

# HORIZONS

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The logo features the word "Ciel" in a blue sans-serif font, followed by "Innovation" in a dark blue sans-serif font, and "Awards" in a yellow sans-serif font below it. The text is centered within a white semi-circle that is part of a larger graphic design of a sun rising over a horizon.

**Ciel** Innovation  
Awards

SPECIAL EDITION

Ciel

# AT A GLANCE



## Ciel Innovation Awards

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**CIEL Limited, Subsidiary Companies and Associates** | CIEL Corporate Services | CIEL Agro & Property | CIEL Properties, Ferney La Vallée, Altoe, Laboratoire International de Bio-analyse | CIEL Finance | Bank One, BNI MADAGASCAR, Investment Professionals, MITCO, Kibo Capital Partners, ProContact | CIEL Hotels & Resorts | Sun Limited, Anahita The Resort | CIEL Textile | Aquarelle Group, Tropic Knits Group, Floreal Knitwear, Ferney Spinning Mills | CIEL Healthcare | C-Care (Mauritius) Ltd | Clinique Darné, Wellkin Hospital, CIEL Healthcare Africa, International Medical Group (IMG), C-Lab

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## INNOVATION: DRIVING TOMORROW'S SUCCESS TODAY

“WE BELIEVE IN INNOVATION AND LEARNING FROM FAILURES; THIS IS THE WAY TO THE GREATEST VICTORIES OF TOMORROW”.

Dear Colleagues,

Our successes, whether economic or commercial, lie in fostering innovation, creativity and sustainability. We live in a world where the customer experience is key; it is our responsibility to ensure that we promote a culture of innovation in all our business units, bringing about a level of customer satisfaction which is above expectations.

It is by creating unique memories in our Resorts, delivering optimal care in Healthcare, developing niche products in the Textile industry, driving the emergence of the most user-friendly digital platform in Financial Services, that we will make the difference.

So, let us Go Beyond and reach out for new ideas to constantly improve the way we do business.

To celebrate innovation, big or small, we launched the **CIEL Innovation Awards** in 2019. Our objective is to create a platform for sharing of best practices across clusters and to recognise the exceptional contribution of our team members. This year, a range of highly innovative projects was presented, and I am convinced that this will foster great ideas and pave the way for many exciting developments. At CIEL, we embrace daring ideas that can disrupt the way we do business for a world we can all feel proud of.

I would like to congratulate each and every participant at the Awards this year; you brought to stage your energy, vision, daringness and teamwork. Thank you so much for your inspiration!

Remember... innovation comes in all forms... what matters most is creativity, scalability, sustainability, and above all team spirit and the determination to succeed together as a family. So, let's continue to nurture this culture of innovation, let's be first movers, let's #GoBeyond!

**Jean-Pierre Dalais**  
Group Chief Executive

## INTRO

# SAY HELLO TO THE CIEL INNOVATION AWARDS

*It is no secret! New ideas and concepts are essential for an organisation to succeed in today's business environment. In this context, CIEL Innovation Awards were born to recognise talents across the Group and support a culture of innovation and excellence.*

### INNOVATION: THE CORNERSTONE OF SUCCESS

*We often hear the word "innovation", but what exactly is it?*

Innovation is the introduction of something new or improved that encompasses creativity, brainstorming, critical thinking, solution and perspective. Through this competition, CIEL aims to find the most pioneering project featuring new or improved technologies, concepts, services or products. Ultimately, each project must be able to highlight how the company will sustainably grow and reinvigorate its business, implement effective and efficient operational processes, foster a strong team spirit and improve the customer experience.

The very first edition of CIEL Innovation Awards brought together colleagues, jury members and decision-makers from CIEL's different clusters.

Innovation teams competed in two award categories:

- the **Best Quality Circle Award**, which recognises innovative operational projects, by employees at all levels. For example, new or improved products, services, processes or technology that resolve a problem and improve its quality;
- and the **Best Strategic Innovation Award**, which recognises major innovative projects that influence the strategy of the business or its business model.

The Best Strategic Innovation Award teams competed for the grand prize to attend an international conference on innovation. For the Quality Circle Award, training in Mauritius and an inspiring team building activity were sought after.

The winners for each category were announced on the 17<sup>th</sup> of October during the CIEL Annual Symposium.

## MEET OUR JURY PANEL



**Jean-Pierre Dalais,**  
Group Chief Executive,  
CIEL



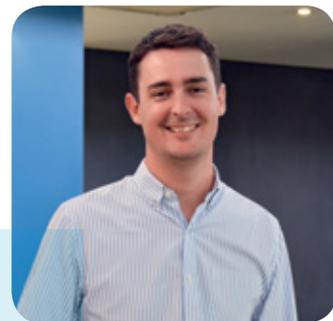
**Jérôme de Chasteauneuf,**  
Group Finance Director,  
CIEL



**Sarbajit Ghose,**  
Executive Director,  
CIEL Textile Asia



**Marc-Emmanuel Vives,**  
Chief Executive Officer,  
CIEL Finance



*"A Quality Circle is all about continuous improvement but, also, about people - because there is no continuous improvement without people".*

**Mathieu Razé,**  
Head of Communications &  
Sustainability, CIEL



*"Continuous improvement and great teamwork, leading to value creation for customers, are the key elements of a Quality Circle".*

**Hélène Echevin,**  
Chief Executive Officer,  
CIEL Healthcare

*"The biggest takeaway was that we have a fantastic company, with so many talents. It was great to have such a diverse mix of people in the room, sharing ideas".*

**Jean-Marc Ma Poon,**  
General Manager,  
Long Beach Hotel,  
CIEL Hotels & Resorts



*"Quality Circle is about encouraging the culture of excellence in an organisation, employee engagement and constant improvement".*

**Pami Kular,**  
Head of Sustainability &  
Continuous Improvement,  
CIEL Textile

*"Innovation is about thinking outside of the box, responding to the needs of users and problem-solving in a creative way. It requires a certain curiosity about the world to gain new insights and willingness to tackle things from a different perspective".*

**Lucy Noonan,**  
Sustainability Coordinator,  
CIEL Head Office



*"Innovation is a mindset... it's about our willingness to get out of our comfort zone to try out new ideas and to constructively challenge ourselves and others".*

**Dev Sewgobind,**  
Group Head of Human Resources,  
CIEL Head Office



*"Innovation also entails being resourceful in our daily activities and enjoying our work".*

**Denis Moreau,**  
Head of Digital Banking, Innovation,  
Projects & Efficiency,  
CIEL Finance

### WHAT'S COOKING?

Over the pages of this special edition of *Horizons*, you will discover the nominees, shortlisted candidates and winners for each category.

So, hop on board and let's see what CIEL's different companies are cooking up!

## NOMINEES

### BEST QUALITY CIRCLE AWARD

# BUBBLE LODGE AT ÎLE AUX CERFS

PRESENTED BY SUN LIMITED ("SUN") | CIEL HOTELS & RESORTS

*Bubble Lodge at Île aux Cerfs was created to offer guests an immersive experience in nature. To serenely spend a night under the stars whilst enjoying the comfort of a 5-star room, that is the promise of these pods.*



#### WHAT'S INNOVATIVE ABOUT IT?

Surrounded by lush nature, each unit is customisable to suit the needs of the clients. And in an effort to create infinite possibilities, the services have been tailor-made: exclusive beach and butler services, delightful dishes and drinks that are concocted according to the client's whims. Besides indulging in nautical activities, golf lovers can peacefully tee off while their children receive a free golf initiation. Moreover, the guests can soak in the silence and enjoy a relaxing moment with the feeling of being the sole residents on the island.

#### ACKNOWLEDGEMENT FOR ITS REMARKABLE SERVICE

The Bubble Lodge at Île aux Cerfs project was

implemented in response to the demand for accommodation on the island. To satisfy its clients, all facilities needed for a comfortable stay have been made available, be it a tight security service, medical support or a dedicated team ready to attend to any request. This customer-centric approach has earned the Île aux Cerfs Bubble Lodge a sparkling first place on Booking.com, one of the largest travel websites.

#### INNOVATING SUSTAINABLY

To reduce their carbon footprint, the lodges have been built using a minimum amount of energy. Materials used are recyclable and require little energy to operate. With its pollution-free design, the lodges can be easily dismantled to allow nature to blossom again.

#### WHAT'S NEXT

To meet the high demand, more pods will soon be set up with an even more luxurious design.

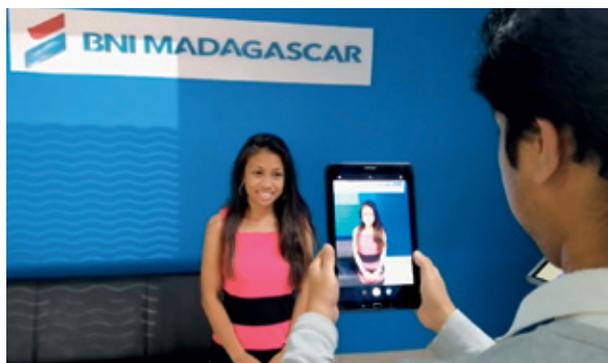


## BEST STRATEGIC INNOVATION AWARD

# DIGITAL CLIENT ONBOARDING

PRESENTED BY BNI MADAGASCAR | CIEL FINANCE

*To provide a fast and cost-effective solution, BNI MADAGASCAR uses new technologies and an improved database system to open bank accounts. This innovative platform is a network-connected application that will simplify and digitalise the entire process of opening a bank account.*



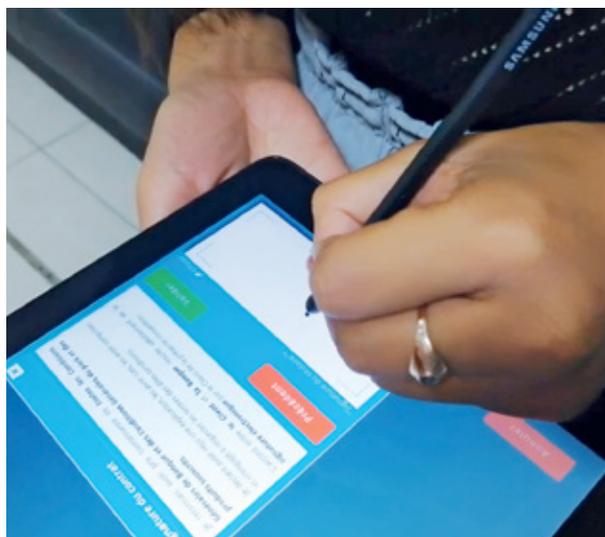
open a bank account. Through this new user-friendly interface, processing operations will be more effective and efficient for onboarding clients. Customers will save time and money, hence resulting in better customer satisfaction.

### WHAT'S NEXT?

BNI MADAGASCAR will implement this innovative system in all their subsidiaries and all their sales agents will be provided with tablets. Other features such as loan processing and disbursement, a Know Your Customer ('KYC') update, etc. are in the pipeline. As technology evolves, this application will implement new functionalities.

### WHAT'S NEW ABOUT IT?

This application can be used on different devices such as tablets, mobile phones or workstations. As a result, the account opening process is done digitally in each branch or out on the field without the use of paper and inks, saving 20 sheets of paper per client. It represents substantial financial savings and an excellent sustainable development strategy, as going paperless means a reduction in tree-cutting and chemicals used in printing. Moreover, this innovative application will provide better document and data management as well as improved functionality to update client information. This innovation further positions BNI MADAGASCAR as a pioneering bank.



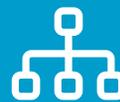
### HOW IT HELPS CUSTOMERS?

No more hassles! Clients no longer have to visit their nearest bank branch, deal with a lot of paperwork and administrative procedures or wait for days to

## KEY FIGURES



1,000 EMPLOYEES



82 BRANCHES



110 ATMS

## BEST QUALITY CIRCLE AWARD

# AQUARELLE GLOBAL: RESEARCH & DEVELOPMENT CENTRE

PRESENTED BY AQUARELLE | CIEL TEXTILE

*Research and development play a crucial role in laying the foundations for future technologies and capabilities. A world-class Research and Development ("R&D") centre was established in Bangalore by Aquarelle back in 2013. The long-term goal of this project was to bring Aquarelle Global Manufacturing into a leading position worldwide.*



### WHAT'S INNOVATIVE ABOUT THIS PROJECT?

The Aquarelle Global R&D centre supports manufacturing strategy, quality improvement and innovative developments that have led to:

- Global Standardisation Processes (GSP) implemented across all units for product consistency.
- Delivery of leadership and grassroots training modules such as technical on-the-job training, classroom training and certification in shop floor management.
- Development of a network of ambassadors for excellence.

### A COST-EFFECTIVE APPROACH

Several cost-efficient solutions have been implemented, namely:

- The Aquarelle Digital Dash (ADD), an indigenous shop floor management system, has been successfully designed and integrated for:
  - monitoring and quality control,
  - improved order tracking and real time quality management,
  - zero packing errors and 100% assurance to customers.
- Made in Aquarelle (MIAQ) provides world-class automated systems, developed in-house, to Aquarelle factories.
- Lean manufacturing methods such as the optimisation of fabric consumption through improved cutting technology.

### WHAT'S NEXT?

There are more projects that will be undertaken soon, namely:

- The AquaBot, currently being developed by the Aquarelle Mach-Electronics team, will be a home-built robotics system.
- Integrating Artificial Intelligence (AI) into shop floor management.

BEST STRATEGIC INNOVATION AWARD

**SUNCARE – FOCUSING ON WHAT REALLY MATTERS**

PRESENTED BY SUN LIMITED ("SUN") | CIEL HOTELS & RESORTS

*Through the SUNCARE programme, SUN aims to invest in sustainable strategies and implement ecological and effective practices. Its primary goal is to reduce the productivity gap and focus on what really matters...*



**INNOVATIVE WAYS TO BRING POSITIVE CHANGE**

SUNCARE, a registered NGO, was founded with several missions, among which, caring for the planet, supporting communities and building a sustainable future. It is based on the triple bottom line approach of social equity, environmental stewardship and economic prosperity. The programme considers innovative ways to achieve more with less and bring stakeholders along with them to bring about positive change.

**HOW DOES IT HELP?**

SUNCARE strives to protect the environment and reduce

waste of precious resources through water management, waste management and energy efficiency initiatives. The programme also includes guest and staff environmental awareness, plastic-use reduction, regular beach clean-ups, marine research and conservation of endemic flora. SUNCARE also commits to various local community projects, in which each hotel helps an organisation in the surrounding community. It also has a SUN Children Cancer Fund to bring relief and joy to children suffering from cancer and other related conditions.

**AN AWARD-WINNING INITIATIVE**

The SUNCARE programme has driven and enabled Sun Limited hotels to achieve highly commendable certifications and sustainability awards:



Best Initiative in Sustainable Development & Social Responsibility  
World Hospitality Awards in Paris - 2018



Travelife Food Waste Champion



Sustainable Tourism Award  
Ministry of Tourism - 2018



Sun Limited was the first hotel group in Mauritius to be EarthCheck, Silver Certified

### BEST QUALITY CIRCLE AWARD

# IPRO GROWTH FUND E-APPLICATION FORM

PRESENTED BY INVESTMENT PROFESSIONALS LTD | CIEL FINANCE

*In an effort to enhance the customer experience, Investment Professionals Ltd. (IPRO), the distributor of the IPRO Growth Fund Ltd. (IGF), has developed an editable PDF Application Form. This e-application form has enabled IPRO to go paperless and shows CIEL's commitment towards a more sustainable approach.*

#### WHAT'S NEW ABOUT IT?

Applicants wishing to invest in the IGF may fill in the application form and sign the form electronically. This new process eliminates many steps from a previously manual process, improving accuracy and ensuring up to date legal compliance as laws evolve.

#### A HASSLE-FREE SOLUTION

This editable form allows for an updated version providing crucial information for the customer, for example financial intermediary details. It's a time and energy-saving operation, which improves the customer experience.

Furthermore, the electronically signed application form is secured and content, including signatures, cannot be copied or extracted. As part of the process improvement, the data can be easily accessed by the various departments namely sales, accounts, administrative and compliance departments.



#### A SUSTAINABLE OPTION

Unique to IPRO, this low-cost solution, which allows for a paperless option, echoes CIEL's commitment to adopt eco-friendly practices. Even if it is a small step, it leads the way towards a greener Mauritius and is scalable.

***“The IPRO e-application form is a major process improvement. There are a lot of benefits in terms of user experience, sales, compliance and distribution departments”.***

Arnaud Leclezio, Head of Compliance and Risks at IPRO.

BEST STRATEGIC INNOVATION AWARD

**PIONEERING MEDICAL INNOVATIONS IN MAURITIUS**

PRESENTED BY C-LAB | CIEL HEALTHCARE

*C-Lab aims to increase its market share by strategically reinventing the traditional medical laboratory while maintaining a top-notch laboratory team, equipment and processes. From introducing one-of-a-kind screening tests for newborns in Mauritius, to investing in unique medical diagnostic tools, C-Lab is going beyond!*



**WHAT'S NEW?**

Recently introduced by C-Lab for the first time in the Indian Ocean, *newborn screening* helps detect life-threatening or disabling diseases in newborns, at the earliest possible stage, before the baby displays symptoms of any disease or disorder. C-Lab has also introduced a single-use *safety blood collection* set that enhances patients' comfort during injections and prevents needle stick injury. To top it all off, their medical diagnostic tools have also been upgraded, allowing for faster diagnosis, which can save the lives of many.

Some of these technologies are Urine Microscopy, ThinPrep, Bacterial Identification and, Histopathology, among others.

**WHAT'S NEXT?**

C-Lab will soon be the first private laboratory on the island to start PCR (Polymerase Chain Reaction) and allergy testing (quantitative). These tests used to be outsourced, resulting in a delayed treatment process.

C-Lab also intends to have laboratories all over Mauritius by 2022. It aims to become the first leading benchmark medical laboratory to be recognised for its international standards of quality and service.

*“We truly believe that we are the science behind the medicine”.*

**C-LAB: EXCELLENCE IN HEALTHCARE**

With over 75 years of experience in healthcare and a dedicated team of more than 25 laboratory professionals, this all-new brand is strongly committed to providing reliable and accurate medical test results in a timely manner.

## NOMINEES

### BEST QUALITY CIRCLE AWARD

# LIVE LAPAROSCOPIC SURGERY

PRESENTED BY C-CARE | CIEL HEALTHCARE

*A first in the private healthcare sector, C-Care organised a workshop to introduce the lesser-practised and minimally invasive laparoscopic method for abdominal hernia surgery to 80 doctors. Its purpose was to create awareness around this method and to recommend it as a safe operating technique since open incision is the most common surgical method in Mauritius.*



#### WHAT'S INNOVATIVE ABOUT THIS WORKSHOP?

Excellence and innovation being at the core of this initiative, C-Care used an interactive learning method to introduce a lesser-practised medical technique. This was indeed a different and much appreciated experience for the doctors. Four surgeries (different cases) were performed, during which - aided by the technology of live telecast, external cameras and camera probes - doctors interacted with surgeons who were in the operating theatre for an immersive course. To top it all off, doctors came back to the training room between surgeries for open debates and interactive sessions with the audience. At the heart of it all, the actual innovation here is the sharing of best practices and knowledge in front of a live audience. Giving everyone the opportunity to ask questions and engage with the training.

#### ACHIEVING EXCELLENCE THROUGH INNOVATION AND TEAMWORK

Laparoscopic surgery being an uncommon surgery method in Mauritius, the workshop aimed at dispelling doubts and myths about it and encouraging the medical corps to embrace this method which has significant advantages for the patients (less painful, thus improving the customer experience). Constantly looking forward to progress through its innovative approach, the strength of C-Care remains its team, which never flinches. After 3 months of diligent work and preparation, the C-Care team, consisting of the marketing, biomedical, IT, surgery and nursing staff, was able to fine-tune the workshop.

#### KEY FACTS

**1<sup>st</sup>** medical institution to ever broadcast a live surgery in Mauritius



**80** medical professionals actively participated in this learning experience



Created **awareness** of this minimally invasive surgery technique that allows for a quicker and less painful recovery



*“At C-Care, we believe that great things in business are never achieved by one person. They’re achieved by a team of people”.*

BEST STRATEGIC INNOVATION AWARD

# ENHANCING THE GUEST JOURNEY THROUGH DIGITALISATION

PRESENTED BY SUN LIMITED ("SUN") | CIEL HOTELS & RESORTS

*To adapt to the significant changes in the hotel industry, SUN has launched an automation and digital transformation strategy with the aim of enhancing customer experience as well as increasing direct bookings.*



## CONNECTING WITH CUSTOMERS

In 2019, having a website simply isn't enough, that's why the hotel group launched a mobile app. Using this app, guests can now book a room, event, restaurant table or a spa treatment at a SUN hotel anywhere, anytime. And with push messages, not only can resorts boost sales revenue, but guests can also get notified about last-minute special offers.

## BUILDING A PERSONALISED SERVICE THROUGH TECHNOLOGY

The user-friendly app has been developed sustainably to enable SUN's team to be more customer-centric. They can now proactively anticipate guests' needs as well as customise their services. Several other technologies have already been implemented by SUN to facilitate bookings and allow customers to check-in online before their arrival for the smoothest experience. These innovations include iPad check-in, online check-in and Internet Protocol Television ("IPTV").

## WHAT'S IN THE PIPELINE?

- Possibility for a 360° view of the room before booking online.
- Room key controlled by guests' personal smartphones.
- Possibility for guests to choose and locate a room via Google Maps.
- Secure payment through the application.



BOOK A ROOM

BOOK A SPA

RATE OUR RESORTS

ONLINE CHECK-IN

BOOK A TABLE

EVENT BOOKING

## SHORTLISTED

### BEST QUALITY CIRCLE AWARD

# ONE 2 ONE COACHING PROGRAMME

PRESENTED BY MITCO | CIEL FINANCE

*One 2 One coaching programme is a tailor-made course, conceived to suit the specific needs of the employees and the company in a highly competitive and ever-evolving market. This programme, which enables the employees to perfect their individual skills, will also have a positive impact on their engagement towards the company, leading to better customer service.*

#### WHAT'S INNOVATIVE ABOUT THIS PROGRAMME?

The One 2 One coaching programme is a one-size-fits-all solution, applicable to any department and available on a digitalised platform. It is based on a structured curriculum – spread over a year – with a list of topics to be covered and skills to be mastered. Not only can it be implemented across CIEL's different clusters, but it can also be adapted to any job position. Aligned with CIEL's commitment to grow and retain talents, this programme accompanies the employee in his/her growth and allows him/her to voice out his/her concerns about the job.

#### GROWTH THROUGH SHARED LEARNING

Constructive feedbacks and guidance are the key tools of the programme. Progress made by the employee is monitored and assessed on a quarterly basis through a report completed by



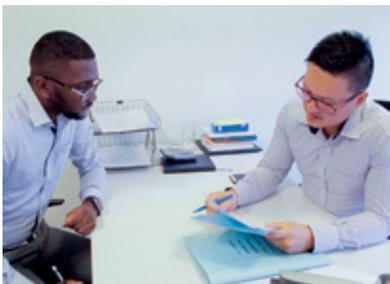
both the coach and the employee, thus bringing out the respective strength of the employees and increasing their individual productivity.

#### A VIRTUOUS CIRCLE

As a strategic initiative, the project should have a positive impact in the long-term. Engaged and valued employees lead to an increase in efficiency and productivity, which in turn will improve customer satisfaction.

***“We’ve had really great results in terms of productivity, staff engagement and customer feedback”.***

Smita Shersingh, General Counsel, MITCO.



**39.5%**  
increase in  
employee  
enablement



**4.9%** increase  
in average  
performance of  
new employees

(Compared to 2018)

## BEST STRATEGIC INNOVATION AWARD

**LAGUNA'S NON-IRON JOURNEY**

PRESENTED BY LAGUNA CLOTHING LTD ("LAGUNA") | CIEL TEXTILE



*After several years of tests on different fabrics, Laguna Clothing has applied the non-iron technique to high-quality fabrics to meet the needs of a constantly-evolving niche market.*

**INNOVATE & BE THE BEST**

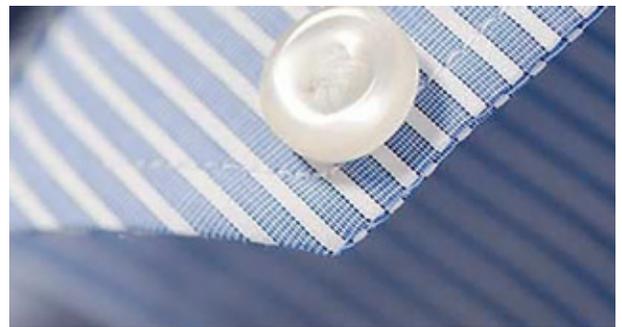
Over the years, Laguna Clothing has tested various materials to produce clothing, that requires no ironing. After a number of failures, they teamed up with the luxury brand Monti and developed a method to produce non-iron clothing for premium materials. These stay remarkably crease-free even after being pressed and twisted in the washing machine. There was a need on the market for such a product and this successful partnership helped Laguna Clothing in acquiring new customers.

**SUCCESS THROUGH STRONG TEAMWORK**

Commitment, teamwork, partnerships and an innovative culture were the key elements to this project's success. Laguna Clothing benefitted from unconditional support from its shareholders, customers, its partner Lu Thai, who all believed in the potential of the project. Today, Laguna is one of the fastest growing textile companies of CIEL, with an increase in sales and profits over the past 2 years.

**WHAT'S NEXT?**

- A sustainable approach: exploring more environmentally-friendly ways to manufacture non-iron clothing.
- Creating non-iron shirts using knitted fabric, cotton and wool.
- Further extend to new markets (India & China) and customers.

**KEY FACTS**

- Founded in 2006
- Present in India, Mauritius and Madagascar
- Specialised in high-quality non-iron shirts
- The only producer in the world for Luxury Non-Iron and Luxury Italian Fabric
- Potentially the most competitive suppliers to the US

## SHORTLISTED

### BEST QUALITY CIRCLE AWARD

# VAN DER STEL WINE BAR

PRESENTED BY LA PIROGUE HOTEL | CIEL HOTELS & RESORTS

*The Van der Stel wine bar at La Pirogue is the only distinctive 'By the Glass' concept on the island. It allows the guests to select the wine of their choice with the help of a personalised magnetic card. Around 60 fine wines are available and while indulging in their pleasure, the customers can also get some tips from the hotel's sommelier.*



# 60

fine wines of outstanding quality – without toxic additives – to discover



The **only** distinctive 'By the glass' concept on the island

#### WHAT'S INNOVATIVE ABOUT THIS WINE BAR?

The primary goals of this project were to improve wine service and wine sales, in the busiest all-day dining restaurants. The wine bar embraced latest digital magnetic card control technology to enhance the customers' experience. The guests can therefore manage their own consumption according to their budget throughout their stay and their unused credit is refunded afterwards. This new practice provides the hotel with a greater visibility on the stock control and prevents wastage.

#### CUSTOMERS FIRST

Both a self-service and fast waiter service are available to the customers. And if in need of pairing advice, a sommelier is there to assist them. The kitchen team also actively participates in this adventure with the creation of special menu formulas for wine pairing dinners. Moreover customers are able to choose amongst 60 wines

proposed by the glass, a first in Mauritius.

#### A SAFE AND SUSTAINABLE METHOD

Harmless food grade nitrogen gas is used to preserve the wines' which guarantees a beverage of outstanding quality – without toxic additives – for the customer. This low-maintenance and low-cost method allows for remarkable return on investment and happy wine lovers.



**BEST STRATEGIC INNOVATION AWARD**

**361° LEADERSHIP &  
MANAGEMENT ACADEMY**

PRESENTED BY CIEL TEXTILE



*“Investing in Our People,  
Our Gold”.*

*The 361° Leadership & Management Academy (“361° LMA”) is a Talent Management Academy for CIEL Textile dedicated to providing continuous learning opportunities for management teams, offering the best management practices and empowering the best talents of the CIEL Textile Group. Its purpose is to transform the company into an “agile” learning organisation where it can react faster to market changes and be more customer-focused.*

**WHAT ARE THE OUTCOMES?**

The 361° LMA not only accompanies employees in their growth but also helps in creating employees’ engagement; thus helping in creating talent retention. Certificates for best performances are delivered every 3 months in an effort to motivate employees. Moreover continuous improvement is achieved through this learning process. As a result, customer satisfaction and bottom-line results are improved.

**EXCELLENCE AT GRASSROOTS**

Excellence at Grassroots is a module that ensures that the grassroots are not only proud of their work but also happy to work. Through this module, both leaders and grassroots are trained to work together with their heart and their mind to achieve excellence.

**WHAT’S NEXT?**

The Academy plans to build a continuous improvement culture for the Group mainly to empower employees to solve problems independently, improve the efficiency of work processes as well as enhancing quality and productivity.

**HOW IS THIS INNOVATION IMPLEMENTED?**

Based on the 361° Master of Operational Excellence (“MOE”) book, written by Harold Mayer, the corporate academy aims at perfecting individual skills of leaders and employees through mentoring and classroom sessions. Practical and company-specific tools are used to strengthen leadership and management skills of CIEL Textile’s leaders, from the CEOs to the supervisors. These leaders are then tasked with mentoring their colleagues. These sessions are great opportunities for team building and knowledge sharing for both leaders and team members.

**KEY FIGURES**



**322**  
leaders  
certified

**667**  
participants  
at classroom  
sessions



**4 countries:**  
Mauritius,  
Madagascar,  
India & Bangladesh



**AND THE  
WINNER IS...**

**BEST QUALITY CIRCLE AWARD**

## **3D VIRTUAL DESIGN AND SAMPLING**

PRESENTED BY AQUARELLE GROUP | CIEL TEXTILE



*The fashion industry is known to be a fast-evolving one and this gives rise to a constant need for evolution and innovation. The reduction of production lead time and costs are key problems in such an industry. The Aquarelle Group, proud winner of the Best Quality Circle Award, has thus proposed a time and cost-saving solution: 3D Virtual Design and Sampling. This method uses cutting-edge 3D technology from the designing of a garment all the way down to the retailing process.*

### **HOW IS THE VIRTUAL DESIGN AND SAMPLING METHOD AN INNOVATION?**

Keeping up with the trend can prove to be quite expensive for any textile manufacturer. The design process can be lengthy between the manufacturer and the client, as sampling orders are created and developed according to their preferences. After 2 years of technological exploration and operations, Aquarelle Group's dedicated team, consisting of 3D artists, garment techs, designers, consultants among others, has revolutionised the fashion industry in Mauritius.

The Virtual Designing and Sampling (VDS) aims at changing the traditional processing pattern, whereby the customers can visualise and select the design of the

items that suits them. Using the 3D sampling, which is a true-to-life 3D garment simulation, the customers can now virtually select the customisable item, which will then be manufactured. This success has been made possible thanks to the strong partnership with CLO, a 3D fashion design software program which is also used in both gaming and movie industries.





### OPTIMISING THE PRODUCTION CHAIN

From its conception to the stores, the traditional production cycle of a garment is a considerably long one: designing, manufacturing and shipping processes adding up to approximately one year. The average product development time of one sample in the traditional production cycle is around 4-6 months. This extended period of time usually fails to satisfy the demands of retailers and modern consumers.

However, with the 3D technology, the product development time can be significantly reduced from 4-6 months to 2-3 weeks and the average lead time for one sample is reduced from 4-5 weeks to 2-3 days. This visual tool thus maximises Aquarelle Group's productivity. Moreover, it offers a range of possibilities for the clients as this sampling method has expanded design options and capabilities.

### A GAME-CHANGER IN TERMS OF PROFIT

In this cost-sensitive industry, optimising the value chain is a must. To date, 90% of Aquarelle Group's clients have been introduced to

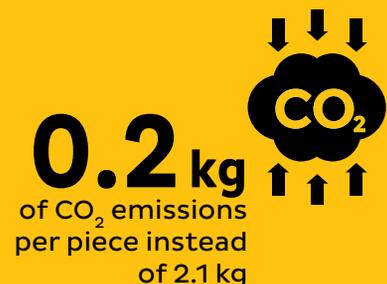
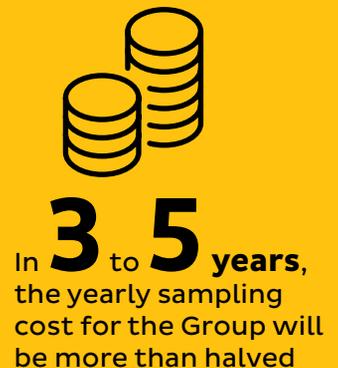
the 3D services, of which 40% have already ordered a 3D collection. This evolution has also boosted Aquarelle's brand equity and transformed their partnership positioning.

### TOWARDS GREENER DESIGN & PRODUCTION

In line with the Group's commitment, the VDS will help reduce the carbon footprint tenfold, from 2.1 kg to 0.2 kg per piece. This demonstrates Aquarelle Group's strong leadership to embrace a more sustainable future and adaptable industry through constant innovation.



### KEY NUMBERS



AND THE  
WINNER IS...

BEST STRATEGIC INNOVATION AWARD

# KRED / MÉTIS: ACCESSING INFORMAL & SEMI-INFORMAL MARKETS

PRESENTED BY BNI MADAGASCAR | CIEL FINANCE

*KRED, BNI MADAGASCAR'S second brand, aims to offer high-quality and affordable financial services to the Malagasy entrepreneurs, namely the Micro, Small and Medium Enterprises (MSMEs) sector - the pillar of Madagascar's budding economy. Through the introduction of Métis, MSMEs will be able to obtain bank loans easily and rapidly to boost their businesses.*

## WHAT EXACTLY IS KRED / MÉTIS?

KRED / Métis is a mobile application that centralises and streamlines front office, back office, and even certain risk bank operations in one user-friendly application. It is used as a sales force of KRED agents located in the field where potential clients are operating. This innovation grants small loans to informal and semi informal economic activities in Madagascar. It's also a form of financial inclusion for people who may not normally have access to credit facilities.

## HOW IS KRED / MÉTIS INNOVATIVE?

BNI MADAGASCAR identified that the processes, products and services proposed by large Malagasy banks were inadequate and failed to meet the needs of informal economic activities.



KRED / Métis, designed and developed in-house, provides an innovative model that allows the bank to move closer to the client; thus reaching the largest market segment in Madagascar.

## HOW IT HELPS CUSTOMERS?

KRED / Métis fosters a high level of value for both customers and the bank. It is convenient and very easy to access: no travel, no queuing, and essentially, there is no need to visit a bank branch. Customers no longer have

to wait for weeks or months to receive their money once they apply for a loan as it now takes only a maximum of 8 days. KRED Bank's front office adapts to clients' schedules, locations and provides the most competitive offers of BNI MADAGASCAR to MSMEs, supporting the development of their economic activities. Moreover, there is total transparency where analysis can be obtained on the spot and the credit committee can be held at the customer's location. KRED also creates a database that allows access to a loan in a very short time in the future.



*“We anticipate the future and are already adjusting to it”.*



### THIS IS ONLY THE BEGINNING

Once successfully implemented in 2020, the various components of KRED / Métis will be used in other departments of the bank. Contract generation and document editing control will be automated and a red flag will be generated in case of possible risk or inconsistency in the collected data. Furthermore, the performance and evolution of the activities database can also be used for cross-selling other products.

### THE MSME MARKET IN NUMBERS



**75%** of economic activities in Madagascar are informal



**60%** of SMEs have no access to financial services

### KRED / MÉTIS IN NUMBERS



**100**  
agents in the field operating in various regions across Madagascar



**100%**  
digitised process



**<10** days  
loan process

# THE CIEL ANNUAL SYMPOSIUM 2019

*The 3<sup>rd</sup> edition of the CIEL Annual Symposium took place on the 17<sup>th</sup> of October in Port Louis' magnificent Caudan Arts Centre. In addition to the winners of the CIEL Innovation Awards being announced, brief insights on the future of CIEL's Finance, Healthcare, Hotel & Resorts, Agro & Property and Textile clusters were also given, followed by a keynote speech by Olivier Sibony, professor at HEC Paris.*



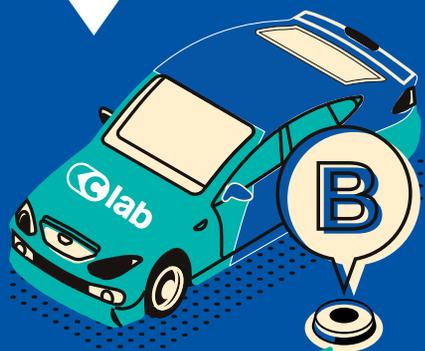


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