh Abdullah Al-Salem Al-Sabah (May God Bless his soul) and the British High Commissioner, which led to the abolition of the convention of protection signed by 'Mubarak the Great' with the U.K in 1899.

It was assumed that the abolition of the convention was intended to make way for the complete independence of Kuwait. This spread hope amongst the people, as people shared their optimism in the parlours and offices of the country. Commenting on this period, Mubarak Abdul-Aziz Al-Hassawi explained<sup>(1)</sup> that in the mid 1950's the late Sheikh Abdullah Al-Salem Al-Sabah called on the experts, lawyers and consultants from surrounding countries, particularly Egypt, to consider a plan of how they might implement democracy as part of the foundations parliamentary life in Kuwait. He also commented how the late Sheikh Abdullah Al-Salem Al-Sabah would work from one side, whilst the young men would work simultaneously from the other.

## The First Elections

Preparing for the election involved a lot of different tasks. Mohammad Al-Adasany<sup>(2)</sup> decided to invite his friends to his downtown office to discuss the latest news. Among those present were Mohammad Badr<sup>(3)</sup>, Mubarak Abdul-Aziz Al-Hassawi, Abdul-Rahman Salem Al-Atiqi<sup>(4)</sup> and Sultan Al-Ajail.

1- In an interview held with him on 14/11/1996 and published in a book entitled "The Nation's Deputies" as part of the Al-Dustoor publication issued by the Parliament.

2- Head of Parliament in Kuwait (1981-85).

3- He then became a commander in the Kuwaiti Army. He and his family played a major role in establishing security in Kuwait.

4- He was Minister of Finance and Oil more than once and became President of more than one bank.



These meetings made an impression on Mubarak Abdul-Aziz Al-Hassawi who mentioned them when interviewed in 1998. He spoke of having engaged in discussions concerning the best way to implement a democratic state which protects both the dignity of individuals and society as a whole; citing his Majesty the Emir particularly, as having the will and wherefore from which to start. He explained that these aspirations became of central concern after gaining independence.

In an interview<sup>(1)</sup> published in the book “Nuwab Al Ouma” (The Deputies of the State), Mubarak Abdul-Aziz Al-Hassawi describes the period of anticipation the Kuwaitis lived through at the end of 1961 and the results that followed. He spoke of his happiness after the announcement of independence and the Emir of Kuwait, H.H. the late Sheikh Abdullah Al-Salem’s (may God bless his soul) decision to call upon the people of Kuwait to elect members of the Constituent Assembly to lay down the ground for a democratic system, through a constitution built upon democratic principle, which corresponded to both the traditions and hopes of the nation.

Kuwait started to prepare for the first election in its history, dividing the country into ten constituencies<sup>(2)</sup>. Mubarak Abdul-Aziz Al-Hassawi had achieved good public relations through his work at the port and therefore placed his confidence in the public. The first person he told of his decision to run in the Constituent Assembly elections in the Hawalli constituency was his wife, who responded with doubt concerning his commitment to work, commenting on his inconsistency after having left a job at customs to work for the real estate only to now move onto politics. However, he assured his wife that his life still depended on the real estate but working on developing the Constitution is something that they both dreamed of.

## Second: In the Constituent Assembly

Mr. Ahmed Zaid Al-Sarhan<sup>(3)</sup> described Abdul Aziz Mubarak Al Hassawi as an ambitious man who was able to develop as a person as Kuwait entered a new era, an era defined by parliamentary life. This claim of ambition can certainly be justified, as after entering the Constituent Assembly in 1962 he ran for National Assembly in the following year.

Mr. Abbas Habib Munawer, one of the pioneering forces within Kuwaiti

1- The interview was held Saturday November 14, 1998 and published in a book entitled “The Nation’s Deputies” as part of the Al-Dustoor publication issued by the Parliament.

2- These electoral governorates were: Al-Sharq, Al-Qiblah, Al-Shuwaikh, Al-Shamiya, Kaifan, Al-Qadsiya, Al-Dasma, Hawalli, Al-Salmiya, and Al-Ahmadi.

3- In 1963, he was the secretary of the parliament, in the first legislative term. Then he became deputy head of parliament in the 2nd legislative term. In 1967, he became head of parliament.



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parliament worked with the late Mubarak Al-Hassawi in the 1950's becoming a close friend of his, having also been his colleague at the Constituent Assembly in the 1960's. He offered a slightly different view on this period in Kuwaiti history, pointing out that the Constituent Assembly was not the first assembly in Kuwait. He explained that on August 26th, 1961, an assembly called the 'Common Assembly', was formed, during the ruling of H.H. the late Sheikh Abdullah Al-Salem (May God bless his soul). It was this prior assembly that passed the law of the Constituent Assembly, the law of the Dinar, the law of labour and the law of Citizenship. Therefore, on the 30th December 1961, it elected the Constituent Assembly.

As soon as H.H. the late Sheikh Abdullah Al-Salem Al-Sabah (May God bless his soul), issued the Amiri Decree<sup>(1)</sup> calling for the elections of the Constituent Assembly, Mubarak Abdul-Aziz Al-Hassawi began preparing for his electoral campaign. His wife, Ms. Badria Diab Al-Khashti, who led his campaign, remembered it as a period where they found themselves swamped with activity. She explained that rather than choosing external headquarters or erecting a tent<sup>(2)</sup> for his campaign, the late Al-Hassawi used to invite people to meet with him at his house, or in the Diwaniya, where he would discuss with them the future of Kuwait late into the night. He was a gifted orator, both persuasive and convincing; he could sell his ultimate goals to the electorate. She also made the odds clear, explaining that many had run in this electoral constituency and yet only two could expect to be elected.

Mubarak Abdul-Aziz Al-Hassawi was never a single force, for he made of his wife a true partner in life, trusting her with his dreams and aspirations, in which they could share. Mubarak Al-Hassawi's nephew, Abdul-Aziz Saud Al-Hassawi, observed this close relationship, saying that his uncle's wife, Um Abdul-Aziz<sup>(3)</sup>, truly did share her husband's desires. He observed how she was inspired by her husband during the election and cared for him greatly. She was pleased by his joy and saddened by his sorrow; they were united as one spirit by their mutual love for each other. Mr Abdul-Aziz Saud Al-Hassawi continued by explaining her role during the period of the

1- "The Amir of Kuwait Sheikh Abdullah Al-Salem Al-Sabah issued the Amiri decree No.12, year 1961 calling for the establishment of Constituent Assembly to draft the country's constitution." The Organizational Body, comprised of 11 members, in addition to the members of the higher council which included 8 members, the decree established the 1st of November 1961 as the date for the general elections of Constituent Assembly members. The decree was amended twice to reflect the change of the dates of elections, the first being September 6 and the second being October 7." Cf. Adel Hassan Al-Saadoun's book entitled "The Kuwaiti Pioneers", 1st Publication, Kuwait 2009, p433. The information is retrieved from the Amiri decree index 1954-1983.

2- At some point in Kuwait's elections, tents were used as electoral campaign headquarters.

3- He means Mrs. Badria, Umm Abdul-Aziz, the late Mubarak Abdul-Aziz Al-Hassawi's widow.



Constituent Assembly elections in Kuwait, describing her as being in charge of communication, inviting people to their home to increase awareness of her husband's campaign. He explains that she worked hard to support her husband to ensure his success.

Mubarak Abdul-Aziz Al-Hassawi won the election with 332 votes.<sup>(1)</sup> Mrs Badria spoke of the events surrounding the announcement of the results, mentioning that H.H. the late Sheikh Abdullah Al-Salem Al-Sabah (May God bless his soul), visited them in their home to congratulate her husband who had joined the Constituent Assembly along with 20 other members, of which Mr. Abdullatif Thunayyan Al-Ghanim was elected president.

## Serving the Country

Mubarak Abdulaziz Al-Hassawi therefore became one of the national deputies elected to the Constituent Assembly which held its first session on the 20th January, 1962. He was therefore participating in one of the milestones of Kuwait's political history. At 10 a.m. that day, H.H. the late Sheikh Abdullah Al-Salem Al-Sabah held the inauguration speech announcing, before its members, the commencement of the work of the Constituent Assembly for the State of Kuwait. The following weekly session was held on Wednesday the 31st January and attended by Mubarak Abdul-Aziz A-Hassawi and the following ministries and members: Ahmad Khalid Al-Fawzan, Dr. Ahmad Al-Khateeb, Sheikh Jaber Al-Ahmad Al-Jaber Al-Sabah, Sheikh Jaber Al-Ali Al-Salem Al-Sabah, Mahmoud Al-Zaid Al-Khalid, Sheikh Khalid Al-Abdullah Al-Salem Al-Sabah, Khalifah Talal Al-Jari, Sheikh Salem Al-Ali Al-Sabah, Saoud Abdul-Aziz Abdulrazzaq, Sheikh Saad Al-Abduallah Al-Salem Al-Sabah, Suleiman Ahmad Al-Haddad, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, Sheikh Sabah Al-Salem Al-Sabah, Abass Habib Munawer, Abdul-Razzaq Sultan Aman, Abulaziz Hamad Al-Saqer, Sheikh Abullah Al-Jaber Al-Sabah, Abdullah Fahed Al-Lafi Al-Shamri, Abdullatif Mohammad Thaniane Al-Ghanim, Ali Thunayyan Saleh Al-Azianah, Sheikh Mubarak Abdullah Al-Ahmad Al-Sabah, Sheikh Mohammad Ahmad Al-Jaber Al-Sabah, Mohammad Rafie Hussein Maarafi, Mohammad Wasmi Naser Al-Sadiran, Mohamd Youssef Al-Nisf, Mansour Moussa Al-Mazyadi, Nayef Hamad Jasem Al-Dabous, Yacoub Youssef Al-Hamaydi, and Youssef Khalid Al-Makhlad Al-Matyari.

Commenting on his work as one of the national deputies, Mr. Abbas Habib Munawer described how the Constituent Assembly became a centre of legal activity. He explained that a committee, including: Sheikh Saad

1- Abdul-Razzaq Al-Sayyed. The book "The Nation's Deputies" P. 54. The book is a publication Al-Dustoor Newspaper, pertaining to the parliament.



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Al-Abdullah Al-Salem Al-Sabah, Abdul-Aziz Al-Saqer, Hammud Al-Zaid Al-Khalid, Abdullatif Thunayyan Al-Ghanim (The President of the Constitution Assembly), Dr. Ahmad Al-Khateeb and Yacoub Yussef Al-Houmaydi, was formed to draft the constitution; their job being to start the process of drafting the Constituion Articles, supervised by the Constitutional expert the late Othman Khalil Othman, who was assisted by one other<sup>(1)</sup>. Mr. Abbas Habib Munawer also revealed that each article was developed independently, rather than having been drawn up as a set, before being presented to the committee to be discussed. He explains that the process of passing the articles was democratic, as a majority vote was required when a unanimous opinion was not reached. Mr. Mubarak Al-Hassawi was cited as having been present at these meetings, at which all the differing opinions were voiced and discussed. However, Mr. Abbas Habib Munawer explained that if an issue was unfamiliar to the committee, consultation with a constitutional expert was first required before the process of discussion and voting began.

The efforts of the members of the Constituent Assembly were not taken for granted. Recognising their value, Mr. Mishari Jassem Al-Anjary<sup>(2)</sup> called for them to be honoured, stating that those who drafted the Constitution shall not be forgotten by the Kuwaitis, or by generations that followed, as the work of those including Mubarak Al-Hassawi would be remembered by history. Mr. Mishari Jassem Al-Anjary believed that the names of these members, which he believed to be pioneers of the modern State of Kuwait, should be enshrined in the names of schools, streets and squares, as he spoke of a debt of gratification, appreciation, love and reverence that was owed to them by the country.

Fellow committee member Mr. Ahmed Zaid Al-Serhan, explained that the late Mubarak Al-Hassawi was very grateful to Kuwait and found his work with the Assembly a means in which to serve his country by way of gratitude; suggesting that his ambition was to use his influence to positive effect by proposing laws that would help the growth of the State. He continued to say that after being a member of the Constituent Assembly, Mubarak Al-Hassawi ran in the parliamentary elections of 1963 and was victorious. He would consult him on various issues, not necessarily concerned with matters of the Assembly or Parliament.

Whilst considering the parliament of 1967, Mr. Al-Sarhan cited Mubarak Abdulaziz Al-Hassawi as an exceptional MP. He went on to explain that he was concerned only with his work at the National Assembly and took the

1- The speaker means the legal expert at the Government, Mr. Mohsen Abdulhafez.

2- A veteran member of the constituent assembly. The son of the late Jasem Al-Anjary, a friend of Mubarak Al-Hassawi. Thanks to him, the friendship developed between both families.



responsibility of investigating the legalities of any proposals he made before parliament, bringing in a solicitor to help him with drafting law proposals, which Mubarak Abdulaziz Al-Hassawi was always eager to send to the legislative committee. Mr. Al-Sarhan continued to endorse his colleague, describing him as having been very ambitious and hardworking, as he aimed to prove his merit through dedication to his work.

The professionalism of Mubarak Abdulaziz Al-Hassawi was not limited to his employment of legal advice but was also illustrated in his aptitude at discussing and defending his opinions. Mr. Ahmed Zaid Al-Serhan described him as having been both tolerant and patient, always remaining calm whilst different opinions were fought out; but far from being passive he always participated in Assembly discussions. He also described his colleague as being a peaceful man who would never argue with the president and always obeyed the rules. He describes him as having spoken concisely, never erring from the point in question. Another colleague, Mr. Abbas Habib Munawer was also praising of him, suggesting that he was a man of conviction who would consider his opinion thoroughly before persuading others to concur. His account of Mubarak Abdulaziz Al-Hassawi goes further, suggesting that he was a contemplative man, taking notes in order to review each National Assembly session. His ability to be both organised and well matriculated meant that he was well prepared for sessions, arriving with a clear agenda of items that he wished to discuss.

## Man of Decision

As the dawn of independence emerged in Kuwait, people were ready to start afresh, putting their turbulent history to one side. Ambition became the order of the day in most social, cultural and political circles, as the country was thriving. Mubarak Abdulaziz Al-Hassawi was just one of many notable Kuwaitis who seized the moment, both supporting and supported by national progress. Above all it was his nationalism that led him into the political arena, which was quality in him seen by many of his political associates.

In the 1960's Mubarak Abdulaziz Al-Hassawi went on an official visit to Iran to meet with the Shah in order to brief him on the ruler of Kuwait. This event was very important to Mubarak, who saw such duties as affirming to his principles. The significance of this trip to him is understood in the fact that he mentions it in an interview over thirty years later - in 1998. From this interview it was made apparent that he saw visits to foreign members of parliament as a diplomatic duty, for it offered the opportunity to represent the real position of the State of Kuwait against dangerous rumours and biased assumptions. He also mentions the detrimental effect of dubious



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satellite channels that feed the public falsity and vilification in order to suit their own ends.

This visit represented a step forward in the path of Mubarak Abdulaziz Al-Hassawi, who from the 1950's onward enjoyed progressively increasing success. Mr. Abdulaziz Mohammad Saad Al-Arifi cites Mubarak's seriousness as a key trait that led to his success in the worlds of business and politics. He spoke of his decisive nature, suggesting that if he said he would sell, he would sell and if he said her would buy, he would buy. He went on to attribute a sense of determination to his nature, saying that he immediately worked to execute any decisions he made. He remembered being told by Mubarak how he had resigned from his previous job without a moment's hesitation after deciding to start working in trades. He felt God had bestowed him and thus he succeeded. Mr. Abdulaziz Mohammad Saad Al-Arifi also explained that Mubarak was equally determined in his political career, choosing to stand for election with the ambition to win and after returning from Iran he was praised by H.H. the late Emir Sheikh Abdullah Al-Salem Al-Sabah, who commended his political success as being a national achievement. Mr. Abdulaziz Mohammad Saad Al-Arifi believed that this demonstrated his effective communication skills, which are pivotal to being a successful MP.

Mubarak Al-Hassawi was not primarily motivated by his personal ambition and beyond aspiring to get into the Assembly or become an MP, he desired simply to participate in the development of the political, administrative, social and economic life of his country. His ambition never sought personal ends, as his loyalty remained always to patriotism. One week after the first Constituent Assembly session<sup>(1)</sup> came the second. During this session Mubarak voiced his opinion on the issue of committees, foreseeing that the responsibilities that committees will take on will outweigh the manpower available. Therefore, he suggested employing young Kuwaiti graduates to ease the workload by assisting with secondary tasks and acting as consultants to advise upon committee work.

At the third Assembly session (3/62) on the 20th February 1962, it was discussed whether or not the session should be made public.<sup>(2)</sup> There were discussions between those members of the assembly who wanted the sessions to be private and those counter-opposing, arguing for public

1- The meeting was held on January 31, 1962.

2- The head of Parliament consulted with the legal expert on this matter who replied, "In its last meeting the assembly came up with a decision saying "The sessions have to be public unless it has been previously decided otherwise. It is up to the head of the parliament to decide on the type of session to be public or secret. Then the head of parliament asked him the following question: "Does that mean that inviting guests to this session is legal?" The expert's answer was "Yes, because the assembly is public in principle." Cf. the minutes 3/62 of the 3rd session of the constituent assembly held on February 20, 1962.



exposure. Some contention existed in the fact that individuals had already been invited to attend as guests. Following the opinion given by a legal expert, Mubarak Abdulaziz Al-Hassawi made it clear that he thought that keeping the invited guest waiting outside without being kept in the loop would impact negatively on the image of the Assembly. He proposed that they should be let in to listen to their discussion on the proposed points of agenda, but that the president should ask them to leave following this, so that they may continue their discussion on rule of procedure in private.

Another issue arising at this third session was that of member anonymity; it was discussed whether names should be recorded to document member's voting history on each proposal. This topic of discussion led to many interventions, mainly from Sheikh Jaber Al-Ali, the minister of Electricity and Water, Yacoub Al-Hamdi, Ahmad Al-Khatib, Ahmad Al-Fawzan, Minister Mohammad Al-Nisf, and Mubarak Al-Hassawi himself, who said that it would not be practical to continue registering names with each vote as it wasted a lot of time.

## The Budget

The fourth session<sup>(1)</sup> saw the continuation of the discussion on the Rules of Procedure. An expert spoke about several issues, including the interim constitution<sup>(2)</sup>, diplomatic immunity, the suggestion of employing young men and experts in committee work and finally he mentioned the Assembly's financial authority. The Assembly members expressed their opinions on each matter, with Mubarak commenting that he believed the Assembly to be committed not only to the constitution but to Article 18 of the interim constitution, which allows the Assembly the authority to discuss matters related to the cabinet, such as financial and political affairs, in addition to the budget.

When discussing the subject of employing outside expertise to insert some energy into the Assembly and support committee work, Mubarak Abdulaziz Al-Hassawi was firmly in favour as he saw there to be no harm in bringing in intellectual people, whether merchants<sup>(3)</sup> or government employees, to help them with their work.

1- According to the minutes of the session number 4/62 which was held on Saturday February 24, 1962.

2- According to the minutes, the expert said, "This interim constitution is for a transitional period and is valid for one year only."

3- According to the minutes, the head of the assembly replied saying, "So it's better that the young people who will help us with the work be from the government employees or parliament or assembly employees. Mr. Mohammad Al-Nusf corroborated saying, "The committees sessions are secret, therefore it conflicts with bringing in people from outside the government employees. Then the head of assembly replied "This goes without saying."



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After considering Article 18, Al-Hassawi was keen to assert that the budget was one of the most important subjects of discussion within the mandate of the Assembly (as outlined by Dr. Ahmad Al-Khatib). Enforcing his point, Mubarak claimed this to be a legal right as dictated by the Code of Regulations. He exemplified the need for discussion on the budget, by suggesting that if the State wanted to lend money to the Arab Republic of Egypt, they would need to be able to discuss it with them and discuss the loan's requirements. The expert pointed out that there is a law in Kuwait which relates to economic development which allows one to inquire about State policy on borrowing. However, he then outlined what he thought to be the real issue, suggesting that the budget should be submitted beforehand so that the Assembly could discuss general matters there within, considering each Ministry individually. Mubarak Abdulaziz Al-Hassawi went further however, suggesting that the Assembly also had the duty to supervise the preparation of the budget, along with government. In his defence he cited Article 14 of the Code of Regulations, which states that legislative power is vested in the Amir and the Constituent Assembly, therefore no law may be promulgated unless a Bill is passed by the Assembly and sanctioned by H.H. the Amir.<sup>(1)</sup>

### The Assembly Guards

The committee's aim in reference to Public Utilities, part of the Ministry of Public Works, was also discussed at this meeting. Mubarak Al-Hassawi spoke about the extent of which work will crossover to the Council of Construction. He made it clear in his comments that the Committee of Public Utilities aimed only to simplify the work of the Council of Construction. A legal expert added that the committee will present issues relating to the Council of Construction to the Constituent Assembly, but only those concerned with legislative matters, excluding those relating to the executive.<sup>(2)</sup>

This session also saw a discussion amongst Ministers and MP's concerning the participation of Ministers in the committees. Mubarak Al-Hassawi, agreeing with that already stated by Dr. Ahmad Al-Khatib,<sup>(3)</sup> thought that because the number of assembly members was restrictive, ministers

1- See minutes of the 4th session 4/62 which was held on February 24, 1962, page 12 where the expert commented on this intervention saying, "Supervision is crucial since the both executive and legislative authorities constitute the ruling of the country in this period. Therefore, the assembly should only assume the role of supervision and not go into details.

2- See minutes of the 4th session 4/62 which was held on February 24, 1962, page 15

3- According to the minutes of the session, the opinion of Dr. Al-Khatib was, "The ministers are indeed members of the Constituent Assembly but they cannot participate in the committees because they are ministers and these committees will discuss the matters of their ministries, which they themselves represent.



ought to be able participate in the drafting of the constitution but not in the work of the committees.<sup>(1)</sup> However differing opinions were raised on this matter<sup>(2)</sup> and so Al-Hassawi suggested voting on it.<sup>(3)</sup> However the debating continued, but Al-Hassawi stood by his position<sup>(4)</sup> saying that he could not understand why members should be allowed to participate in a committee that they are not members of.

At the fifth session, held on Tuesday the 27th February 1962, the parliamentary regulations which forbid military personnel to enter the Assembly were discussed. An intervention from Mubarak Abdul-Aziz Al-Hassawi was recorded in the proceeding of the session. He began by identifying that an expert had confirmed that all parliamentary regulations forbid all military personnel, whether army officers, police or alike, to enter the parliament premises whilst acting in their official capacity; adding that it had been mentioned that parliamentary guards were usually available to take care of security measures. The expert had explained however, that if a military officer is invited on a personal basis by a member, the president must be consulted. Responding to this advice, Mubarak Al-Hassawi proposed that there be dedicated a special place for the military, although he realised that this may lead to the misconception that the State was not acting democratically.

This session also provided Mubarak Al-Hassawi with the opportunity to mention the discussion previously had on whether to record the names of members or hold secret ballots. He claimed that as the Secretariat knew all the members, it would not be difficult to record the names of voters by them calling or raising hands. He then cited the advice of his colleague, Sheikh Jaber Al-Ahmad, the Minister of Finance and Economy, who had argued that secrecy from the people might raise questions and suspicions, therefore it is better to vote by openly raising hands.

### Third: At the National Assembly (1971-1974)

In 1971 Mubarak Aldulaziz Al-Hassawi won his electoral campaign for a

1- See minutes of the 4th session 4/62 which was held on February 24, 1962, page 17

2- See minutes of the 4th session 4/62 which was held on February 24, 1962, page 17

3- It's mentioned in the minutes that the Mubarak Al-Hassawi's proposal was objected to by Sheikh Saad Al-Abdullah who said, "I say it's the rights of ministers since they are members of the assembly and there is no use of voting on it." See minutes of the 4th session 4/62 which was held on February 24, 1962, page 17

4- According to the minutes of the session, this comment came straight after "Sheikh Sabah Al-Ahmad Al-Sabah, Minister of Information, spoke and said: In my opinion, the committees should be left alone so they won't be affected by foreign opinion or opinion from outside its members. And I see that the mere tabling of the matter at the assembly after being discussed in the committee allows the members to state their opinions. See minutes of the 4th session 4/62 which was held on February 24, 1962, page 18.



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seat in the National Assembly. Mubarak and his colleagues earned the opportunity to use their influence to the purpose of bettering their nation. As a man not frightened to stand up for his own opinion, Mubarak was nicknamed the “Jarring”<sup>(1)</sup> of the National Assembly, however at the same time he was seen to be peaceful. In fact, Al-Hassawi would regularly take the initiative to bring people of differing opinions together in an effort to eradicate conflicts. This peace-making role earned him the respect of other members of parliament and citizens alike. Arguably the most significant initiative that Mubarak took to achieve unity of opinion and solidarity amongst Assembly members involved gatherings which he held at his home shortly after the Assembly had begun to function. He believed his actions were in the public interest and he was motivated by the chance to serve his country under the ruling of H.H. the late Emir Sheikh Sabah Al-Salem Al-Sabah. To begin with Mubarak would be as inclusive as possible, inviting large numbers of members, however he soon saw that this caused faction to form within the Assembly rather than unity and so the initiative was temporarily suspended. He later suggested a meeting with one of the most prominent members of the Assembly as a forum where all members could freely share their opinions, in order to weigh up the opposing arguments that surrounded matters of interest to the State and its citizens. This meeting was held, with, which led to the decision that personal matters should not be discussed at such gatherings.

Mubarak Abdul-Aziz Al-Hassawi was keen to make propositions during the National Assembly’s legislative sessions between 1971 and 1974 and ensuring they were followed up. He was concerned with the organisation of public sector work, in order to improve its performance; focusing on local projects which aimed to promote the advancement of Kuwait by assisting in the development of its citizen’s resources. The objective was to improve the economic situation of the country and its people.

Among the many proposals Al-Hassawi presented was the “Direct and offending in the Islamic Sharia’a”, which was an important legislative proposal. It became the foundations of his relationship with Dr. Bader Jassem Al-Yacoub, the husband of Hessa, his daughter, who presented his PhD thesis on it.

Acknowledging this proposal, Dr. Yacoub recognised the extent of Mr. Al-Hassawi’s legislative knowledge in the rules of law, as particularly impressive since it concerned such a sensitive and intricate issue. After receiving his PhD in 1977, Dr. Yacoub had the opportunity to meet Mr. Al-Hassawi on many occasions during the National Assembly elections, whilst he ran in the Fayha’s constituency. Together they discussed the

1- The first UN envoy after the 1967 war, he played a role in the negotiations between Israel and Egypt.



aspirations of the Kuwaitis and the role of the MP's in responding to these aspirations. Dr. Yacoub remembers Mr. Al-Hassawi as having been very knowledgeable on the issues he was presented with and thus able to meet them with clear proposals. He was driven by the ambition to create a secure environment for Kuwaiti citizens so that they may be safe from future misfortune, thus free to contribute productively as citizens. Dr Yacoub felt that this showed Mr Al-Hassawi's concern reached beyond matters of business and money, for as a well informed and cultured man he showed interest in national and Arab politics.

Dr. Yacoub noticed that due to his involvement in trades and a wide array of businesses, Al-Hassawi had made relationships with many prominent personalities and people of authority in the countries which he had various investments in. This helped him achieve experience in politics and financial and economic matters. During his many years at the Constituent and National assemblies, with involvement in economic life and many other activities of national interest, Al-Hassawi had earned the reputation of being a thoroughly selfless and giving man. Dr Yacoub's actions can be seen nostalgically as part of an era of enlightenment in modern Kuwaiti history.

## **List of Mubarak Al-Hassawi's Proposals in the National Assembly (1971-1974)**

### **1- Economic Proposals:**

- a) To establish the Kuwaiti Economic Development Fund
- b) To establish a real estate bank
- c) To develop customs
- d) To improve the borders services

### **2- Proposals related to the development of human resources:**

- a) To establish a marine academy
- b) To establish an aviation institute
- c) To air condition schools

### **3- Proposals to support the social stability:**

- a) Housing (5 proposals)
- b) Social Security (3 proposals)
- c) Maintenance and development of streets (4 proposals)
- d) Green projects (3 proposals)

### **4- Proposals for administrative and business transactions:**

- a) To collect State revenues
- b) To settle administrative conflicts



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- c) A draft law to regulate civil and business procedures
- d) Amendment of 2 Articles in the Code of Criminal Procedure

### 5- Other proposals:

- a) The Constituencies
- b) Diplomats and their right to vote
- c) Setting the dates for the Juridical Holidays

### 1- Economic Proposals

The proposals made by the late Mubarak Abdul-Aziz Al-Hassawi suggest that he believed that comprehensive plans and programs were required if development projects were to be successful. Therefore a great number of his proposals focused on visions of the future, with an emphasis on pushing for projects that aided economic improvement. Elements that needed to be considered with such proposals included possible sources of funding to build the economy, methods of developing human resources and the importance of implementing laws to manage economic performance and support growth. Policies included:

#### Establishment of the Kuwaiti Economic Development Fund

Through his work in the National Assembly and involvement in economic matters, Mubarak Abdul-Aziz Al-Hassawi realised that a project to support the local economy was necessary; thus he proposed one along with an explanatory note.<sup>(1)</sup>

In his explanatory note Al-Hassawi explained that the Kuwait Fund for Arab Economic Development (created under Act 35, in 1961 and amended with Act 9 in 1963 and Act 64 in 1966) was primarily established to assist Arab states in developing their economies and providing the loans necessary to implement development programs. He explains that this was required as Kuwait didn't have an official institution to finance industrial real estate projects, which contributed to the country's development and general prosperity equivalent to the Arab Fund that specialised in helping Arab States grow their economy. Such institutions work to finance industrial, real estate and agricultural projects, which in turn encourages citizens to contribute to economic development, accelerating the growth of their countries. This is particularly due to the low interest rate offered by the Development Fund, with longer terms and better conditions than commercial banks. From this evidence, Al-Hassawi concludes that after considering the current development plans, it seems appropriate for Kuwait to establish

1- On June 5, 1972 and on June 8, the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs, and he asked to include the proposal on the next session's agenda.



a Kuwaiti Fund for Kuwaiti Economic Development”<sup>(1)</sup>, which he argues would be in the public’s interest both immediately and in the future.

**d) To establish an industrial and real estate bank**

In his explanatory notes Al-Hassawi highlighted the financial needs for an industrial revival and the special financial requirements of construction projects in the country. Given these considerations he suggested that when banks, including the Savings and Credit Bank, do not provide the finances for these causes, the funds needed should be made available by an Industrial and Construction Bank set up by the government. He intended for this bank to offer low interest rates, which would encourage locals to invest in and support the country’s construction growth, thereby advancing industrial projects.

**e) Developing customs**

Mubarak Abdul-Aziz Al-Hassawi was concerned about improving the performance of public institutions; therefore he kept an eye on their activities, so that he could follow up on those which supported the country’s economy. In his written proposal he suggested that the Customs and Ports Authority was an essential public institution and therefore needed constant support, which the country’s economic growth would allow for. He believed this would allow Kuwait to confirm there excellent reputation in trades, relative to the other Gulf States. However, Al-Hassawi explained that keeping this authority under the responsibility of the Ministry of Finance would hinder its development, growth and ability to accommodate new strategies, because of financial and functional constrains imposed on Ministry institutions. Citing evidence for change, Al-Hassawi pointed out that the authority used to be a major source of revenue for the state and suggested that there was a will to establish a Free Trade Zone, to strengthen Kuwaiti status in the Gulf region and expand trading activity in the country. He therefore suggested that the National Assembly made the Customs Authority autonomous, with an independent budget managed by a board; members would be assigned by decree from men of expertise, to assure it the authority to develop this important public utility and to improve it for public benefit, under the supervision of the cabinet.”<sup>(2)</sup>

**f) To improve border services**

Al-Hassawi suggested that because there was as an overwhelming workload for people working at airports and borders during the summer holidays, the National Assembly should encourage the government to

1- It is worth noting that article of the proposed law states that the capital of the fund is 50 million dinars, funded by the national reserve.

2- According to memo number 7/2/48 dated June 5, 1972. On June 7 the head of the assembly referred the proposal to the Committee on Financial and Economic Affairs, and he asked to include the proposal on the next session’s agenda.



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have the Ministry of Interior double the number of workers at these places; allowing for more passport checking and customs employees, along with laborers to load and unload luggage at the airport.”<sup>(1)</sup>

### **2- Proposals regarding the development of human resources**

In a rapidly changing world, we cannot depend solely upon the work of experienced ‘seniority’. We need to renew the expertise available and develop it through training workshops and specialised institutions. The proposals that Mubarak Abdul-Aziz Al-Hassawi presented often reflected his belief that it was necessary to re-educate individuals to cope with new challenges. The development of human resources was one of his priorities as a member of the National Assembly; he made the following notes whilst reviewing the following proposals:

#### **a) To establish a marine academy**

Al-Hassawi noted that since there was a national duty to defend, care for and protect Kuwaiti’s shores and waters, a scientific institute should be established where children can take courses in marine science and technical and military studies. He also suggested that the Assembly called upon the government to establish a Marine Academy, which would be similar to the military and police academies already existing.

#### **b) Establishment of an Institute of Aviation**

After proposing the establishment of the Marine Academy, as a training centre for young people, in 1972, Mubarak Abdul-Aziz Al-Hassawi presented a further proposal concerning his interest in the development of human resources.

After citing the recent progress that had occurred in Kuwait, which led to increasing aviation and maritime activities, Mubarak Abdul-Aziz Al-Hassawi suggested that the Assembly accepted a proposal to establish an aviation institute to fulfil the needs of the Kuwaiti air fleet, represented by Kuwaiti Airways. An aviation institute could supply them with the young, capable personnel they required to support their activities and contribute to their development. Young Kuwaitis could be trained and sent abroad both to study and on technical missions, so that they could serve their country and national airlines.<sup>(2)</sup>

#### **c) Air-conditioning schools**

Mubarak Abdul-Aziz Al-Hassawi was concerned with different aspects of

1- According to memo number 7/1-43 dated 21/4/1971 the head of the assembly referred the proposal to the Committee on Internal Affairs and Defence, and he asked to include the proposal on the next session’s agenda.

2- According to memo number 7/3/4/16 dated 19/12/1973, on 20/12/1973 the head of the assembly referred the proposal to the Committee on Financial and Economic Affairs, and he asked to include the proposal on the next session’s agenda.



education, including the facilitation of buildings in which students can study in an appropriate environment for study. Thus he proposed the following:

Al-Hassawi began by pointing out that their nation had been generous with its citizens and the citizens of the wider Arab world, along with sister countries and friends in their contribution to construction projects. However, he felt that the Kuwaiti children who represented their future were still enduring a heavy burden. The schools they were expected to attend were not air-conditioned, which led to considerable discomfort for the students during the summer months in which they studied. Schools start in September and end in May or June, which mean they are open during hot periods of summer; Ramada would also coincide with these hot months. A-Hassawi pointed out that most private schools in Kuwait were air-conditioned and felt that the government should ensure that all schools were equipped to this standard. He finished by stating his hopes that the Assembly would approve this proposal as an act of mercy to their children.<sup>(1)</sup>

### **3- Proposals in support of social stability:**

The belief that development is in the name of humanistic causes inspires the work of many projects. Social stability depends a lot on the economic and educational improvements arising from development projects. Interest in the improvements within the performances of banks, customs and other similar institutions, is alone not enough to ensure social stability. With the advantage of an abundance of finances, national government should strive to ease the lives of its citizens; although many view citizenship as entailing individual responsibility to support and expand national development, it should be recognised that development is ultimately a collective responsibility where the State becomes a major force of productivity by setting the guidelines.

#### **a) Housing proposals (5)**

After looking at Mubarak Abdul-Aziz Al-Hassawi's housing proposals it is evident that he was in favour simplifying the procedures surrounding ownership, priority housing and housing ownership expenses, thus easing the burden on citizens. He wished to maintain these policies through the following proposals:

##### **- Property registration and documentation:**

Al-Hassawi believed that it would be sensible for the government to adopt the registry system of Bahrain, when dealing with official property deeds.

1- According to memo number 7/3/5/3 dated 23/11/1974 and on 23/11/1974 the head of the assembly referred the proposal to the Committee on Affairs of Education, Culture and Guidance and he asked to include the proposal on the next session's agenda.



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He hoped this policy would ensure the stability of property ownership, prevent the interlocking of people's properties and limit the need for revisions on topographic plans. Bahrain's system requires that a scaled drawing showing the dimensions and perimeter of a property is attached to any deeds before they are issued; this ensures that these drawings are necessary feature of property deeds.<sup>(1)</sup>

### **- Codification of the housing priority system:**

Another housing proposal from Al-Hasswai concerned the distribution of affordable housing, housing coupons and industrial coupons, to suit the needs of citizens with a low-income. He suggested that the government inform the committees assigned to distribute houses, apartments and units to adopt a priority system where all aspects of each application are taken into account to ensure social justice and responding to the real needs of the citizens; this would prevent a first-come-first served system being an obstacle to the just distribution of housing."<sup>(2)</sup>

### **- Allocation of a budget for house maintenance:**

Al-Hassawi recognised the need for the maintenance and extension of low-income properties; he considered the needs of residents that needed to build annexes on their homes to accommodate expanding families. He created a draft law to suit his proposal.<sup>(3)</sup>

### **- Housing appropriation and regulation:**

It came to Al-Hassawi's attention that in the past low-income housing was assigned to citizens in Qadisiyah, Al-Fayha'a and other areas in Kuwait in their owner's name for a price totally differing from the price at the time of his proposal. More than two hundred proprietorships existed in these areas; within a year, asking prices had risen substantially. He therefore urged H.E the Minister to provide him with the facts so that he could aid those he believed to be in a troublesome situation, facing higher housing prices and

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1- According to memo number 7/2/19 dated 7/3/1972 and on 8/3/1972 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs and he asked to include the proposal on the next session's agenda.

2- According to memo number 7/2/51 dated 7/6/1972 the head of the assembly referred the proposal to the Committee on Health, Social Affairs and Labour and he asked to include the proposal on the next session's agenda.

3- According to memo number 3/3/5 dated 7/6/1972 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs and he asked to include the proposal on the next session's agenda. It is worth noting that the proposal included the following points:

- Allocating 3.5 billion to build housing for low-income people, among them houses that were built at the expense of the late, Sheikh Abdullah Al-Salem.

- Part of the above-mentioned sum is spent to cover building additional rooms to the houses of low income families according to their relative expansion.

- The above-mentioned sum is taken from the state's national reserve.



unsuitable houses which were old and too small for expanding families.<sup>(1)</sup>

**- Subsidising the low-income housing:**

Another housing policy, suggested by Al-Hassawi, proposed that the state increase their contribution to the cost of low-income housing from 25% to 40%; thus easing the financial burden of citizens at a time of increased prices.<sup>(2)</sup>

**a) Social Security**

**- Orphanage care:**

During the 1970's the empowerment of government and its stability was considered to be of great importance. Government deputies showed interest in various different sections of society, particularly focusing on social institutions and their financial requirements. The proposals of Mubarak Abdul-Aziz Al-Hassawi MP, is evidence of this way of thinking; among these is a proposal which considers managing the finances of orphanages:

During his proposal Al-Hassawi referred back to a draft law of fifteen articles concerning the management of orphanages, which he had presented in the previous legislative session, accompanied by explanatory notes. Choosing to revisit the subject he attached a revised version of the draft law to this proposal.<sup>(3)</sup>

**- Banks and the implementation of the pension system:**

Retirement systems contribute significantly to the stability of the lives of employees and their families. The system adopted by Kuwaiti banks passed through many stages to reach its present state; in the 1970's however, banks were not obliged to implement this retirement system. Mubarak Abdul-Aziz Al-Hassawi MP found this reason enough to advocate change in his proposal to the Assembly

He proposed that the Assembly should call upon the government to instruct banks to adhere to the retirement system applied to the public sector, as a

1- Regarding this matter, Mubarak Abdul-Aziz Al-Hassawi addressed a question to the Minister of Social Affairs and Labour on 8/10/1973 based on which the head of the parliaments addressed a memo number 11/B/1-4452 to the Minister, to which the Minister Hamad Mubarak Al-Ayar replied with a memo numbered MSAL/35/12192 dated 25/11/1973.

2- Regarding this matter, Mubarak Abdul-Aziz Al-Hassawi addressed a question to the Minister of Social Affairs and Labour on 8/10/1973 based on which the head of the parliaments addressed a memo number 11/B/1-4452 to the Minister, to which the Minister Hamad Mubarak Al-Ayar replied with a memo numbered MSAL/35/12192 dated 25/11/1973.

3- According to memo number 9/1-131 dated 18/3/1971, the information note included, "Safeguarding orphans' money, limitation of succession, their interests and their investments." in addition to establishing "an autonomous department under the jurisdiction of the Cabinet" and "founding an orphanage to orphans who are in need of social aid till they become of age." In 18/3/1971 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs, and he asked to include the proposal on the next session's agenda.



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measure which would encourage people to work in banks and thus benefit the country and its citizens, of whom the most obvious are the Kuwaiti bank employees.<sup>(1)</sup>

### **- Reviewing the Salary Scale for Judges:**

On the 24th November 1973, Mubarak Abdul-Aziz Al-Hassawi along with a few fellow MP's, including Abdulmuttalib Al-Kazimi, Khaled Al-Masoud Al-Fouheid, Abdul-Aziz Fahed Al-Masaed, and Youssef Hashem Al-Rifai, proposed a draft law to review the salary scale for the judges and their deputies.<sup>(2)</sup> The MP's included a list of justifications and outlined the details of the draft law they pledged to support in an attached. The graph demonstrated their intention to increase the salary of the Attorney General to that of the head of the appeal court, reduce the salary difference between each of the steps on the pay scale, explain interferences to protect the status of the whole judicial body, so that it measures up to what is practiced in most other countries and finally to introduce a Deputy Attorney General as a first grade position in the Judicial Salary Scale.

### **b) Maintenance and development of streets:**

Institutions exist within Kuwait to work in support of accident prevention and to investigate arising problems and prevent their escalation; thus limiting material and human loss. Urban societies are responsible for taking care of their suburbs and streets, ensuring the development and preservation of buildings and services. Acting on these responsibilities is an important contribution towards national development, assisted by the supervision of MP's who support development plans through their proposals.

### **- The first proposal<sup>(3)</sup>**

Al-Hassawi proposed to build a suspended bridge over Al-Salmiyah 4th roundabout and another over the roundabout of the sand bricks plant, to reduce traffic and prevent accidents in these areas. After reading the two proposals whilst attending a public utility committee meeting, a representative of the Ministry of Public Works decided to include them in the Ministry's budget for 1968-1969. Al-Hassawi became curious however, over the plans of the Ministry regarding the building of these suspended bridges over the Al-Salmiyah and Sand bricks (plant) roundabouts<sup>(4)</sup>, after

1- According to memo number 17/1-81 dated 18/3/1971 and on 24/3/1971 the head of the assembly referred the proposal to the Committee on Health, Social Affairs and Labour and he asked to include the proposal on the next session's agenda.

2- A 2-page information note was attached to the proposal, in addition to a chart tabling the salary scale of judges and their deputies.

3- According to memo number 18/3/1971 and on 22/3/1971 the head of the assembly addressed the question to the Minister of Public Work asked him to include the proposal on the next session's agenda.

4- On 5/4/1971, the Minister of Public Work replied Hammoud Youssef Al-Nusf's question in memo number 9/4/TM-3769.



the Ministry of Public Works transformed the roundabout in Al-Salmiyah into a cross road with traffic lights.

**- The second proposal:**

The second proposal from Al-Hassawi aimed to address the numerous car accidents caused by potholes in the road. His solution was to ask that the government instruct the Ministry of Public Works to establish a department for immediate road maintenance. The duty of employees would be to regularly monitor the roads for potholes and temporarily fix them to prevent accidents, rather than waiting for regular maintenance.”<sup>(1)</sup>

**- The third proposal:**

The growth of the number of cars of different sizes meant that, regardless of how wide they were, the roads were unable to accommodate the expansion in traffic. Al-Hassawi recognised the need to come up with a solution to this problem and ensure that traffic flow would still be manageable in ten years’ time. Statistics from the traffic department, the specialized department in the municipalities and the Ministry of Public Works supported the building of tunnels and bridges in certain locations as a means through which to manage traffic effectively and reduce accidents. Recognising this, Al-Hassawi proposed calling upon the Government to consider building tunnels and bridges in congested areas of the main regions of Kuwait and accelerating the process of transforming the roundabouts into cross-roads with traffic lights.<sup>(2)</sup>

**- The fourth proposal:**

Al-Hassawi recognised the benefits of collecting rain water by building dams and reservoirs, as this would protect industrial and urban buildings from floods, especially in areas where rain water gathers abundantly and be useful for irrigation, agriculture and building artificial ponds. Therefore, he proposed that the Government investigate into building dams and reservoirs for rain water in areas where experts advised the above benefits would apply.<sup>(3)</sup>

**c) Greening projects:**

Mubarak Abdul-Aziz Al-Hassawi presented a series of proposals on greening in different regions of Kuwait, which were as follows:

**- The first proposal:**

1- According to memo number 7/1/-42 dated 21/4/1971 and on 22/4/1971 the head of the assembly referred the proposal to the Committee on Public Utilities and he asked to include the proposal on the next session’s agenda.

2- According to memo number 7/2/7 dated 18/3/1971 and on 3/1/1972 and on 20/1/1972 the head of the assembly referred the proposal to the Committee on Public Utilities and he asked to include the proposal on the next session’s agenda.

3- According to memo number 7/3/5/2 dated 10/11/1971 and on 16/11/1974 the head of the assembly referred the proposal to the Committee on Public Utilities and he asked to include the proposal on the next session’s agenda.



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He proposed that the landscaping and maintenance of parks in the residential areas would contribute to the prosperity of the country; citing the present availability of water, he proposed that the Assembly call upon the Government to accelerate the work on public parks, planting trees within all residential areas, focusing in particular on the new ones.<sup>(1)</sup>

### - The second proposal:

Regulatory decisions in the municipality led to wide areas being left on the sides of the roads as a safety measure; Al-Hassawi proposed that since most of these areas needed attention and landscaping, the Assembly should call upon the Government to ask the respective bodies in the Ministry on Public Works and the Municipality to attend to them, transferring them into appropriate parks and gardens. He believed this would bring these areas up to date with progress elsewhere in the country and contribute to highlighting the good side of their nation.<sup>(2)</sup>

### - The third proposal:

The third proposal from Al-Hassawi concerned the acceleration of a project to build a park in the area between the Al-Qadisiyah and Al-Naqra, which was urgently needed by local citizens. At this time the land was being used to accommodate warehouses for the Ministry of Electricity and Water, to be used for the development of this public park; however Al-Hassawi felt that the Government ought to expedite the completion of this project.<sup>(3)</sup>

## 4- Proposals for the administrative and business transactions

### a) To collect the State revenues:

Article 151 of the Constitution stipulates that a law should be issued to an auditing bureau, established in accordance with it, to help both the Government and National Assembly in controlling the collection of State revenues. Article 363 of the Trade Act stipulates that State taxes and fees should be collected within the three years after their due date and fees of judicial proceedings within the three years after the end of a trial. Al-Hassawi therefore proposed that the Assembly called upon the Government to instruct the respected Ministries responsible for collecting State taxes and various other fees, to submit ledgers showing the accrued sums of due taxes and fees exceeding the three year collection period,

1- According to memo number 7/2/18 dated 7/3/1972 and on 8/3/1972 the head of the assembly referred the proposal to the Committee Public Utilities and he asked to include the proposal on the next session's agenda.

2- According to memo number 7/2/21 dated 7/3/1972 the head of the assembly referred the proposal to the Committee Public Utilities and he asked to include the proposal on the next session's agenda.

3- According to memo number 7/3/3/45 dated 9/1/1973 the proposal was submitted by Mubarak Abdul-Aziz Al-Hassawi along with two of his colleagues, MP Suleiman Al-Dweykh and MP Ali Al-Fadala.



whilst citing reasons for the delays.

**b) Settlement of administrative conflicts**

Mubarak Abdul-Aziz Al-Hassawi presented a draft law<sup>(1)</sup> to amend Article 2 of the Emiri Decree No. 19 of 1959, regarding the regulation of cases, and in his explanatory note he noted that he was presenting a draft law, attached to Article 169 of the Constitution, to allow the Kulya Court (The Court of First Instance) to adjudicate in the administrative disputes.

Al-Hassawi proposed several amendments. He proposed that Article II of the Emiri Decree No. 19 of 1959 was amended so that it stated that the court had no jurisdictions to implement acts of sovereignty but that it could adjudicate in civil and commercial disputes occurring between individuals and the State. The article continues to explain that the Kulya Court has the jurisdictions to adjudicate in administrative disputes that may occur between individuals and the State and has the mandate to overrule and order compensatory damages in respect to administrative decisions that are contrary to the laws.

**c) a draft law to regulate the civil and business procedures**

On the 2nd March 1960, the Emiri Decree No.6, regarding Civil and Commercial Procedures was issued. And On the 3rd January 1961, the Code of Commerce No.2 of 1961 was issued. A general provision was stated in Article I, limiting its power to businesses and the actions concerning them, even if those involved are not businessmen. Because of these limitations it was necessary to issue a Civil Code to deal with civil procedures and settle civil cases. Therefore, Hasswai proposed that the Assembly called upon the Government to accelerate the development of a draft civil law, taking into account the local culture and customs that are socially practiced.”<sup>(2)</sup>

**d) Amendment of 2 Articles in the Code of Criminal Procedure**

This proposal made by MP Mubarak Abdul-Aziz Al-Hassawi was related to the Law of Procedures.<sup>(3)</sup> It concerns the amendment of Articles 245 and 246, of Criminal Law and Procedures No. 17, 1960 to that which follows:

Article 245 (amended): Legally, a convicted person can reinstate their civil rights after completing their sentence, or if they are pardoned due to legal

1- According to memo number 9/1-126, dated 17/3/1971 and on 24/3/1971 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs, and he asked to include the proposal on the next session's agenda.

2- According to memo number 7/1-24 dated 18/3/1971 and on 28/3/1971 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs, and he asked to include the proposal on the next session's agenda.

3- According to memo number 9/1-127 dated 17/3/1971 and on 25/3/1971 the head of the assembly referred the proposal to the Committee on Legislative and Legal Affairs, and he asked to include the proposal on the next session's agenda.



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limitations. The rehabilitation time required for a criminal is three years, which may also come with a fine of 250 Dinars; with five-year sentences if the crime justifies more than that.

Articled 246 (amended): The Supreme Court may decide to pardon a convict at their request, when the following conditions are met:

- 1) The sentence has been carried out, the convict has been pardoned, or they have been freed from previous restrictions.
- 2) For sentences that are longer than three years, with a fine of 225 Dinars: one year needs to have passed since the conviction, or they must have been pardoned or freed from previous restrictions; only six months need to have passed for sentences less than this.
- 3) The convict has improved his conduct.

### 5- Other proposals:

#### a) The Constituencies

It was suggested by Al-Hassawi that there should be wider voting participation in elections where citizens choose their representatives in the National Assembly. He also proposed that the country be divided in 25 constituencies as the populated areas in Kuwait are large and cannot be represented effectively as entire regions. Each constituency would elect two representatives, allowing the different needs of all the constituencies to be heard at the National assembly.

#### b) The Diplomats and their right to vote

Al-Hassawi felt that the policy preventing diplomats from choosing their representatives in the National Assembly and in the Municipalities should be reversed as the Diplomatic Body in Kuwait constituted a good selection of cultivated and educated Kuwaitis who should be entitled to vote. Al-Hassawi therefore proposed to the Assembly that they should call upon the government to allow the members of the Kuwaiti Diplomatic Body abroad to participate in these elections and vote in the corresponding embassies and consulates.

#### c) Setting the dates for the Juridical Holidays

Al-Hassawi made it aware that although the activities of the courts appeared to continue in the summer season, in reality most of the judicial activities were on hold and trials were postponed due to the fact that many judges and employees took their annual vacation during this period. Therefore, he proposed that the Assembly called upon the Government to set the Juridical Holidays in the summer season.



## CHAPTER 5

# The Real Estate Realm





## First: The Founding Steps

Mubarak Abdul-Aziz Al-Hassawi was not a typical businessman. He was a self-made man from humble origins; he began graced with neither financial nor in real estate assets. He started off at the very bottom, before eventually skyrocketing to enormous amounts of property and wealth. Rising from obscurity, he earned heroic status, forging for himself a life that deserves to be shared as a source of inspiration to people throughout the world. Al-Hassawi's shift in fortune came rather suddenly, as he seemed to defy the restrictions of time and reality. Exceeding the achievements of most men, he attracted the attention of many, standing out as unique not only for his huge potential and scope of ambition but also for his individual business style. Through his hard work, aspirations and constant activity he became a well-known personality in the real estate realm in Kuwait, success which later spread first to the Gulf countries, then the Arab countries before reaching all the way to Germany, Britain, Spain and others.

Al-Hassawi, was a man who liked a challenge, not relying on chance, he took control of the direction in which his life would lead him. Many benefited from him, for he made strong relationships with many he encountered on the peer. His friends and acquaintances supported him through the different experiences he faced during his professional life, delighting in his success. It may have been whilst working in the port that he set his sights to what lay beyond the seas; viewing incoming and outgoing boats stirred him to break free from the shackles of his day-to-day existence and travel in search of his dreams.

The port was a fertile ground for networking, ensuring Mubarak Abdul-Aziz Al-Hassawi a vast number of relations; he communicated with many businessmen, meeting repeatedly to discuss problems concerning work and how one earns their living. Among them was Abdullatif Abdullah Hajji Al-Shmeis who met the late Al-Hassawi in the 1950's whilst working at the port exporting goods to Iran. He initially got acquainted with his brother Shemlan Al-Hassawi but later met Mubarak and developed a friendship that was enjoyed both at work and socially, as they both enjoyed hunting together as a hobby.



## The Self-Made Man

Mr. Abdullatif Abdullah Hajji Al-Shmaiss spoke of renewed means of income in that period, the real estate market boom and the opulent style that started to manifest in Kuwaiti social life. He explained that in the late 1950's and early 1960's, he stopped exporting tea, sugar and cigarettes to Iran and moved on to import films for television. He ceased to see the late Al-Hassawi after 1953, as he no longer went on hunting trips for he became absorbed in real estate. However he kept up to date on his news and successes; he learnt that Al-Hassawi had gained financial collateral, which was necessary as the funds he had as an employee were insignificant. After this his persistence and self-determination meant that he excelled in real estate.

In an interview Mashari Jassem Al-Anjary MP cited his friendship with Al-Hassawi as having started in the late 1940's or early 1950's. His father Jassem was older than Mubarak Al-Hassawi and was among the first to work for the government, working predominately at customs and export.

Mashari Jassem Al-Anjary recollected that his father had probably started work in 1934, a year in which Kuwait endured heavy rainfall. Mubarak Al-Hassawi was in charge of port storage at the time when Mohammed Qabazard became Director General and there was a large number working with them. Among them were, Hammoud Al-Anjary, Ahmed Al-Saraawy, Abdelsalam Sheaib, Mubarak Al-Hamad, and Mohammed Al-Badr. Mashari Jassem Al-Anjary's first visited Egypt, Lebanon and Syria in 1954, as a child accompanying his father on a trip along with Mubarak Al-Hassawi and Abdelmohsen Hamad Al-Marzouq. He remembered, that when entering Cairo Airport, his father had pointed out an official portrait of President Mohammed Najib, which hung on a wall. Up until then the British were still in Egypt, particularly in the Suez region, which was one of the places visited. Whilst in Cairo they stayed at the International Hotel, in the vicinity of Suleiman Basha Street and the Radio Cinema. Following this, they travelled to Lebanon and stayed at the Mina House Hotel. They also visited Syria for a couple of days, before returning to Lebanon. This was all in the first year. In the following year, 1952, Mubarak Al-Hassawi brought along his wife, Umm Abdul-Aziz and their daughter Fawzia. Mashari Jassem Al-Anjary's father also took him along with his sister, mother and uncle; the latter being almost the same age as him. During that year both families stayed together in a two-storey house on 26th July Street. The time together gave Umm Abdul-Aziz and Umm Mashari beca, Mashari Jassem Al-Anjary's mother, the opportunity to become very good friends; their relationship was perhaps stronger than that between Al-Hassawi and Al-Anjary's father<sup>(1)</sup>.



Whilst traveling opened new doors for Mubarak Abdul-Aziz Al-Hassawi, who started investing outside Kuwait, becoming more adventurous in the world of real estate, it was the memories of his family trips encouraged him to take the first vital steps in this direction. Abdul-Rahman Dreyameeh travelled with the late Al-Hassawi to Alexandria in 1957, when he was sent on a training session at Egyptian ports. They travelled to Damascus on board a Falcon aircraft with four propellers, which belonged to Pan Arab Travels. Once there they took a taxi to Beirut, where they handed over all their Rupees (the local currency of Kuwait at the time) to the Rashed Exchange as they had to transfer the money to Bank of Egypt. Following this, they flew to Egypt and stayed in Cairo for two weeks, during which they visited a museum. After their fortnight's stay they travelled over night to Alexandria, which the late Al-Hassawi particularly liked for its fresh air and localisation on the coast. Life was cheap in Egypt, ten Egyptian Pounds was enough for a hotel room and it was Mubarak Al-Hassawi who was footing the bills. Abdul-Rahman Dreyameeh explained that Al-Hassawi bought a big plot of land in Kuwait that year, with Saud Bouqna as the broker; he roughly estimated that it was around 6 "anat"<sup>(1)</sup> per foot or yard or meter. However, the property was big and so paying for it all worried Mubarak Al-Hassawi. The money that Al-Hassawi was required to borrow for this property troubled him whilst he was in Egypt. After a while his uncle sent him a telegram whilst he was still in Alexandria, informing him that it was evaluated at 192 fils per unit if he wanted to sell it. However, Mubarak informed his uncle that he did not wish to sell; this was one of the advantageous purchases that marked the onset of his work in real estate.

## The First Property

Mr. Ahmad Zaid Al-Sarhan recalled Mubarak Al-Hassawi's early pursuit of property development. He explained that since he was a customs employee he would think of properties and real estate, for the simple reason that real estate prices were always going up, never down and with the expansion of the country the population was increasing thus property was desirable. Al-Sarhan praised Al-Hassawi's sound way of thinking. The reasons to why he gave up a successful career importing and exporting, where he was well known by both the port people and market merchants, to trade in the real estate remains unknown. It is possible that his self-confidence lead him to this risk taking. Or perhaps his love of property, which he saw as a safety net, encouraged his to give up a job where his assets were in paper money. Whether his success in real estate was based on his wise decision making or simply fortunate timing is also unknown.

1- Every 16 'anat' = 75 fils



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There are many questions surrounding Al-Hassawi's experience in real estate and the reasons behind his flourishing in this field. Those who knew him shared their experiences of a man who achieved what others could not, in an attempt to unearth the truth and reveal the secrets behind his success.

Mubarak Al-Hassawi's nephew, Mr. Ibrahim Ali Al-Muhaini, spoke of the support that influenced his uncle to quit trade and embark on a life in property. He explained that Mubarak Abdul-Aziz Al-Hassawi was apprentice to Abdullah Al-Othman, a property owner, who considered Al-Hassawi as his son and referred to him as such. He and Youssef Al-Fleej helped Al-Hassawi buy his first property in Hawalli, at the price of fifty thousand Rupees, a sum which Mubarak Al-Hassawi could not afford. Al-Hassawi had to mortgage his house in Freej Saud to Youssef Al-Fleej, in order to raise some of the funds. The remaining funds came from Abdullah Al-Othman. After about two weeks prices rose and he sold that land for 100,000 Rupees, which meant he could pay off his debt and free his mortgage. This was Mubarak Al-Hassawi's first experience in real estate, his new occupation. Following his initial success he set off to buy more property in Hawalli. He divided up his properties and would sell Kuwaitis 6 or 7 units, seeking payment after construction. Mr. Ibrahim Ali Al-Muhaini thought the late Al-Hassawi to permissive as he would allow Abou Mahmoud, his agent and Al-Muhaini's brother, to leave the property at the disposal of whoever bought it, so they could build on it and not have to pay until after construction. Once the buildings were constructed, Al-Hassawi would offer them the free choice of either selling or leasing their property, he would which ever decision they made. He would also offer subsidies to help manage the properties; Al-Muhaini praised Al-Hassawi's loyalty and his ability to recognise it in others.

Mr. Mohamad Hussein Al-Shatti remembered the early transactions made by Al-Hassawi, which he witnessed whilst working in the shop where Al-Hassawi worked as a port clerk. He was more successful in property that he was working for his father. Al-Hassawi would frequently buy properties and have them sold soon after. Eventually he progressed onto bigger projects. Al-Hassawi became reputable in his field of work, indeed many of the properties the Al-Sabah family owned were entrusted only to Mubarak Al-Hassawi. He earned this privilege as he was a man of his word and both truthful and trustworthy in his work.

Mr. Issa Abdullah Al-Othman cited himself and a few friends, Al-Hassawi included, as the wise men who knew that property prices would soar after the oil boom and that there would be money to be made as a result. Al-Othman asked Al-Hassawi why he bought property in remote places and he answered that if he didn't see to such business it would be left for his children. According to Mr. Abbas Habib Munawer, Al-Hassawi had once said



that real estate sickens but never dies. And Mr. Shaker Mahmoud Maddouh spoke of Al-Hassawi's adoration for property, as an area of work which he enjoyed like no other, becoming somewhat like an addiction for him.

## Second: Entering the market

Often first steps can be the hardest and indeed the first million can be the hardest million to make, after which things become easier as the pathway for progress is cleared, with prosperity waiting at the end. Mr. Ibrahim Al-Muhaini spoke of Mubarak Al-Hassawi's progress in property. He explained that in the 1960's he bought properties in Jleeb Al-Shyoukh, which cost him eight million dinars, of which four million he paid, promising the rest at registration. He relied on loans from the banks that trusted him. Al-Muhaini also commented on how Mubarak Al-Hassawi's process of selling real estate would benefit those he worked with. Al-Hassawi would offer them each a unit that they could sell at their own digression, according to their shrewdness, thus earning themselves a commission. Some sold at 5000 others at 10,000 with some reaching 80,000 and more. Al-Hassawi was resourceful in selling real estate and at the same time he helping those who were around him. He also divided property in Farwaniah with Abbas Habib Munawer, which he would then sell for him. As there was no construction they could straight ahead with to marketing the units, which they did from a tent, at 1200 or 1500 dinars each. Soon after, prices began to soar. The last transaction he made was at the 6th roundabout, which sold at 17million dinars. Al-Muhaini also explained that the late Al-Hassawi bought a property in Abou Fatira, at 100 fils per foot, which later reached 9 dinars and sold part of it. He went on to explain the discrepancy in value, claiming that it had nothing to do with nature, but was due to Al-Hassawi's reputation in the market, which meant that people trusted his choices. Al-Muhaini remembered Mr. Abdullatif Al-Sarraf had suggested buying units in Al-Surra and after being given the green light for half the units by Mubarak Al-Hassawi, he sold them on credit for 2 million dinars. Indeed, Al-Hassawi's reputation meant that people were willing to buy properties from him at a greater expense than elsewhere, simply because they could trust him. He was certainly an authority; Mr. Mohsen Ahmad Al-Amoudy recognised that people would follow his friend wherever he bought property, assuming that if the Sheikh had bought there there must be something in it.

Mr. Al-Amoudy considered Mubarak Al-Hassawi to be a worldwide authority in the world of real estate, offering others much to learn from. His trust in God never prevented him from studying the property before buying it for his faith was supported by knowledge and experience. A property he bought in the eastern part of the KSA carries his name to date; it is called



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Al-Mubarakia, after a type of investment named after to him, of which he was a pioneer. He also executed the same idea in Jeddah. Mr. Al-Amoudy thought him to be truly far-sighted and intelligent, whilst boasting an unmatched knack at choosing places to purchase.

Despite his seemingly effortless ability at picking the right properties, Al-Hassawi still worked hard consulting with people, making investigations and calculations. One of the late Al-Hassawi's friends in the KSA, Mr. Tarek Abdullah Ibrahim Al-Haddab, confirmed that he used to consult with those around him. He explained that on one occasion Al-Hassawi contacted one of his consultants concerning a deal he was considering, followed by another three advisors, who all gave him negative responses. However, he trusted in God and closed the deal. Al-Haddab had wondered why he had even bothered asking the consultants. Al-Hassawi explained that he only consulted them lest there was an issue he had overlooked after looking over all the data, but he had seen in the first place that the property had a future. His gut feeling was right. Mr. Daud Salman Zerah,<sup>(1)</sup> the London Office CFO, explained that Mubarak Al-Hassawi was easy to sell to once he was convinced that a property was worth the risk, even if it looked difficult to sell. However, he was a difficult seller as once he decided on a price he would not let it go.

Al-Hassawi continued in real estate and by the late 1950's things started running smoothly for him as he established himself as a major player in the market. His investments spread all over Kuwait and into other countries. During this period Al-Hassawi met several personalities, including Mr. Abdul-Halim Al-Aasar, who started his professional life as an engineer in Kuwait, before moving to construction in the 1960's. He met several locals including the late Mubarak Abdul-Aziz Al-Hassawi who was a notable influence in his life. Mr. Al-Aasar remembered reaching Kuwait in 1957 and meeting Mubarak Abdul-Aziz Al-Hassawi a year later while working as an engineer. At this time, the number of engineers in Kuwait was limited, which was also the case with engineering companies, their number not exceeding four or five. Opening an engineering office required nothing but a permit from National Security, as this was before the city to charge and demanded administrative planning took place. Mr. Al-Aasar first met Al-Hassawi at his office in Customs and Ports; which consisted merely of "Shibrah"<sup>(2)</sup> huts along the coast and in close proximity to today's Qasr

1- Iraqi banking expert. He worked at Al-Rafidayn Bank since 1942. He was promoted to Deputy General Manager and then General Manager of the bank. He then became Chairman of the Administrative Board at the Al-Tijari Bank in Iraq. He joined the Hassawi group office in London in 15/1/1980 presiding all accountants and as well as banking affairs and relations with other banks.

2- A building structure consisting of concrete reinforced by wood and steel used reinforced without using bricks known as the "Kirby".



Al-Seif. Al-Hassawi's occupied a simple desk in a corner. Al-Hassawi welcomed Mr. Al-Aasar and offered him a seat by his side; he remembered that there had been no one else present at the time. They went ahead and discussed the project and Mr. Al-Aasar learnt what he was to do. This meeting was enough for the two men to learn about the other's way of doing business and it marked the beginning of a friendship which lasted from 1958 up until Al-Hassawi's death. Mr. Al-Aasar thought him to be a great master as despite not being a university graduate he always delivered his message with intelligence and clarity. He explained how Al-Hassawi knew how to talk to elementary, middle, secondary and university students, for he cared for the young and old alike; both offering himself to and learning from both just the same. He also described his friend as a good listener, with a manner that meant he was able to see eye to eye with people from any social class. Whilst Mr. Al-Aasar visited his office, Al-Hassawi would talk with him whilst talking simultaneously with several others on the phone, as he never minded answering more than one call or question at any one time. In their meetings they agreed to construct a building for Al-Hassawi, likely the first he ever built. Mr. Al-Aasar thought it was probably the property he bought from Abdullah Al-Othman on credit. The construction contained residential units and shops and was located in Hawalli, at the end of Abdullah Al-Othman Street, in the middle of the desert, before the region came more densely inhabited as it is today. Upon the completion of the structure Al-Hassawi was unable to pay the contractor in full, as he was still a customs employee with his salary as his only income. It was however manageable for Mr. Al-Aasar as he was able to gather the material needed from the market, provided that he was able to take advantage of deferred payment. The two men agreed that Al-Hassawi could pay the sum over two months. He sold the property making good money before moving on to similar constructions in Al-Salmiya and investment buildings in Jleeb Al-Shuyoukh. Between 1960 and 1966, it was fashionable for people to build houses and shops for their own use, but Mubarak Al-Hassawi was among the few in construction with the intention of selling.

Mr. Al-Aasar spoke about how working with Mubarak Abdul-Aziz Al-Hassawi gave him the opportunity to learn about his way of dealing with finances, believing that beyond his sweet talk, the real man could be seen through his business transactions. He said that Mubarak Al-Hassawi proved that he was committed to others; this was supported by the fact that he never abused their friendship to get free service and always paid Al-Aasar in full, whilst being mindful of all the details, even those which were non-contractual. In his experience of his friend, Al-Hassawi never denied anyone their right or due. Mr. Al-Aasar thus fairly concludes that Al-Hassawi didn't attain his position through money but due to his good



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reputation; as despite his fortune, he remained modest and never sacrificed his morals for financial gain. Al-Aasar also described how Al-Hassawi would lend a helping hand to his friends and acquaintances, remaining forever faithful and never acting in revenge, regardless of how he was treated; thus the friends he met both socially and at work would often visit him and remained forever loyal. Mr. Al-Aasar referred to other constructions Al-Hassawi had supervised in Jleeb Al-Shyookh, later known as the Al-Hassawi area. Mubarak Al-Hassawi owned two properties in Jleeb Al-Shyookh, which provided financial stability and formed the basis of his life in the real estate profession. Between 1963 and 1964 he bought a plot of land from Sabah Al-Nasser's children; which, Al-Aasar prepared the documents for before closing the deal. Al-Hassawi also bought another plot of land from Abdul-Aziz Saud Al-Sabah's children which bordered the airport, on Al-Ardiya's outskirts. As the city took over the apportioning project, Mubarak Al-Hassawi chose Mr. Al-Aasar to supervise the partition of his property who therefore worked to ensure it was physically distinctive. Afterwards, the property was marketed and sold. Housing was erected in the area and Bedouins moved into these houses which were built according to Arab tradition with the city's permission. In the early 1980's, Mr. Al-Aasar supervised building the main headquarters of Al-Hassawi company, pulling down the original, as well as supervising building on a mosque in Messilah which was enlarged to accommodate the increasing number of prayers.

### Grabbing Opportunities

Mr. Abdulhaleem spoke of his many experiences working with Mubarak Abdul-Aziz Al-Hassawi, whose projects he described as being characterised with daring audacity; this meant that Gulf merchants were keen to expose their vast lands to him, bearing in mind his seemingly fearless enthusiasm to purchase huge plots. As a self-made man Mubarak Al-Hassawi never depended on others to help him make decisions and instead was decisive in seizing opportunities, with a tendency to close deals on the spot without any hesitation. Mr. Abdulhaleem found that he would often give him his answer before he'd had a chance to sit down, whilst many others would ask to come back the next day after studying the deal, thus often losing out on opportunities. He outdid many known to Abdulhaleem, due to his bravery and dependence on his own judgement. Working in real estate raised Al-Hassawi's awareness of need for expertise and the importance of seizing opportunities and this encouraged him to barter; a skill for which the late businessman Musaad Al-Saleh was known, but at which Mubarak Al-Hassawi was more courageous. He would exchange buildings for land whilst assuring the benefit of both parties. He was also interested in buying old houses so that he could rebuild or renovate them before selling them



on. His expert dealing in the real estate profession meant that he could leave for London in the early 1960's with a modest sum in his pockets. Between 1964 and 1965, he was among the first Kuwaitis who were able to benefit from property sold in London's auction houses. Abdulhaleem accounted how he would buy properties in London to renovate or reconstruct, which provided him with the opportunity to meet other businessmen from the KSA and the UAE who were in the city; often these people chose him to market their own property, which played a big role in Al-Hassawi's future.

### **Third: The expansion of the market**

Following Kuwait gaining independence in June 1961, there were increased efforts to further enhance social, economic and political stability in the country. Sheikh Abdullah Al-Salem Al-Sabah encouraged the growth of real estate activity, which in turn supported the construction, residential and tourist industries, along with commercial projects. In this transition period, Mubarak Abdul-Aziz Al-Hassawi emerged as one of the initiators of progress, with his decisive nature and ability to take advantage of opportunities guaranteeing his personal success. However, he always remembered to involve his friends so that they could together make a lasting impact on Kuwaiti history.

### **Jleeb Al-Shuyoukh**

Mr. Mohamad Hussein Al-Shatti met Mubarak Abdul-Aziz through the real estate, after resigning from his post in the Municipality in November 1961. He remembered Al-Hassawi's situation before his real estate projects had expanded. They would meet for lunch at Al-Hassawi's ranches in Al-Fintas or Abu Fatira, and walk together for three to four hours. Al-Shatti saw Al-Hassawi as someone who wanted the good for everyone, remembering that he had bought property in Lebanon, opened a Diwaniya and a parlour and encouraged all his friends to buy apartments there, whilst helping them with paying their installments. At this time, buying property in Lebanon was like doing so in Switzerland. Mubarak Abdul-Aziz Al-Hassawi's love of trade meant that he became known as one of the four "Kuwait Bourse" along with Yahya Al-Ayoub, Abbas Agha and Mashari Jassem Al-Anjary. Mr. Al-Shatti noted Mubarak Al-Hassawi's development in the real estate, remembering how he started off, in an office at the front of the Block Souk, behind today's Central Bank, with his business expanding and being recorded as a success in the first review of the Hawalli area, marking the onset of a real estate rush in this region. Al-Shatti remembered one occasion when he was with Al-Hassawi in his office in the Blocs, when a man called Mubarak Al-Hosm, a police officer and a brother



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to the sheikh's sons, (surely then his son also?) came from Al-Salmiya to invite Mubarak Al-Hassawi to lunch at H.H. Sheikh Abdul-Aziz Saud Al-Sabah's palace. Mr. Mohamad Hussein Al-Shatti accompanied Mubarak Al-Hassawi to the palace, both in the knowledge that His Highness owned vast amounts of property. After lunch Al-Hassawi met with H.H. Sheikh Abdul-Aziz Saud Al-Sabah in one of the wings, where they entered into a discussion which lasted quite a few hours. He then returned home to Al-Shweikh and asked Al-Shatti to send for someone to take care of the well at his house in Al-Fintas. Al-Shatti went to the late Faraj Bin Saad Al-Faraj, aka Saeed Al-Abjal, controller for the area between Al-Fintas and Abu Halifawho, who promised him he would send well diggers, known as Ahl-Ulqulban in Kuwait, to do the work needed. That afternoon, he met with the late Mubarak Al-Hassawi, who surprised him by telling him that he had bought property from Sheikh Abdul-Aziz Saud Al-Sabah, land that extended from the airport (which is now the Al-Dajeej area), to Al-Farwania, where the Arbid Buildings and bridges south of Jleeb Al-Shuyoukh are found. The Al-Shuyoukh, including the Al-Abbasia and Al-Hassawi areas, was rather different than it is today and Al-Shatti found it difficult to come to terms with the idea that Al-Hassawi had bought property in an area that was nothing but desert and thus completely void of roads. He also thought that it would be difficult communicating with the inhabitants – owners of huts, which stood five metres apart, who would be unwilling to leave. And yet Mubarak Al-Hassawi was courageous enough to close a deal, buying land in the area of Qusor, which including 2500 units at 10000 rupees each (750 dinars). When he bought this land in was not well valued cherished, avoided by all but hunters and known by people as the area of Umm Al-Dhabban, due to the number of dabb lizards in it. It was therefore clear that this area should not be bought without serious consideration. Al-Shatti advised Al-Hassawi that he could not do much about this area and that he should look for someone else to help him, preferably a Bedouin who knew how to deal with his people and could persuade the hut owners to leave the area.

Originally the men had considered giving the task to Abbas Habib Munawer, but he was busy, so they asked his brother who was a friend of Al-Shatti, to take it on instead.<sup>(1)</sup> He had already retired but joining this project would provide him with a source of income.<sup>(2)</sup> Initially he was hesitant in making a decision as he believed it would not be easy dealing

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1- Here comes Mr. Mohamad Hussein Al Shatti's comment on Abbas Munawer's preoccupation, "The man used to work day and night, and I believe this was the result of his being active in Al-Matabba neighbourhood where he frequented the calkers who mastered the calking process of woods for ship building."

2- Mr. Mohamad Hussein Al Shatti mentioned the proverb saying, "God give unto me and from me to others."



with the inhabitant of the huts who he described as his own people, most of whom were souk guardians, police members and police officers in general security. However, Mr. Mohamad Hussein Al-Shatti made it clear that they would be offering the work to Issa and Rabih Al-Noumis if he didn't take it. He went on to explain that they would not be evicting people but instead building residential areas in which they can live. They planned to start with a relatively compact area, building two units at a time, with twelve to each block.<sup>(1)</sup>

Following this discussion, Mubarak Al-Hassawi spoke to Abbas Habib Munawar, who was also hesitant, asking for some time to talk to his father and uncle. They had two problems: the first was persuading the people to leave their huts and the second was persuading the city people to leave the area adjacent to the souk and taxi stations and move to an undesirable area of desert that suffered from sandstorms and rodents.<sup>(2)</sup> More time was required before a decision could be made and Al-Shatti met with Abbas Habib Munawar again, trying to persuade him that this project would provide him with a good source of income and that he was the favoured choice of Mubarak Al-Hassawi, as a friend of his from his days at the port. For a month, the men met almost daily in Abbas Habib's house (near the house of the Al-Shalfas and Al-Bazalis<sup>(3)</sup>) and they talked to his father, Mr. Habib Munawar, who was equally hesitant. The government had valued the latter's house in Al-Farwaniya at 200000 and he feared that the deal he had made might go down the drain if he ventured into buying land in Jleeb Al-Shuyoukh.<sup>(4)</sup> However, Mubarak Al-Hassawi convinced him that he was dealing with the matter himself and that the sale will be in installments of units measuring five-hundred square metres. Back in those days, the land could be used for the workers' residence or the like. After coming round to Al-Hassawi's proposal, Mr. Abbas Habib Munawar was able to convince his siblings and uncles. They each bought a five-hundred-square metre plot, whilst only paying twenty dinars in advance. Abbas Habib Munawar therefore became known in Al-Farwania and Jleeb Al-Shuyoukh, as the first Kuwaiti to sell in installments. The process of selling in units continued and people benefited from these units, which were not necessarily taken for residence but for farming and keeping cattle. The area now looked like a town and Abbas Habib Munawar moved there from his house in Al-Farwania and became the first to build a bakery and shops spanning over three blocks in size. Al-Shatti remembered that

1- Here the unit means the plot of land.

2- In the past, Al-Safat square in Kuwait City was a business center and a taxi station, a necessity for transportation as Kuwait City expanded and governmental offices spread across it.

3- Here he means the Al-Shalfa and Al-Bazali families.

4- During the period in which houses were appraised and been bought by the state.



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whilst Abbas Habib Munawer was still building the second block, a few women from the Al-Rashayeda Tribe came to buy land, and upon being asked to suggest a name for the area, one of them answered Al-Abbasia, in honour of Abbas Habib Munawer and hence the name for the area was decided.

The area soon expanded thanks to the city's cooperation in issuing the necessary permits. Abbas Habib Munawer worked on connecting electricity, approaching the Minsiter of Electricity. Roads were built. The Al-Hassawi area was established soon after the hut people had left the area and taken up residence in the units, for which they paid ten dinars per month. Mr. Abbas Habibi Munawer explained that some of them owned property in Al-Abbasia as Mubarak Al-Hassawi gave them a slip that enabled them to get their units without down payment. Thus the Al-Ashish (the hut area) was vacated and could now be easily burnt down. The challenges that the city had faced in planning for this area were overcome due to Mubarak Al-Hassawi, with the help of Abbas Habibi Munawer, who offered their experience.

### Al-Hassawi Area

Mr. Al-Shatti explained that the Al-Hassawi area was among the second section of land that Mubarak Al-Hassawi bought through the deal with Sheikh Abdul-Aziz Saud Al-Sabah. The land was initially owned by Sheikh Salem Al-Ali, for whom Mr. Khalifa Al-Shamri worked as a controller in Jleeb Al-Shuyoukh. Mr. Al-Shamri suggested the name for the area and despite the late Al-Hasaswi's reluctance, Al-Shamri continued to add the name of Al-Hassawi on shop and restaurant signs. The area flourished and Mr. Abbas Habib Munawer himself bought, built and sold property there.

Mr. Al-Shatti moved on from discussing the Al-Abbasia and Al-Hassawi areas to discuss what is called the "Real Estate Bourse". He explained that Mubarak Al-Hassawi was the first, along with Ahmad and Issa Bahman, who made a Real Estate Bourse, which was located in the Al-Qadsiya area. After evening prayer, they were joined by Abdullah Al-Deshti, Abbas Agha Ali, Ahmad Al-Ayoub and five or six others. They would all meet in Ahmad Bahman's parlour (diwaniya), where they would each put forward a property or unit; for which they never paid anything less than one or one and a half million. The deals were run by either the late Issa Bahman or Ali Bahman, or another middleman. The men would tend to try their luck at bartering in these deals. When Sheikh Sabah Al-Salem learned of this practice in the parlour he commented that the parlour was meant to be a restful place but Mubarak Al-Hassawi was keeping people busy with trade and calculation during their time leisure. Mr. Al-Shatti considered investment



in the Abu Fatira area part of Al-Hassawi's passion for property and love for the land; he explained that if you informed Mubarak Al-Hassawi about a property in the KSA or on the border, he would always want to buy it. He loved terra firma; he enhanced the land and would rather wait than buy land only to sell it the next day, as he believed that there is a right time in which to sell each property. He used to tour the areas starting with Al-Fahaheel. Industrial maps and documents concerning the Al-Shuaiba area show that Al-Hassawi owned one quarter; Nayef Al-Dabbous and Al-Umairy each owning another - both bought property in Al-Shuaiba containing only forty houses.

Mr. Jawad Ahmed Bou Khamseen spoke of his experience working with Mubarak Al-Hassawi in this. With the 1963 economic boom in Kuwait, a revival could be seen on the horizon, with real estate as its major payer. Mr. Jawad Ahmed Bou Khamseen was therefore inspired to move from imports-exports into real estate. He did not find this an easy decision however, as he had never worked in or studied this field. Therefore, he decided to enter this profession gradually, starting as a middleman. Whilst looking for a specialist in procedures, his friend the late Hammoud Abdul-Rahman Al-Barjis<sup>(1)</sup> introduced him to a real estate agent named Mohammed Abdul-Rahman Al Omran. They began to meet in the market and as real estate work was not restrained to the work premises only, merchants and middlemen would meet at the parlour in the evening, to close sales and barter deals.

His aim was not to enter the real estate world as an agent but to but to first get acquainted with the real estate market and dealers to gain experience and exposure to the locale. He worked for two years before he started buying land and he began construction work in 1965, which has since been his focus; unlike the late Mubarak Al-Hassawi who preferred to focus on buying property and excelled at it. Therefore, many of the areas where property was sold were done so through Al-Hassawi; he started very early, buying property near the capital, in areas such as Al-Surra, Al-Jabriya and then further afield to Al- Fintas (Al-Fnaytees), Abu Fatira and Al-Farwania.

Like any other market, real estate also underwent supply and demand fluctuations and in 1959 Kuwaiti's real estate was hit by an economic crisis; almost comparable to the Souk Al-Manakh stock market crash in the 1980's. This crisis was the result of a phenomenon in the 1950's, where property was apportioned irregularly and those appointing sold through bills of sale, which led many people to Souq Al-Jat (the black market), where merchants would gather to sell single lots at 300 rupees. The balance of give and take in the market was not managed, which resulted

1- He worked for years at the Customs.



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in chaos. Mr. Jawad Ahmed Bou Khamseen remembered watching the vans, which carried men and women to the Souq in Al-Jahraa to receive their land. <sup>(1)</sup> The late Sheikh Abdullah Al-Salem was forced to take action to halt this land abuse. He ordered that areas be further defined, which led to the adoption of two new terms describing the areas as either within or outside the 'zoning'. This meant real estate transactions became, clear cut as the merchants dealing with bills of sale were stopped, allowing others to benefit from the 1965 appraisal.

### The Bartering

Mr. Bou Khamseen explained that during the 1962 Constituent Assembly elections the real estate market witnessed stagnation but Mubarak Al-Hassawi cunningly overcame this problem by employing his negotiating skills. When a property owner found it difficult to market their land, Mubarak Al-Hassawi would suggest bartering it with other property; Al-Hassawi actively pursued this process and negotiated with many property owners and merchants.

Mr. Bou Khamseen explained that Mubarak Al-Hassawi bought a lot of property in Kuwait and he would divide larger properties in order to simplify sales. He would barter with owners whose properties remained unoccupied and thus were willing to exchange it for new property or to get rid of it by selling it off. Mubarak Al-Hassawi often bought these properties and left them for six months, constantly and patiently watching the market.

Saud Al-Beshara explained how bartering in business deals widely practiced in Kuwait but his uncle Mubarak was one of the few who bartered in real estate, even exporting this method to the KSA. Six months before a brutal Iraqi attack, the martyr Sheikh Fahd Al-Ahmad Al-Jaber Al-Sabah was in London. Mubarak called his nephew at 1:00pm from the Churchill Hotel. Upon arriving there, he gave Saud Al-Beshara a folded paper napkin, like those luncheon napkins used at hotels when a meal is served. He asked his nephew to guard it for him. After returning to his car Al-Beshara opened the napkin to see a bartering agreement, where his uncle had bartered building for a number of horses.

It was the experiences between the mid-1950s and mid-1960s importing and exporting that sharpened Al-Hassawi's personality, thus enabling him to succeed in the real estate market later on. At this time his employment offered his only source of income, yet at the same time it gave him the opportunity to compare it to self-employment, which was necessary for him to decide which path to choose. That is why in the 1960s he decided to

1- In the interview, Mr. Boukhamseen used the word "vanettes" as the plural of "van" and which were initially called "Pick-up" trucks.



leave his job and dedicate his time to trade. He made this decision at a time when circumstances were in favour of those moving to self-employment and the real estate, especially after an evaluation was made, which meant two-hundred million dinars were allotted to be spent over five years and bills of sale were to be produced to allow for a review. This decision radically stirred the market and attracted people to real estate. Mubarak Al-Hassawi displayed high calibre activity in this market and Saud Al-Beshara considered him a role model, as someone who loved his job, which became for him a sort of obsession. He remembered his uncle's deals and barterers, which lasted until dawn during Ramadan. They would negotiate prices and surface areas until they heard the canon and after breaking their fast to eat a date, they would resume not finishing until sunrise. Mr. Abbas Habibi Munawer reviewed all of the Al-Abbasia area and found no house to be worth less than 135000 dinars. All of the citizens made money and that was thanks to God and the efforts of the late Al-Hassawi. At this time, the process needed middlemen or agents. Abdullatif Abdullah Hajji Al-Shmaiss explained that of his friends in the market, Mr. Abdullah Al-Dulaijan was the head of the middlemen and he used to meet Mr. Jawad Ahmed Bou Khamseen and Mr. Abdulrahim Akbar at night; they were all partners and seventy percent of deals used to be carried by them. Ibrahim Saeed Bin Shayba<sup>(1)</sup> explained that some deals used to take place over the phone as they all fully trusted each other. If someone agreed to buy something over the phone Al-Dulaijan would send the documentation and a down payment would be paid before the balance was given to the ministry of Justice, where the documents were signed. Al-Hassawi was the market's dynamo, along with others such as Abbas Akbar. Al-Hassawi was referred to as the King of barter. Mr. Jawad Ahmed Bou Khamseen used to be with him while he was closing a deal and remembered how he would come out with transactions worth five, ten, or even million back in the 1970's and 1980's. The London Office Manager, Ms. Beryl Hornby, remembered how on one occasion Al-Hassawi exchanged a house in London for a plot of land in the KSA.

### **"I Would Sell You My Cloak"**

Mr. Jawad Ahmed Bou Khamseen explained that there was a big group in real estate, including Nasser Abduljalil, Abdulwahab Al-Issa, Khaled Al-Shahin Al-Ghanem, Abdul-Razzaq Al-Khamees, and Mr. Hussein Bahbahani. He remembered someone picking on Mubarak Al-Hassawi for his love for sales, to which the late Al-Hassawi replied that he would sell

1- A Kuwaiti real estate merchant who knew Mubarak Al-Hassawi since his childhood in Freej Saud, and their friendship lasted till Al-Hassawi's demise.



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him his cloak should he ask for it.<sup>(1)</sup> He was among the few who worked on building hotels, using land he bought in Messilah to build a Motel. He did not delve any deeper into construction but built two resorts/malls in Kuwait: Al-Azizia in Salmiya and Al-Andalus in Hawalli, focusing on land here on. In 1976, many Kuwaitis worked in real estate from which many businessmen emerged. At this time Al-Hassawi was about to establish the “International Hotel Company”. In an effort to realise this project Mr. Jawad Ahmed Bou Khamseen travelled with Faisal Al-Sultan, the late Abdulrahim Akbar and Faisal Al-Manai to appraise properties in Bahrain, the UAE, Sharjah, Egypt, Khartoum, Mauritania and Sanaa, Jedda, which were owned by the founders and each of them revealed all that they had. Mubarak Al-Hassawi proposed the Carlton Hotel that he owned in Sharjah as well as other plots of land; he cared for property more than construction.

In Kuwait Al-Hassawi focused on the land, which was also the case when he invested in Sharjah and Dubai and divided the lands in Dammam in the form a jete. He then moved to Jeddah, then to Britain and Mr. Jawad Ahmed Bou Khamseen accompanied him on one of his trips to Spain where he was exposed to some of his projects on the Spanish islands. Al-Hassawi moved from Kuwait to the Arab countries before going to Europe, spending some time focussing on Britain. He bought property in Britain, including old palaces outside the capital, along with their gardens, stables and lakes.

Mr. Jawad Ahmed Bou Khamseen described Al-Hasawi as a far-sighted man, which was characterised in his projects. The Carlton Hotel project in Sharjah stands as living proof of his pioneering nature. Al-hassawi benefitted from the 1970's revival in Sharjah and the hotel accommodated all those who came to work there. He always excelled in all he undertook and his excellence continued in his work at the Constituent Assembly and then at Parliament when he was tabling economic projects and proposing laws. He was persuasive towards those who opposed him and he was able to maintain good relations with those surrounding him, which helped him throughout his career.

## Accurate Archives

Mubarak Al-Hassawi's strong personality, trading manner and ability in dealing with merchants, agents and customers all contributed to his success in outdoing others in real estate. His legal advisor, Mohamad Hussein Zuhdi, justified the reasons behind Al-Hassawi's ability to maintain

1- Cloak = Al-besht in Arabic- it's an abaya that men in the Gulf wear. It is usually made from camel hair, and is used on occasions and it sometimes used to differentiate the elderly, the merchants and officials.



success in his profession, as he argued the importance of counselling and experience. He explained how Al-Hassawi sometimes spoke of a property bought in the 1950's, mentioning its size and price in rupees per foot before converting it to today's measurement in metres and thus connecting the past to the future; presenting life as series of events connected like the links a chain. Al-Hassawi would sometimes be challenged about properties he had sold in the past, before confirming, by looking at maps, that he had not touched the parts in discussion and thus finding himself having to sue for things long forgotten. Therefore, Al-Hassawi had to depend on his memory but Mohamad Hussein Zuhdi also accredits him with an organised mind, which was reflected in the best archive he had ever seen in his lifetime. All the documents concerning all his transactions and information about his belongings, since his time as a small-scale merchant, can be found in his meticulously organised archive, despite the fact that he moved about several times. All these records were kept in their folders. Mubarak Al-Hassawi was told his friend Issa Abdullah Al-Othman that when he got dressed and left home every morning, he knew his plan for the day; for example one day he knew to meet such and such followed by an agent, before finally closing a deal. Mr. Al-Othman added that if anything else happened he would sit with his friends at 8 pm selling what is called "the evening deals."

## The Challenging Spirit

Al-Hassawi clung to his life in real estate, which became an essential part of his character. Mr William (Bill) Irvine, remembered an incident that took place in Britain. They were about to start building a hotel and the large building that would be neighbouring it back then was owned by the Prudential insurance company, which had plans to completely regenerate the whole Knightsbridge area of London. The rear part of the property that Al-Hassawi's group owned overlooked Raphael Street in which their hotel's entrance was to be located. Prudential wished to close Raphael Street to start their renovation and in order to do so it claimed that they owned one of their walls. Irvine explained that in order to claim back ownership they had to go to court and refer to a seventeenth Century registry, lest they specify the age of each stone. This case was of utmost importance but was extremely costly. However, they were sure of their success and rightly so for they won the case. Prudential appealed without success. And from their victory, Al-Hassawi's group were rewarded with the right to their wall, whilst also claiming back part of the legal fees that reached around four million pounds sterling, which Prudential had to cover. Prudential sold their site soon after. Irvine commented that this case should have never come about, as the claims made were entirely false.



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Al-Hassawi's daughter, Fawzia Mubarak Al-Hassawi, commented on her father's experience in real estate and his management style over his assistants. She explained how her father undertook long term projects in Europe, starting in Germany in the early 1960s, accompanied by Mr. Yahya Zakaria Al-Ansari. After Germany, he moved to Britain where he worked with the late Daud Bershenpour and Mr. Fouad Shahshah, who were both his friends and partners. They started by investing together and before dividing their shares they expanded the office that they shared as partners. Al-Hassawi founded a company in the early 1980s, to manage his investments in London. Fawzia Mubarak Al-Hassawi explained how her father relied heavily on himself and yet what he achieved is very difficult to be attained by one person. He expanded his projects, never making money an obstacle. He would initiate a project before working to gather the money – this helped him build a good reputation on the market and prove his clarity of mind, which meant that banks would support and finance him.

Mr. Faeq Hussein Al-Saleh spoke of Al-Hassawi's way of dealing with employees explaining that he never worked as an executive in his office, referring to employees as his brothers or sons, so he did not feel like a boss to them. He preferred them to be his partners in decision-making, seeking their advice and listening carefully to them. He would only make choices after having listened to all the opinions offered, thus ensuring he did what he felt was right. Al-Saleh also spoke of the manner by which he ran his business; he always planned ahead of time, working from eight in the morning until twelve at night, he would communicate on the phone with his offices in the Gulf or in Britain. He cared for detail, knowing the nooks and crannies of all his properties in KSA, UAE or anywhere else, so that he could speak of the property as if he were there. Al-Saleh remembered how he would tell a story or anecdote to lighten the atmosphere during tough situations at work. He used to say that nothing was worth toil, but that any problem could be solved in a day, a week or a year.

Mubarak Al-Hassawi could grasp real estate expansion in Kuwait and the Gulf thanks to his dynamism and ability to follow up on work, two aptitudes that were groundings for his success. His legal counsellor, Dr Safaeiddine Al-Safi, told a story gives an insight upon how he was seen to break new ground. He gave his employees the documents of a property he wanted to buy in the KSA. Al-Safi was with the late counsellor Ismail Nassar, when Al-Hassawi asked them to study the property, which had some legal issues surrounding it. They mulled over the issue from the Saudi legal point of view for almost three weeks. Al-Hassawi usually went to Kuwait for a week at a time before leaving to watch over his business elsewhere. After a month, they showed him the study and begged him not to buy the property which offered potential inheritance problems. At first he was unsure which

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of which property they referred but after they told him he explained that he had already bought and sold that land. Once convinced, he would often make decisions without referring to its legal matters. His councillors asked him to refer to them prior to all purchases but Al-Hassawi was walking his own path and would only refer to them when he himself felt there was a legal problem.







## CHAPTER 6

# Al-Manakh Crisis





Kuwait suffered an economic crisis between 1980 and 1982, as the prices of stocks and real estate in Souk Al-Manakh inflated. The consequences of the crisis lasted over two decades, with some people still suffering from the repercussions today. Many of those affected struggled to defend themselves and a large number of bankruptcies followed. Mubarak Abdul-Aziz Al-Hassawi was an exception; despite hefty losses he was able to survive by the principles that he employed in both business and life.

The Al-Manakh crisis had detrimental effects on both Kuwaiti businessmen and stock exchange dealers in the whole Gulf region and therefore represents an unavoidable chapter in the life of Mubarak Abdul-Aziz Al-Hassawi. The crisis seriously hindered the growth of Mubarak Abdul-Aziz Al-Hassawi's business and threatened his economic structure for many years. He was unable to continue with his original economic success until after the crisis had passed.

Many of those who knew and worked with him throughout the crisis spoke of the seriousness of the situation and described the ways in which Mubarak Abdul-Aziz Al-Hassawi chose to confront it; they portrayed the calm and controlled attitude he adopted, which allowed him to successfully preserve his international status and wealth. His friend, Mr. Jawad Ahmed Bou Khamseen, described the nature of the Souk, which started after a group of ministers offered provisions to help develop investments and revitalise the market. Stagnating companies, which had previously been forced to invest outside Kuwait in other Gulf countries, leaped at these opportunities. However, there was no order maintained in either the stock market or the Souk. Property and stock transactions continued, however things became confused and people began buying in deferred payments without any rules and regulations, which was disastrous. People with no money were able to trade in the Souk buying and selling on trust alone. Despite the government's good intentions in wanting to bring the Kuwaiti companies and investors back home, there was a lack of organization, which meant that people were able to defer 100% cent of their payments for a year term. One could not guarantee that a share would bring an adequate return on an investment, with the property rate of a return at 10% and the industry rate at 15%, the same as in the tourism sector. Problems



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occurred as many property traders, including Mubarak Abdul-Aziz Al-Hassawi, exchanged properties for shares. Mr. Jawad Ahmed Bou Khamseen explained that Al-Hassawi was third biggest property trader, but among the ten or twelve to pay their debts.

Another friend, Mr. Issa Abdullah Al-Othman, explained that he argued with Al-Hassawi, urging him not to deal in Souk Al-Manakh, and he asked me, did you enter yourself? Al-Othman had entered with only a very small sum, not wanting to risk all his capital. At this time, the price for a square metre of land reached 50,000 Dinars, which he felt was absurd. Al-Hassawi didn't take his friends advice and entered the Souk as one of his ventures. Mr. Issa Abdullah Al-Othman remembered that shares in the National Bank reached 50 Dinars, but after the crisis had subsided it went all the way down to half a Dinar.

Mr. Ahmad Abdul-Aziz Madwah described the chaos of the Souk, with new companies, who had only just been issued their licences by the Ministry of Trades, having their stocks dealt in the Souk whilst still in the process of being founded. Their shares were being traded before they were in operation and forwarded cheques were being issued against them. These cheques were the first signs of crisis, causing anxious people to rush to cash them at banks before their due dates. The law didn't cover differed cheques, which were notices to pay immediately. People flooded into the banks to cash their unfunded cheques, which caused a great confusion amongst traders and caused crisis between the public authorities and debtors. The public authorities make a record of the assets and budgets of companies who did not pay their debts. They devalued one Dinar of debt to two-hundred then one-hundred then 50 Fils, for those declaring bankruptcy. Mubarak Al-Hassawi managed to keep his Dinar value unchanged through his efforts to preserve his reputation and dignity.

Mr. Nabil Khaled Jaafar<sup>(1)</sup> spoke of his experience of the crisis, explaining that the Al-Manakh crisis started around August 1982, following a price boom in real estate and high levels of activity in the stock market. Mr. Nabil Khaled Jaafar, having experience in finance, noticed that the boom had bared correlation with the status of foreign investments. Prices in Kuwait were unrealistic and unacceptable. Meanwhile, Britain was suffering a period of financial stagnation, so Mr. Nabil Khaled Jaafar thought it was the right time for Mubarak Al-Hassawi to move some of his investments

1- In 1979 Nabil Khaled Jaafar married Mubarak Abdul-Aziz Al-Hassawi's daughter. His father was a friend of Al-Hassawi ever since he was an Ambassador of Kuwait to Lebanon. His mother was very close to Mrs. Badria the late Al-Hassawi's widow. The two families used to visit each other in Lebanon, London and Kuwait, that which created an opportunity to meet his future wife. The late Al-Hassawi benefitted from Mr. Jaafar's expertise in investment in Kuwait and then in his London office.



outside Kuwait. He advised Al-Hassawi that this was an opportunity not to be missed, especially considering that the real estate prices in London were very reasonable and he had already invested in a hotel business there. Al-Hassawi did indeed buy more hotels in London, placing faith in his ventures which he hoped were backed by the will of God.

## Obeying the law

Dr. Bader Jasem Al-Yacoub recognised that the Al-Manakh crisis obviously shook the Kuwaiti economy and affected Kuwaiti merchants to a great extent. He explained that the late Mubarak Al-Hassawi was one of those merchants who were deeply affected by this crisis, but that he never sank to any unethical means to avoid paying his dues and debts; he would pay them on time, to ensure he maintained his reputation as a well-established businessman and merchant in Kuwait and elsewhere, conducting activities at home and abroad. He survived this crisis by employing fortitude, tactfulness, and wisdom, meeting all his financial obligations despite his heavy losses. Al-Manakh explained that Al-Hassawi believed that his destiny was part of God's will and that his faith would eventually be rewarded in good.

Mr. Mohammed Nabil Jaafar explained that the Al-Manakh crisis left them with hefty commitment, which they did not have enough money to meet. At this time, the late Al-Hassawi secured a deal on a property in London, which consisted of a 237-room hotel that had been closed for two years. He said that he wanted to buy it as soon as he first saw it. When Mr. Mohammed Nabil Jaafar asked him to wait and examine the rooms first, Al-Hassawi replied that he had already made up his mind and that he could tell the quality of the property from just seeing the lobby. Jaafar was concerned over the lack of cash but Al-Hassawi was confident that with God's will they would manage. They did indeed secure the necessary amount and paid the required ten per cent down payment before proceeding with the renovation of the hotel, with enough funds left to pay the remaining balance. They owned this hotel for four and a half years before the late Al-Hassawi sold it in 1986 and transferred the money to pay off the losses amounted during the Al-Manakh crisis dues in Kuwait.

Mr. Mohammed Nabil Jaafar explained that since the liberation of Kuwait new laws allowed the Central Bank to buy off difficult debts, which helped them when trying to survive the crisis.<sup>(1)</sup> Mubarak was persistent in his efforts to gather sums he owed; traveling to UAE, Bahrain, KSA and Europe to liquidate some of his assets before transferring the funds he

1- Kuwait was liberated in February 1991.



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collected to cover his debt in Kuwait. He wanted to preserve his reputation and his name by any means available. Jaafar described his determinism and realistic approach in his commitment to pay off all his debts. As-Hassawi once told him that he aimed never to damage his good reputation that he had worked hard to build all his life; he would never compromise it even if this meant he was forced into poverty. Mr. Mohammed Nabil Jaafar continued to praise his Uncle Mubarak as a mountain of rocks, never shaken by sorrow. He described how he and his associates had been very worried, they were like feathers in the storm unlike Al-Hassawi who made his fortune with hard work, staying strong and resolute, reflecting his high morals and inspiring his colleagues to roll up their sleeves and work day and night. Al-Hassawi, may God bless his soul, would always say that everything could be brought back through effort, gaining compensation for what is gone. He was working to accomplish this, creating work when there was not any. Mr. Mohammed Nabil Jaafar spoke of him as a market maker. Al-Hassawi said that he could not sleep if he could not buy and sell. It was not just a matter of buying and making profits as much as about being successful. Jaafar recollected how he would wake up at 5 o'clock in the morning for the last twelve years of his life spent in London.

Mr. Mohammed Nabil Jaafar also explained how his staff helped Al-Hassawi achieve his goals. They were loyal to him from top to bottom, as he cared for them and was considerate of everyone. Mr. Mohamad Hussein Zuhdi<sup>(1)</sup>, the legal counsellor who Mubarak Abdul-Aziz Al-Hassawi worked with for five years from 1988, spoke about Al-Hassawi's approach in dealing with the legal cases regarding his properties and investments, explaining how he would follow up on every detail of the cases and their decisions, before discussing the consequences of the Al-Manakh crisis. Zuhdi describes Mr. Mubarak Al-Hassawi as having been very attentive to the legal matters, carefully following up on his cases even when there is someone else in charge. He would discuss every legal detail with his colleagues and

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1- In an interview he said that he came to Kuwait in 1976. Prior to that he was Director of Courts in Cairo and he was then transferred to Kuwait as the Appellate Court Counselor. He remained in this post for 12 years working for several juridical departments, be it civil, commercial or Civil Status Law. About work in Kuwait he added, "My experience in Kuwait helped me a great deal as it had a pace totally different from that which I knew. I worked in Kuwait until the year in which I retired. Circumstances made me work for Mubarak Al-Hassawi. It's an experience that makes me say that coincidence directs our lives most of the time. A long-time neighbour of mine in Egypt and almost a brother, Mr. Ismail Al-Nassar also worked as a legal counselor at the Al-Hassawi office. When he came to Kuwait, I reconnected with him and started visiting him in his office where I met his colleagues, namely, Mr. Umran Al-Borno, Zuhair Hakoura, and others with whom I became good friends. Bad luck subjected Counselor Ismail Al-Nassar to an accident in 1988; after a cerebral hemorrhage he was moved to Cairo. His place being vacant, Counselor Umran Al-Borno called me, based on a request from Mr. Mubarak Al-Hassawi, asking me to join the office as a Legal Counselor and Manager of cases and that was after my retirement in June 1988.



enjoyed listening to different opinions, choosing to gather multiple people together for consultations. This manner extended beyond just legal matters and reflected his general business conduct. Al-Hassawi was well known for reciting a saying that praised the value of consulting others when trying to resolve ones own individual affairs. He made sure that taking care of legal issues was a priority in his business and therefore never made any step without thorough examination. His interest in legal matters was not limited to the initial stages of a case but continued throughout it. Mr. Mohamad Hussein Zuhdi remembered that Al-Hassawi would call from Britain or elsewhere and ask him about the latest news on each case, memorizing every detail; Zuhdi made notes in order to keep track of their agenda, recording the dates and related details of every case and keeping them updated every day in preparation for these calls, where he would be asked about all the cases both inside and outside of Kuwait. He would follow up on cases of differing natures from the UAE, Bahrain, Qatar and the KSA, which all concerned individual situations and laws. Al-Hassawi would consult his staff on such cases before sending them to these different countries, following them up through the Central Legal Department.

## Professional Ethics

Counselor Mohamad Hussein Zuhdi spoke of how some would seem to drag on endlessly. In light of this, he praised Mubarak Al-Hassawi who was characterized by his frankness and insistence to please God. He remembered a deal when Al-Hassawi bought a jet from a Kuwaiti merchant<sup>(1)</sup>, naming it “Badria” after his wife. Days passed without the merchant coming forward to receive the deeds for the piece of land he was exchanging for the jet. Mubarak eventually sold the jet due to defects in it. A few years later, the merchant filed a case against Al-Hassawi asking for the land or the price of the jet, which was worth a substantial sum. Counselor Zuhdi was confident that Al-Hassawi owed him nothing as it was a commercial debt so he had no obligation to pay anything back as it was bound by a 10 year statute of limitations. However, Mubarak Abdul-Aziz Al-Hassawi insisted on leaving it at this and felt morally obliged to pay this merchant despite that he was certain to win this case. He refused Zuhdi’s legal advice and reconciled with the merchant as Counselor Mohamad Hussein Zuhdi was asked personally to hand him a cheque for the full amount. This case exemplifies the morals practiced by Mubarak Al-Hassawi. However, he spent much of his life willingly fighting for his rights and would not simply drop cases at the first sign of conflict.

1- In the interview Mr. Mohamad Hussein Zuhdi mentioned his name, but we chose to let go of it.



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Nevertheless, humanitarian and moral traits were at the core of his being. He saw cases as battles he needed to win. Counselor Mohamad Hussein Zuhdi remembered a case which he dealt with at Al-Hassawi's company, which he considered to be of importance; the case involved a merchant who asked the court to annul a contract after he had manipulated it and he won the case. Despite the company's apparent defeat, Al-Hassawi insisted on proceeding and appealing the decision and they won the appeal, after the significant fact that the original contracts were annulled.

The counsellor continued to describe the direction Mubarak Al-Hassawi took after the Al-Manakh crisis and its aftermath. He described the way in which he steered his projects in the right direction, which required a great deal of careful planning, whilst taking into consideration various circumstances, in order to make the right decisions on how best to go forward. The late Al-Hassawi was always careful to preserve his good name, which really benefited his business and deals since his good reputation preceded him. He was also very able at practical planning. Having established his wealth and built his projects in his country, he realized, with his business accretion, that he should set his sights beyond Kuwait. The Al-Manakh crisis encouraged him to start focusing on investing abroad but he had been laying the ground for this for years, investing in properties and hotels in the Gulf and Europe. He did not stay in one place for long. Despite making London his base, he would communicate with his business network from there, setting a regular hour to call his Kuwait office and others for Bahrain, Dubai, Spain and other offices.

### 300 million Dinars

Counsellor Mohamad Hussein Zuhdi shed light on another side of the Al-Manakh crisis as explained that the Al-Manakh crisis represented a devastating period in the lives of many who ended up in a very bad situation. But Mubarak Abdul-Aziz Al-Hassawi battled through from the very beginning until his last and managed to eventually close his case with 'Corporations'<sup>(1)</sup>, which ended in his favour. The Al-Manakh crisis hit Kuwait badly; prices sky-rocketed without any clear reason, for example the price of a shop in Souk Al-Manakh reached 20 million Dinars. When the financial market crashed and the crisis worsened, Mubarak Al-Hassawi worked hard on clearing all his debts, seeking the assistance of a creditor, but the new laws were not in his favour. He paid off all his 300 million Dinars of debts, however; unfortunately the 160 million Dinars other Souk Al-Manakh dealers owed him were devalued to 80 or 90 Fils for a Dinar, after they



declared bankruptcy. Al-Hassawi discovered that the money he was owed would not cover the sums he himself owed to others. Due to this he was forced to file a compensation case, filed under the number 8042, which became very famous. He came out of it in credit not debt. Unfortunately, despite what seemed to be a positive result, the Corporation for Settlement of Company forward Share seemed to be against him. Counsellor Mohamad Hussein Zuhdi filed a case to these regards; however he did not return until 1988, four years after the case was filed, so it was rejected at the Court of First instance. At this time, Zuhdi was serving at the appeal court in Egypt, but managed to prepare for an appeal whilst the case was on hold for a final decision; he got special authorization from the Minister of Justice to attend to this case. Unfortunately, due to negligence from his colleague, the lawyer in charge of the case at the local law firm, they lost the appeal. This was a great shock for Mubarak Al-Hassawi. They eventually filed a complaint against the lawyer with the both the Bar Association and the Attorney General's office and they referred him to the disciplinary board and got him a warning. However, this was not enough to settle this complex case and Mubarak Al-Hassawi resorted to foreign law firms, however they did not help the case and were all rejected by the court until Dr. Bader Yacoub was finally approved. Counsellor Mohamad Hussein Zuhdi worked with him during this period, filing more cases which also went on to be rejected at the Court of First instance. However, with the support and perseverance of the late Al-Hassawi the Supreme Court eventually ruled in their favour.

Counsellor Mohamad Hussein Zuhdi continued to speak on the way in which Al-Hassawi handled the crisis, praising him in his ability to preserve his nerves, saying that even in the most critical moments he would not show joy or distress. He was known to spend his days thinking about different matters, whilst continually making important decision related to both his business and family. He did not need a pen or paper, he simply thought things through and made decisions. Zuhdi spoke of the increased ability to persevere that he gained as a result of the crisis. He had suggested on more than one occasion that Al-Hassawi make compromises and concessions, especially with the "Corporation" situation, but he refused to, saying that he would fight them to the last days of his life and then his children and grandchildren would take over. It seems that the Al-Manakh crisis did not shake him at all, despite the fact that the crisis persisted with vicious battles right up until his death; indeed, Al-Hassawi filed for more than sixteen different legal cases against the "Corporation". He unfortunate in the results of most but he proceeded with the cases until the end of his life. He never got confused and the work in his company remained intact as nothing operated differently despite the fact that the "Corporation for Settlement" had seized important properties. The



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“Establishment” could have forced him into declaring bankruptcy or asked for millions but this was not considered. By this Mubarak Abdul-Aziz Al-Hassawi was now a well-experience merchant and he felt that Kuwait, post-crisis, was no longer an appropriate arena for his business activities; a decision partially influenced by all his debts, which were waiting for the court ruling of final settlement. On one hand, he worked on paying off his debts and on the other he decided to fight all the way till the bitter end. He focused on investing abroad and he moved his business headquarters from Kuwait to London; this is where he now operated, checking up on his staff daily both morning and evening and in odd hours, probing through every little detail of all the seventy or eighty legal cases being handled at that time. Counsellor Mohamad Hussein Zuhdi believed this to be an act of genius on his part. He stayed strong and persisted, taking on challenges as opportunities in which to excel and further increase his efforts. Although a great deal of Al-Hassawi’s fortune came after Al-Manakh crisis, Zuhdi cannot help but remember how the Souk used to quiver every morning when Al-Hassawi entered to make a couple of real estate deals before going off to his office in the Al-Sharqeya province.

## THE TOUGH RESISTANCE

Mr. Youssef Ahmad Al-Zankawi spoke of of Mubarak Al-Hassawi’s reistance to the Al-Manakh crisis, explaining that many collapsed but Mubarak Abdul-Aziz Al-Hassawi stood tall and saved face by paying up his dues. Mr. Bader Jasem Al-Yacoub commented on how Al-Hassawi would follow up on the juridical matters relating to the crisis, commending him for always reacting in a realistic and rational way, without losing focus. He was wise man and thus offered strong and just arguments. Mr. Youssef Ahmad Al-Zankawi directly handled many cases for the late Mubarak Abdulaziz Al-Hassawi and thanked God that he never lost any of them, especially those made against him by the Corporation of the Settlement of Company forward Share Transactions, established after the debt crisis, and those he filed in return. Some of those cases were won before and others after his death. He would have to follow up on such cases, for they often had heavy financial implications, but at least they none were lost.

One of the important cases Al-Hassawi personally attended to was that in which the “Corporation” demanded 40 million Dinars from him. He employed a few counsellors on this case, some from Egypt and others from his office in Kuwait, but their efforts failed to be fruitful. In a family meeting, Mr. Youssef Ahmad Al-Zankawi’s wife Hessa asked her brother Abdul-Aziz if her husband could work on this case, who promised that God willing they will win it. He was thus employed spending days and nights preparing the writ of appeal for cassation, before their case at length in



front of the Court and finally the Court ruled in the favour of Mubarak Abdulaziz Al-Hassawi.

Mr. Youssef Ahmad Al-Zankawi's had wished that Abou Abdul-Aziz had been alive to witness the moment of their victory, which he had always dreamt of. This case would likely have been of great concern to him for he used to follow it up with Al-Zankawi on a regular basis, feeding him with information relevant to the case. He was always alert, comprehending all the fine details clearly, showing his exceptional ability to keep on track with such matters despite his busy schedule. He would discuss the cases with Al-Zankawi before each trial and ask him about their chances of winning them. Al-Zankawi would brief him on the details and offer his professional advice, not only as his lawyer but as a member of the family. Al-Hassawi listened carefully before making any decisions. Mr. Youssef Ahmad Al-Zankawi reiterated his thanks in God that he won all the cases he initiated, just as Al-Hassawi was always grateful to God for revealing what was righteous and ensuring justice in the end. He insisted on using legal principles to help him choose and apply the appropriate solutions that would ensure the enforcement of law and protection of rights. Mr. Youssef Ahmad Al-Zankawi noted that Al-Hassawi did that want anything more than his rights, believing in the principle that ill-gotten gains never prosper.

Counsellor Mohamad Hussein Zuhdi described the nature of his work in Kuwait during the 1990's, as the aftermath of the crisis persisted along with the judicial cases that accompanied it. During the invasion of Kuwait the army made the Messilah Hotel their headquarters, burning down before leaving. In addition to this, they took over the company headquarters when there were not any regulations or control. During this period, Mrs. Badria, the wife of Mubarak Al-Hassawi, with the help of Mr. Mohammed Nabil Jaafar, her son-in-law, took charge of ensuring the security of the compounds and the properties, as best they could in such circumstances. The invading army broke into the safes and yet she successfully salvaged part of the companies' money. After the nation's liberation they calculated the losses to file for compensation. They were rewarded some compensation, but this did not cover all the losses. After returning from Egypt to liberated Kuwait, along with his colleagues, Zuhdi prepared the compensation requests as well as conducting other legal matters Mubarak Al-Hassawi kept in touch with his colleagues throughout the months of the brutal invasion, keeping up to date with their news and he supervised a re-organization of the work calling upon his essential employees. Counsellor Mohamad Hussein Zuhdi arrived in Kuwait around January 1991. He remembered the sky was filled with the heavy smoke of oil field fires. The remaining employees were also called back to Kuwait; the Palestinian employees helped Mrs Al-Hassawi protect their properties during the



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invasion, also reinstated. They slowly got back in operation. Zuhdi began the job of collecting together dispersed documents. The team was not fully restored yet however as solicitor Safaeiddine could not return to Kuwait at that time and so Zuhdi had to follow the proceedings of the court hearing through colleagues' law firms. Dr. Bader Al-Yacoub, and Counsellor Bader Al-Ajeel both cooperated with him, compiling data on the cases that could be used later as references when the Kuwaiti judicial system resumed its work. This work continued as such until Counsellor Zuhdi was able to gather a new team to work on the cases. Once this had happened they were able to start updating the information in the old files, a process which lasted about a year. Due to the heavy load, Mubarak Al-Hassawi decided to increase his number of employees. Mubarak Al-Hassawi was generally lucky with his work since none of his documents, despite the fact that the army had been through the company offices. Documents could therefore be successfully collected and filed before being synchronised with information held by the banks.

Mubarak Al-Hassawi became attached to his properties. This is seen as after being ordered to lower the rent of the units of one of his properties in Alexandria, the expenses became more than its income and yet he refused to let it go. Instead he asked Counsellor Mohamad Hussein Zuhdi to find someone to manage it, which he did. Over time the value of the building increased and so did the rentals. Zuhdi learnt never to let go of a property until its feasibility and long term profitability has been properly assessed.

Mr. Saud Abdul-Aziz Beshara spoke about the Souk Al-Manakh After having had an enriching experience in London he returned to Kuwait in late 1981 at the request of Mubarak Abdul-Aziz Al-Hassawi, who saw it necessary for him to be present to complete other tasks waiting for him; in return Mohammed Nabil Jaafar was transferred to the office in London. The late Al-Hassawi had always got a practical and clear perspective. Beshara started his work in Kuwait in 1982; he was in charge of the financial portfolio. He used to go to a private area of the old bourse where he found the office of the late Abdullah Shehab and make deals on behalf of Mubarak Al-Hassawi, while Al-Hassawi went to Souk Al-Manakh.

The Souk Al-Manakh crisis had not started yet, but they along with others had noticed an enormous price increase at the beginning of 1982 so they knew a crisis was inevitable. The accounting team all studied the disadvantages of the high interest rates; Mr. Saud Abdul-Aziz Beshara remembered Mr. Riad Al-Sheikh explaining that when the interest rate of transactions exceeds the banks interest rate, this is an indication that there is something wrong somewhere. Initially it is invisible but when a bank starts collecting 20% in interest rates from their clients, one should regard this as concerning.



Al-Hassawi's company became vulnerable to be affected by the crisis when he decided to open an office in Souk Al-Manakh, in which to execute his deals. He asked that the office be associated with a company he owned called the 'Al Mubarak Centre'; for this reason he did not register the office under the name of "The Real Estate Office". Al-Hassawi would go to his office in Souk Al-Manakh accompanied by said(?), his accountant and the engineer Ahmad Khamees. Mr. Saud Abdul-Aziz Beshara would sometimes see him towards the end of office hours, with documents in hand, and they would discuss the work of that day. Beshara remembered Al-Hassawi telling one day that he had bought stocks from the Gulf, which he found uncomfortable but he had already made up his mind. Al-Hassawi would listen to his colleagues' opinions but he did not feel obliged to always follow them. On one occasion an argument between Al-Hassawi and Beshara got rather heated, the former calmly telling the latter to go and have lunch, before leaving for home himself. The argument was about a deal where he involving a coastal property rented to the Ministry of Social Affairs, which was one of his best pieces of land. They had originally made plans to develop it and now it was being bartered in Souk Al-Manakh in exchange for money and couple of properties. The accountant transferred the paper work to Beshara so that he could double check the figures; he went as far as tearing up the contract in an attempt to cancel the deal, but the late Al-Hassawi insisted on closing the deal and so it was done.

Mubarak Abdul-Aziz Al-Hassawi entered the Souk during its late stages. The transactions between February and June were reasonable share trades, but from July until September the transactions included properties where the buyer would meet the owner's set price with documents only representing shares. Since property comes first, the owner controls the price, which meant deals were reaching inflated prices; as much as 50 million Dinars for a piece of land. Such properties could not have reached such incredibly high prices if it was not for the fact that people owned shares with no real value, beyond the margins of the books, and thus wanted by all means to get rid of them in exchange for fixed assets such as land.

Souk Al-Manakh was a market that ran on speculation and companies from the Gulf region could easily acquire licenses in their own countries and then come to Kuwait to enter into ventures there. Souk Al-Manakh functioned only through the great efforts of lawyers and accountants. Al-Hassawi's company employed the few who had ties with international investments and commitments to foreign banks abroad; it was vital that they held their position so no bank could detect any weakness. Therefore, they established a committee headed by the late Mr. Abduljaleel Baqer, the General Manager in Kuwait. Mr. Saud Abdul-Aziz Beshara was his deputy and worked as a liaison between the company and the banks, both local



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and foreign. The committee also included lawyers and consultants from the company who were employed to take care of any legal matters with the Arbitration Authority, there was also a finance department represented by Issam Al-Ghosein and Sayed Hijazi.

They worked in cooperation with local banks, in order to control the effects of the crisis, whilst offering a minimum guarantee. Their position was not very bad as they had some assets with which they could build their negotiations, whilst others had nothing but papers and shares. They worked for years to protect their offices abroad and keep them unaffected by the crisis in Kuwait, but their operation in Kuwait was deeply affected. During this time, Mubarak Abdul-Aziz Al-Hassawi was present with his colleagues during every step. Most men of his wealth would normally have left it to his team to manage, however he would follow up on every detail with them and sometimes take the lead and accompany his colleagues to the bank to discuss a bill or solve a problem.

The day before they needed to present in front of the Arbitration Authority they work together until late at night. Al-Hassawi would sit with his team or ring them to inquire upon their preparations, before ordering dinner to be delivered to them. Mr. Saud Abdul-Aziz Beshara explained that this made them feel his presence and support among them. He remember once having stayed from 11:30 AM until 10:00 PM at one of the local banks, going some issues with them; Al-Hassawi kept calling to check up on him throughout the day. He made his final call from a nearby parking lot, where he inquired why they were working until his late hour, assuming inefficiency. However, it was subsequently explained that they were working with 392 different documents which need sorting and thorough examination.

Al-Hassawi attentively chased up the work of the team. When they felt frustrated and stressed Mubarak was able to reassure them and restore their confidence through his unique manner and comforting presence. For example, he would inspire them by telling them of his trips to London, the KSA or the UAE where he had business to do, which would give the employees a sense of hope, although the outcome was uncertain, and rejuvenate them with feelings of enthusiasm and optimism. Many of his trips, after all, were to follow up on sales or close deals in order to secure the funds necessary to pay off debts. His management approach was successful as he insisted on making his employees feel that everything was going well.

They worked with the Corporation for Settlement and prepared a table showing the company's assets and liabilities, as part of global accounting and business. This transparency in revealing their financial status meant that they received reduced benefits from the rules of settlement as they were in a sound financial position. Beshara sometimes felt regret after



seeing favourable properties go in settlements, but Al-Hassawi would reassure him, telling him not to feel sorry but to pray that God blessed the new owner; he never envied anyone.

After focusing on the Al-Manakh crisis in Kuwait we will now try to draw a panoramic view of the other activities that Mubarak Abdul-Aziz Al-Hassawi undertook during this tough period, which were also affected by the crisis. Mr Saud Abdul-Aziz Al-Beshara described how during the crisis period Al-Hassawi would travel to the UAE to sign deals or to London to buy apartments. He even proceeded with work on an eight square kilometer piece of land in KSA, preparing it for major development. Despite all the problems faced by Kuwait, the company's projects abroad did not stop. Mr. Mohammed Nabil Jaafar supervised a study of the feasibility of investing in property developments in Spain; in the Al-Sharqiyah region in the KSA, Mr Yasmine Al-Hassawi supervised the Dafen project, concerning land in the beach area of Damam; and in Sharjah, Mr. Saud Abdul-Aziz Al-Beshara himself, along with Mr. Jamal Jamil Al-Alamy, continued to work on a new manufacturing plant. Al-Hassawi's projects never stopped. The teams in Kuwait and their counterparts abroad worked in full coordination with each other. Occasionally they would have to pay dues, required by the Arbitration Authority in Kuwait, which related to the Al-Manakh crisis, whilst at the same time having to meet payments for the Dafen project in Dammam. This was all paid at an interest rate of about 19% on the Dollar. However, this was all followed up with the enduring perseverance of the late Al-Hassawi.

Mr. Abdul-Aziz Al-Beshara refers to the Law of Settlement which was issued in 1993 and says: "I wouldn't say that Mubarak Al-Hassawi didn't benefit from the Law of Settlement since he paid 45% of the values of his debts instead of 100%, but he was among the very few who obeyed the laws and the rare people who paid up before the deadline. We started paying off the banks dues by liquidating assets and after negotiating a discount for early settlement of account, so he paid off all his dues to the banks in 3 years instead of 10 and turned the page on such debts. He relied on his properties and assets to manage the payments. In 1995 and after 13 years from the beginning of the crisis, he was out of it and back to normal. At the very peak of the crisis, Mohammed Nabil Jaafar and I came once to him suggesting mortgaging our homes which he had offered us; he ended up throwing us out of his office for the first time ever."

## Reputation comes first

Although Mr. Saud Beshara stated that the debt crisis end after thirteen years, according to Counsellor Dr. Safaeiddine Al-Safi, the legal advisor to Mubarak Al-Hassawi, if one considers all the legal implications that



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followed, the crisis in fact lasted a good twenty-five years. Mr. Al-Safi was subjected to the Al-Manakh crisis after he started working with the Al-Hassawi Group in 1982. He was exposed to the crisis on his very first day of entering Mubarak Al-Hassawi's office, as it coincided with a meeting of consultants who were discussing the problem. Al-Safi revisited his experience in an interview; he remembered his first meeting had been in the presence of a few consultants, who were discussing a legal matter concerning the company's position in relation to the Al-Manakh crisis. During the discussion, the late Al-Hassawi asked for his opinion on the subject, at only twenty-six Al-Safi could see that his boss was pushing him to get involved in the discussion so that he could proceed in taking responsibility of assessing the legal fees required to deal with the Corporation for Settlement of Company forward Share. He found this encouraging and willingly shared his opinion, which differed from those already shared. The late Al-Hassawi then asked him to consult with other lawyers, sending him to someone's office to compare notes. On discovering that Dr. Safaeddine Al-Safi's had been right, Al-Hassawi handed him an envelope, which contained a reward for his early achievement, the first he had every received in his life and he had be only working there for no more than a month. This encouraged him to go further. Al-Safi's work involved problem solving and managing the debts and obligations that these problems concerned.

Dr. Safaeddine Al-Safi also spoke of his experiences during the Al-Manakh cash crisis. He explained how it struck Kuwait and left it in an undesirable position, made worse when one considers the difficult times the country endured during the Iran-Iraq war. Mubarak Al-Hassawi entered Souk Al-Manakh at a time when he felt that he could exploit this unusual situation, where it seemed you could turn 1000 dinars into 100,000 in a matter days or even hours. Common sense would suggest that everyone would leap at such an opportunity. He entered the market from uncertain ground and soon found the deals presented were interlinked in a way which led them into a vicious circle. Each person had to pay the initial lender, before becoming themselves indebted to the next. Consequently, everyone stopped paying what they owed and this led to laws being created to resolve this matter.

At this time, Mubarak Al-Hassawi owed a great deal and what he owed to others amounted to less than what others owed him. Therefore, on paper, his financial situation was very healthy. The belongings and properties of all those who owed him were confiscated, among whom featured many great names. Dr. Safaeddine Al-Safi was commissioned to negotiate his debts. He put all his money into a case to pay off his debts, even using money from his offshore investments as would never refuse to pay them



off to preserve his reputation. Throughout his years as a businessman Al-Hassawi was keen to preserve his reputation and he was not prepared to hide his wealth and jeopardise this. He was indeed very wary about his reputations, which is something most people who knew him would agree on. He never hesitated to pay off his debts, paying off all he owed from his foreign investments and his money at the office of the Kuwaiti foreign investment. Al-Hassawi hoped to get back his money from others so that he was able to free the mortgages on his properties, but alas, what happened in reality was not so ideal!

Before Article 100 was issued, which aided payments, Al-Hassawi would pay off every last penny he owed, despite the fact that no one paid the money they owed to him. He did not benefit from this arrangement, unlike those who were taking advantage of the situation by delaying payment to him. Since he never delayed, he lost a great deal. Lenders were to be paid back the initial capital with an extra twenty-five per cent interest on top. Al-Hassawi's finances were therefore getting low. On top of all this, the real problem was that he owed eight-five million Dinars to a certain business and they owed him thirty-nine million Dinars in real estate deals, thus, Al-Hassawi owed them the forty-six million Dinars difference. He was at the same a borrower and a lender, to the same person. A new law was issued to regulate financial transactions. This person was referred to the Corporation for Settlement of Company forward Share and prior to that he was involved in an agreement though which he reached a settlement for paying off these debts with Mr. Al-Hassawi. The proposed settlement was to be presented to the arbitration authority for them to endorse. At this time, the decree to establish the Corporation for Settlement of Company forward was issued, which meant the Corporation received the agreed settlement instead of the initial independent receiver. This transaction marked the onset of Mubarak Al-Hassawi's great suffering; no one in Kuwait had been subject to such injustice. However, he remained resolute, trying everything he could to resolve this, yet despite his just dues, nothing prevailed.

The Corporation found this settlement to be very ordinary and showed reservation towards the initial agreement that the independent receiver had suggested and so considered reviewing it. Mubarak Al-Hassawi asked how they should review the agreement, to which they suggested he came up with a new proposal. And so he proposed they deduct thirty-nine million from eighty-five million, as he did not mind getting the forty-six million at the value of the new Dinar rate of this bankrupt man. The rate was one-hundred and seventy-six Fils to the Dinar, thus making it around eight million Dinars. He submitted the proposal, but the Corporation explained that they were to diminish the value of the transaction so that the balance went down to forty-four million, equivalent to around seven and a half



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million Dinars at the new rate, to which Mubarak Al-Hassawi did not object. Al-Hassawi declared their three proposals:

The first with the initial independent receiver,

The second as proposed by Al-Hassawi, i.e. eight million.

The third as proposed by the Corporation, i.e., seven and a half million which will be submitted to them and the arbitration authority.

Prior to submitting these proposals to the arbitration authority, Abu Abdul-Aziz called Dr. Safaeddine Al-Safi at 11.30 pm, during Ramadan and to ask him to go to the Corporation. He was told that the Minister of Finance had asked to see them. Sheikh Al-Khalifa, Minister of Finance, Counsellor Fikri Al-Maghawri, Director of the Legal Department, Ayel Al-Yasiri, Director of Real Estate Affairs, Mr. Mubarak Al-Mashour, the General Director of the Corporation, Mohammed Al-Wafi, the Legal Advisor, Mr. Mubarak Al-Hassawi and Dr. Safaeddine Al-Safi were all present at the meeting, by which time it was about midnight.

Sheikh Ali Al-Khalifa's gave Al-Hassawi a very warm welcome, praising him for his stance on paying off his debts. He asked Al-Hassawi to help him solve the crisis which burdened him. He went on to acknowledge that he owed him eight million but he did not know where to get this from and so he asked Al-Hassawi to contribute some himself. Al-Hassawi explained that of the two-hundred and twenty million others owed him, he had received only eighteen million and that he was indebted more than this sum to other companies. He too had agreed to let go of the original forty-six million dinars balance and instead agreed to accept the dinar rate of the bankrupt man of only eight million. He could see no further way in which to reasonably compromise. However, the Sheikh insisted that he must as higher authorities had requested that he helped in solving the crisis.

Al-Hassawi replied that he could not do any more.

This is when the tone of the conversation changed dramatically. The Sheikh responded by giving him from then on until 10:00 a.m. to resolve the issue. Unsure of how this was to be done, Al-Hassawi inquired and was told that he should call a deuce with the man he had dealings with, becoming neither debtor nor creditor.

The next morning, all the counsellors, the CFO, the administrative team, the senior managers and all the staff were present and they faced two choices; they could either go for the 'deuce' solution or take the Corporation to court. They had to take into consideration that Al-Hassawi, may God bless his soul, was indebted to a group of foreign banks for an investment loan which matured in a few months and they were relying on the sum the corporation owed them to pay off this loan, which had a high interest rate attached. However, they did not think that their eighteen million would be



released if they went to court with the Corporation, with the assumption that the case could take up to five years, during which interest would accumulate; therefore if they left with eight million, they might have accumulated ten million to pay.

They considered adding the interest accumulated on the loan, over five years, to the initial figure owed; this would mean that a loan worth twenty million would accumulate ten million in interest, at a rate of ten per cent. They were rightly concerned that if they owed eight million they may end up sacrificing a further ten million in interest, whilst at court; noting that with possible inflation, the banks would be forced to liquidate their properties as they succumb to the crisis.

After a thorough study of the facts, they decided not to enter into any conflict with the corporation. They feared that after asking for eighty-five million and being owed thirty-nine million they would end up losing the difference and receiving nothing.

Counsellor Maghawiry and Dr. Safaeddine Al-Safi went to the corporation and told them that they agreed. The concerned man who received them was staggered by this response and felt obliged to ask whether they really meant it. Al-Safi explained that they knew that power lay with the strongest and so they were not in a position to challenge the state.

A new agreement was thus made and the original, where they were due eight million, was amended - despite having been already signed. Unfortunately, all the documents were held at the Corporation for Settlement (of Company forward Share), if they had had any of the copies things would have been different. Al-Safi corrected some of the clauses and in order to produce the new agreement which they called the 6/28 agreement, following the previous 6/27 where they agreed to pay them the eight million. They agreed on the new agreement based on the fact that the arbitration authority would endorse it. Abou Abdul-Aziz and Al-Safi went to the arbitration authority, along with Mr Ayed Al-Yasery from the corporation, who carried the new agreement. Mr Salah Al-Fahed (RIP) was presiding over the session when they entered. Upon entering, the corporation representative presented the agreement to counsellor Al-Fahed. Before the councillor had opened the agreement he asked Abou Abdul-Aziz why he wanted to terminate the contracts, to which he explained that it was not his idea but was a decision made by the corporation.

The question that had now arisen in their minds concerned how Al-Fahed knew about the termination of the contracts before he had even opened the envelope.

Al-Hassawi then reasserted the point that it was the cooperation who had drafted the agreement and it was they who wanted the contracts terminated. Al-Fahed then insisted that they brought him another agreement; Al-Hassawi



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tried to explain that the first one had been changed, but he still insisted that they bring him another.

The men left in disbelief. Al-Hassawi then called Sheikh Ali Al-Khalifah and told him that the agreement had not been endorsed by the arbitration authority. Despite the fact that Al-Hassawi had submitted to the demand to let go of the eight million dinars balance and they had thus changed the agreement, the judge would not endorse it.

In his astonishment the Sheikh asked that he present it again.

Abou Abdul-Aziz made it clear that he could not, for it would only be rejected a second time.

Al-Safi was left wondering why this agreement was rejected despite its amendments. He believed, without a matter of doubt, that this case was full of discrepancies; and that those who knew about it were only one alive and another now dead.

This incident marked the ordeals, which encouraged Mubarak Al-Hassawi to file a case on the basis that there had always been an agreement signed by both parties, representing a form of legal procedure.

Before the case was filed, Sheikh Khalifa Al-Ali approached Dr. Safaeddine Al-Safi and Mr. Maghawri, he seemed to want to ask them what he should do.

They said that they had no other choice but to take this to court but he advised that this was not in their interest. But if someone finds themselves subject to a legal injustice, then there is indeed no other choice but to go to court.

And so they went to court; during this process Al-Hassawi remained strong. Yet he was simultaneously miserable.

When he was asked to call upon his financial advisors for help, he only wondered how they could possibly help him, when it was his rights he was asking for.

When he went to court it seemed that some sort of blackmail had occurred and twenty-five years later this was confirmed.

Al-Hassawi announced his case against them, explaining that they owed him eighteen million dinars. He asked that they give him this sum so that he could pay for his foreign investments. The reply was in the negative, as they explained the sum had been withheld as they were property debts.

After asking them what he should do, Al-Hassawi was told that he would be pitied a little given that the Kuwaiti Central Bank had interfered since it had guaranteed their foreign investments.

Baring in mind his foreign investments the Syndicate (consisting of a group of foreign banks) intervened. Those in charge of the corporation told



Al-Hassawi that they will give him the sum, provided that he mortgaged the collaterals of his investments with them.

These circumstances were somewhat exceptional, having nothing to do with the law or anything else. Al-Hassawi's money was with them and yet they were asking him for guarantees in order for them to give him his money. In other words, it was as if they had his house and when he asked for it, they demanded that he mortgage it to them for them to give it back to him.

This was an unfair demand. Nevertheless, the agreement was made in a somewhat manipulative agreement, which Al-Safi believed was full of cheating. This so-called 'agreement' was signed on 1st November 1985. It was an ordinary agreement without any heading. It regulated the relationship between Al-Hassawi and Corporate for Settlement of Foreign Forward Shares. It stated that there were sums owed and a case of investments and that Al-Hassawi needed his sums due, to pay the investments off. Al-Hassawi was told that his money had been withheld and that he would have to mortgage his properties to have them released. On winning the case his guarantees would however be freed. But if the verdict goes in the favour of the Corporation, the guarantees will be liquidated to pay off his debts to the Corporation; they claimed that they were going to sue him for twenty-five million Dinars. They named this case, Case 8042.

And so things went as the agreement had suggested. They were stuck in a vicious circle where the Corporation said they would not pay unless the office of foreign investments makes a mortgage agreement with them. However, the office of foreign investments would not give up on the initial mortgage to the Corporation unless they got their money. They were effectively back to square one; it became a chicken and egg dilemma, between the office of foreign investment and the corporation.

However, the Corporation then came up with a compromise telling Mr. Mubarak Al-Hassawi, that if he provides them with an irrevocable mandate stating that he will mortgage his properties to them, they will start the mortgage and give him back his eighteen million dinars payment. And so this proxy was made for mortgage purposes mentioned in this agreement. The agreement had several other clauses, other than those concerned with the mortgage agreement.

Later that day, Al-Safi along with Mr. Mohammed Nabil Jaafar, went and submitted the proxy to the Corporation, so they could claim the eighteen million they were due. They then went on and paid the money they owed to the office of foreign investments; it therefore turned out to be a remarkable day for paying off their debts. This had been a great achievement. However, a surprise was to come nine years later as further oddities occurred and the cases continued to bring up many more



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complications. Al-Safi explained that the court of any country should be known for its integrity; even if there are mistakes, the Court is ultimately the jurisprudence; Al-Hassawi's company were thus surprised when they were presented with a new agreement. It seems at times jurisprudence can seem to be nothing more than the corruption of reference. This agreement had a new addition, complete with strange unrecognisable signatures and an executive note. They first knew of it when they called upon Al-Hassawi to pay twenty-five million dinars and thus a huge injustice had just befallen them. Al-Safi was in London as this time, busy with a big case. On his return he learned about this agreement, which they had claimed that Mubarak Al-Hassawi had signed, which stated that Al-Hassawi owed them twenty-five million.

Neither Al-Hassawi nor Al-Safi could recollect there having ever been such an agreement and both were adamant they had not signed it. Indeed, it was not the contract Mubarak Al-Hassawi had signed and therefore it did not have his signature. I must have been fabricated through the proxy agreement that they gave to the Corporation, which was only supposed to concern the mortgage. It went further however, creating a new agreement on behalf of Mubarak Al-Hassawi, stating that he owned the Corporation twenty-five million Dinars. It also stated that the guarantees which were to be transferred from the foreign investments office to the corporation should be considered as guarantees for any of Al-Hassawi's debts owed to the the corporation. None of these clauses existed in the original agreement or in the 1/1/86 agreement. And so the aftermath of the Al-Manakh crisis still loomed over Al-Hassawi. When they came to Al-Hassawi, asking him for twenty-five million dinars he began to despair of his bad fortune and wondered whether he would remain forever hassled about matters that should not concern him. There were no laws to regulate this matter. The Souk Al-Manakh rules regulated the debts relating to shares. Property debts were not privy to this treatment. Al-Hassawi had signed an agreement with the Corporation, with a custodian present. He then signed an agreement which declared he would be given eighteen million; before a third agreement was made stating Al-Hassawi would get nothing. And yet the saga continued and he found himself wondering what more they could possibly want.

Dr. Al-Safi continued to explain how this new agreement had come to pass. They told Al-Hasawi that the eighty-five million he was owed from Mr. Jasem Al-Motawa, would be paid back at the debtor's dinnar rate of 186 Fils. Therefore, the eighty-five million he was owed was now worth only fourteen million Dinars. Since Al-Motawa was asking for thirty-nine million in return, to be paid at Al-Hassawi's rate, Al-Hassawi now owed his debtor the twenty-five million difference. They claimed this to be the law.



However, in reality, Mubarak Al-Hassawi was a creditor at eight-five million and a debtor at thirty-nine million but instead of being paid the difference he ended up being in debt by twenty-five million against all his properties.

The irony was that among these properties was a property which they called “Hawtat Jragh” which Al-Hassawi sold to Jasem Al-Motawa, before the latter sold it back to Mubarak Al-Hassawi at a different value. If this transaction was removed his debts would be zero. This was because Jasem owed Mubarak Al-Hassawi eighteen million, which was the value the property was worth. However this debt was paid to him at Jasem’s Dinar rate and so he received only two million. It seemed unbelievable that this was not taken into account and that Al-Hassawi found himself being asked to pay twenty-five million.

Dr Al-Safi had accompanied Al-Hassawi all his life, so he knew how careful he was about paying off his debts. He was also very trustworthy. This encouraged Al-Safi to get involved as he analysed the matter in search of loopholes. Legally Al-Hassawi had the right to follow through with the agreements signed by the corporation as a custodian and a representative of the group of debtors. Despite the many corporation representatives to sign the agreement they would not honour it. Al-Safi stood by Al-Hassawi, in a quest to find solutions to the injustice that had occurred.

They wrote to many authorities, but circumstances seemed to prevent them from looking into the matter. Al-Safi was sure that had they looked into the matter closely they would have found out that Al-Hassawi had been wronged and would have served him justice.

The problem continued. Many great counsellors and eminent lawyers in Egypt, among them Counsellor Doctor Mahmoud Najib Husni (an authority in criminal Law), the great Lawyer, Mr. Mahmoud Al-Sharbini , the legal Counsellor, Dr. Hamada Al-Sawi and Dr. Abou Zaid Radwan, all looked into the case and found that Al-Hassawi had been severely wronged.

The Corporation did not stop at this; it seemed they had it out to get Al-Hassawi. They tried employing the legal tools they had but it seemed that some issues could not be solved through law – only justice alone would prevail. Even justice was overlooked, despite the fact that all Souk Al-Manakh rules were based on justice; they treated Al-Hassawi as an exception. They told him that he would have to pay the twenty-five million, to which he objected as he was very doubtful about the agreement and he recognised room for forgery. He accused them of going to an attorney and stating that he owed them twenty-five million based on an agreement he was not party to, but through proxy.

After petitioning against the demand to close the investigations, the court annulled the general prosecution’s decision to pursue the investigations and stated that there was suspicion of forgery which should be raised to



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the criminal court. Based on that, the liquidation of properties was stopped. This proved that whatever the case, there is always someone who knows better and there is always a higher power whether juridical, realistic or any other form of power.

Cases continued but they themselves struggled to prove how much Al-Hassawi had been wronged. The other party filed another case, asking for interest on the twenty-five million. They were perpetrating what might be considered an 'organised lie', which meant they appeared to work with some conviction. The discussions being held were not amongst men of law. The judge represents the jurisprudential and we cannot doubt the integrity of the Court, but Judges make mistakes and thus his verdict was made in favour of charging interest on the sum of twenty-five million. And there were other cases where we they did not favourably, for reasons that would take forever to explain.

Even after Al-Hassawi passed away cases were still going on. They started in 1985 which meant that he fought and struggled for twenty long years, consistently aware of the fact that he had been wronged. He had paid off all that he owed but was then neglected of his rights. They asked for more than what he owed them, which was not right. They charged him with twenty-five million dinars, a sum he himself had asked for. And to make matters worse they had the audacity to charge him interest, so that they were eventually asking for fifty million.

Right up until 2006 the case concerning the interest was still awaiting judgment of the high court on 20th or 22nd of June, as the primary court had already ruled against his favour, as did the appeal court.

Al-Safi believed that if the verdict went against the interest, Al-Hassawi would still have been wronged. And if it went in favour of the interest, then it would be a fabricated wrongdoing; a case of one injustice heaped upon another.

Mr. William (Bill) Irvine, who started working for Mubarak Al-Hassawi in the late 1970's before later being assigned to the crisis management team the late Al-Hassawi formed in the 1980's, explained how getting out of the crisis demanded hard work and thorough follow ups. Mr Irvine compiled the company's financial reports, which had never been updated and it required re-organisation with all the details needing to be reformed. This work was done with the cooperation of the auditor Mr. Talal Abou Ghazaleh. As a result, Irvine was able to calculate the amount of company assets, which were affected by the crisis when it peaked. It was an uneasy period for every businessman in Kuwait. He remembered the control and self-restraint of Mr Al-Hassawi whilst he was facing the situation; having never seen him distressed over anything. Al-Hassawi never revealed his true feelings and thus was the type of man in whom no one could detect



anxiety. He went through very tough times during the Al-Manakh crisis but managing it with a high spirit, with both calmness and confidence. Irvine was still in Europe at the time when he sold his possessions in Britain and transferred the money to Kuwait to pay his debts, whilst other businessmen were trying to find ways to sneak their money out of Kuwait and invest it elsewhere. He was a man of high integrity and he was eager to preserve his reputation in Kuwait. During this period, there were on-going negotiations and the government program was being implemented. There were never-ending meetings with the banks, most often in Bahrain but sometimes in Kuwait. William Irvine accompanied Mr. Mohammed Nabil Jaafar on many occasions to meetings with bankers who were threatening to take severe actions against the company. Over time however, they managed to successfully bring it under control and the settlement program was executed.

Mr. Irvine continued talking about the importance of experience in finding alternative solutions to face the crisis as he explained that in his early years working with Al-Hassawi, the Souk thrived in Kuwait. He would be dazzled after counting the number of times he would see the same property going into their records in less than two months. The same property could be sold then bought again five or six times. Mubarak Al-Hassawi knew the real estate market very well but after the Al-Manakh crisis, trading regressed substantially in Kuwait; the local market reached a stage of absolute stagnation, so Mubarak Al-Hassawi settled and worked in Jeddah for a while, buying some assets from Raith Faraoun in 1982. After the Al-Manakh crisis, he managed to set himself up in few weeks after closing a deal in the KSA and in a no time his residence in Jeddah became a destination for real estate traders, agents and brokers from neighbouring regions. Therefore, he evaded the stagnant real estate market in Kuwait. In no time the building he chose for his operation became a central market for real estate trading. Once grounded there he created a real estate market which became central for these transactions, which thrived under his excellent leadership. He was without a doubt a highly reputable expert in this field; highly respected in the KSA, just as he had been in Kuwait. Traders would often show high interest in Al-Hassawi's deals, as they could trade with their confidence in his sound decisions and his knowledge of the market and its operations. He led the market in Jeddah just as he used to back in Kuwait.

Many of Mubarak Abdul-Aziz Al-Hassawi's friends spoke about how he dealt with the Al-Manakh crisis, both in positive and negative terms. Some were shocked by his participation in the Souk, others found him distressed and regretful, but most of them believed that he was strong enough not to let any crisis, no matter how bad, get him down, whilst having confidence



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in intelligence and experience to make him come out even stronger. Mr Ibrahim Al-Baker described him as a man with a unique business mentality as well as both loyalty and integrity. Al-Baker remembered one particular occasion when he showed his integrity whilst dealing with people; Mr Al-Baker was with him in his London office, one year after the Al-Manakh Crisis had begun and Al-Hassawi told him about his obligation to pay off all the cheques he had forwarded, at a time when others did not commit to paying the cheques owed to him. This showed that he was a man with an exceptional vision that future is always brighter, especially for those to whom integrity is part their business ethos. His friend, Mr. Nassif Karam said he would never forget when Mubarak Al-Hassawi warned them all in one of the gatherings to never enter the Souk Al-Manakh, for he considered it a dangerous game, which no one knows who is behind. He was thus surprised to learn that he later entered it, believing he lived through its backlash with an uneasy mental state. Mr. Nassif Karam also recalled Al-Hassawi's wife, Um Abdul-Aziz, calling him from Paris to tell him that her husband was coming from London to visit him. She urged Karam to keep him company at all times. Indeed he did come and after meeting at the airport they stayed together for seventeen days. They would go out all the time and discuss unrelated work matters to keep his mind of the crisis. Karam did not know at this time the extent of the money he owed. He had a million dollars, which he offered to Al-Hassawi to use at his disposal. He looked back at him and told him to keep his million, explaining that the issue was much bigger than that. Karam was shocked by Al-Hassawi's ability to rise above the crisis, as he remembered how he came rushing in one morning asking Karam to accompany him to go and evaluate a hotel in Paris that he wanted to negotiate to buy.

Sheikh Faysal Bin Khalid Al-Qassimi, a friend of Al-Hassawi, said that what Al-Hassawi had lost in the Al-Manakh crisis, God had compensated for in three folds, within a few months. Mr. Faeq Hussein Al-Saleh, the director of Al-Hassawi's office in Al-Khobar, KSA explained how they were back to normal within a few months. The fact that the late Abou Abdul-Aziz adopted a positive attitude and paid off all his dues, despite the great injustice that had befallen him was rewarded. He left a positive impact in KSA, increasing the confidence anchored within the Saudi circle of businessmen and economists.

It is therefore clear that the Al-Manakh Crisis deeply affected Mubarak Al-Hassawi and his career. It disrupted his business trajectory, halting the ascent he had forged for himself and shaking his financial spirit, though it did not develop into a catastrophe or to any personal dilemma or state of depression. Perhaps it even shaped Al-Hassawi even more by forcing him to be strong willed in order to meet his aspirations. Overcoming the

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crisis motivated him to progress to investments outside Kuwait, with projects in the Gulf, Great Britain, Germany, Spain amongst other places; part of his attempt at accomplishing the real estate empire he gravely sought.







## CHAPTER 7

# Investment Locations





The Al-Manakh stock market crash, which hit Al-Hassawi's real estate kingdom in Kuwait, was not the reason behind him moving to constructing hotels factories, and the like. He never gave up on real estate as this was an integral part of his life and he remained drawn to it until the very end; he never chose to invest outside this sector. The countries where he had bought property had their doors open for him to invest there too. Therefore, real estate became synonymous with investment. The two are virtually inseparable, as trading in real estate paves the way for entering the world of investment; a temptation which is hard to resist. The late Al-Hassawi initially chose this path, despite the element of risk-taking because it offered profits that were unparalleled in other investment sectors.

Trading in plots of land seemed the most rewarding, though not the safest, field of investment available. Despite this, Mubarak Al-Hassawi's investments in hotels and industries/factories started during the initial phase of the real estate boom, rather than following the Al-Manakh stock market crash. He continued his idea of developing underdeveloped areas, away from the city. The scope of his investment web reached vast areas of the world. In addition to Kuwait he reached Germany, Spain, France, Egypt, Iraq, Qatar, Bahrain and the Maghreb countries. The four countries which staged his basic businesses were the UAE, the KSA, Britain and Lebanon.

## **First: Investment in Kuwait**

In the 1960's he reaped the rewards of the seeds that had been previously sown. Participation in the first conference for Businessmen, in San Francisco<sup>(1)</sup> and his travels to Egypt, Britain and Lebanon left a visible impact on the ideas that had been brewing in Mubarak Abdul-Aziz Al-Hassawi's mind, which resulted in his creativity in the worlds of investment and real estate. The Messilah Beach Motel project was the first phase of his long term plan.

Mubarak Al-Hassawi's real estate empire was initiated and launched from Kuwait, the land in which he conceived of his ideas and aspirations; before

1- From an interview with Mrs. Badria, Mubarak Al-Hassawi's widow



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expanding his horizons, developing his projects beyond the narrow confines of Kuwait. This included the investments he did in his country, starting with the first property he bought while still working as a port clerk, to the properties in Hawalli, the Jleeb Al-Shuyoukh project, the first two residential compounds ever in Kuwait and the myriad of buildings over vast lands, he would eventually build... in investments in Kuwait and worldwide. It was likely his notorious reputation in Kuwait's investment market that led his friend Jawad Ahmed Bou Khamseen to nickname him "Kuwait's Onassis".

Ibrahim Ali Al-Muhaini explained that Mubarak Al-Hassawi was very accommodating to the Kuwaitis who bought land from him in Hawalli and Jleeb Al-Shuyoukh, amongst other places. He would tell his agent, Al-Muhaini's brother Abou Mahmoud, to give them coupons so that they were able to build with a deferred payment. He later bought a plot of land in Abu Fatira for one-hundred Fils per foot, before selling it at nine Dinars per foot. Mr. Shaker Mahmoud Maddouh drew a comparison between the old and new prices in Kuwait, explaining, for example, in 1966 Mubarak Al-Hassawi bought an eight-hundred and forty-four square metre property in Abu Fatira, from the late Sheikh Khaled Abdullah Al-Salem Al-Sabah, at one-hundred thousand Dinars, which was not a small sum. No one could afford to pay such a huge sum for a property and leave it for years on end. However, when Mr Shaker Mahmoud Maddouh sold this property it reached tens of millions of Dinars.

Engineer Abdulhalim Al-Aasar remembered the building he built for Mubarak Al-Hassawi in Hawalli, towards the end of Abdullah Al-Othman Street. He explained that it was the only building in the area, surrounded by desert, which comprised of a residential block along with shops. Al-Hassawi bought the land on credit from Abdullah Al-Othman and Al-Aasar believed this to be his first building. He then went on to sell it and make a profit. Other investment buildings in both Al-Salmiya and Al-Hassawiya followed suit; activity which took place between 1963 and 1964. Al-Hassawi bought one plot from Sabah Al-Nasser's children and another from Sheikh Abdul-Aziz Saud Al-Sabah, bordering Al-Matar (Al-Hassawiya), which Al-Aasar distributed and he sold. Abdulhalim Al-Aasar believes that Al-Hassawi began climbing the ladder of success straight after his first two properties in Jleeb Al-Shuyoukh and Al-Hassawiya.

## Messilah Beach Motel

The Messilah Beach Motel is a forty-thousand square metre project, considered to be one of Al-Hassawi's investment landmarks. It is a constructional phenomenon, combining Al-Hassawi's passion for property,



away from the city, with his desire to revive areas in a unique, liberated and beautiful manner. He believed in what he said and confidently sold people property away from the city. Al-Hassawi's creativity could be seen in his vision to exploit remote areas and revive places which had been neglected. He advocated creating beauty out of nothing; converting areas considered worthless by many, into paradise.

Looking over the implementation of this project leads up to those who worked with the late Al-Hassawi. Mr Mohammed Anis Najiah worked in hospitality in Kuwait, during the mid-1960s. He began working for Al-Hassawi in 1972 when he was assigned the position of PR and Marketing Manager. One of his tasks was to prepare the hotel's inauguration. Following this he was made the hotel's General Manager from 1979 to 1983, and remained in charge until 1990, which coincided with the brutal invasion of Kuwait.

Mr Mohammed Anis Najiah said that he found the late Al-Hassawi to be attentive with his willingness to converse with others, whilst discussing his ideas with people of experience. He also assured their comfort as hotel visitors, emphasizing the fact that the resort should be as warm and welcoming as possible. He firmly believed that this project should be implemented in his country, for his people. When he considered this hotel project, he was already aware that since the 1960's Kuwait already had two five-star hotels, the Sheraton and the Hilton. There were also smaller four-star establishments, such as the Bristol and Carlton. His idea was to cater for his people rather than travellers and thus he conceived the idea of the Messilah Beach Motel. He wanted it to host Kuwaiti families and citizens; this was a pivotal point for him. Having been influenced by his trips to the USA and Europe, he made the unprecedented decision of introducing a motel to Kuwait. Accordingly, he built a set of houses on an area of land across the shore (almost forty-thousand square miles). He built nine fully facilitated blocks, which were set against a backdrop of gardens, making the place a joyful and beautiful haven; it was yet to be surrounded by any construction as this was long before Mishref, Bayan and Sabah Al-Salem were inhabited.

Messilah Beach Motel was inaugurated in 1974; they boasted three-hundred and fifty rooms, exceeding, beyond all expectations, other hotels in the role they played within the hotel industry. It was well-timed, as an oil boom in 1975 brought economic growth, which meant Kuwait attracted many projects and companies that other hotels were not able to facilitate. The influx of foreign companies to the country meant that people started using the word "motel", considered quite weird in Kuwait as it had come from the USA and had to be 'Kuwaitized' (i.e., made local); over time Kuwaitis became used to the idea. People started flowing into the motel



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and before too long many families were making booking there. The Messilah Beach Motel introduced people to a new notion within the Hotel Management Industry, as they facilitated families, encouraging them to visit the beach with their membership plan.

Sheikh Jaber Al-Ahmad Al-Jaber Al-Sabah<sup>(1)</sup> inaugurated the Messilah Beach Motel on the behalf of His Highness Sheikh Sabah Al-Salem Al-Sabah<sup>(2)</sup>, Emir of Kuwait, with Mubarak Abdul-Aziz Al-Hassawi presiding over the welcoming committee. Guests were expected to get to the hotel by car, but Sheikh Jaber Al-Ahmad Al-Sabah preferred to walk so that he... throughout his tour he expressed his admiration, recognising the excellent location of the hotel which overlooked the sea, providing families with what they desired. He was shown all the blocks and villas, all the way to hotel's main hall, which overlooked the sea from all its angles. It was fascinating day that lasted from the – prayer until the sunset prayer, indeed an historical day for both Kuwait as a whole and Al-Hassawi personally. This was certainly seen in Sheikh Jaber Al-Ahmad Al-Jaber Al-Sabah's face, as a man who loved projects that worked for the interests of Kuwait.

The scope of the Messilah Beach Motel went beyond simply hosting and accommodating people; they catered for celebrations, festivals and even conferences, thus ensuring the hotel attracted tourists to Kuwait. The late Saleh Chahab was the man in charge of a summer tourism project called 'Recreational Tourism', where he hosted troops of artists from Arab and foreign countries and chose the Messilah beach Motel as their residence. This project offered a great source of custom; they welcomed Kuwait's tourists who came to attend grand sports championships and both national and regional events. The delegates of such events chose their hotel, with its vast, haven-like space, as their residence.

The hotel's occupancy steadily increased as they never depended solely on tourists but also attracted people through memberships, which allowed people to enjoy the premises at affordable prices, making use of the swimming pools, games facilities and restaurants; it became an area for families to socialise.

Mohammed Anis Najiah and Mubarak Al-Hassawi grew closer as the years passed. The former understood the latter's ambitions, having an empathy which allowed him to help Al-Hassawi realise his dreams; as they saw this as only the first of a whole set of projects.

Mr. Najiah remembered the 1970's with a great deal of understanding as he touched upon all the projects that flourished in the area. He explained

1- He was at that time the Crown Prince and the Prime Minister of Kuwait.

2- His Highness was sick and was outside the country.



that to begin with the Messilah area did not have any projects, however they believed instigating a single project would lead to many others. They envisaged with one glance the many projects that would be founded along the Messilah, all the way to the Al Bida Roundabout. After the Messilah Beach opening in 1974, they did indeed witness an increase in projects from the tourist and hotel industries. Over the past thirty years, many other hotels have been built, including the Radisson SAS, Hyatt Regency, Movenpick and a chain of restaurants which can all be regarded as huge projects.

Mr. Tony Barlow started working with Mr. Mubarak Al-Hassawi in 1976, two years after the hotel's official inauguration. He has since remained with the Al-Hassawi group to date. He came to Kuwait on August 2nd 1976 by the request of Mr Al-Hassawi. Al-Hassawi had plans to expand the project, adding more suites to the hotel and building a café; he did not like to remain static, always looking to renovate and expand.

At this time, Messilah Beach had become a landmark of entertainment in Kuwait, as well as being known for its tourist and hotel industries. It provided a place for Kuwaitis and foreigners alike to walk around and enjoy the green spaces surrounding the Messilah Motel, with the option of staying.

The Messilah Beach project became the elder son of Mr. Mubarak Al-Hassawi as he went on to complete many similar projects in Dammam, Bahrain, Sharjah and Dubai. Messilah Beach was a thriving place especially in spring and summer seasons, when the temperature was hot and at the weekends all year round.

Mr. Tony Barlow commented on how lucky they were that the project was not affected by the Al-Manakh crisis and that it continued to excel. Nonetheless, it is worth noting that their profit during the initial years was much higher as their competition was very little, almost non-existent, but overall it was a successful project at all levels. Barlow explained how employees worked together like a family. There were employees from several different parts of the world, including Syria, Egypt, Morocco, Malaysia, India, China, amongst other countries; everyone was treated equally, regardless of their national origin. Tourists would visit from as far as Europe and Japan.

Messilah Beach was affected by the brutal Iraqi invasion, as troops attacked it on the second day of the invasion at lunch time. They took all the water and food available, before destroying the hotel and looting it. Mr Barlow supervised the reconstruction of the hotel after the invasion. He started with cleaning and divided the work into phases. Every week, a new section of the hotel was re-built and the work was completed in a short time. Many Americans and Europeans were staying at the hotel during this period; they had come to help rebuild Kuwait after the



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destruction by its cruel invaders.

Mr. Tony Barlow explained that many people came to the Middle East; particularly to the Gulf, of which Kuwait was considered one the most beautiful areas. Mr Al-Hassawi dreamt of expending the facilities of his hotel and the beach in general, adding a local touch, so that its visitors could appreciate a genuine Kuwaiti experience. He also insisted on having the latest, state of the art technology available to the hospitality sector, as well as building green areas and pools to enhance the site and making it a project for the twenty-first century. Therefore, the Messilah Beach Hotel project was keeping up to date with general trends of development in Kuwait, which had become an important centre for investment in the Middle East. They were providing accommodation and entertainment facilities to the visitors of Kuwait.

Mr William (Bill) Irvine, the Director of Al-Hassawi's London office, talked about the Messilah Beach Hotel project which was due to open its doors to guests in early 2012. He explained that it was a big project, including eight-hundred covered spots, including four-hundred rooms. In addition to this there are eighty apartments and twelve chalets. The chalets consist of three to five rooms. They contracted one of the biggest American construction companies, Skidmore, Owings & Merrill (SOM), which built the Kuwaiti Embassy in Washington D.C.

Mr. Irvine also explained that they contracted the Jumeirah Group to manage the Messilah Beach Hotel in Kuwait, as they have seen that the Jumeirah Group in Dubai is very credible, offering important resources and providing a high level of catering facilities. Their aim is for their hotel to thrive with guests, including both visiting businessmen and local members of the public.

## Second: Investment in the UAE

The UAE was not as tempting a region in the fifties and the sixties as it is today. However, it had hidden potential and with courage and some forward thinking that embraced the international urban renaissance, it became a cradle for future projects. During this period, Mubarak Abdul-Aziz Al-Hassawi decided to travel to the UAE armed only with hope, audacity and expertise. He got acquainted with the region and chose Sharjah as the starting point for his journey ahead. His friend Mr Issa Al-Osman remembered objecting to the thought of buying outside Kuwait, in places such as the UAE and he told Al-Hassawi that was heading towards a dead-end road; but Al-Hassawi insisted that God would open it for him. And indeed God did grant him his wish, as he rose to prominence both inside and outside Kuwait.



Many of Al-Hassawi's friends and acquaintances talked about his journey to the UAE and what this led to. **Sheikh Faisal Bin Khalid Al-Qassimi** explained that by visiting various countries Mubarak Abdul-Aziz Al-Hassawi was able to comprehend the reasons underlying the flourishing trades that he experienced; after which he went to Sharjah and became one of the first to help the emirate by investing in it, purchasing estates as he discovered the land there, which led to the increase in its price. Mubarak Al-Hassawi drew other traders from Kuwait into Sharjah but he was the first to visit Sheikh Khalid A- Qassimi- majli and build a mosque in the emirate.

Al-Hassawi identified the needs of the schools and ensured they were well equipped. He arrived in Sharjah in 1967, prior to the foundation of the UAE, at which time Kuwait had an office in Dubai run by the late Sheikh Badr Muhammad Al-Sabah, with whom the late Mubarak Al-Hassawi had very good relations. **Sheikh Faisal Bin Khalid Al-Qassimi** remembers that Mubarak Al-Hassawi had never visited his father, the late governor Sheikh Khalid A- Qassimi- majli, alone but always in the company of a number of Kuwaiti traders and businessmen, whom he transported in his private jet. He always told them that Sharjah was blessed and thus they should invest in it, as the lands were vast and the laws were flexible. On another level Sheikh Khalid A- Qassimi- majli considered Al-Hassawi a brother and a friend of him and his people. Every time Mubarak Al-Hassawi entered his majlis, he was received like a brother returning from a trip away; the Kuwaiti traders and businessmen, who accompanied him, were also seen as a good omen by the governor.

## CARLTON AND AL ANDALUS

Mubarak Abdul Aziz Al-Hassawi was pioneering in his investment in Sharjah. He started by identifying the premises; influenced by his management experience, he always choose locations at the town's entrance on Wehda Street, the Khan regions and the centre. Back then, there was no infrastructure in the region; however, this never discouraged him or made him give up on his decisions. He continued buying lands on the lake, which cost twenty Dirhams per foot; today the price has risen to one-thousand five hundred Dirhams. He lay the first stepping stone when he built the first building in the lake region, the Carlton Hotel by the beach, which has bustled with guests ever since the first week of its inauguration. It was the first ever five-star hotel to open in the emirate of Sharjah. Mubarak Abdul-Aziz Al-Hassawi broke a period of inactivity by buying lands in Sharjah, which meant huge amounts of capital flooded into the emirate and contributed to reviving its economy, as had happened in Ajman and Dubai. It seems fair to say that his Chicago Beach project



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(currently the Jumeirah Beach) is proof of his far-sightedness and expertise in the real estate domain; work in this field requires years of patience, especially with land outside the city, where price rises are reliant on population growth, dependent on the movement of people from out of the city.

Mr. Jamal Al-Alamy, branch manager of the “Kuwaiti Real Estate and Commercial Centre Company” in the UAE, was assigned by the late Mubarak Abdul-Aziz Al-Hassawi to run his business. He spoke about the projects that they ran in the UAE during the late 1960s. He met Mubarak Abdul-Aziz Al-Hassawi in 1969, in Sharjah, where he was working. That same year, the Carlton Sharjah Hotel was in its final phase and Al-Alamy had an agreement with the late Mubarak Al-Hassawi to run a project where the hotel was leased to one company; he remained his business agent in this region thereon after. At the beginning his main concern was long-term investment. As he was farsighted, he rejected the nearby developed regions, instead looking outside the city, so that he could urbanize and develop the area himself. He followed this pattern in all his projects, whether in the UAE or the KSA, which made him stand out from many others who were just looking to make a quick profit. His investments in UAE began with the Sharjah Carlton hotel in 1968 and the Al Andalus Resort in 1969; the work on these finished in 1974. At roughly the same time, the governor of Sharjah offered Mubarak Abdul-Aziz Al-Hassawi the opportunity to be one of the founders of the Bank of Sharjah, so that his establishments would help in boosting the economy in Sharjah and thus develop the area. The Bank of Sharjah was inaugurated in 1974. It is also worth mentioning that, in 1976, Al-Hassawi became the first to build a resort in the emirate of Ajman.

Mr Jamal Jamil Al-Alamy spoke about his stock market and real estate experience; he explained that **Mubarak Al-Hassawi did not want to work in the stock market, whilst recalling that H.E. Sheikh Zayed Bin Sultan Al Nahyan**, Ruler of Abu Dhabi and president of UAE (may God rest his soul) asked him why he had not established a stock market company in the UAE, as many other had. Mubarak explained to him that the stock market was not his business but real estate and land trade was. Al-Alamy also recalled that his highness Sheikh Dr. Sultan Bin Saqr Al-Qassimi also spoke to him about the flourishing of the stock market business in the Gulf, to which Al-Hassawi offered the same response. Indeed, he never dealt with any of these companies, even at the later stages where it seemed he had to do it. He was known for his planning skills, as a man who oozed creativity, with a nurturing mentality that embraced the development of all projects. He invested in lands which he had bought from the government of Sharjah, at the vicinity of the lake



ridge, which covered an estimated one million feet. He built the two first and largest twelve-storey resorts in Sharjah; this in turn drew others in and contributed to an investment boom, which has set the grounds for building twenty-storey resorts combining residential areas and shops. He also built the Al-Mubarak Centre on a sixty-foot area of a main street, which was considered the largest complex in the emirate at the time it was built. It cost one hundred and forty million Dirhams, which is equivalent to ten million Kuwaiti Dinars. What set Al-Hassawi's projects apart from the others, was that they held the lead. In Mr Jamal Jamil Al-Alamy's opinion, this was achieved through Al-Hassawi's serious attitude to his work. The late Mubarak was never an adventurer but rather an excellent planner, who read the future very well; this was reflected in his investments in Kuwait. He worked in the real estate before others did and he crossed the city's frontiers to work on developing remote areas, which became full of houses, shops and eventually people. He applied this later in Sharjah, developing regions that began without supplies of water or power.

Mr. Saud Abdul-Aziz Al-Bishara explained that the late Mubarak Al-Hassawi had travelled to Sharjah in the late 1950s, during the reign of Sheikh Khaled Bin Sultan Al-Qassimi and started brotherly relations with him, encouraging the governor to ask him for his advice in the planning of the region and the power plant. Therefore, Mubarak Abdul-Aziz Al-Hassawi employed engineer Al-Shawwa, a clerk in the Kuwait Town Hall, who had also worked in Mubarak Al-Hassawi's technical office. He was commissioned to urbanize Sharjah, including spaces within the government's territory and lands that Mubarak Abdul-Aziz Al-Hassawi had bought; so Al-Shawwa drafted four blueprints for regions that would parallel Kuwaiti regions, such as Al Qadissiya and Al-Khalidiya (names which consequently became as well-known in Sharjah as they were in Kuwait). He developed his estates there based on a pattern which he had always followed, where he would divide and sort the land, before building a mosque and service buildings, so that the region could gradually flourish. He brought this idea from Kuwait. His scheme led to the booming of the region. He would sell for a period, before stopping to let others start selling, which led to an increase in the price of land and estates and thus allowing a regional market to emerge. Among his other projects also was building the first cinema in Sharjah, on a part of the resort area he had built on previously. As for the Carlton Hotel, it was considered to be the State's official hotel due to its highly accommodating capacity. Mr. Rashid Nasser, the General Manager of the Bank of Sharjahs stayed for one month in the Carlton Hotel and he recollected people having to sleep in the lobby as there were not enough rooms. The "Continental Hotel" and the "Beach Hotel" were inaugurated soon after.



## Jumeirah Beach

If one were to go to Jumeirah Beach in Dubai as it is now, it would be hard to imagine that this beautiful and attractive resort was once a desolate place. However, before Mubarak Al-Hassawi set foot in it in 1974, this was indeed the case. He ordered the building of the Chicago Beach, which was finalized in 1980. It stretched over an area of seven-hundred and thirty-one thousand feet, with its rooms growing in number from a modest fifteen to a vast seven hundred and five. In addition to this, the site was completed with clubs, playgrounds and residences for the employees. In the year SOMETHING IS MISSING HERE(?) it changed ownership to Sheikh Rashed Al Maktum who pulled it down and built “Jumeirah Beach” in its place.

Sheikh Faysal Bin Khalid Al-Qassimi explained that initially people in Dubai had considered the Chicago Beach as being far from the city but today the criteria have changed and the hotel is marketed as a nearby resort. The region that surrounds it has also changed, becoming touristy to attract other investments.

Mr Saud Abdul-Aziz Al-Beshara spoke about this project in an interview. He explained that the Chicago Beach project was built in a spot that did not even have a name<sup>(1)</sup>. They called it Chicago Beach because the Oil of Chicago company had set its camp there so that its employees could bathe in the sea.

Al-Beshara remembered going there with some of his colleagues; he and Mr Jamal Al-Alamy arrived there by jeep. This was at a time before it was popular, as he remembered that they could not even find a road sign that indicated “Um-Suqeim”<sup>(2)</sup>. The project included six hundred shacks, which were leased to a company on long-term basis, along with two hundred and twenty rooms, despite there only being twenty guests, or less, at the time. Eighteen per cent of the “Chicago Beach” project was owned by the government of Dubai and the rest belonged to Mubarak Abdul-Aziz Al-Hassawi. At the time that this huge project was finalized, the late Mubarak had only an A4 sheet of paper, on which it was stated that Rashed Bin Maktum admitted the hotel to be the property of themselves and the investor Mubarak Abdul Aziz...(3) going on to explain that it was the responsibility of the latter<sup>(4)</sup> to bear all costs. The “Chicago Beach” project was added to the mortgage list compiled whilst they were in the process of settling the issues of “Souk Al-Manakh”; however, the Central

1- He meant that the area wasn't populated and wasn't urbanized yet.

2- An area on the way to Chicago Beach.

3- The parenthesis means that there more in the note not mentioned here.

4- Mubarak Al-Hassawi



Bank in Kuwait found this hand-written document odd as it was not transcribed in an official format nor had it been documented by the departments capable of doing so. Mubarak Abdul-Aziz Al-Hassawi acted based on the mutual trust he shared with his acquaintances and on the precept of undertaking projects even if they were big or unprecedented in the region. The Governor of Sharjah, Dr. Sheikh Sultan Al-Qassimi, spoke about the late Mubarak at length and kept praising the projects he had undertaken in Sharjah and its various districts. The region offered no great appeal and yet Mubarak Al-Hassawi daringly undertook the project, which was not his first achievement in the UAE.

## The Cooling Industry

Sheikh Faysal Bin Khalid Al-Qassimi described his experience doing business with Mubarak Abdul Aziz Al Hassawi, who bought a sixty-million Dirham hotel from him. When he first bought it, a lot of people talked about its high price, however today its value has exceeded all expectations, thus proving the clear and a sharp vision of Mubarak Al Hassawi. The Sheikh described his vision as both futuristic and far-sighted. He also bought an area of land covering ten-million feet at four and a half Dirhams per foot; which today is worth seventy Dirhams per foot. He advised the Sheikh upon two issues. Firstly he would warn him about entering too deeply into the stock market, as most companies rely on more than one board; secondly he encouraged him to buy land in remote areas, foreseeing its use in the future. When purchasing, he would wait for the price of an estate to increase and only buy once he had notice it fall, before eventually selling it off again when there was an increase imposed by the market. He would be careful in making decisions, thus when other traders dreaded loss, he remained calm, as he concerned more about his reputation losing money.

Mr. Saud Abdul-Aziz Al-Beshara commented on the large amount of business that Mubarak Al Hassawi executed in Sharjah. He also explained the style of the late Mubarak, whose assessments of the value of estates never abided by temporary criteria or what the present moment had suggested. Al-Beshara explained that the late Mubarak's projects spread in Sharjah, when he chose to develop a remote area of land into an industrial district, on which the SKM factory was built. He varied his estates, choosing also to build the "Aziziyah" resort in "Ourouba" Street. The government's efforts concerning the lake project in Sharjah were concentrated on finding a daring investor; so the late Mubarak acquired around seventy per cent of the total land area which surrounded the lake region before the project began. Construction began, introducing the first two buildings to this region. This achievement had required them to wait, before eventually the region sprawled with buildings. Initially, only twenty-



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five flats out of two hundred were leased. Al-Beshara summarised by saying that Mubarak Abdul-Aziz Al-Hassawi had contributions in many sectors, including the industrial, hospitality and estate sectors, along with the banking domain.

Mr. Jamal Jamil Al-Alamy spoke about another of Mubarak Abdul-Aziz Al-Hassawi's projects in Sharjah. He explained that after setting up the Fawaz company for air cooling SKM<sup>(1)</sup> the business had evolved and so the late Mubarak considered establishing a factory to manufacture various cooling systems; thus in 1974, "Sharjah & Kuwait MFG" was founded for five million Dirhams – now equivalent to four hundred thousand Dirhams. At the time this was a huge sum of money, which they had used to create offices and warehouses for the factory tools; today it is estimated to be worth no less than three hundred and fifty million UAE Dirhams. Founding this factory embodied the vision of the late Mubarak Al-Hassawi, who believed that if you asked a Gulf citizen whether they preferred three meals without air conditioning or two meals with, they would choose to have air conditioning and might even settle for one meal; this reflected the difficulty of dispensing air conditioning. Their factory was founded in order to manufacture air conditioning and cooling systems, ranging from one and a half tonnes to five hundred tonnes. The factory was not just performing assembly work but manufactured all the components that they used for their air conditioning systems, using raw materials. The factory expanded its productions beyond the UAE, to cover the Gulf, Asia and North Africa. This factory encouraged the 'cooling industry' to develop in the Gulf region. The project grew bigger, expanding its specialised areas to include larger sectors; factories for air conditioning equipment were also established in Abu Dhabi and the KSA. They also began to manufacture and install various cooling systems, no longer simply importing machines; these machines were indispensable in the Gulf region. The late Mubarak had a tendency to develop his projects beyond their original function, motivated by his care for the public sectors and projects that were of interest to the general public. He was a careful planner and was contact with all the managers and other people working for him, to ensure he was keeping up to date with all the developmental phases of the project.

Mr. Jamal Jamil Al-Alamy spoke about another aspect of this experience. He explained that Mubarak Abdul-Aziz Al-Hassawi did not completely refrain from working on projects; he would come up with an idea which they would follow up with an action plan, preparing for the requirements, equipment and execution as a group. He never treated his staff as just employees, which Al-Alamy said was fundamental in his decision to accept

1- Mr. Jamal Jamil Al-Alamy mentioned that the company was established with the birth of Fawaz, son of Mubarak Al-Hassawi.



working for the company. He went on to describe Al-Hassawi as kind as he cared a lot about encouraging and rewarding his employees, whilst taking their circumstances into consideration.

Sheikh Faysal Bin Khalid Al-Qassimi explained how Al-Hassawi had set up stable projects in the UAE and the Gulf, planting a tree whose branches spread to Europe, America, and North Africa. Al-Qassimi thought his to be an experienced man with a distinguished commercial mentality. Al-Hassawi, may God rest his soul, was a role-model for the young people who benefitted from his experience.

Sheikh Faysal Bin Khalid Al-Qassimi spoke about his first meeting with the late Mubarak Abdul-Aziz Al-Hassawi, who he met in Sharjah, which was probably during his first visit to the emirate. On the first day of meeting him he found him to be a man opening his heart out to everyone. He reminded Al-Qassimi of his father, who Al-Hassawi himself had met and he told Al-Qassimi that he felt as if he was one of his children. Sheikh Faysal Bin Khalid Al-Qassimi accompanied the late Mubarak in many of his trips to Mallorca, in Spain, and Morocco amongst other places. He explained that Al-Hassawi always seemed well informed about the price of a foot of land and the cost of construction, even outside the Gulf countries. Whenever he bought land or an estate, he would show it to more than one person in order to confirm the real price of a deal.

## Bank of Sharjah

Mubarak Al-Hassawi's assiduous search for investment opportunities led him to Sharjah at a time when development was not at its peak and real estate only caught the attention of a few zealots. However, Mubarak Al-Hassawi maintained an imposing presence and earned himself a nomination by the governor of the country to be a partner in the Bank of Sharjah. Mubarak Al-Hassawi accepted this role, affirming his ambition and versatility whilst investing in the UAE. The bank's Deputy General Manager, Mr Claude de Kemoularia, talked about this experience. He had worked in politics and diplomacy, before joining the BNP Paribas Bank in 1968. He began by working as a deputy assistant to Paul Renault, the French Prime Minister at the time. However, after a while he was appointed to the United Nations as one of the personal assistants to the Secretary General of the international organization (Dag Hammarskjöld). He travelled to different places, including the Gulf countries, as the BNP Paribas Bank was an investment bank, so as well as giving loans to different states they were in search of oil and copper, which offered big profits with price increases, in regions,= such as the Gulf which had good supplies of natural resources. This was during the initial stages of the relationship between



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France and the Gulf countries. Paul Carton was appointed as the French ambassador to Kuwait, becoming the first ambassador to the region to cover all the Gulf countries. Mr Claude de Kemoularia was interested in developing the economies of the countries of this region and thus worked on an idea of establishing a bank in Sharjah.

At this time they were aiming to establish the BNP Paribas Bank in Sharjah, in a manner that would ensure both their independence and ease in decision-making; this is so that the issue would be strictly the responsibility of the higher administration in France and whoever Paris appointed in Sharjah. Mr Claude de Kemoularia thought about talking to the prince of Sharjah, Sheikh Sultan Al-Qassimi about the issue of establishing the bank, as he had previously shown interest in the subject, however he was reluctant to give them a license to open their own branch, which was the case in the other countries of the region, preferring instead to establish a bank with its headquarters in Sharjah.

When Mr Claude de Kemoularia discussed the project with his highness Sheikh Sultan Al Qassimi, he strongly advocated the idea of establishing a bank in which the assets would be divided into three equal shares; this was to avoid the consequences that might arise from projects being nationalization, which was expected to take place in the Gulf countries<sup>(1)</sup>. After negotiating the matter the Sheikh offered his approval on the condition that he received contributions from his Kuwaiti friend, Mubarak Al-Hassawi. Thus it was decided that the BNP Paribas Bank would contribute twenty per cent, with Mubarak Al-Hassawi matching this, while the remaining sixty per cent would be put on the local market. When referring to Al-Hassawi's possible contribution, the governor of Sharjah referred to him as his dear friend whom he highly appreciated, before praising him as being very successful in his business. Two days later, Mr Claude de Kemoularia, who was always on the move to and from Paris, was met by Sheikh Sultan Al-Qassimi and they were joined by his legal consultant who introduced him to Mr. Mubarak Al-Hassawi as their third partner in the bank. After the meeting they agreed that the bank would have three founders, with Mr Mubarak Al-Hassawi as the first CEO.

The Bank of Sharjah was thus founded by three parties: The French BNP Paribas Bank, the Governor of Sharjah Sheikh Sultan Al-Qassimi and Mr Mubarak Al-Hassawi; a partnership which reflected the extent of trust that Sheikh Sultan had in Mr Hassawi. Al-Hassawi's presence was very advantageous for them, as his good reputation offered credibility to their new bank. He also offered his capital to support the bank. During the first ten years of establishing the bank, they focused on searching for agents

1- In an interview with Mr. de Kemoularia he commented that the expected nationalization didn't happen except in Oman.



and Mubarak Abdul-Aziz Al-Hassawi himself became the first; he therefore played a major role in getting business mechanisms functioning, in order to improve the bank's performance. As well as this, in the first years of the bank's inauguration he provided them with headquarters to use at their disposal. And so Al-Hassawi played a pivotal role in the establishment of the Bank of Sharjah. When they began their business, the country was still in the early stages of development and so there were not as many buildings as there are today; the land was arid, covered with sand; consequently, they stayed for two years in a building owned by Mubarak Abdul-Aziz Al-Hassawi, as he bought land and worked in real estate. Mr Claude de Kemoularia described him as an expert at real estate, having a strong grasp of his trade; he was highly knowable about the value of land and whether or not it was worth investing in it.

Mr. Claude de Kemoularia explained that the Sheikh Sultan Al-Qassimi, Mubarak Al-Hassawi and he were bound by a trust that kept evolving within the board; and so the three became very close friends, a situation which did not change except when one of the members passed away. The bank succeeded because it won and maintained the trust of its shareholders. In over three decades, only two people became the CEO. They opened their doors to shareholders and respected their partnership with the people of Sharjah, as they became forerunners of modern banking. Mr. Claude de Kemoularia continued to represent BNP Paribas Bank for a number of years, although the French bank eventually decided to break up<sup>(1)</sup> and sell the shares it had tied up in the bank of Sharjah; however, Mr Claude de Kemoularia remained at the Bank of Sharjah as a consultant. He no longer had any active role in the bank but his presence helped win agents' trust in the organisation.

Forty years after the bank was established the board remains the same and the bank has only been presided over by two managers, reflecting its remarkably stable status. It is therefore not to surprising that it has persistently continued to reach great heights. The governor of Sharjah, Sheikh Sultan Al-Qassimi has always been considerate of local interest and well-being, which is reflected in their ownership of a majority of the bank's total shares. After some time, it was decided that an Emirati citizen, appointed by the governor, should take over as president and so Mr Claude de Kemoularia and Mr Al-Hassawi both became vice presidents to the CEO. This remained the case for many years until Mr Claude de Kemoularia resigned in order to become the ambassador of his country, thus leaving the bank after it became nationalised, only to return later as vice a CEO. Claude de Kemoularia explained that the board remains as it

1- In the interview, Mr. de Kemoularia expressed his regret for the breaking up especially that Bank of Sharjah made great profits in the last years and its shares soared.



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has been for four decades, as Abdul-Aziz Al-Hassawi junior now represents his father and the shares remain as they always have, prompting him to confess that he did not know of any other bank in the world that had such a high level of stability.

The current manager of the Bank, Mr. Varouj Narguizian, from Sharjah, spoke about the bank and the role of Mubarak Al Hassawi within it. He explained that Al-Hassawi was president of the bank from 1973<sup>(1)</sup> till 1992, when a decision was made that the president should be an Emirati citizen. The bank has always functioned on the basis of a three-level structure and there are not any changes in the bank worth mentioning. The founding shareholders were always present on the premises to monitor and maintain the bank's stability and success. Mr. Varouj Narguizian has worked at the Bank of Sharjah for thirty years; however, he has found the last five years different, as to begin with they have faced problems in the gold and silver market as well as other problems regarding estates; in addition to this the "climate crisis" has also affected Sharjah. In the last few years<sup>(2)</sup>, there has been the emergence of an urban and industrial revival in Dubai and the general Gulf region; the UAE and Qatar in particular have started to draw huge investments. After the September 11th terrorist attacks, there have been positive influences on the region, along with an increase in the price of petrol due to a huge excess that was invested both locally and outside the state. Huge Kuwaiti investments have spread in the Gulf region. Mubarak Al Hassawi made a huge contribution in founding the bank, being among the first to invest in Sharjah and his hotels are considered the first in the emirate and have played an important economic role; it was indeed their evolution that necessitated a bank that could finance them.

The bank has also benefitted from Al-Hassawi's investments. Varouj Narguizian praised Abdul-Aziz Al-Hassawi, explaining that the bank benefited from his expertise in the industrial sector and working with the Al Hassawi Group meant that they could benefit from each other's best practice.

Narguizian remembered one occasion when the bank was reluctant to close a deal which they deemed to be priced too high, however, the late Mubarak thought it was appropriate to go ahead and after two years they did indeed benefit from it, having paid less than the real value of the product, thus making it a good investment. This was not surprising as Mubarak had the reputation of turning whatever he touched to gold. This was also the case with the pipeline project in Sharjah, which was owned by specific parties from Abu Dhabi; Mubarak Al-Hassawi wanted to own it

1- Mr. Narghizian mentioned that Bank of Sharjah was inaugurated on 22 December 1973

2- The interview with Mr. Narghizian was held in 2007



even though it did not appear economically attractive and once again his wisdom prevailed as the company he had bought grew bigger and more productive, becoming a ground-breaking company.

Varouj Narguizian believed that Mubarak Al-Hassawi's courage never failed him as he seemed to prosper with the belief that thinking might sometimes hinder decision-making. The late Mubarak was able to make quick decisions and immediately move into action, which is vital for an investor. As a key investor Al-Hassawi enhanced the bank's position as he acted with confidence while dealing with real estate.

Mubarak Al-Hassawi trusted those he worked with, never interfering with his employees' work and always respecting them, rewarding their achievements through a promotion scheme. As for business, he only dealt with CEOs and presidents which Narguizian believes maintained the CEO's work because by trusting the administration the president eradicates a lot of hurdles that affect productivity and offers the CEO and those working with him, the autonomy in which to make the right decisions at the right time.

Varouj Narguizian liked Al-Hassawi's manner in communicating with others, remembering how he would chat with the bank's ward, asking him about his family. In meetings he would advocate salary raises for employees and suggest privileges they should offer. The late Mubarak Abdul-Aziz Al-Hassawi contributed to the bank's stability as he made decisions that enhanced the bank's reputation for many years.

His decisions were usually right so he never had to admit defeat. Al-Hassawi knew how to control things, which meant he was able to deal with all sorts of people. He dealt with other people in an exceptional fashion, using his strong wit to convince others to accept his ideas in whatever the project he suggested. He had an extraordinary presence, creating a great first impression; Narguizian remembered when the bank was facing losses and so he asked for Al-Hassawi's help and incredibly he managed to solve the entire problem by himself. Narguizian thought this was due to his character as someone who would take the initiative and help others; he thought that he was of good stock.

## **The Bank's Investments**

Mr. Narguizian explained the good relations that Mubarak Al-Hassawi had inside the bank, for which he was praised by his partners. He described how Al-Hassawi would make the effort to shake hands with everybody and ask how they were, which he saw as an important quality in his character. He could not remember anyone who had asked for the late Mubarak's help being denied it. He was extremely generous and it seems his success was partly due to his generosity; as he was able to sympathize with the needy,



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after all, he himself had endured hardships early in his life. Narguizian said that he was not a show-off and lived by the idea that in order to live a happy life, one must live in a way that does not disturb others. And indeed, Al-Hassawi never made his employees feel the weight of his presence or power.

Varouj Narguizian continued to speak about the late Mubarak. He explained that the Bank of Sharjah was the first bank in the UAE to offer its shares to be bought by the public, a move which was welcomed by shareholders. The bank started with a humble capital, not more than fifteen million Dirhams by today's standards, which would be equivalent to two million, two hundred thousand Kuwaiti Dinars. However, by the end of 2010 they managed to reach four point four billion Dirhams, by realising their commercial aims and investing in natural resources. Sheikh Sultan's government gave encouragement to industries in Sharjah, allowing arriving Arab's to own land and set up companies; this therefore allowed for the existence of the Al-Hassawi Group in Sharjah, which owned a lot of land. The bank's prices rose as years went by, for they were able to achieve administrative stability; they established an archive and records that other banks in the region never had. Their records have monitored a lot over the last few years and by keeping a record of the dates of different operations and deals, they have earned the trust of agents'. The bank's investments in oil and industry sectors in particular gave it power and distinction. As years passed the bank became more specialised and it acquired the expertise that enabled it to keep up to date with the services available in the country that would help developing industries. This focus on contemporary services is one of the bank's main attraction points for agents; this is understandable when one considers that forty per cent of the industries were located in Sharjah. Their experience with the Al-Hassawi Group helped influence their specialization in air-conditioning, as well as their dealings with some of the developmental industries, including iron, aluminium and shipbuilding. The bank has a policy not to grant loans as they believe this leads social crisis. However, they do contribute to developing the economy by offering their expertise, for example one of their companies was involved in equipping Dubai Airport; this asserts the industrial and commercial interests of the bank, which relies on the income it receives through commission and interest, with an average rate of fifty per cent for both. They have a clear strategy and it encourages shareholders and agents to deal with the bank as they do not only benefit from the interest but also from the services which they earn their income through. The Bank of Sharjah has therefore exceeded other banks that rely on interest as the source of seventy or eighty per cent of their income, earning far less through commission.



### Third: Investment in Lebanon

Lebanon was one of the first countries that Mubarak Al-Hassawi thought of travelling to. In an interview on the Lebanese Future TV channel, Mubarak Al-Hassawi remembered sitting in the Tower's Square in Lebanon, during the summer of 1948. It was natural for him to have considered investing there. Mr. Mohammed Saud Al-Beshara explained that Mubarak Al-Hassawi started investing there in the late 1950s, running his properties over a handheld transceiver. The Kuwaiti businessman, Mr Bahbahani, had previously issued a walkie-talkie permit. The late Al-Hassawi founded his company in Lebanon long before the law for foreign ownership was passed. He owned a series of villas in Abadiyeh, built by the Lebanese engineer, Mr Nassif Karam. He later purchased a four and a half million square metre property, alongside the Shouf Reserve, part of which he donated to the Lebanese government. Besides that, he founded a project in Ain Zhalta, on the slopes of the Barouk Mountain. The company soon earned the government's consent<sup>(1)</sup> for them to begin the project. He was one among a very few investors working, until number increased in the post war years. Apartments, shops and hotels, were due to be built over a one point nine million square-metre property. In addition to this, he bought the Martinez Hotel, which he revamped and refurbished for about thirty million USD. They were continuously running operations in Lebanon.

Al-Hassawi had started his investments before he became friends with the Lebanese figures interviewed in this book. However, some of the other friendships referred to in this book started during his profitable years and span over a forty-year period, right up until his death. Mr Nassif Karam spoke of his memories of Mubarak Al-Hassawi, who he described as being like a big brother. He met him in 1969, after traveling to Kuwait and being introduced to him as a Kuwaiti investor was willing to build twelve villas. These were the first properties to be built in Bhamdoun with the solely commercial intentions of sales and investment, as other Kuwaitis had only built homes for their own use. Karam remembered that it had taken a lot of courage to come to Kuwait as he was only twenty-eight years old and lacking in sufficient professional experience and so not qualified enough to negotiate with the likes of Mubarak Al-Hassawi. However, he was encouraged by the warmth with which Al-Hassawi welcomed him, greeting him by standing to shake his hand, which gave him the courage to address him without hesitation. He immediately introduced himself to Al-Hassawi as a young man and small-level contractor from Bhamdoun, who had learned about his aims to build villas

1- Mr. Saud Beshara mentioned that the consent was received after Mubarak Al-Hassawi passed away.



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there. He had come to meet him in an attempt to try his luck in this project. Al-Hassawi then asked him if he knew anyone called Karim Abdallah, as he wanted to ask him for a reference on Karam, and indeed he did. Karam then left Kuwait on that same day, in an ambition to cut down on his expenses. Three days later, he met Al-Hassawi in Beirut, at his office in the Azarieh Building. He was making inquiries with his office director as to whether a contract had been signed regarding the villas, on learning that nothing had, he asked for the tender file. He then asked Karam to quote him a price within three hours. Karam took the tender forms but then informed Al-Hassawi that he was unable to come up with a price at such short notice, fearing that his proposal would lack professionalism, with a price that was either too high or too low, unrelated to the real costs. Al-Hassawi immediately asked Abou Mahmoud, his office manager, what the lowest price given was, with the answer: 1,430,000 LBP. He then turned to Karam and asked him whether he would take the tender at 1,400,000 LBP and indeed, he would. He was asked to return after a fortnight to sign the contract.

Karam was thrilled as he had never before worked with a tender that had exceeded 100,000L LBP. He started work straight away. Mr Mubarak Al-Hassawi's secretary/agent asked him why he had started work prior to signing any contract, to which he explained that the trust Mr Al-Hassawi had given him surpassed any contract; he was however, told to stop. Mr. Al-Hassawi called him three days later, from London and they agreed to wait for him to return to Lebanon two weeks later. And at his arrival the contract was signed. It left a lasting impression on Karam that he had received a down payment worth one-third of the total sum, without him having submitted any bank guarantee.

Karam showed the cheque to Samir Mokbel, his partner. This was during a time when 450,000LBP was not easy to come by and so Mokbel took it home to show his family, so they knew that the company was doing well. Karam believed that the late Al-Hassawi loved to reward him because he dealt with his direct, without any middle-man. He always assessed people at first sight. Al-Hassawi seemed to appreciate his enthusiasm, as he endeavoured to start work without any official contract, basing their relationship on trust.

This contract marked the beginning of a work relationship which later developed into a friendship between both their families. When working together they did not rely on contracts. They would talk about an issue and Al-Hassawi would later ask him about its progress; as if the initial talk had been a bonding agreement. He taught Karam that he should discuss things only once with him and then give him time to think it over, without bringing it up until he had returned for a discussion. Karam believes this



was one of the reasons why their relationship succeeded. He made sure never to pressure him over business, or ask him too many questions. But he would look into one subject in detail, whilst other companies were waiting for certain answers before they started work.

Had it not been for the war...

Mr. Nassif Karam went further in his explanation of the Lebanese projects that united him with Mubarak Abdul-Aziz Al-Hassawi. He explained that after completing the Villas, the late Al-Hassawi bought property in Al-Debbeyeh and Khaldeh. He too bought property in Faraya and Khaldeh, making their love for property a passion they could share together. Al-Hassawi suggested giving him a share of his property for a share of Karam's in return. They also worked together on the sea project, which was about to go into action when it had to be aborted because of the war, robbing them of their dreams.

Mr. Nassif Karam continued to describe their relationship as he explained that during the Lebanese Civil War, they would travel together on board his private jet, using the time to discuss matters. He would listen to what Karam had to say but would not take anything at face value until he had thought things over and made studies and enquiries. Karam would sometimes find his decisions surprising, after considering the talks he had had with him. He remembered an occasion when Al-Hassawi's wife wanted to go to Beiteddine but Mubarak did not like to go to areas where he had no business. This gave Karam the opportunity to tell him, in a short telephone conversation, that there was a five-million-square-metre property for sale there. Four months later, Karam was on his way to the USA via London and Al-Hassawi surprised him by asking him about this property and whether he had started with the procedures. He replied that they had not spoken about buying it and that he did not have the money. By the time he had arrived in the USA, Al-Hassawi had transferred two-million dollars into his account – demonstration the extent of his trust and determination.

Mubarak Al-Hassawi was a decision-maker. The properties he chose to buy were not always easy to negotiate, especially when they were wanted by others. However, Mubarak Al-Hassawi was very assertive in making decisions and acted with great determination when he wanted a particular property. One property in particular had a surface area which was between four and seven hundred thousand square metres and part of the one and a half million square-metre Shouf Reserve, where construction was not allowed. This was not the first time when they faced problems buying property. Sometimes it was not surprising that problems arose, for example there was an occasion when forty-seven people had joint ownership of a property and Al-Hassawi asked Karam if it was possible to buy it. He asked Al-Hassawi for a period of time in which to study it and attempt to deal with



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all the owners. He did eventually buy the property and it is now in the name of the Hassawi group, along with Karam's share in it. Some had warned them that they would not be able to use the property, which turned out to be a result of their desires to buy it themselves. However, Karam passed the information to Al-Hassawi who asked him to inform them that they did not want to do anything on it. After only a year, they made contact, as they themselves wanted to do a project on the same property and they had already got subsidies to support the project.

Mr Nassif Karam also spoke about investing in the Martinez Hotel in Lebanon, explaining that after learning that there were Kuwaitis willing to sell a hotel they owned, his knowledge of Al-Hassawi's passion for hotels encouraged him to study the project. The property, which was deserted during the Civil War, was owned by Sheikh Saud Al-Sabah and his brothers. It had been robbed and suffered problems caused by both tenants and squatters. This problem needed to be solved before they would willingly invest in it but they did not want to miss out on such an opportunity. He bought the hotel club and worked on having its tenants evicted. He then informed Al-Hassawi of what he had done. Al-Hassawi asked why he done this prior to informing him and he explained that he wanted to face the problems himself, as to spare him from them. He then suggested that Al-Hassawi called the Kuwaiti owners himself if he was willing to buy it; judging it to be worth about six million. He preferred that Karam called their agent first, which he did, however the agent insisted on seven million. Half an hour later, Al-Hassawi called him saying that he was with the owners' negotiating the price and asked what he thought about six and a half million. His reply was to trust in God. It took two years to evict the hotel of its residence, the late Al-Hassawi regularly enquired about this. Owning this property came with many problems, however these were gradually ironed out. Al-Hassawi decided on expanding the hotel to reach international standards; it now comprises of one-hundred and ten rooms, accommodating one-hundred and eighty six. Al-Hassawi informed Karam of the expected costs before asking him if he was willing to remain a partner. He declined, receiving his share within a few minutes.

Dr Safaeiddine Al-Safi, the legal advisor in charge of Mubarak Al-Hassawi's office in Lebanon explained that Al-Hassawi opened his Beirut office in 1959. He had a very good relationship with the Lebanese and was very loving to them. He loved Lebanon and some of his children were born there. Therefore, it is not surprising that he wanted to expand and invest more in Lebanon, despite the country's circumstances. Mohammed Saud Al-Beshara and Dr Safaeiddine Al-Safi accompanied Mubarak Al-Hassawi to Lebanon, to investigate the many complex problems of companies and properties and how to profit from them. They



then learnt that Al-Hassawi had bought a property, then a hotel and then another! They all bared legal repercussions but he would facilitate things by saying that they made the law.

Munir Al-Hafi, a Lebanese journalist, reported Mubarak Al-Hassawi as having said that Lebanon is the Arabs' oasis. Al-Hafi added that Al-Hassawi predicted good stuff for Lebanon, having once told him that he would soon see the Gulf Arabs rushing to Lebanon instead of Paris and London; for they speak the same language, have the same traditions and eat the same food. He observed that investors were flocking to Lebanon. Prior to the assassination of the Prime Minister Rafic Hariri, Al-Hassawi told Al-Hafi that they would not know Hariri's value until later, in the future; maybe not even in ten years, but in one-hundred years when history speaks of the man who rebuilt Lebanon. 2004 hosted his last farewell meeting with Hariri, who was assassinated in February 2005. Al-Hassawi passed away in the March of the same year.

Although Munir Al-Hafi witnessed the last encounter between Al-Hassawi and Hariri, it was Mr Abdul-Rahman Al-Solh who had encountered their first, having played a role in arranging that meeting as a manager of the contracts and tenders in Solidere, a company which was keen to rebuild the Central Beirut District. He contacted Mr Al-Hassawi through Mr Saud Al-Beshra, his son-in-law, to encourage him to invest in constructing in Downtown Beirut. Mr. Al-Solh explained that they had an appointment in Beirut. Back then he thought that it was a must that Al-Hassawi and Hariri should meet. He accompanied Al-Hassawi to Hariri's house, where a friendly meeting ensued. Al-hassawi left the same good impression on Hariri as he had on Al-Solh, which meant they grew closer. Many other meetings followed and it appeared to Mr Abdul-Rahman Al-Solh that the two men were united in their vision. Their ways of doing business were very similar.

There were many signs that indicated Mr Mubarak Al-Hassawi's strong wish to invest in Lebanon. However, the Civil War that stood as an obstacle between him and his wish. His friend and former Lebanese Minister, Mr Munir Hamdan, explained that his death did not only affect his family and those who knew him in Kuwait, but was also felt as a great loss in Lebanon. He would found a company in Lebanon, in every field he worked at, always counting on the support of his closest friends. He made sure to always have a reliable person to run his business when he was not in Lebanon. Disliking legal proceedings, he always tried to steer clear of any conflict. When problems did arise, he would be found trying to solve them in the best way he possibly could. Al-Hassawi had wanted to start a project in South Lebanon, towards the end of his life, but was biding his time for when there was stability. He had discussed building an official Conference



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Centre. He met several times with Hariri and his counsellors to discuss the matter, but the situation in Lebanon, along with his own meant that it was impossible for this project to be realised.

### Fourth: Investment in the KSA

Mr Faek Al-Saleh<sup>(1)</sup> tracked the initial stages of the projects that took place in the KSA; he explained that he had worked in the Ministry of Finance's investment department<sup>(2)</sup> in Kuwait between 1975 and 1977, where he was the colleague of Mohammed Nabil Jaafar, who he known from Kuwait University. In 1978, he moved to Riyadh in the KSA, where an economic boom had taken place. He worked for the Saudi Industrial Development Fund and later as manager of one of the Saudi British Bank branches. In 1980, one branch of the Real Estate Center Company in Khubar was about to go ahead with some projects and they were in need of a support crew. Mohammed Nabil Jaafar contacted Al-Saleh and suggested that he wroked with them, especially considering that the late Al-Hassawi was inclined to pick employees from the banking sector, who had some expertise in commerce and industry. Accordingly, he met the late Mubarak Al-Hassawi at his home and remembers being impressed by his simplicity, considering he dealt in both politics and economics. Their conversation ended with Al-Hassawi asking him to start work the next day, but Al-Saleh asked for a few days off as he still had commitments with the British Bank. As soon as he had resigned from the bank he joined the Real Estate Center Company<sup>(3)</sup> joining Mr. Yassin Al-Hassawi's team, made up of employees and engineers, by the end of 1980. During the initial stages of the projects, he was kept very busy going through numerous documents<sup>(4)</sup>. He would have resigned had it not been for Mr Yassin asking him to wait. After some time, he got acquainted with the details of the land reclamation project, which was a big project in a region called Mubarakiya Land, covering an area of one and a half million square metres and another in a region called the Al- Shatti area, with an area of eight million square metres; soon it became clear to him that that the land development projects were in an advanced stage.

1- CEO of The Commercial Real Estate Company in Khubar, KSA

2- Mr. Faeq El-Saleh said that while he was working at the Ministry of Finance in Kuwait, the well known economist Mr. Khaled Aboul Saud was working there too which benefited him tremendously and enriched his technical expertise.

3- Mr. Faeq Al-Saleh said that it was established in KSA in 1975

4- Mr. Faeq Al-Saleh said that the Khubar office accounts were done in Kuwait in an indication to the size of the administrative operation in the KSA office at that time.



## Land Reclamation

Mr. Saleh, Director of the office of the Real Estate Centre, in Kuwait, spoke about the project, explaining that Mubarak Al-Hassawi started investing in the KSA in 1975. He bought land in the Sharqeya Region, which had already been chosen and designed for that purpose, but at that time trading in this area had been limited. Most of the land was on the coast, but people were buying them, despite the low prices, because they were expensive to develop and make profitable. This lack of interest was an advantage for the late Mubarak, who knew that their value rise just by developing them. The areas which were not exploited drew people closer to the sea. The development operation started the first stage of land reclamation in 1979; this was followed by the repartition of the newly reclaimed area of land, with the help of official authorities, such as the town hall amongst others. It was divided into residential, commercial and investment areas, a process which took much time and effort. Many schemes were developed in “Al-Dammam” between 1980 and 1990, including the “Mubarakiya” “Hayy Al-Shatti” and “Al Qatif” projects, which covered an estimated seven million square metres. There is also other land on “Darine Island” which remains a sea region, yet to be developed.

What Mr Saleh said about dividing the original plan into smaller sections, was confirmed by Mr Mohammed Anis Najiah in an interview about the “Messilah Beach.” He clarified that the project the company worked on in the seventies involved dividing the land according to a block scheme. However, this project was at the core of a larger plan for an expanding project, which was put into action in 2008. Mubarak Abdul-Aziz Al-Hassawi’s method of dividing the major plans into smaller ones, contributed to the success of his business, the continuity of his achievements and the realisation of his far-sighted ambitions.

Mohammed Saud Al-Beshara explained that the investments in land reclamation occurred after they had bought part of the sea in ‘Al-Dammam’ through a sea deed. This project was not the first of its sort as the late Al-Hassawi had undertaken reclaiming a large area of land before. Some of the discussions concerning the ‘Dammam’ project took place in London, where they also negotiated which bank would provide them with the huge amount of funds that the project required. The Lebanese businessman, Nassif Karam, who was a contractor and agent for a Dutch company, attended the preliminary meetings concerning the technical aspect of the project. He was assessing the possibility of entering the Middle-Eastern market; therefore it seemed sensible for them to make a financial contribution to Al-Hassawi’s project. However, Mubarak Abdul-Aziz Al-Hassawi never visited Holland, as he was busy with the huge project,



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nor did he visit the financing office there. There were no advertising campaigns and they focused less on the project's details than they did on studying the character of the man they were going to finance, visiting their offices in Kuwait, the UAE, the KSA and even London. Al-Beshara remembered that he and Mr Yassin made a reservation for the late Mubarak and the chairman of the Dutch Company in one of London's up-market restaurants but when the time arose, they were surprised to find that Mubarak instead took his guest to a fast food restaurant. They all went together, with their Dutch guest welcoming the idea. Afterwards, Mohammed Saud Al-Beshara went to Holland and met with their chairman who told him that it was obvious that Mr Mubarak was superior to them. The chairman also explained that their deputy, who visited the Sharqeya Region, had not initially understood the reason for the land reclamation, considering that the KSA had deserts and vast lands; however, after the project was completed, the region grew in importance, leading the KSA Ministry of Defense to demand that the region become an airport, as there was a five-kilometre land stretch, which they could use as an airstrip. The land reclamation was a leading project and was executed in a professional manner. Al-Beshara remembered the late Mubarak meeting with President Rafik Hariri and telling him that the Lebanese had said to go and pave the sea, before confirming to him that he actually did... It is likely that this was the biggest project that the late Mubarak carried out. The reclaimed land covered an area of eight square kilometres in 1978. Al-Hassawi was renowned for his investment style; whenever his name was featured in a project, people believed there must be an opportunity, or else Al-Hassawi would not have been there. Sometimes Al-Hassawi would be victorious in a deal, leaving the other parties to wonder how he managed to win over them. Making exchanges within commercial deals was common in Kuwait, but Mubarak Abdul-Aziz Al-Hassawi used it to the greatest extent, applying it to real estate, exporting this style to the KSA. Six months before the Iraqi Invasion, martyr Sheikh Fahd Al-Ahmad was in London. Al-Hassawi Mubarak called Al-Beshara one afternoon from the Churchill Hotel asking that they meet. On his arrival he was handed a paper napkin which Al-Hassawi had folded in half, and asked him to keep it. He then went back to the car and opened it to find it was an exchange contract, stating that he had exchanged a building for some horses with Fahd Al-Ahmad.

### 600 Million Riyals

Mr Nassif Karam played an important role in the investment project in the KSA. He mentioned that during the Lebanese War, he had lived in Lebanon and had a business in Syria. Although he had only known Mubarak Al-Hassawi for a short period of time, he would often call him. He



believed that Al-Hassawi appreciated this kind of communication between them, which was outside the period in which they worked together. It might have been due to the fact that he came from the Mount Lebanon region. In one phone call, Al-Hassawi asked him if he owned any trucks and suggested, on discovering that he did and they were not being used, that he work with them on the land reclamation project in the KSA, which covered an area of one-thousand four hundred square metres.

After taking the trucks to the KSA, he discovered that the work had to be completed within a year, which was beyond his capabilities; however, Karam explained that Al-Hassawi managed to find a Dutch company to help work on the land reclamation and so he made an agreement with them; the work was over in five months instead of a year. The late Mubarak admired Karam's initiative which encouraged him to entrust him with a six-hundred- million-Riyal project. He initially found land reclaiming a bit odd and I asked Al-Hasawi about the reasons behind it, in the knowledge that the KSA offered vast lands. Later he realised that Al-Hassawi was a man of great vision, who made the right decision and benefited from the water front and the land on which the "Le Meridien Hotel" and other facilities were later built.

He was not alone in thinking that the decision to reclaim the land was odd. Kasam remembered KSA passers-by enquiring about the project while watching them loading the sand and after discovering what they were doing they wonder which lunatic was working on such a project, since the KSA had such vast lands. He would report these responses in detail to the late Mubarak Al-Hassawi, who never objected to his frankness or thought him to be interfering; instead believing it to be an expression of his love and honesty towards him.

They were committed to the Dutch company and it was agreed that they would be paid at the end of each month in exchange submitting a report. However, after the fourth month, Karam was surprised to find that the work stopped. After enquiring as to the reason he discovered that they were going through a critical period and could not afford to pay twenty-five to thirty million Riyal every month. This was a hard blow, so he went to London and met with the late Mubarak Al-Hassawi and asked him what the problem was. Al-Hassawi explained that they could afford to pay the money they had promised in the agreement. So Karam asked him if they would be able to continue with the project if they managed to raise the funds needed, to which yes was the reply. And so they went to Holland and with the cooperation of the Dutch company, they were able to provide the finances needed for the project. The cost for the first stage was one hundred and fifty million Riyals, the second was one hundred and fifty million and the third one hundred million. Karam explained that this was



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a big experience for him, providing him with further expertise and he was proud that the late Mubarak was able to get the financing without a bank guarantee. Very rarely would a foreign company dare finance an Arab company without a guarantee. He felt that he benefited from this deal for more than one reason, as he was able to provide the financing they needed for the project and earned Mubarak Al-Hassawi's trust in the process, which is vital for in the market. It also helped in boosting his self-esteem as he successfully managed the crisis without falling to obstacles.

### The Markets and the Towers

The ambitions of the company's KSA branch did not subside, and between 1980 and 1990 plans were developed in the Eastern Region, before other areas in the Kingdom were targeted. Mr. Fayek Al-Saleh mentions this, explaining that at the beginning the focus was on the Al Sharqeya Region and particularly 'Al-Dammam'. There was also land in 'Al-Khubar' in 'Hayy el Cornish', where the late Mubarak Abdul Aziz Al Hassawi built the 'Le Meridien Hotel', which was the first five-star hotel in that region. In addition to this, the late Mubarak built the first four-star hotel in the industrial district in 'Al Jabil'. And the interesting thing was that it was a kind of land referred to as Sabkha (i.e., salt crust), which is why it was called the sea.

### Courage

Al-Hassawi worked in partnership with Prince Abdul-Rahman Abdul-Aziz, the Ministry of Defense agent. Outside Mecca, he had activities in Yunbuh, Riyadh and the Sharqeya Region, but the majority of his business was located in Jeddah and Mecca.

Sheikh Hamad Bin Mohammad Bin Saedan explained that in addition to these places, there was a vast area of land Al-Hassawi bought on the 'Kasim' road, which was about forty kilometres from Riyadh. This land was not thought to be of much value when he purchased it. However, he took advantage of the periods of stagnation, buying lands both in the kingdom and outside it. The land he bought in Riyadh was at a very low price; however real estate experts would not have imagined the prices they would eventually reach. They had an entire hotel, designed with a steel chassis, transported on board a ship, from the USA to the KSA, arriving along with its entire staff and furniture; the building was then assembled following a plan that had been previously drawn up. Time was a crucial factor, so it was inaugurated at the same time as the opening of the Al-Jubail region in 1980. The hotel was later purchased by the Ministry of Defense.



As in any journey, the first step is often the most important; Mubarak Abdul-Aziz Al-Hassawi's first step in the KSA led to the expansion and diversion of the course his company would follow. Indeed, his projects in the KSA did expand; he started in Al-Dammam and Khubar before moving to Riyadh, amongst other cities. Mr Faeq Hussein Al-Saleh spoke on the diversification of their projects, explaining that Mubarak Abdul-Aziz Al-Hassawi would pick particular locations which lead investors to buy the lands they already had for sale. They planned to use other projects to exploit other areas, such as building a big mall specially located in the Ash Shati area in Al-Dammam. The building stood on two hundred and fifty thousand square metres of land, costing an estimated two billion Riyals; in addition to this was project to build towers featuring offices and furnished apartments which were meant to be twenty-five stories high, covering a two-hundred-thousand square metre area; they would be the only towers in Al-Dammam of their size.

## **Audacity**

Few are optimistic or brave enough to buy arid lands but Mubarak Abdul-Aziz Al-Hassawi always had the opinion that any investment is nothing more than a link in a chain. As they benefited from detailed plans relating to infrastructure, support and development, Mubarak Abdul-Aziz Al-Hassawi's investments have become models for projects hoping to create opportunities and expand businesses. Mr Faeq Hussein Al-Saleh confirms this, explaining that in whatever region they invested, their projects were accompanied by a developmental process of basic services, including road construction, water supplies, power and telephone services, which uphold the project whilst becoming part of the investor's contribution towards development. These efforts were welcomed by the local people and authorities.

Mubarak Abdul-Aziz Al-Hassawi's faith in what the future held meant that he was a keen instigator of projects; therefore, he invested early on in the KSA. Mr Faeq Hussein Al-Saleh spoke about this period, explaining that when oil prices increased in the early 1980's, a new era started in the KSA, which was accompanied by massive governmental projects in the Al-Jubail and Yunbuh regions. Roads and highways were constructed, as well as the creation of modern cities and airports, of which there were approximately twenty to twenty-five of the latter. This led to urbanisation, with increased immigration from rural areas to large cities. Exchanges between major cities, like Riyadh and Jeddah, began and the region attracted businessmen who were interested in real estate and were becoming aware of investment in this sector. However, they were preceded by the late Mubarak Abdul-Aziz Al-Hassawi, who had already made purchases in a large number of



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locations; they became special due to their prices and the extent of urbanism and development occurring in them. After 1999, the late Mubarak started investing in the Gharbiya Region, particularly in Mecca. He called Al-Saleh on one occasion to inform him that he had bought land in the sea of Mecca, which was the first time he realised that Mecca had borders on the sea. Al-Hassawi explained that the area was eighty million square metres, which led Al-Saleh to ask how one would go about developing such a big area. To which he replied that there was no need to worry for they will be developed as Mecca and the Medina are both holy lands. He took the nature of the region and its geographical importance into consideration and time proved him right as the Saudi government currently intends to develop the region, probably seeking to buy land and build halls for the pilgrims and a port to receive them. His courage was sometimes shocking; however, he was never reckless. Mr Muhsen Ahmad Al-Amoudi also spoke of his brave nature, explaining that when Mubarak Al-Hassawi bought the land they called the sea of Mecca, everybody criticized him and wondered what had happened to make him buy this region, considering that Al-Hassawi was a man of wit and expertise. God be praised, after a short time the government decided to build a large power plant, supplying many areas in the region with electricity; and thus urbanisation began, buildings and chalets were built, and the region turned into a resort, lying between Jeddah and Mecca. Whilst it was a desolate area, it was flooded by people wanting to buy a piece of land or an estate there and consequently prices rose tenfold; Al-Hassawi really deserved success as someone who never uttered a bad word and was always trusting in God.

Sheikh Mutlaq Bin Farraj Bin Shraim Al-Mawwat Al-Otaibi asserted that all the land Al-Hassawi bought in Mecca were successful choices, as Mecca is one of the largest investment locations in the world as far real estate is concerned. He was particularly successful in choosing to buy the 'sea of Mecca', considering that it was not known that Mecca was by the sea...

## Hotels

Mr Fayek Al-Saleh spoke about the expansion of the investment sector in the KSA; in particular he discussed details regarding investment in hospitality. He explained that main area of investment in Riyadh was in hotels. In the early nineties, they bought the 'Hyatt Regency' group in Riyadh, Jeddah and Yunbuh. The deal was closed due to the efforts and connections of the late Mubarak who had already known it was for sale; since the time he bought it, they kept refurbishing the building and developing the services. They have entirely refurbished the three hotels in Yunbuh, Riyadh and Jeddah. They commissioned international companies to manage them and they are currently run by 'Radisson SAS'. The



revenues of the hotels have improved a lot since they were first established. The Riyadh has been rated a five-star hotel, comprising of eleven floors and three hundred rooms. It benefits from its distinguished location and good reputation and is considered one of the finest hotels that have been built in Riyadh. The Hyatt Regency Jeddah hotel, of Radisson SAS, is located in the city centre and has around two hundred and sixty rooms. And the Yunbuh hotel has increased in popularity as it serves commuters, travelling between the industrialised city and the Medina which are linked by a high way.

## Factories in Dammam

Al-Saleh goes on to explain that in addition to the investment in real estate, hotels and shopping centres (malls), Al-Hassawi planned to build a factory in Al-Dammam, in the KSA, to be based around a smaller version of his factory in Sharjah, so he could benefit from the experience gained with the latter. However, they could not get the license they needed for the build and instead had to look for one that was built, which Mubarak Al-Hassawi could buy. In order to avoid any possible competition, the new factory was inaugurated under the name of 'SKM', which was already known in the Saudi market. They developed a scheme to ensure this factory would equal the success of the one Sharjah and they were able to provide it with additional products that were not manufactured in the UAE. The project started to show signs of success, which encouraged them to buy some land nearby so they could start expanding. The decades of continual stability with his projects in Kuwait, encouraged Mubarak Abdul-Aziz Al-Hassawi to transfer this expertise to the UAE and then the KSA; so that Kuwait became a channel that linked the Gulf countries, supporting the industrial revivals there and stimulating their economies with a structure that became similar to the EEC. Mr Fayek Al-Saleh referred to this, explaining that they also have 'SKM' in the KSA; selling central air conditioning machines and their spare parts. The company was founded in Kuwait 30 years ago and then they branched out, targeting the Gulf and in 1979 a branch was established in Jeddah. They now own fifteen branches in the KSA, three headquarters in Riyadh, Jeddah and Al-Dammam, with a final one in Khubar, which Al-Saleh runs. It is considered one of the biggest companies in KSA and is known worldwide and this is what the late Mubarak Abdul-Aziz Al-Hassawi had wished for.

## A Figure That Is Being Taught

Mubarak Abdul-Aziz Al-Hassawi encountered many personalities during his time investing in the KSA, among who was Sheikh Hamad Bin



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Mohammad Bin Saedan who spoke about his meeting with the late Mubarak; he explained that he used to hear about him and his investments in Riyadh, Mecca and the Eastern Region. Their first meeting was in Riyadh. He suggested they work together on his real estate projects in the Sharqeya Region and so he went with him to Al-Dammam and visited the premises there. Afterwards he returned to Riyadh; meeting again in Mecca they agreed on doing business together. They would meet to exchange real estate news, whenever Al-Hassawi visited the Kingdom. Sheikh Hamad Bin Mohammad Bin Saedan thought that he was different to others, with his sharp vision. He outsmarted many others who were experts in the real estate field. Al-Hassawi bought lands cheaply but no one thought their value would really rise; they would later be surprised to find their prices double. This occurred in land he bought in the regions on the outskirts of Al-Dammam and Mecca and other places that were not inhabited, were referred to as 'sea of bones ' and were around forty kilometres away from Riyadh.

Sheikh Hamad Bin Mohammad Bin Saedan added that aided by his initiative and creativity, Mubarak Al Hassawi was an expert in choosing locations. He was the first who suggested the idea reclaiming land in the KSA thus taking into consideration future issues. He benefitted from dry land which had doubled in price after tourism and investment projects began there. He had a lot of expertise, which enabled him to make quick decisions, without any reluctance. As well as this, he was patient and this is a key quality to possess in the real estate business, for you are sometimes required to wait years. The late Mubarak Al-Hassawi led the way in real estate; his past life experiences offer a lot for new generations of Gulf investors to consider; by teaching that which Al-Hassawi learned through instinct alone, he has made investing in real estate a science.

### Fifth: Investment in Britain

Mubarak Al-Hassawi's ideas took into consideration the particular circumstances of each place, its society and possibilities of development and they were not only valid in Kuwait and the Arab countries but were also compatible with the western world. Where in Arab areas his ideas were focused on development projects, in the West they were purely concerned with investments. Lady Lydia Bershenpour, the daughter of Daud Bershenpour, one of Al-Hassawi's partners, described his initial work in Britain. She narrated details of the relationship between her father and the late Mubarak Abdul-Aziz Al-Hassawi in a biography, mentioning the role coincidence played in setting major events. She explained that in the early 1950s her father worked in imports and exports, between Baghdad, Al-Basra and Iran. He first met Mubarak Al-Hassawi in the port of Al-Basra.



Towards the end of the sixties, Lady Bershenpour's father told her that one of his friends had suggested that he met this visitor from Kuwait. The man he went to meet turned out to be Mubarak Al-Hassawi, who he had met twenty before in the port of Al-Basra when Al-Hassawi was visiting the customs of the port and they were introduced by a mutual friend; this was certainly a coincidence.

This wonderful coincidence offered them a chance to develop a friendship and partnership; her father conveniently spoke Arabic and English, which helped facilitate their business relationship when they first stated working together. Lady Bershenpour believed that the two men complimented each other.

In light of what her father had told her, their partnership began slowly, working in a small office before success came gradually. After four or five years, their relationship developed beyond being just business partners as they became friends. They introduced their families to each other so that Lady Bershenpour and her sister met Al-Hassawi's children.

## Golden Hand

Lady Bershenpour spoke of Mubarak Al-Hassawi's experience in London's market and his wisdom whilst dealing in it. She remembered that he had owned one of the most stunning houses in Regent's Park, in London. The press would write about the house but never mentioned the owner and so for years' no one knew it was owned by Mr Al-Hassawi. He preferred to avoid public attention and this was one of the secrets to his success. Thus, when people used to meet him to close a deal, they were not aware of his real wealth and power. He was unknown to the market and he did not want to change this.

His private deals would remain his own business. He never wanted to publically announce them as many prominent businessmen do in England and New York, where one can read about them daily in the all the newspapers. He was a man of farsighted vision, when it comes to his approach to dealing in properties. Londoners might be reluctant towards a long-term investment, not wanting to sustain it for three consecutive years, Al-Hassawi, on the other hand would be prepared to wait ten or fifteen years to see what happens. His logic was simple, when he liked it, he bought it.

Al-Hassawi buys based on his instinct most of the time. He would buy a property just because he liked it – that was enough for him. Everything that he liked therefore bought turned into real great successes. He never went wrong. This all started in early the 1970's, when the London market was suffering from a recession. Considering the economic climate he



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entered, Mr Al-Hassawi was very adventurous with his projects, which investors and property developers, familiar with the market, refused to approach. He did not hesitate and took risks, which was part of the adventure he enjoyed in real estate. In fact, Lady Bershenpour believed his main principal was to hold on to properties and bide his time, not rushing for results; by waiting he would ensure he sold to the right buyer at the right time. However, this also meant that he had to freeze his capital but he would never deviate from this principle and never sold for any less than what he had anticipated. And so he was a man with a visionary, venturing into buying and making deals that no one else would dare risk.

Lady Bershenpour commented on the popular view that Mr Al-Hassawi had exceptional luck with whatever he touched turning into gold. She explained that many years ago, Mr Al-Hassawi was looking for a house and so she showed him one, which he liked and bought immediately. Fortunately, he still owns it. There was a mural painted in the lobby and upon seeing it Al-Hassawi turned to her and said that he wanted her to cover it in paint, despite her protestations that it was beautiful. He however, did not like it. She suggested bringing in an expert to value it, so they brought in someone from Sotheby's, one of the biggest auction houses in London. They gave the mural a high evaluation, which had not been taken into account when Al-Hassawi had bought the house. Hence, he did indeed seem to have a golden hand' as everything that he touched multiplied in value.

### Partners ... Friends

The late 1960's and early 1970's constituted an important era of investment in Britain. It was a time when fortunes could be won by sheer coincidence and when trust was essential in the long-term relationships between businessmen. This applied to the late Mubarak Abdul-Aziz Al-Hassawi and Mr Fouad Shahshah<sup>(1)</sup>. The latter described an occasion when he was in his car with his wife when he saw a man at the bus stop and recognized it as his friend Mr. Daud Bershenpour, so he picked him up. He explained to his friend, who was curious where he was heading, that he was going to see a lawyer to sign a contract to buy building. Bershenpour then told him that his friend had just arrived from Kuwait and was looking at investing in Britain and that this could be an opportunity that they all could profit from. And so a meeting was arranged between

1- An architect, graduated from England. Partnered with Mubarak Al-Hassawi and Daud Bershenpour in Real Estates trading from 1969 until 1974. He continued to cooperate with Al-Hassawi after they dissolved the partnership until 1980.



Mr Fouad Shahshah and Mr Mubarak Abdul-Aziz Al-Hassawi (may God bless his soul).

As time passed Mr Fouad Shahshah got to know more about Mr Al-Hassawi's personality. He admired his ability to value a property and his preference to long-term investment. This encouraged him to go into partnership with him and their mutual friend Mr Daud Bershenpour, in real estate. He had graduated in Britain as an architect and had previously worked in real estate. They founded a company where Mr Al-Hassawi held fifty per cent of its shares, with the remaining being distributed between the other two. They began to operate in 1969 and from then onwards the company grew. Over time, Mr Al-Hassawi gained a wide experience of London's market and they dealt in real estate with at a substantial rate until 1974, when an economic crisis occurred and banks became unable to lend money. This forced them to end the first chapter of their work partnership and they amicably separated, with everyone taking their fair share of assets. However, Shahshah and Bershenpour continued working with Mr Al-Hassawi as friends rather than partners and between 1975 and 1980 the former bought many large properties in London on his account.

When Mubarak Al-Hassawi first started investing in London he did not bring a large sum of money with him. However, this did not really matter as he had entered the market at a time when cash was not available for many and he benefited from knowing that dealing in real estate requires some waiting before making any profit. Mr Daud Bershenpour bought the Hilton Olympia Hotel, in London, on his behalf, for two million pounds and he believed he sold it for twenty-two million pounds, five or six years later. Al-Hassawi liked to own old houses, so he bought one and lived in it with his family. This presented him with a new goal, as he started buying large, old houses and turning them into properties for wealthy people; some of whom he knew and thus he understood what they liked. He was the only one in the market to do this as it carried risks but he knew that there were buyers in advance, so it became a passion for him.

Ms Beryl Hornby, the manager of Mr Al-Hassawi's office in London commented that ten years had been enough time for Mr Al-Hassawi to finish establishing his business in London.

## **Holding onto principles**

For Mr Saoud Abdul-Aziz Al-Bshara, the London office brought back memories of the 1970s as he remembered meetings which at the time he thought were casual but ended up as a milestone, as the start of a journey that lasted for years. He met Al-Hassawi as a student; who told him and his



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colleagues that when he was studying at university he used to be a member of the Students' Union and president of the Accountants Association at the Faculty of Commerce. Mubarak Al-Hassawi was mentioned many times at the Students' Union meetings and he was well known for his support for the Union in Cairo and its activities. Therefore, Al-Bshara and his colleagues from the Union in Kuwait went to meet him. He gave them a warm welcome and made them feel close to him, addressing them as his sons and answering their questions. As they presented their activities he confirmed to them the necessity to hold onto one's principles and to stay away from anything that could have an adverse effect on a tiny country like Kuwait.

After their first visit, he replies optimistically to their calls, saying that he had been waiting for them and he made them donations to help with the Union's activities. Al-Bshara had a family tie with his wife but it was through the visits to the Students' Union that he had a real chance to get to know him. After graduating he worked at the Ministry of Finance after having been encouraged by Al-Hassawi, who recommended him to the councillor Mr Khaled Abu Al-Saud. He joined the Department of Investment. Six months later, the Ministry transferred to their London office where he worked for two years; during this period, he used to meet with the late Al-Hassawi, when he was visiting London on business, meeting other businessmen for investments. On one occasion he met Al-Hassawi just before he was due to head back to Kuwait and he told him he should meet with Mr Daud Benshenpour. He was trying to lead him into gaining more experience and exposure to real estate and finance. So after finishing work at five each evening, Al-Bshara would visit Al-Hassawi's friend and partner Mr Benshenpour, who helped taught him about financial matters.

On one occasion whilst with Mubarak Abdul-Aziz Al-Hassawi, in London, Al-Bshara asked him why he did not have an office in the city, not even a small one.<sup>(1)</sup> In response to this Al-Hassawi demanded that he asked Mr Benshenpour to make a room on the ground floor into an office for them. And that is what happened; they started using the office immediately. They brought in an accountant and then a chartered surveyor to research a property's conditions of ownership or lease and to examine technical and legal aspects before buying it. The office started with a small team consisting of Al-Bshara, an engineer, accountant and secretary. Al-Bshara would go to the office in the evening after he finished work; Mubarak eventually suggested that he quit his government job with the Investment Office in London.

Over time the business grew until the office became too small. Mubarak

1- Here, Mr. Saud Abdul-Aziz Beshara added: "During this period and I mean between 1974 and 1976, uncle Mubarak owned three building sand 2 or 3 apartments, in addition to sharing some properties with others.



Al-Hassawi suggested they look for a larger office and so they moved into their current office in South Audley Street and where their team grew to nearly thirty employees. Their work in real estate in Britain also grew and they expanded into the hotel sector, buying the Royal Kingston Hotel (now the Hilton Olympia), which had four-hundred rooms, along with other properties, including the Park Lane Hotel.

Mr Irvine spoke about the Berners Hotel, explaining that Mr Al-Hassawi bought the hotel in 1984. Irvine and Nabil were in London and they had already contracted the staff and were supervising the operation. The hotel had a capacity of two-hundred and seventy-five rooms. Al-Hassawi also bought the London West Hotel at the time when it was called the London Centre Hotel, with a capacity of four-hundred and ten rooms. Therefore, they had more than six-hundred well managed rooms in London. In addition to this, they also owned a shopping mall, which was doing well and thus made a profit, which they sold three years later for more than four times the price they had bought it for.

Mr Ahmad Al-Faqih, who took care of furnishing the apartments in London, said that Mr Mubarak Abdul-Aziz Al-Hassawi had already bought a few apartments in Carrington House and some shops before he met him. He also bought the Buckingham Gate building, a new building with two entrances, half of which is commercial offices and the other half is apartments; it had previously been called the Conte Building and it is still to this day one of the modern, tall buildings. Another purchase of his was a building leased for nine hundred and ninety-nine years, which constituted fifty apartments and is today worth several times more than it had when he bought it.

Mr Saoud Abdul-Aziz Al-Bshara commented on the growth of the business, saying that owning four hotels was a turning point in the process of expanding and developing the business. Banks which funded those sorts of projects were stunned by the way Mubarak Al-Hassawi handled his accounts and managed such large businesses all by himself. Al-Hassawi used to remember all the figures and details for the several offices he managed as his memory was like a data base. He followed a strict routine all his life; he woke up early in the morning and made telephone calls, even when he was in London, regardless of the time difference between London and the UAE, Kuwait or whichever country he was in. He would check up on all the details concerning his projects and he was known for being meticulous.

Mr William (Bill) Irvine added to what Mr Mohammed Saud Al-Beshara said, as he explained that they are currently building a one-hundred and sixty room, five-star hotel in Knightsbridge, which will offer first class facilities. It will be managed by an international group. The hotel boasts a prime location and it is one of London's grade 'A' buildings.



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The other important property worth mentioning is Tobacco Dock in the London Docklands. Mr Al-Hassawi bought it back in 1991, from a company that had financial difficulties and the deal was made through a company specialising in bankruptcy. This property is due a big development project, where it will be divided into separate lots, which will be sold to retailers and developers that create residential zones and parks. Mr Daud Salman Zerah, Al-Hassawi's CFO, commented that the Tobacco Dock is a big project which he hopes will be implemented one day. The late Al-Hassawi was sitting in his office one day when Mr Daud Bershenpour walked in with many properties including the Tobacco Dock in East London which was built by the French in 1811. He went with him to see it and came back two hours later and told him that he had bought the property and to pay the price.

In addition to his passion for buying hotels, employees at the London office talk of Mubarak Al-Hassawi's interest in renovating palaces and old historic houses, which he would later sell to rich families. Mr Irvine explained that Al-Hassawi was very active in his pursuits for hotels and was willing to inspect any hotel up for sale. He showed much interest in hotels but it was difficult to convince him to buy a hotel if he did not like the property, having reservations when a property was not up to his standards. He had a sharp eye when it came to good deals, which allowed him to catch up quickly in the European real estate market. Although he was considered an expert in the Middle East, the European market and the system they used was different to that of Kuwait. In London, the planning procedure is very complicated and requires a substantial amount of work and it often took some time, but nevertheless he was able to close a couple of wonderful deals. He remained working actively in London until his last days. He bought large historic houses and renovated them and was successful in this line of business. His team of employees and engineers also did an efficient job.

Mr Graham Betts spoke of two buildings that Mr Al-Hassawi had bought: the Interior Building and St. Johns Building, the residential building in Regent Park. He explained that both were built in 1815, but neither very well. They were used as private residences for more than one hundred years, before being used for academic purposes, where their conditions worsened and they were in desperate need for renovation.

There were strict laws for very expensive projects such as this, which would take a long time to implement before they could start the renovation process and eventually lease them; which is what they had initially planned. Up until this point there had not been any precedent from which they could guarantee a return, so it nothing more concrete than an adventurous idea.



Mr Nabil Khaled Jaafar, the director of the London Office, remembered two years ago, one of the Sunday newspapers classified ten palaces in Britain: five in London and five outside it. Mubarak Al-Hassawi (may God bless his soul) owned three of these palaces. However, they are properties of the Crown, so no one can own them for more than seventy-five to ninety years.

Mr Mohammed Nabil Jaafar also spoke about the London properties. He explained that after Al-Hassawi's death, they succeeded in obtaining the permit for one of the properties that Mr Al-Hassawi had bought thirty years ago. He also revealed that there was another property that he is currently working on obtaining a permit for. It is a large property which includes a hotel, apartments and shops. The hotel is of about four to five hundred rooms in addition to seven to nine hundred apartments, depending on the height of elevation that the city will allow for in the permit. The shopping centre could reach two-hundred thousand square foot, equivalent to sixteen to seventeen square metres. Al-Hassawi bought this project back in 1992, from the bankrupted company, after the prices of real estate plunged in 1989 and further in 1990 and 1991. They spent a substantial amount on this property.

Mr Hyam Lehrer, the solicitor at Al-Hassawi's London office, explained that Mr Mubarak Al-Hassawi turned to buying large houses and projects such as Whitehurst and Hill Street. He became more and more involved in this area of work and his capacity grew increasingly bigger, along with his commitments and profits. His only concern was that he was neglecting his passion as his real expertise lay in the residential real estate market, renovating and selling large houses.

Mr Al-Hassawi paid much more attention to residential real estate than he did to hotels. Lehrer believed that he was not interested in the details of hotels, except when it came to making a profit from them. His real pleasure was dealing in residential portfolios, maybe because he enjoyed the challenge of buying and selling them. He managed to buy and sell at prices no one else could ever obtain, which would have likely given him a great feeling of satisfaction, in addition to a healthy profit.

Mr Hyam Lehrer said that to his knowledge he did not believe that Mr Al-Hassawi ever knocked a building down; instead he would give them facelifts, by renovating and refurnishing them. He would ask for and listen to advice of other experts and would never pursue his ambitions if they contravened the law, for respected the rules and regulations, the urban planning and the heritage. The houses that Al-Hassawi Group owned years ago, have not been demolished, but conserved as to remain at their best conditions.

Al-Hassawi would never sell for penny under the price he had asked for. His employees often thought this impossible, but he was confident in his



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abilities and he did indeed always get what he asked for.

Al-Hassawi's colleagues joked about this, saying that there were three different valuations: the bank's, the company's – which was higher – and Mr Al-Hassawi's which was higher again! However, to his credit, he used to sell for his price and he would not accept anything under. No one ever believed that he would succeed, but he defined the sceptics and always got what he wanted. Mr Hyam thought that he was amazing.

Mr Mohammed Nabil Jaafar explained that there was a big property in London which they bought after the Al-Manakh crisis, at the time cash was scarce due to their commitments at that time. Al-Hassawi went to view the two-hundred and thirty-seven room hotel and as soon as he entered the lobby he felt that it is worth the asking price and said he would buy it. He made the decision in less than five minutes! They owned this hotel for four and a half years before selling it towards the end of 1986, taking the profit back to Kuwait to pay off his Al-Manakh debts. He also bought another hotel in London and apartments here and there. However, the old palaces and the historic houses required a long time for renovation (five to seven years) so he had to pay their expenses during this period, without receiving any revenue. Nevertheless, when he eventually sold them, he made good profits.

Mr Mohammed Saud Al-Beshara explained that the office was managing one and a half thousand rooms in London as well as many different properties, including the historic houses which they would buy and renovate, before later selling them to Arab and foreign investors. Al-Beshara admitted to still feeling guilty about a deal from twenty-five years ago; it was a building containing three hundred apartments, on Agard Street and the first they finished building in London. Al-Hassawi was about to travel so he asked him to go and inspect and value it, along with the engineer, Mr Toufiq Al-Jarrah. After inspecting it, they discovered it needed a lot of costly maintenance and that investing in it would not be profitable. And so they submitted two reports to that respect and they discussed their reservations with Mr Al-Hassawi, in his office. However, he had a different opinion and made it clear that he no longer wanted to hear from them, despite their protestations. He was always very polite and discrete at communicating that he no longer wanted advice, for example he would try to change the subject by asking about news from Kuwait, or he would flip through a newspaper or pick up the phone. After making signs that he did not want to discuss the matter further, he asked the men to work on recovering the substantial down payment. Time proved the two men wrong, as the price of the property went up to three-hundred million when Mr Al-Hassawi was about to buy it for only nine. He had a unique ability of picking which deals to make; he was not interested in brand new hotels and he was not



influenced by décor, but if he saw potential in the properties alone, he bought them immediately.

They explored a new area of the industry, buying residential buildings and renting out the apartments to furnished apartment leasing companies. The London office became responsible for decision making and supervising the properties in the USA, Germany and Spain, in coordination with a representative agent or office in each of these countries. All the projects were operated under Mubarak Al-Hassawi's directions, for he made all the final decisions. He used to make peculiar decisions and yet out did many others, who were university and college graduates. His instinct and experience amazed many experts in the field, who assumed they were in presence of a highly educated individual. Brits would ask him if there was a British bank that he dealt with to supervise all this big projects.

Mr Saoud Bshara spoke about their work with consultancy firms, who would produce feasibility studies. He explained that he worked with Mr Al-Hassawi for thirty-one years, during which time they resorted to using consultancy firms only three times, as when he was convinced of a deal it was very difficult to change his mind. When he was advised not to buy a property, he often responded with very little approval; since he was experienced in the market, so although he would listen, he would not necessarily take the opinion into account. This does not mean that he did not respect employees' opinion; on the contrary, he would simply express his doubt politely. Sometimes they would wonder why he bought buildings which did not look at all appealing, after trying to persuade him against them. However, they would eventually realise the extent of his far-sightedness and could not help but be amazed at the natural foresight that lead him into his decision.

One could look at the deals that the late Al-Hassawi undertook and see them as adventures, but things were carefully planned. Mr Saoud Bshara remembers being in the London office in the around 1978, when they wanted to develop pieces of land that which they had bought with a group of investors and other companies. He asked Al-Hassawi about how they will secure the finance, suggesting they could take cash from Kuwait instead of borrowing from British banks, but he refused. He tried to convince him, arguing that British banks would not lend them any money and even if they did, it would be difficult to pay off. However, Al-Hassawi believed that it was better to give the banks a try and accept any amount they offered. And they got what they wanted and succeeded in keeping their commitments with the lending bank.

They would always feel as though the next day would bring an unexpected deal worth waiting for and act as a solution to all their problems. Bshara



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explained that the late Al-Hassawi was resourceful and knew how to secure funds. He would simultaneously manage different projects, until he succeeded in meeting all his commitments. He set goals for every one of his ideas and so working with him forces you to rely on your full efforts and energy. However, he would not encourage people to completely depend on him. He always had good foresight and preferred buying over selling, for he got attached to his properties.

### With the British Crown Estate

Mohammed Nabil Jaafar explained that Mubarak Al-Hassawi purchased three palaces from Crown Estate properties. Mr Irvine also commented on this, saying that Mr Mubarak Al-Hassawi cooperated with the Crown Estate in heritage maintenance, as some of the properties he dealt with belonged to the Crown. He obtained leasing contracts from the Crown, which he executed well, securing him a continual array of new contracts.

Ms Beryl Hornby, the London office director, explained that Al-Hassawi bought Crown buildings as they were historic. He has a passion for such buildings and did not like to see them turning into residential apartments. Hence, he made an effort to preserve their original features and all their antique furniture. Mr Al-Hassawi's safeguarding of these buildings meant a lot to Londoners. His great desire to buy such buildings, made him wait patiently through complicated buying procedures, before finally acquiring them.

### Sixth: Investment in Germany

Mubarak Al-Hassawi's investment potential in Germany remained unknown until after he sealed an investment deal for a new castle in Baden-Baden. Although he was attracted to Germany before Britain, he felt more at ease in the latter. Therefore, he later focused on Britain but kept nostalgic memories of Germany, returning to it two years before his death to make a deal with the Prince of Baden-Baden, investing in one of his castles. His daughter, Mrs Fawzia, explained that he invested in Germany in the early 1960s, before any other European country, before later leaving to invest in London. He travelled to Germany with Mr Yehia Zakaria Al-Ansari. He bought a portfolio of let properties in Hamburg, selling the last apartment prior to his death.

### Baden-Baden

Upon learning that Baden-Baden is one of the most beautiful German cities and best spa towns in the world, they understood Al-Hassawi's aims



in further investing in it. Located on the western foothills of the Black Forest and the Alps, it has been named the European summer capital. This city is a city that has charmed the world; it was part of the Roman Empire, has been visited by French and Prussian Kings and was Napoleon Bonaparte's choice for a spa destination. It has remained a retreat for nobility, sovereigns and the rich and famous.

The city which once belonged to the grand duke of Baden, currently located in the federal state of Baden-Württemberg, with a population of fifty-five thousand, not only boasts mineral water, thermal baths, natural fountains, gardens, casinos and beautiful landscapes but also a cultural landmark, which is the Baden-Baden Festival House, the fourth most important Opera house in the world. It boasts many palaces built in an assortment of styles, from Baroque to Modern. Johannes Brahms, one of the world's leading composers and musicians, lived in one of its castles, in which, he composed some of his outstanding classical works. The city is home to many museums that guard its oldest treasures. The hot baths are as hot as sixty-eight degrees Celsius. Music enlivens the streets, assuring its visitors spiritual warmth, transcending them into an ethereal level.

Mubarak Al-Hassawi did not want to let go of this charm; he was not motivated by money but rather an impulse that made him consider making the city a residence for him and his family and a place where his business network could extend. He thus met HRH Prince Bernhard Margrave of Baden, Duke of Zähringen to discuss transforming Neues Schloss into a hotel and resort, preserving its specific architecture and history. Al-Hassawi had experience with old castles in London and was armed with his passion for preserving the spirit of old buildings, by reproducing the allure they once boasted.

HRH Prince Bernhard spoke about the castle and his meetings with Al-Hassawi and his family, as well as the scope of his project. His family settled in Baden-Baden in 1112, which was considered to be one of their important residences. The castle was built in the fifteenth Century, peaking in the nineteenth Century, by which time it was considered to be a significant European cultural attraction.

The Prince explained that Baden-Baden was a destination for European kings and emperors, assuring its gravitas as the meeting place of nineteenth Century kings. Napoleon Bonaparte passed through; the majority of Russia's tsars came to their castle, as did German, British and Swedish Kings, amongst others... at they became a location for great deal of cultural exchanges throughout Europe. The Prince commented on the castle's construction, saying that it was deeply rooted in history. It was constructed in the fifteenth Century, by region's very best craftsmen and artisans; they were not merely building a place to reside but an historical



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sanctuary, where creativity fuses with the history of the family whose name it carries; the Prince added that the association with his family was so strong that he had been nicknamed 'Baden'. It was one of the very few places that his family owned that had not been destroyed within the last decade. A large percentage of its original construction material is still intact; in doors, windows, floorboards and decorations. It has become increasingly rare find places such as this which possess a great deal of historical authenticity, which makes it a true treasure indeed. Their family never left the castle, with the Prince's Grandmother being the last of his family to live in it, making a link between him and her. She died before he was born, but he explained that every time he passed her wing, he felt her presence. Since the nineteenth Century, his family wanted to open the house to visitors from all over the world; given its proximity to France and the close ties the family had with the ruling family in France back then.

The Prince described his meeting with Mubarak Al-Hassawi as a strange occurrence. He explained that he initially heard that a rich Kuwaiti man had expressed interest in buying their castle; the Prince did not know anything about him back then, but it all sounded strange to him. To begin with he was hesitant but resolved to letting him come and see the place. His initial lack of enthusiasm was due to the fact that this was weird and unfamiliar to him. He then learned that Al-Hassawi was serious about it, so he warned him that it was a highly-sensitive project, carrying very costly refurbishment and that he could not explain all that would be involved or guarantee the project's success. The Prince was thus quite reluctant at first. The castle meant a lot to his family and he thought it impossible to sell it to someone he neither new nor trusted. A week or so later Mr Al-Hassawi, his wife and their daughter, Fawzia, arrived in Baden-Baden and so they met. The question that will remain forever unanswered, is who fell in love with Baden-Baden first, Al-Hassawi or Fawzia; the Prince remembers seeing the flicker of interest shining in both of their eyes. He was also touched by Mrs Al-Hassawi, which gave him the impression that the family were not simply interested in acquiring a new place to add to their list of deals, but were lured and enticed with an ambition to revitalize and refurbish it, back to its former glory. This, he felt, would be achieved through the simplicity and humbleness particular to Al-Hassawi. After a meeting or two, the Prince felt that he might perhaps be the right man for this project, as he recognised that it was not a financial investment but a cultural, artistic and historical one. He could see that Al-Hassawi appreciated his family's feelings towards the castle, which he felt was a guarantee that he would place the historic continuity of the place at the core of the project.

Al-Hassawi was concise, not wasting time negotiating with sellers for short-lived benefits and thanks to his confidence and careful consideration;



they were able to reach an agreement. Although he did not rush into things, he was not slow at decision-making, as he was a decisive man who knew what he wanted, which meant they were able to make fast progress. It was inevitable that there would be terms and conditions regarding the refurbishment of an historical castle, and they were not comparable to the terms of investment for London castles. This was the former summer residence of the Margraves of Baden, so it held a symbolic value and at the same time represents the heritage of family that ruled a nation for more than eight-hundred years. Consequently, Al-Hassawi had different responsibilities, which reflected the sensitive and precise nature of his investment. HRH Prince Bernhard explained that the matter was very clear to Mr Al-Hassawi so he did not have to discuss it further, as he was well aware of what he had undertaken. The Prince felt that many others would not have identified with his family's resolution to maintain the original features and historical reproduction of their castle, therefore recalling the spirit of the generations that had inhabited over the centuries. He made it clear to Al-Hassawi that this project could not be completed in a short amount of time, but was indeed a long-term task. His acceptance of this deeply impressed the Prince, given the fact that when he decided to buy the property he was not young, at almost eighty; therefore, he accepted that the project would need to be handed on to future generations as the process would continue on after his death. The Prince felt that businessmen who were willing to venture into projects which they knew they would not see completed, were worthy of praise and recognition. The buds of this project would not blossom until after twenty years or more. It thus required a great deal of courage and calmness, as Al-Hassawi selflessly planted the seeds, which he left for his successors to sow and seek the reward.

The projects could have gone in a number of potential directions; transforming the castle into an historical shrine, a hotel or a beautiful tourist attraction. HRH Prince Bernhard explained that their first vision was to transform it into a hotel, but this was only one of several possibilities. This seemed an obvious idea to begin with, as people had previously come to the castle to stay. As long as the main purpose of the project remained, which was to secure the bright future they had dreamed of for this building.

In 2003, the dream-project became a reality as the agreement was signed by the Al-Hassawi group, represented by Mrs Fawzia Al-Hassawi, who is in charge of the project. They agreed to deal with a global architectural firm who specialised in revamping and refurbishing buildings and historical sites all over the world. A team was assigned to carry out the project, which convinced the Prince the extent of the work that needed to be done and their professionalism in this field of investment and they confirmed to him



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that he had made the right choice with this project. The Al-Hassawi group also consulted local researchers and experts who specialized in Baden-Baden, to provide the cultural background on which to base their renovation work. The project is not just trade, commercial or investment work, it is the beginning of a love story as Al-Hassawi fell in love with the place, its history and its culture lurking in every corner.

HRH Prince Bernhard himself saw it as a love story between the late Al-Hassawi and the building and he believed Mrs Fawzia has always been part of it too. She took over the restoration not merely out of duty but as a result of her compassionate connection to the building. The Prince is comfortable that the castle is in safe hands and that Mrs Fawzia will carry her father's torch and help realise his dream. He is convinced that New Castle (Neues Schloss) is Baden-Baden's crowning beauty and that it will attract Kuwaiti families wanting to view what Mr Al-Hassawi and his family has accomplished. It has provided fertile soil on which relationships can grow, creating new opportunities for mutual cooperation between investors from other countries, such as Kuwait, who are willing to come to the green oasis lying in the heart of the Black Forest, a spot very dear to many, including the Kuwaitis. Moreover, Baden-Baden is not just a vast space, for it bustles with life, culture and traditions. The Prince is positive that a country like Kuwait could make strong ties with a region that offers this much – citing traditions such as horseracing as common to them both. He added that Kuwaitis feature among the tourists that have enjoyed the beautiful nature the destination has to offer and benefited from its thermal therapy.

It is now Mrs Fawzia Al-Hassawi who follows up on the work in the castle and its garden, keeping in touch with HRH Prince Bernhard, to exchange opinions and discuss certain details whenever the need arises. The Prince has commented that she has her own direct way of reaching her goals and like her father; she knows exactly what she wants. On a personal level, her own way of tackling matters is very similar to her father's, as she too has a simple and humble manner about her, as someone who likes to keep out of the spotlight. The Prince believes her to have the essential characteristics needed for dealing with others, as well as a sympathetic and accurate way of running things, which makes life and work more attractive and valuable.

He is happy that things are running smoothly and calmly, with complete professionalism. This view is not surprising, considering the necessary responsibility and determination required to proceed with this project. They are careful to secure Mrs Fawzia Al-Hassawi and her family the freedom they need to pursue this job without hindering their professional expertise and... The Prince personally feels that the castle is in safe hands, providing him with a long-term sense of security.



HRH Prince Bernhard responded to the project by explaining that when something is owned by a person or family for hundreds of years, it becomes almost factual and incontestable, whereby no one can imagine it to be subject to any change. And he accepts that when ownership is changed it is normal for the new owners to question its perceived goodness and positivity. However, the Prince believes that people will soon realise that Al-Hassawi's purchase of the New Castle offers an important and unique opportunity for the region. He also believes that the future success of the project will be further proof of his and Al-Hassawi's family's vision.

Changing ownership will help restore the castle to its former glory and prove that they were right. He believes that ultimately, everyone will be proud and grateful for the trust they granted the Al-Hassawi family. Media all over the country have written about him; however, he will become more important both in and out of Germany, once the project is completed. The Prince is certain that the project will attract a lot of importance as it will be a unique accomplishment.

## Lang

HRH Prince Bernhard was always accompanied by Dr Sigrun Lang, while attending planning meetings when they negotiated the investment with the Al-Hassawi's. Dr Lang came to Baden-Baden thirty years ago, spending the first ten years as a Tourism Development Officer. She was then appointed as Mayor of Baden-Baden, for two consecutive terms. Therefore, she was officially in charge of the castle which was classified on a World Heritage List, which meant no alterations could be made without referring to the proper authorities; this is why she expressed her opinions during the meetings with Al-Hassawi and his family.

In her official capacity she established the importance of this project, which aims to breathe life into one of Württemberg's uninhabited castles. This is essential for Baden-Baden and the state of Baden-Württemberg.

Dr Lang explained that the castle was never open to public visits as it was a private property, which was built on an elevated surface, as one of the beautiful landmarks defining the city's history. She also explained that the garden would be used once or twice a year, for horse racing or receptions. Occasionally, it musical parties would take place in its walled yard, which was sheltered from the wind. Some of its ground floor rooms resembled museums, as they were filled with unique artefacts. The reception halls on the first floor accommodated the crowds gathered on horse racing days and other occasions. These memories make it dear to its inhabitants' heart and hence it should not be tampered with.

However, Dr Lang was unhappy about the fact that the building had be



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overused, then neglected, which led to the castle's current deplorable state; evident by the state of its roofs. And so she was committed to finding a solution, in order to rescue this precious, ancient monument.

Dr Lang spoke of her first encounter with the Al-Hassawi's, praising Mubarak Al-Hassawi, his wife Badriya and daughter Fawzia. She considered their first meeting to be a success, recognising that the family loved the place. Many other meetings followed suit. She explained that she was happy that Mubarak Al-Hassawi had commissioned his daughter to manage the castle's refurbishment and bring it back to life as the resort he dreamed of, as she could tell that Mrs Fawzia also loved it from first sight. She explained how the castle garden was considered big, compared to the other gardens which are for personal use. Gardens that are annexed to castles are certainly rare in Europe and many of the gardens that do exist are far too small. Dr Lang expressed her joy at the landscaping and modernisation that Mrs Fawzia has brought upon the garden, which to her is a crucial part of the castle. It was thus necessary to have it maintained while preserving its old feeling; the same principle that is being applied to the castle.

Dr Lang mentioned that she had disallowed the construction of any building inside the garden, with the exception of a luxurious hotel which one of the big German investors was allowed to build on the garden's periphery. This hotel was all that the higher authorities accepted and so no other additions have been made. She also expressed her care for this place as one of the ten important landmarks in the state of Brandenburg.

Dr Lang explained that the ceilings and windows have been fixed under the current construction, lest old building is ruined by rain. They have maintained the outside of the building and uprooted dead trees in the garden. The building came out beautifully, now worthy to be used as residential apartments, with its halls acting as a reception. All the families of Baden-Baden are undoubtedly grateful to the Al-Hassawi's for their efforts, as is Lang who thanks the family for having reconditioned the castle to the best it can be. She also mentioned the honour and pleasure she experienced having met the Al-Hassawi family, citing Mrs Fawzia in particular, as they worked together to come up with good solutions that would help them realise the second part of their dream. They convinced the authorities in the State and in Stuttgart, to support the project, as it is classified as a world heritage site, thus falling within the state's area of responsibility.

Dr Lang suggested that this was a sensible move as the first steps were presenting difficulties, as they required a lot of money and machinery. However, she feels that the end result of the upper floor has turned out beautifully and they are now used as hotel rooms. The buildings surrounding



the castle and its garden could be sold or for personal use; Lang believes it might be best to have it rented to constantly changing guests. After all, it should be considered that whenever concerts and parties were held in the ballrooms, attendees preferred to stay in at the palace's rooms or its neighbouring flats.

The investment project in this castle is certainly not easy, with the ruling restraints and several unavoidable obligations given the location's sensitivity and symbolism. It will be a long journey and there are likely to be both surprises and successes along the way. Dr Lang explained how the city and their authorities have assisted with this project, explaining that Baden-Baden has helped with their legal discussions and has produced an advertising campaign for the castle, under the umbrella of the campaigns that they already ran, in order to encourage tourists from all over the world to visit the city. This began as a dream but Lang now believes that this "hotel" will be the best in Germany. Its proximity to the airport and its continuing tradition of horseracing will contribute to its success. As soon as they accomplish anything new, they summon the media and hold a press conference to reveal what they have to offer. Prior to this, they hold similar press conferences discussing any issues that may surround a particular addition. Mrs Fawzia also met with the city board to show her interest in the city's people. Dr Lang confessed that to begin with the project did not seem to be among the family's priorities, however, a year after the contract was signed, Mrs Fawzia announced that they would begin taking action and the many civil engineers from London and Germany worked hard to plan the castle's internal and external refurbishment.

Dr Lang said she felt that the project was progressing. Although work inside the castle has not been completed, part of it has already been beautifully renovated; however, the work in the garden has finished. Dr Lang no longer holds her position and so she is unaware of what has happened in the past few months, but her impression is that the supervising engineers are highly experienced. She will never forget a comment Mrs Fawzia made in a press conference, as she said that they are executing a project that embraces authenticity and the hotel's high standards.

Dr Lang relied on the Al-Hassawi's patience; she remembered the late Mubarak Al-Hassawi explaining that they have the time and the patience to iron out all the administrative problems and obstacles, because they are experienced with similar castles in France and Great Britain. He added that their house in London was a similar project. Lang remembered that Al-Hassawi had showed her photos of his company's achievements in Europe, attempting to set her mind at ease over the investment in this castle.

Dr. Lang also says, "Mrs. Fawzia is very similar to her father and she will



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accomplish what she and her father aimed at, that being achieving luxurious tourism, as he was greatly influenced by Berners Park Hotel. He always hoped Baden-Baden would be able to contain such a luxurious hotel. He also mentioned that the airport is an essential factor and also considered that the ballroom's mission was to attract visitors from abroad. He was an exceptional man, boasting a vision and courage to bring about his vision. I think that Mrs. Fawzia is also very courageous, and we are in need of such people to realize these dreams."

Al-Hassawi's legal advisor, Dr Klaus A. Gerstenmair explained that he was astounded by his personality, in the same way he astounded those whom he met in Baden-Baden. The views of him and his daughter persuaded the Baden-Baden mayor to assign the castle project to him, a castle his family had owned for centuries. He was a foreign investor who displayed a great deal of affability and an understanding of the value of the property and its historical importance. Hence the city board, mindful of the needed maintenance of the castle and its future, agreed to the plans of Mr Mubarak Al-Hassawi, his wife and his daughter, all of whom had fallen in love with the city and its historical castle.

### Seventh: Miscellaneous Investments

The investments of Mubarak Al-Hassawi knew no boundaries. Although they were mainly clustered in the aforementioned cities and countries, they kept on expanding based on the special circumstances or facilities that countries offered the investments of the late Al-Hassawi. This book is based on the accounts of the late Al-Hassawi's friends and counsellors, rather than on authoritative statistics; It delves deeper into the world of an exceptional, compassionate personality, as well as addressing his major ambitions as a man who offered a definitive lesson in the subjects of investment and real estate, rather than merely assessing his fortune and possessions.

It is beyond any doubt that what saved him during the Al-Manakh crisis was his vast empire of international investments, as according to Mr Abdulhalim Al-Aasar, around seventy to eighty per cent of his fortune was outside Kuwait. Sheikh Faisal Khaled Al-Qasimi remembered accompanying the late Al-Hassawi to Spain and the United States of America, where the latter had investments. Others spoke of his investments in Qatar. His daughter Alia explained that she had been staying in Switzerland for quite a long time, so her father started investing there. Ibrahim Al-Muhaini explained that during the Tripartite Aggression of 1956, he went to Alexandria and bought a building which was not lucrative at all as he had to pay for its expenses.



He started investing in Bahrain in 1973, buying a group of properties that amounted to thirty-five by 1998, varying between inland plots and some on the coast, which he divided, filled and eventually sold. He also became a partner in the Bahrain Car Park Company, established in 1981, owning thirty million of seventy million shares. He also bought 18.28% of the shares in the Zallaq Resort Company, which was a five-star hotel. Al-Hassawi was also involved in the health industry, as he contributed to the founding of Bahrain Specialist Hospital, as he was concerned in developing medical services. In 2006, the Al-Hassawi Tower was opened in Manama, with the construction starting before his death.

Mr Nassif Karam reminisced about friend, the late Mubarak Al-Hassawi, relating an incident that happened between them. Al-Hassawi had arrived in Paris following repercussions of the Al-Manakh Crisis. His wife, Mrs Badria asked Mr Nassif to meet him and offer him some support. Al-Hassawi stayed seventeen days in Paris, during which time they went out together every day, never mentioning the Souk Al-Manakh crisis. One morning, Al-Hassawi called him and asked him to hurry over earlier than usual, as he wanted to look into a hotel, which was adjacent to the one he was staying in, as he wanted to buy it. Mr Karam was amazed by this and told Abu Abdul-Aziz that a few days ago he was thinking of giving him one million Dollars, to ease the effect of the crisis. He then asked how much this hotel cost and was given the answer, around four to five hundred million dollars. Karam asked him where he would get such an amount with Al-Manakh crisis weighing down on his shoulders. Al-Hassawi then explained that he made his fortune in Kuwait and went into Souk Al-Manakh knowing that it would not affect him. Others owed him more than he owed others. However, he was surprised to find that the issue got complicated and things remained unsolved. Al-Hassawi then explained that the day before he had decided to forget about all his assets in Kuwait and will pay everyone and should they insist on guarantees, he will secure them from outside. He insisted on giving every Kuwaiti his due. Meanwhile he would have to wait for the outcome of the legal cases and what action the government will take. He had businesses in London, Paris, the KSA, Sharjah and Bahrain, so he could easily forgo working in Kuwait for a while and work instead in these countries.

The hotel that Mr Karam spoke of was not the first of Al-Hassawi's investments in France as Mrs Lydia Bershenpour spoke earlier about shared investments in the south of France with her father Daud Bershenpour, consisting of apartments they bought there.

Mr Abdul-Aziz Saoud Al-Hassawi mentioned that Mubarak Al-Hassawi had bought a large plot of land in the Spanish island of Mallorca in the 1970s. Mr Saud Bshara confirmed that he did indeed own large plots of lands in



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Spain. They started developing them using the Zoning system, after securing the necessary licenses. When Al-Hassawi wanted to market his products he would look for a partner who would accept specific terms, so that they would not interfere with his autonomy. However, Mubarak Al-Hassawi had very few partners because he liked to be free in his decisions. Mr Jawad Bou Khamees accompanied the late Al-Hassawi on a trip to Spain where they some inspected projects on some islands. At this time, he witnessed Al-Hassawi deal with being stabbed in the back by one of his close managers, who was in alliance with his investment agent in Spain; together they embezzled tens of millions of Dollars.



## **CHAPTER 8**

# **Charity / Good Deeds**





The late Mubarak Abdul-Aziz Al-Hassawi was by no means living in a dream-world, out of touch with real people, as he himself was from humble beginnings, having experienced the worries and suffering of life's ordeals. He was a self-made man but managed to achieve more than many men with inherited fortunes, without sacrificing his compassion for humanity, when he joined the upper classes of the society. He was not blinded by his wealth and remained firmly in touch with everyone around him. Al-Hassawi remained involved with every section of society, from the poorest to the wealthiest. And he knew how to adapt to different company, since he had personal experience at every level on the class system. He never hesitated in helping the needy and paid condolences when he felt they were due; he fulfilled what he believed was his religious duty by building houses of worship, feeding the hungry and the fasting and helping the ill, displaced, handicapped and weak.

One of his many nicknames was "the philanthropic", which was the least that he deserved; however, he always modestly denied this. He avoided publicising his good deeds; silently following the principle that the left hand need not know what the right hand has given. He was humble around other people in his daily life and even more humble in front of God; never boasting about his charitable deeds. He would also never remind anyone of a favor he had done for them nor hurt anyone's feelings. Al-Hassawi would privately respond to cries of help, which was part of his giving nature; acting consciously and consistently in a selfless fashion. Most of the time, he would ensure he made continuous donations, asking his companies, establishments and sons to maintain his contributions to charity, even after his death, so his selflessness can live on after him.

The least that can be done to honor such a philanthropic individual, is to cherish him and celebrate his many virtues, whilst describing how he managed his wealth, fortune and success in trade and investments. With all the fortune that God bestowed on him, he did not forget his duty towards God and His good worshippers.

Dr Bader Jasem Al-Yacoub explained that earning a fortune was never the end goal for Al-Hassawi, but rather the means through which he could



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share happiness with his family, the people around him and the needy. He would often repeat this principle. This was just one of the many laudable principles that defined his character, though the virtues that, by God's will, his soul had absorbed.

His strong will protected him from the corruptive influences of money and prevented him from succumbing to acts evil of any form. The money cycle in his life was like a river; earning it was the source, spending it was its mouth and in between the two was a channel of time when he owed it. He insisted on paying off all his debts to avoid suspicions and protect his good reputation. He would repeat the Prophet Mohammad's Hadeeth that one should exchange that which causes you concern, for that which does not.

### Building Mosques

It was mentioned earlier in this book that Al-Hassawi had built a mosque in the Messilah region of Kuwait, in honour of his mother. The Habiba Al Banay Mosque was demolished, rebuilt and re-opened before Banay passed away. Mr Al-Shatti explained that he had just bought his Messilah property, to build his house, and he came up with the idea for a Mosque project whilst they were sitting with Mr Ahmad Zaid Al-Sarhan, Head of Parliament. They also mentioned Al-Hassawi's mosque built in the Jleeb Al-Shweikh region, which had also been renovated (referred to earlier). The late Al-Hassawi had built many mosques in different regions and different countries; these included: Imam Al-Shafi'i Mosque in Ajman, which was expanded and renovated in 2003, the Ali Bin Abi Taleb and Al Radwan Mosques in Sharjah, the Al-Salma Koranic School in Umm Al-Quwain and the Al-Mubarak Mosque in Jeddah (mentioned earlier by Mr Hamed Said El Alayan, who knew Al-Hassawi for some time) amongst others. The judge and court counselor in Jeddah, Mr Hamad Mohammad Al-Zein, took charge of the mosque. He explained that he met Mr Mubarak Al-Hassawi at the inauguration of the mosque. He wanted to have a plate with his name fixed on its door, but Al-Hassawi categorically refused; he was never egotistical. However, they agreed to name it the Al-Mubarak Mosque, but passersby would not know that it was he who had built it. Since his death however, they have attached a commemorative plate bearing his name. During his lifetime, he never indulged in showing-off and disliked fame. However, he is worthy of this act of praise and kindness. Al-Zein explained that he never hesitated to respond to any demands concerning the mosque, giving his employees clear instructions that anything they asked for should be done immediately. He also confirmed Al-Hassawi's love for charity work and his participation in it, which he used to say, was the reason behind his success.



He built the Mubarak Al-Hassawi Mosque in Bahrain's Central Market (Al Souq Al Markazi), in 1981. He had residences attached to it for the Imam, the Muezzine (the Caller to Payers) and the guard, as well as an annex which contained shops and apartments, to cover the expenses and needs of the mosque. In 2005, the year he passed away, he ordered that a specially-equipped hall be built in the Qalali region of Muharraq, to be used for various occasions.

In addition to these main mosques, Mubarak Al-Hassawi built small mosques in industrial areas, to serve the employees working there; he did this in the UAE for example. He also built small mosques in his hotels and malls, for his guests and customers. There are companies responsible for taking care of maintaining and renovating these mosques, as well as organizing annual Ramadan feasts in some of them.

## Al Majidieh Mosque

Mubarak Abdul-Aziz Al-Hassawi was interested in historical buildings and building mosques, so his contribution to rebuilding the Al Majidieh Mosque in Beirut, must have been due to his belief that houses of God must be of plain beauty. In his speech for the inauguration of the Al Majidieh Mosque, in 2002, he said that it was the happiest day of his life, opening the historical mosque. He was very generous with this rebuilding project, which was a landmark in his life, as it satisfied two desires: his love of doing charity work which brought him joy wherever he was and his passion for the beauty that lies in a nation's heritage. This would have been comparable to the pleasure he got from renovating old historical palaces in London and elsewhere, such as the castle in Baden-Baden, Germany.

Building a mosque in a country or a city meant that he was offering a piece of his heart to the place; Lebanon was on top of his list, as a place he frequented as a child, then as a young and right into his old age. And if it were not for the Lebanese Civil War, this would have been the most important destination for his investments. Therefore, his decision to rebuild a mosque in Beirut did not require much thought. Sheikh Faysal Bin Khalid Al-Qassimi spoke of the easiness with which Al-Hassawi made his decision, explaining that they were at his home with other guests and someone mentioned that there was not a mosque in his area. Al-Hassawi immediately signaled Mr Jamal Al-Alamy, his office manager in Sharjah. Sometime later the Sheikh found out that he had built a mosque there. Mr Abdul-Rahman Al-Solh, one of the managers of Solidere, the company which rebuilt Beirut City Centre, also mentioned the rebuilding of the Al Majidieh Mosque, explaining that it required no more than a wish during a lunch invitation for Mubarak Al-Hassawi to have it built.



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Mr Al-Solh explained that after bringing up the fact that the Mosque's historical identity was destroyed during the war, he and Al-Hassawi went to look at it. In very few words, Al-Hassawi made it apparent that the problem would be solved. One week later Abu-Abdul-Aziz informed them that he had taken on the reconstruction costs himself; they reached around one million, two hundred thousand USD. Al-Solh explained that they chose the best and most appropriate contractor to look after the project. Al-Hassawi never enquired about a penny. The money was transferred to a Saudi company that supervised the reconstruction of the Mosque. The late Al-Hassawi was attentive to preserving the Islamic architecture which characterized the Mosque.

The Mosque, which stood in Beirut's city centre, dated back to the Ottoman period and was named Al-Majidieh, after Sultan Abdulmajid, during whose reign it was built. Its reconstruction was received positively and its inauguration was attended by the late Rafic Hariri, the former Lebanese Prime Minister. The prayer was led by the Grand Mufti of Lebanon, Sheikh Mohammed Rashid Kabbani<sup>(1)</sup>, who praised the high morals, good manners, vast knowledge and wide experience practiced by the late Al-Hassawi, in all his fields. He added that he was a man of good deeds, thanks to his intelligence, wisdom and extreme sensibility. And regarding the reconstruction, he explained that Mubarak Al-Hassawi chose the best engineers and engineering companies to endow the old and ancient landmark with beauty that exceeded its original state; given the modern construction technologies and advanced materials used in construction. Influenced by a quote from the Qur'an, he described it as a jewel among the historic mosques in Lebanon.

The Grand Mufti remembered that the late Rafic Hariri (May his soul rest in peace) held a lunch, after the Friday prayers, in honor of the late Mubarak Al-Hassawi; guests included many Lebanese personalities, such as ministers, members of parliament and businessmen. The Al Majidieh Mosque was only one of the many mosques that the late Al-Hassawi contributed to, along with other charity work in Lebanon. His son, Mr Abdul-Aziz, showed his readiness to cover the Mosque's expenses, visiting it to enquire about its needs, which he promised to provide for; he is committed to continue his father's role in caring for it.

1- Born in Beirut, in 1942. He studied in Al-Azhar University in Cairo where he received his Higher Degree in Sharia and Law from its Faculty of Sharia and Law in 1966, his Masters Degree in 1968 and his PhD in Comparative Fiqh in 1976. He was assigned General Director of the Islamic Al-Awqaf (Endowments) in the Lebanese Republic in 1978 and a member of the Islamic Fiqh Academy in Mecca in 1979, then Fatwa Advisor (Secretary) in the Lebanese Republic in 1975 and acting Mufti after the assassination of Mufti Sheikh Hassan Khaled in 1989 to be elected Mufti of the Lebanese Republic end of 1997, the title which he still holds to date. He has 8 publications.



Mubarak Al-Hassawi's legal advisor, Dr Safaeiddine Al-Safi, confirmed the passion he felt towards the reconstruction of the Mosque, which fulfilled his desire to contribute towards charity work in Lebanon. Mr Munir Al-Hafi, a Lebanese journalist turned television anchor, made an exception and covered the Al Majidieh Mosque inauguration, despite the fact that he was a main news anchor and rarely covered local events. He explained that they went to the big event, on the momentous inauguration day and joined in the Friday prayer with the late Rafic Hariri (May his soul rest in peace), the Grand Mufti of Lebanon and the then Minister of Finance, Fouad Siniora. The late Mr Mubarak Al-Hassawi came across as if he was a Lebanese supporting his country's causes. Al-Hafi remembered his continuous smile as he welcomed people and his general enthusiasm towards the event. He also remembered that Al-Hassawi had told the journalists that it was the happiest day of his life, participating in opening a historic Mosque, which had been destroyed during the Lebanese war. He noted in particular, Al-Hassawi's use of the word "participate", which seemed more selfless than saying, "I accomplished", "I renovated" or "I invested money"... and whoever sees the pictures of the old Mosque will realize the remarkable transformation that has occurred from its past dreadful condition to what it is now.

## CHARITY

The former Lebanese Minister and Al-Hassawi's corporate legal advisor in Lebanon, Mr Munir Hamdan, explained that the late Al-Hassawi never asked for work in Lebanon; on the contrary, he used to be asked. And what he completed he did in secret. Consequently, his death was not only a loss for his family and country but also for Lebanon; they were expecting a great deal from him. He was a benefactor of more than one charity, involving himself in both humanitarian and social projects in Lebanon. He never publicized this role, choosing to get about his work quietly.

Mr Hamed Said El Alayan explained that everyone loved him, both the young and old because he was a noble man. He would often ask him if there were any people in need of his help. He wanted good things for everyone and loved to make anyone he could happy, never differentiating between the KSA and Kuwait. He would go as far as saying that the KSA was his country, as it was where he was born. Sheikh Motlaq Bin Farraj confirmed that he never turned down anyone in need and actively sought out those who would benefit from his help.

His friend, Abdul-Rahman Dreyameh Al-Mashaal remembered when Mubarak Al-Hassawi was a port clerk, long before he was an important businessman. He explained that he was a generous man and a man of



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charity. He spoke on an occasion when they were in Cairo and they passed by one of the Shawarma restaurants, which was buzzing with people. There he spotted a man collecting all the leftovers in a bag. Mubarak Al-Hassawi asked the man if he kept pigeons or chickens and the man explained that he did not and that the food was for his family. In reaction to this, Mubarak Al-Hassawi took a fifty-pound banknote from his pocket and handed it to the man. In those days, one could buy a house in the countryside with that amount of money; ten pounds would cover the monthly rent for an apartment in Cairo or a policeman's monthly salary.

Another friend, Mr Issa Abdullah Al-Othman explained that during the 1960s election, Al-Hassawi sent bags of rice, tea and sugar to the homes of the needy, and he continued to do this for years on end, without anyone knowing about it. He would start distributing two months before Ramadan and as people's needs increased, he started to pay them sums of money. If someone in need called, he never refused them and was never mean with what he offered. As well as this, he built a wedding hall in Al-Nazha; he never disappointed people, throughout his entire lifetime.

In Bahrain, he used to give instructions to distribute financial aid to unfortunate families at the beginning of the month of Ramadan. He also continued to be committed to the 'Breaking the Fast' project, which took place in the mosque he built in Al Manama; he would offer help to those who needed medical treatment or were lacking a sufficient education. On top of all this he contributed to many benevolent funds.

Mr Mohamad Hussein Al-Shatti confirmed Al-Hassawi's benevolence, explaining that only God knew about his charity work. His daughter Khawla's husband, Mr Ahmad Abdul-Aziz Al-Madwah, spoke about Al-Hassawi's charitable offerings in London, explaining that he would even give to foreigners and Christians. He advised those he helped to spend the money on food, not on alcoholic beverages. Beryl Hornby, Al-Hassawi's London Office Manager, confirmed this, describing him as an extremely compassionate and merciful man, who sympathized with all who knew him, both his family and beyond; helping people with problems, even during financially tight times.

Mr Nabil Khaled Jaafar explained that he continued his charity work during the brutal Iraqi invasion of Kuwait. He remembered that people would come to him from London and the UAE and he would help them. Although they sometimes knew about this, he often helped people without the CFO's or his closest contacts knowing.

In addition to his generosity towards orphans, families in need and charitable organizations, Mubarak Al-Hassawi supported humanitarian service associations, sports clubs, student unions and Arab students. The motivation to do good works was inherent in him, he did not acquire it; this



work featured as a priority in his budget, as he would allocate funds and commit his time to taking charge of humanitarian efforts. He wanted the work he supported to continue after death. Mr Daud Salman Zerah explained that in his will he left fifteen percent of his fortune to charity.

## Treatment of Employees

Another area where Al-Hassawi continued to practice good deeds was in his work. He was considerate of his employees', tending to their needs and taking them and their families' circumstances into serious consideration. He did not bind his employees to a previously agreed salary, adopting a relationship with them where he was not necessarily seen as a boss. Mr Nabil Khaled Jaafar, Al-Hassawi's London office manager, who was Al-Hassawi through several stages in his career, explained that he was careful that no employee was ever wrongfully treated. Throughout his time working for Al-Hassawi, no employees were ever fired. During the Souk Al-Manakh crisis, many companies downsized their workforce but he did not do that and never even considered cutting down costs. He was firmly against cutting people's incomes. It was suggested to him that he downsize his workforce in order to reduce his financial burden but he was considerate of his employees who all had families; realizing that if he made them redundant, they would have no source of income to support their wives and children.

## Mubarak Al-Hassawi Medical City (MHMC)

His daughter, Mrs Fawzia explained that towards the end of the 1970s her father thought of founding a charity centre in Kuwait, consisting of a rehabilitation centre for drug addicts, a Koranic School and a public library. However, the project was delayed due to the Al-Manakh Cash Crisis that hit the country in the early 1980s, with its subsequent repercussions having a negative effect on his companies for several years after. The brutal Iraqi invasion in 1990 added insult to injury. In May 2003, Al-Hassawi became ill, but it was not a terminal disease. The medical treatment he received worked well and he was able to recover. She explained that her mother was deeply affected by his illness, which she believes was the cause of a cerebral stroke which she suffered in September 2003 and she has been left hemiplegic ever since.

While she was receiving therapy in a rehab centre in Germany, Mrs Fawzia discussed with her father, a refurbishing plan for the rehab centre, which he thought would also be plausible in Kuwait and other countries. He asked her to discuss the matter with those in charge of the rehab centre in Germany and cooperate with them in making the necessary studies. In



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March 2004, the symptoms of Al-Hassawi's previous disease reappeared but to a worse extent and he was required to undergo therapy in San Diego, in the USA before being transferred to London. Her mother had already moved from the German rehab centre to London, to be closer to him. He continued his treatment in London but to no avail, so he moved with his wife and family back to Kuwait. He passed away on 20th March 2005. Ever since then his wife and daughter have been working on realizing his dream of establishing a medical centre in his name, as a gift from his wife to her late husband's memory and a token of loyalty from his daughter.

Some of the profits from the centre will go towards charitable activities within the 'Tabarak(1) Charity Centre' and some will be used towards covering its operation expenses; that remaining will be spent on medical research and other branches to provide similar services to patients in need. Mrs Fawzia believes this project might be implemented during her lifetime or that of her children. Whatever the case, she will start building the Mubarak Al-Hassawi Medical Centre (MHMC) in Sharjah and with God's will she will build more centres, with the blessing and support of her mother (may God give her a long life).

## Helping the Disabled

Mrs Nouria Al-Sadani explained that, for Al-Hassawi, the UAE did not only offer an opportunity for investing money, but also to participate in humanitarian work, as he helped towards providing a decent life for people with special needs. She explained that it was not surprising that she met Al-Hassawi, given the fact that their community is known for families communicating with each other, within a certain area, what they commonly call the "Freej". She believes that Mubarak Al-Hassawi has a name that needs no introduction; he has become a symbol of all the good work by which he was known. He broke the traditional obstacles in Kuwait; he astonished everyone as the millionaire who emerged from the middle classes, despite never having worked in oil or the Bourse. He was a role model for members of his generation, as well as for generations to come. For these reasons Mrs Nouria Al-Sadani believes that he is very deserving of this biography, which his family has created. She remembers his name being echoed in her childhood, from the time of his early involvement in economics; he was known for his lack of egotism. He excelled in Kuwait, at a time when the country was moving from the era of sea trade into oil; from mud houses to concrete houses. He quietly made his fortune, never

1- Tabarak – the favorite nickname the late Habiba Abdullatif Al Banay, the mother of the late Mubarak, used to call her son when he was a child.



boasting about his successes. He lived a private life, never even mentioning the disease with which he struggled and eventually died from.

She met him in the 1970s, finding him to be a tall figure with a dignified appearance; a creative man, with a distinguished presence, a giving nature and sharp intelligence bestowed on him by God. He was a man of elegance; despite the fact that he wore national dress, he could be mistaken for an English Lord. She met him both in and outside Kuwait, during the Arab Family Conference of 1970-1971

She booked the Hilton Hotel to accommodate the delegates, whose expenses were covered by the then Crown Prince and Prime Minister, the late Sheikh Jaber Al-Ahmad Al Sabah. Mubarak Al-Hassawi invited the delegates to his house in Messilah. He and his wife hosted the event, with approximately five-hundred guests invited. The house was like a beach resort. The dim light gave the impression of old Kuwait. The invitation was not just dinner invite, but an occasion where people could get together and share stories.

Following this there was a meeting in Cairo, in 1970, after the death of Jamal Abdelnasser. Mrs Nouria Al-Sadani went along as a part of a people's delegation. With them, on the plane over, were Mr Ahmad Zaid Al-Sarhanand and his assembly parliament, among who was Mubarak Al-Hassawi.

Mubarak Al-Hassawi was a calm speaker, with a voice that never rose. He had no ambitions to dominate trade but wanted the middle classes to participate in the economic uprising. She remembers him telling them that the Mubarakia Souk group of shops was exploited by tourists, before asking why Kuwaitis did not use it themselves, as this would boost the economy. She had different interests, having been immersed in national work. Thinking back to Al-Hassawi's words however, she realized that had they taken his advice they would have been able to strike a balance between private and public work. His spoke words of wisdom and had good economic foresight. When the government decided to allot property through coupons worth 1000 rupees each, he bought some and waited until prices rose and after ten years they were worth 100,000 rupees each. Thus this was a successful investment.

It was by a mere coincidence that Ms Nouria Al-Sadani met Mr Mubarak Al-Hassawi while doing humanitarian work and supporting human development projects. Coincidences can often work out better than careful planning. She explained that whilst in Kuwait she would often visit Sheikh Nasser Sabah Al-Ahmad Al Sabah, a close friend, but more like a brother to her. In him she saw a wholesomeness and resolve to change things for the better. She would go to his office in the Sharq district and discuss national concerns with him. He told her on one occasion that there were



### Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time

no projects for people with special needs in the UAE, before suggesting a possible project, to which she gave her approval. He then called Sheikh Sultan to inform him of their willingness to adopt this new project; with his consent Al-Sadani traveled to Sharjah. Whilst there H.H. Sheikh Dr Sultan Bin Muhammad Bin Saqr Al-Qassimi offered them the residences the English use when staying in the Emirate. They began their work gathering children with special, putting them up in this accommodation. However, she was confronted with financial difficulties and told this to Mr Jamal Al-Alamy, Al-Hassawi's Sharjah office manager, who relayed the message to Al-Hassawi. Al-Hassawi responded with a quarter of a million Dirham donation, which was followed by the same amount again. Sometime later, their residence was flooded by rain water, and so moved the children to a building donated by H.H. the late Sheikh Zayed bin Sultan Al Nahyan (may his soul rest in peace). Afterwards, Ms Nouria Al-Sadani returned to Kuwait and informed Sheikh Nasser Sabah Al-Ahmad Al Sahah of what had happened. He also did not hesitate in helping and called H.H. Sheikh Dr Sultan Bin Muhammad Bin Saqr Al-Qassimi, who provided them with a plot of land. She then talked to five prominent Kuwaiti men who worked in construction and they all agreed to help her. Among them was the late Mubarak Al-Hassawi, who donated a further half a million Dirhams, thus making his total donation one million Dirhams. Others who helped included Mr Salah Al-Ayoub, Mr Youssef Al-Mazini, who took charge of central air-conditioning and Mr Abbas Al-Hazim, who furnished the place. The internal part was equipped with the help of other countries. She immediately sent a telegram to the late Crown Prince of the KSA, Khaled bin Abdul-Aziz, who astounded her with his instant response, which was followed by a representative from the Ministry of Finance being sent, who had a look at the maps, before returning to Riyadh. He then returned along with a contract signed by herself and Sheikh Mohammad Bin Ali Aba Al-Khail. The building was hence constructed and their mission was accomplished (thanks be to God). Therefore, the Sharjah City for Humanitarian Services, the first centre for people with special needs, was inaugurated and handed to Sharjah leadership in 1982. Ms Nouria Al-Sadani remembered Mubarak Al-Hassawi's visit, while they were still at their original residence; she accompanied him on a tour around the building and he sat with the children, talked and listened to them and they called him 'Papa', which appeared to deeply touch him.

It is beyond doubt that Al-Hassawi's humanism and belief in God helped motivate his humanitarian acts. Just as he never boasted about his good deeds, he never publicized his beliefs. Mr Hamed Saeed Al-Alayan explained that someone once asked him why, despite Al-Hassawi's many good deeds, he did not have a beard. He asked Al-Hassawi, who responded by saying that religion does not reside in the beard. And indeed,



every time he went to Jeddah, he used to perform Umrah, by going to Mecca along with his companions.

## Helping and Support

Mubarak Al-Hassawi was committed to supporting the Palestinian people and their cause, offering them subsidies, as an attempt to help them as they struggled daily against dire conditions and hostility from an oppressive enemy. Mr Jamal Jamil Al-Alamy explained that Al-Hassawi had always loved doing good deeds; he remembered that during the brutal Iraqi invasion of Kuwait, aid which had been sent to Jerusalem was temporarily halted. One consequence of the invasion was some people's apprehension towards helping Palestinians. During this time they received a letter from the Islamic Association of Palestine asking for help. Al-Alamy was at first reluctant to raise the issue with the late Al-Hassawi but when he eventually discussed it with him, he generously cooperated and thus help was sent.

Mr Al-Alamy explained that Mubarak Al-Hassawi's projects in Sharjah were an important contribution towards fulfilling the needs of Kuwaiti families who sought refuge there during the brutal Iraqi invasion. Alamy supervised the details, whilst working on furnishing the apartments he owned. Almost one thousand people benefited from these apartments and hotels, which were in Sharjah, Dubai and even London, in addition to the humanitarian aid they provided. Al-Hassawi advised they give help to some families on a weekly basis; he argued that what they were doing was not a favour but a duty and obligation towards his family, siblings and children. The Kuwaiti government did later pay off some of the bills, even though Mubarak Al-Hassawi always maintained that these were not a burden but part of his duty. The late Al-Hassawi did not forget his commitment to his employees who left Kuwait during the Invasion, sending them help in Egypt, Lebanon and Jordan, giving all his employees outside Kuwait their dues. He also summoned and reemployed some of them after the liberation of Kuwait.

Doing good or humanitarian acts was not a temporary whim for Mubarak Al-Hassawi. He was not acting impulsively as the result of being touched by an ordeal. He did good deeds to others in order to get closer to God. This was always part of him; it was not merely a phase he was going through. Doing good deeds was a pillar in his life, which he never let go of and persistently worked to maintain. It became second nature to him. It remained a major part of him throughout the course of his life, which elevated his soul and enlightened the paths of his children and grandchildren.

\* \* \*

We close this biography in the belief that writing it will not balance out the



### Mubarak Abdul-Aziz Al-Hassawi ... A Man Ahead Of His Time

deeds of the late Mubarak Abdul-Aziz Al-Hassawi. Even if we tried to continue writing about events which surrounded him, complex investment transactions which he used to stir around the world, extraordinary bank accounts, family and political relationships, his social network, his attention to humanitarian work and the fulfillment of his duties towards God, we would never succeeded in representing all of it. Unfortunately transcribing all that there is worth telling, would be an impossible feat. Some men could be summarized in a few pages but words fail in satisfying our obligations to that great man. We hope that through this book we have given back some of what we owe to Mr Mubarak Abdul-Aziz Al-Hassawi and succeed in securing these memories of him, allowing them to flourish in our minds until the time comes to rejoin him. May God's greatest mercy be upon his soul.



In the Name of Allah, The Compassionate, The Merciful



Elegy of the venerable uncle  
**Sheikh Mubarak bin Abdel-Aziz bin Saleh Al-Hassawi**  
**May Allah have Mercy upon him**  
By Abdel-Muhssin bin Abdel-Aziz Al-Duhailan

After your departure we have become orphans  
Your star faded away three years ago  
You're still on our mind no matter how days are long  
Ô Mubarak, man of beneficence and generosity, source of nostalgia  
Your gain, noble one, is the love of all men  
Your good memory will not fade away with time  
Your path, by permission of the One who never sleeps, never  
strays left or right from the obedience to Allah  
Mosques, schools and orphanages,  
Your boundless generosity spread through all domains  
It will be rewarded by He who doesn't blame nor scold  
In Heaven, you will dwell with the immortals  
Your beneficence includes everyone equally  
I'm indebted to you and thankful for your kindness  
Upon Muhammad, the Prophet, and the one at the front  
My Lord's Prayer, as much as the believers pray.



**Our most sincere thanks**

**To his Highness**

**Sheikh Sultan bin Muhammad bin Sakr Al-Qassimi**

**Member of the High Counsel of the Federation,  
Ruler of the Emirate of Sharjah**

Your gracious contribution in shedding light on this biography made us very happy, and the memory flowers you have opened in your words made the burden of absence softer. Your affection and care overwhelmed us.

Your kind words full of love made us feel that we are still safe.

May Allah grant you success and may your glory and success be forever

Please accept our most sincere tokens of veneration and  
gratitude

**Fawzya Mubarak Abdel-Aziz Al-Hassawi**



**Our most sincere thanks  
To his Highness  
Sheikh Sabah Al-Ahmad Al-Jabir Al-Sabah  
Prince of Kuwait**

Your wonderful words made delighted us and helped in soothing our sadness. We found in your Highness a compensation for a father we have lost, a most gracious protection we have always wished for and took pride in.

Your participation in this book is an auspicious start that blessed this work, increased its value, illuminated its chapters, and gave our fellow compatriots a lesson in loyalty towards the great men of our country, who leave us after a life entirely dedicated to giving, building and the promotion and elevation of Kuwait.

May Allah prolong your days and keep you in good health...  
So that you may stay the protector of the people of our beloved country.

Please accept our most sincere tokens of veneration and  
gratitude

**Fawzya Mubarak Abdel-Aziz Al-Hassawi**



## Epilogue

I can pretend that second only to my mother, I'm the one who knows my father, Mubarak Abdel-Aziz Al-Hassawi, best. Nevertheless, when I read the chapters of this book that recalls his life, I feel like I know nothing about him and that I desperately need to hear all these stories and events that his friends and those who knew him tell about him. I feel as if every word said about him was a lamp that could drive darkness away, that darkness that lied inside of me since the very moment the light of his face faded away.

I remember many things about him, but many more cannot be remembered. I love to know everything about him, since he came to this world and until Allah recalled him to his side. Talking about him is so thrilling! Reading about him is thrilling! And how it was thrilling to hear his voice!

When he talked, I would wish he never stopped! When he would end his sentence, I'd love for him to repeat it, so I'd pretend not to have understood a certain idea, an advice or an analysis. I was never tired of the waves of his voice recurring time after time, at any moment of the day, and I never weary today of reading all that was written on him, because as I go through the pages of this book, his healthy strong voice emerges in my ears, his radiant image rises in my heart, and tears falling shine under his smile and the brightness of his eyes.

To you, who have made up with your words for the absence of his voice, and with your love for our deprivation of all that love he gave us... You, who lived with him, revealed his life step by step, and walked with him in good times and bad times... To you who honored us with your beautiful words about his life... Our deepest thanks and gratitude. May Allah grant you a long and prosperous life.

**Fawzya Mubarak Al-Hassawi**





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**Personalities / Friends**  
**who contributed to the documentation of the biography**

**Names listed according to Arabic alphabetical order**



**Ibrahim Ahmed Jawad Halawi**  
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tourism (Lebanon)  
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**Ahmed Zaid Al-Serhan**  
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**HRH Prince Bernhard Baden**  
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**Jawad Ahmed Bou Khamseen**  
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**Sheikh Hamad Mohammad  
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**Sheikh Hamad Mohammad Al-Zain**  
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**Dr. Sigrun Lang**  
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**Abdul-Halim Al-Aasar**  
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**Interviewed in 2006**



**Mohsen Ahmad Al-Amoudy**  
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(Kingdom of Saudia Arabia)  
**Interviewed in 2006**

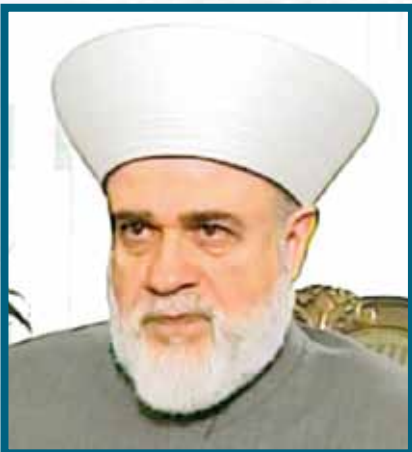
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**Interviewed in 2006 Mohammad Hussein  
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**Mashari Jassem Al-Aanjary**  
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**Mohammed Anis Najjah**  
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**Nassif Karam**  
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**Nouria Al-Sadani**  
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**Youssef Ahmad Al-Zankawi**  
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Interviewed in 2006

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**Interviewed in 2006**



**Beryl Hornby**

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Al-Hassawi investments (United Kingdom)

**Interviewed in 2006**



**Jamal Jamil Al-Alamy**

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**Daud Salman Zorah**

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**Interviewed in 2006**

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**Sarmad Najmudin Al-Naqshabandi**  
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**Interviewed in 2006**



**Abdulmohssen Al-Dhelan**  
Mubarak Al-Hassawi investments Office  
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**Interviewed in 2011**



**Graham Betts**  
Engineer, Mubarak Al-Hassawi investments  
(United Kingdom)  
**Interviewed in 2006**



**Faeq Hussein Al-Saleh**  
Offices Manager, Mubarak Al-Hassawi  
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**Interviewed in 2006**

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**William (Bill) Irvine**

Financial consultant, Mubarak Al-Hassawi  
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**Interviewed in 2006**



**Hyam Lehrer**

Lawyer, Mubarak Al-Hassawi investments  
(United Kingdom)

**Interviewed in 2006**

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**Badria Mohammad Diab Al-Khashti**  
Wife of late Mubarak Al-Hassawi  
Interviewed in 2006



**Dalal Abdul-Aziz Al-Hassawi**  
Sister of late Mubarak Al-Hassawi  
Interviewed in 2006



**Ibrahim Ali Al-Muhaini**  
Interviewed in 2006

Family members who contributed to the documentation of this biography

---



**Yacoub Youssef Al-Wattar**  
Interviewed in 2006



**Ali Abdul-Jabbar Al-Khashti**  
Interviewed in 2006



**Saud Abdul-Aziz Al-Beshara**  
Interviewed in 2006



**Abdul-Aziz Saud Al-Hassawi**  
Interviewed in 2006

Family members who contributed to the documentation of this biography



**Nabil Khaled Jaffar**  
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**Fawzia Mubarak Al-Hassawi**  
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**Alia Mubarak Al-Hassawi**  
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Family members who contributed to the documentation of this biography



**Amal Mubarak Al-Hassawi**  
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**Ahmad Abdul-Aziz Maddouh**  
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**Khawla Mubarak Al-Hassawi**  
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**Fawaz Mubarak Al-Hassawi**  
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Family members who contributed to the documentation of this biography



**Asmaa Salman Al-Sobah**  
Wife of Fawaz Mubarak Al-Hassawi  
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**Habiba Mubarak Al-Hassawi**  
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**Mubarak Saud Al-Beshara**  
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**Badria Saud Al-Beshara**  
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Family members who contributed to the documentation of this biography



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**Mariam Nabil Jaffar**  
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**Abdulaziz Saud Al-Beshara**  
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## Testimonies about Mubarak Abdel-Aziz Al- Hassawi

the Constituent Assembly, in drafting the Articles of the Constitution. In addition, during his sitting in Parliament in 1967, he took part in submitting a great number of proposals and draft laws aiming at serving his country, its progress and prosperity.

**His Highness  
Sheikh Sabah Al-Ahmad  
Al-Jabir Al-Sabah,  
Prince of Kuwait**

“The late Mr. Mubarak Abdul-Aziz Al-Hassawi, may Allah have mercy upon him, was one of the Gulf figures who loved Sharjah most. He translated this love in endowing the Emirate with a great deal of his investments”

**His Highness  
Dr. Sheikh Sultan bin Muhammad  
bin Sakr Al-Qassimi**  
Member of the High Counsel of the  
Federation, Ruler of the Emirate of Sharjah

“Once I objected when he bought real estate outside of Kuwait and said to him: “Where are you going; the road is closed.” He answered: “No. Allah, Glory be to Him, will opened for me.” And indeed God granted him success and he distinguished himself inside Kuwait and abroad”.

**Issa Abdallah Al-‘Uthman**  
Businessman, real estate dealer (Kuwait)

“He didn’t give an opinion unless he was convinced, and he tried to convince everybody else. He was one of the few who studied session proceedings and you could see him coming to the Assembly with some

notes on a few sheets of paper. He used to discuss the agenda and he was very meticulous and organized”.

**Abbas Habib Menawar**  
Former member of the Constituent  
Assembly And the National Assembly, and  
a real estate dealer (Kuwait)

“If I say Mubarak Al-Hassawi and repeat it, it’s because I consider his name a symbol, that doesn’t need any title. He succeeded in breaking through a traditional obstacle in Kuwait: he’s the millionaire (even the billionaire) who came from the middle class and amazed everybody, despite the fact that he hadn’t worked in the oil business nor in the stock exchange market. He was a role model to people of his generation and the generations that followed”.

**Nouryeh Al-Sadani**  
Kuwaiti personality and a pioneer of the  
woman Arab movement (Kuwait)

“The seriousness of Mubarak Abdel-Aziz Al-Hassawi influenced his success in both the business and political fields. The man was very serious: If he decided to sell or to buy, he would. He is also a man of determination; if he took a decision, he carried it out”.

**Abdel-Aziz Muhammad bin Saad Al-‘Uraifi**  
Businessman and real estate dealer (KSA)

“He is considered, may Allah have mercy upon him, as one of the personalities who participated, with his fellow members of “Mubarak Abdul-Aziz Al-Hassawi was an ambitious man. And when Kuwait

## Testimonies about Mubarak Abdel-Aziz Al- Hassawi

started entering a new era, the era of parliamentary life, Mubarak Abdul-Aziz Al-Hassawi wanted to rise to another level and became a member in the Constituent Assembly in 1962 and later in the National Assembly in 1963”.

### **Ahmad Zayd Al-Sarhan**

Former speaker of the House (Kowait)

“I found him to be an encyclopedia of knowledge. When he sits with other people, he never interrupts them; instead, he listens to the end and then takes his turn in the conversation”.

### **Jawad Ahmad Boukhamsin**

Businessman and real estate dealer  
(Kuwait)

“A person is influenced most by someone who give them advice in the darkest circumstances- such as the day of their father’s funeral- and that person remains a light and a road map for them through their lives”.

### **Engineer Ibrahim Abdel-Rahman Al-Baker**

Qatar Engineer office (Qatar)

“He preferred to stay away from the public eye, and that was a secret of his success. When people met him and concluded deals with him, they didn’t know his real worth or the importance of his fortune. So they would be ignorant of him at first, and he in turn never tried to change that image.”

### **Lydia Bershenbour** Businesswoman (UK)

“Businessmen who take the initiative to take steps that will not bring them personal glory directly, but have long term effects deserve the utmost esteem, for this kind of action certainly demands a great deal of courage and self-possession, the courage oh he who plants a tree for those coming after him”.

### **HRH Prince Berhard Baden**

Margrave of Baden, Duke of Zehringen  
(Germany)

“We saw how the growth of his fortune came with time, thanks to his insight and wise politics in buying land. I don’t think that he took high risks; rather, he was very self-confident”.

### **Claude de la Cremoralia**

Vice president of the “Bank of Sharjah