

# Navigating Ahead - Issue 12



MASTERMIND SHIPMANAGEMENT LTD

Navigating Ahead - Issue 12

June 2014



WE ARE HAPPY TO INTRODUCE TO OUR READERS **M/V MSM DOLORES**, A 5.745 DWT MULTIPURPOSE MINI BULK CARRIER. BUILT IN 2012 AT RONGCHENG SHIPBUILDING CO. LTD, CHINA.

## **MSM DOLORES PERFORMANCE IN 2013**

SHE STEAMED **23,124 nm** AT **10.00 kn** AND TRANSPORTED **29,617.20 mt** CARGO WHILE USING **6.40 mt** FUEL/DAY.

THIS MEANS THAT SHE ACHIEVED THE REMARKABLE PERFORMANCE IN MOVING **48.03 mt** CARGO WITH **1mt** OF FUEL OVER A DISTANCE OF **23,124 nm** .

**That is 0,6 times around the Equator...**

## **Inside this issue:**

LETTER FROM THE MD	2-3
INTRODUCING M/V "MSM DOLORES"	4-5
FLEET GHG EMISSIONS RATING	6
INTERNET CAFÉ SURVEY	7
KVH—COVERAGE & TROUBLESHOOTING	8
LIST OF SOLAS AMENDMENTS	9

## Navigating Ahead - Issue 12

---

### Letter from the MD

Dear Seafarers, MSM Associates, Business Associates and Mastermind friends,

The summer has arrived in our office in Limassol with temperatures well above 30deg Celsius. Also I had to surrender, as the last in our building, to air-condition technology. The football world championship has taken off in Brazil and here in Cyprus the families have moved their TV's to the balconies to enjoy the matches in good company. May the best team win and I wish all of us great games with many goals.

In our last Newsletter we spoke about that in our super world of electronics and GPS's still avoidable accidents happen. We concluded that we should ask ourselves more often "WHY?" we are doing certain things. The "WHAT" and HOW" should be secondary questions. We informed you also about our increased medical attention in Manila and our family care program.

The question "WHY?" should also guide you onboard during the summer months when you go out on deck to carry out the customary summer jobs. De-rusting and painting of hatch covers, ventilation flaps and trunks, ventheads, windlasses, coamings decks, cranes, bulwarks and the side shell are the topics for the next months. Dismantling and maintaining of all bolts pins, stoppers and quick acting cleats on of the hatch covers takes time but needs to be done, as well as changing of breaks on our winches. In the summer months, enjoying good weather, we have the chance to be on deck and work continuously to let our sailing beauties shine, since with the first autumn storms we will require again that all our openings are absolutely weather tight. It is now the time for detailed close up inspection of all areas and to rectify all steel issues you may discover. Bosuns and Fitters Ahoy these are your months, make good use of them.

The electronic world is moving fast. We will soon come to the end of our 4 year contract with our VSAT provider KVH. A lot of discussions have been going on and even a large survey on board was recently conducted. I am thankful that we have received replies to our questionnaires from so many of our seamen. Your answers will guide us during our negotiations and will also help to tailor the on-board communication better to your needs. There's always one item which we shouldn't forget. On board the internet speed will always be considerable lower than on land and the available bandwidth from the satellites will allow only a few simultaneous users on board. We need to bear this in mind and create a proper on-board discipline. With such a discipline you will all enjoy the existing equipment to its best capabilities. We have also decided to arrange cheap phone calls home via KVH, while we will also allot 200MB free data every month. We will setup internet cafés in the messrooms where you can enjoy the service from your tablets, laptops and smartphones. A very moderate monthly fee will be charged to make the above investment possible. You will read later more details about the new services, which were tailor-made based on your feedback.

The shipping markets have seen a good recovery in February and March. But the developments in the Ukraine, Iraq and Syria have put a temporary stop on the recovery of sea freights and charter hires. The devastating rainfalls in the Americas and Europe have influenced the crops and we are still waiting for summer harvest with hopefully good volumes to be shipped.

Although during the recent European elections we observed a certain alarming right extremist move, we have to remain with the economic facts. These facts clearly document that Europe has responded to its fundamental problems well. The reformation of the banking system is on the right track and Spain and Portugal have returned to the capital markets. Yes, austerity measures cause hardship and they are not popular, but they were necessary to bring our European house again in order. We see reputable positive GDP 1.1% for 2014, while we had a -of 0.4% in 2013. We should therefore not be too negative towards "Big Mama" EU. After all we enjoyed 70 years of continuous peace in Europe. This is the longest peace period in history, which we should cherish and appreciate.

In MSM we believe in Europe and therefore decided that our D-Class can participate from the growing market in our area. The vessels are very fuel efficient and have large cargo holds which are most suitable for project cargoes. Our friends in Onego Shipping have done a fantastic job with the vessels in the Atlantic trade and we are grateful to the entire Onego team. However Euro income and raising market dictated us to shift the vessel to the European trade. We will now all work hard to boost the earnings of our nice ladies in the new home trade.

Our real recovery will come when the ship-owners decide to send the old tonnage to the recycling yards. This is so far not happening while unfortunately the newbuilding yards deliver more and ever bigger ships than the recycling yard take out of the market. At one point the charter will demand only the efficient and more modern ships. This will be the times when ship-owners of old vessels decide to sell their vessels to the brokers. We are confident that this will happen very soon.

Let us now all "Navigate Ahead" into a bright summer and an exciting World Cup.

Capt. Eugen-Henning Adami



## Navigating Ahead - Issue 12

The European Maritime Day is celebrated each year on 20 May since 2008. This annual event was established jointly by the European Council, the European Parliament and European Commission as part of the EU's Integrated Maritime Policy launched in 2007. Its aim is to provide an occasion to highlight the crucial role that oceans and seas play in the everyday life not only of coastal and for Europe's sustainable encourage better stewardship of citizens and actors concerned. tribute is paid to "Maritime activities are put in the spotlight to real outreach and variety of sea- This year's European Maritime Day Blue Growth" and on this occasion General for Research and session on 20th May in Bremen, an investment of sustainability. The session will be a discussion European marine and maritime research.

It will present concrete examples innovation potential of seas and oceans in a sustainable way. The event will also be the place to identify innovation challenges and to demonstrate the ocean technologies' innovation and growth potential for multiple "Blue Growth" sectors and their benefit for society.



communities, but of all EU citizens, growth and jobs at large, and to coastal zones, seas and oceans by all During European Maritime Day, Europe" and all maritime sectors and help European citizens realise the related activities going on in Europe. will focus on "Innovation driving the the EU Commission Directorate Innovation is organising a thematic Germany, titled "Ocean technologies:

forume on possible ways to enhance leadership through innovation and

that can contribute to unlock the

Source: [en.wikipedia.org](http://en.wikipedia.org)  
[ec.europa.eu](http://ec.europa.eu)

*navigating ahead*



*M/V AAL GLADSTONE  
Calling Port of Eden*



# Navigating Ahead - Issue 12

## M/V MSM DOLORES - AN ORDINARY VOYAGE

Our vessel “MSM Dolores” is chartered by Onego Shipping & Chartering and trades mostly between Europe, Western Africa and Eastern Coast of North America. Although we do not call at any famous places, there is always something interesting about the ports we visit.

Our recent voyage started at Antwerp, the second largest (by tonnage) port in Europe. It handles high volumes of economically attractive general and project cargo, as well as bulk cargo. Antwerp's docklands, with five oil refineries, are home to a massive concentration of petrochemical industries, second only to the petrochemical cluster in Houston, Texas. Antwerp's other great mainstay is the diamond trade, dominated by the large Hasidic Jewish community.

Antwerp became a port of commercial importance in the 15th century, when the first European stock exchange was founded in the city. The city rapidly became one of the foremost trading and manufacturing centers of Europe. The city was also an active cultural center, renowned particularly for the Antwerp school of painting. Antwerp rapidly declined as a result of religious troubles after 1576. In 1648 Antwerp suffered a further blow under the provisions of the treaty known as the Peace of Westphalia, which closed the Schelde River to navigation. The development of the modern city of Antwerp started in 1863, when the Belgians redeemed their navigation rights through a cash payment to the Netherlands,

In Antwerp we loaded 4200 tons of rails and 420 tons of cement for Nouadhibou. That quantity was sufficient to build more than 30 km of railway.

After 11 days at sea we reached Nouadhibou - the second largest city in Mauritania and a major commercial centre. It is located a couple of kilometers from the border between Mauritania and Western Sahara. The city itself has about 75,000 inhabitants expanding to over 90,000 in the larger metropolitan area.

The port of Nouadhibou is the final resting place of over 300 ships and hence the world's largest ship graveyard. The number of craft has built up over time, as corrupt officials accepted bribes from boat owners to allow them to dump their vessels in the area.



Antwerp-loading rails



Nouadhibou-wrecks



Nouadhibou-fish market

# Navigating Ahead - Issue 12

## ***cont. MSM DOLORES***

The major economic activity is fishing; however, the largest industry is processing iron ore that is transported by train from the interior mining towns of Zouérat and Fdérík, 670 km to the east. The freight trains can be as long as 3 km, reputedly the longest in the world.

Recently Nouadhibou has become the departure point for African migrants trying to reach the Canary Islands. This extremely dangerous route to reach the European Union has become popular as a result of increased emigration controls along the Moroccan coast and around the Spanish enclaves of Ceuta and Melilla.

The city is reputedly also a centre of trading of meteorites found in the Sahara.

Our next destination after Nouadhibou was Ellesmere in the UK. The port is situated very close to Liverpool on the Manchester Ship Canal. The canal is 58 km long and starts at the Mersey Estuary near Liverpool. It generally follows the original routes of the rivers Mersey and Irwell. Several sets of locks lift vessels about 18 m up to Manchester, where the canal's terminus was built. Major landmarks along its route include the Barton Swing Aqueduct, the only swing aqueduct in the world, and Trafford Park, the world's first planned industrial estate and still the largest in Europe.

The construction of the canal began in 1887 - it took six years and cost £15 million (equivalent to about £1.65 billion as of 2011). When the ship canal opened in January 1894 it was the largest river navigation canal in the world, and enabled the newly created Port of Manchester to become Britain's third busiest port despite the city being about 64 km inland. Changes to shipping methods and the growth of containerisation during the 1970s and '80s meant that many ships were too big to use the canal and traffic declined. As of 2011, traffic had decreased from its peak in 1958 of 20 million tons of freight each year to about 7.8 million tons. The canal is now privately owned by Peel Ports, whose plans include redevelopment, expansion, and an increase in shipping from 8000 containers a year to 100,000 by 2030, as part of their £50 billion Atlantic Gateway project.

At Ellesmere we loaded 5000 tons of hydrated lime in bags for Abidjan / Ivory Coast.  
But Africa is already another story ...

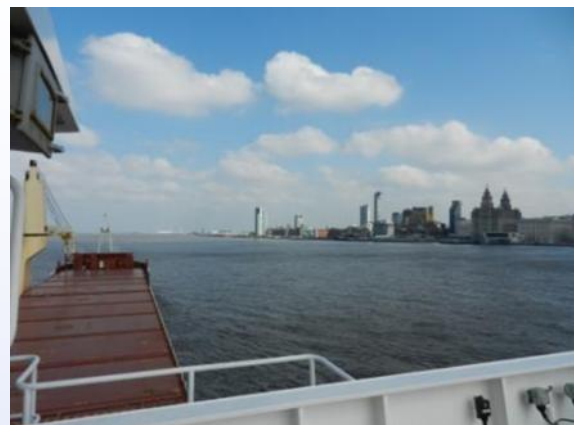
*By Capt. Krzysztof Rogowicz*



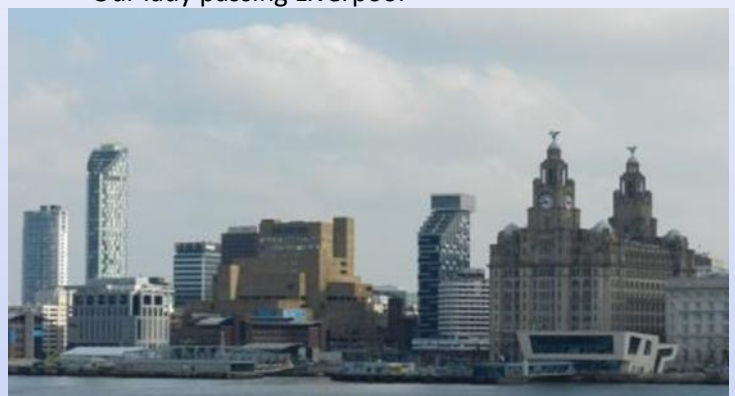
Nouadhibou—trawler discharging fish



Manchester Canal—Eastham Locks



Our lady passing Liverpool



Liverpool

# Navigating Ahead - Issue 12

## MSM Fleet GHG Emissions Rating

International shipping is the most carbon efficient mode of commercial transport. However the large amount of vessels still contributes to the total CO<sub>2</sub> world emissions. In 2009, shipping was estimated to have emitted 3.3% of global CO<sub>2</sub> emissions. International shipping contributed 2.7% which equals to 870 million tonnes.

In July 2011, the IMO's *Marine Environment Protection Committee* (MEPC) adopted mandatory measures to reduce GHG emissions from international shipping through amendments to MARPOL Annex VI Regulations. It includes the application of the *Energy Efficiency Design Index* (EEDI) for new ships, which will require new ships to meet a minimum level of energy efficiency.

The energy efficiency is defined as *grams of CO<sub>2</sub> per tonne nautical mile*. The EEDI is calculated using the characteristics of the ship while built at the yard.

The EEDI applies to all new ships built from 1 January 2013 onwards. The EEDI maximum allowable values will be gradually reduced until 2025 in order to achieve the goal of global CO<sub>2</sub> reductions.

MSM, as a very environmental-minded company, has rated the entire fleet according to the IMO EEDI requirements and is proud to confirm that all our vessels have already lower EEDI values than the IMO prescribes for the year 2025. That means that the entire MSM fleet is already extremely energy efficient, although the Carbon dioxide emissions are not equally divided amongst all ships. Consideration such as ship size, fuel type and engine performance as well as advances in maritime technology means that some ships are more efficient than others. The Carbon War Room, with the help of RightShip, have in a fair way created a systematic tool to measure GHG emissions.

It is a simple tool which enables all players to identify energy efficient vessels.

The RightShip tool was trademarked as *Existing Vessel Design Index* (EVDI) and was developed for the existing worldwide fleet ([www.shippingefficiency.org](http://www.shippingefficiency.org)). Similar to the IMO MEPC's EEDI, RightShip's EVDI calculates a ship's CO<sub>2</sub> emission.

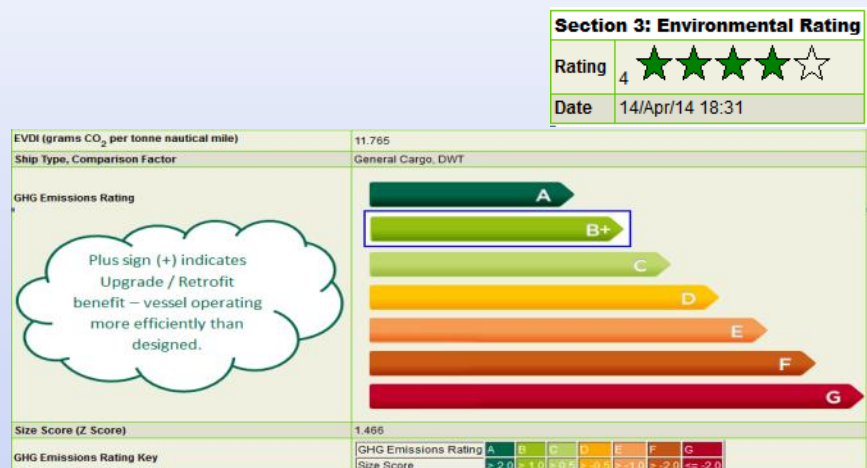
MSM constantly updates the fleet with new products to run more efficient; like energy saving lights, fuel efficient hull painting systems, adaptive autopilots, trim optimization, passage and route optimizations etc. MSM's *Shipboard Management Team* (SMT) monitors and adjusts all parameters to ensure that the ships run at the most efficient point at all times.

RightShip rewards owners who have invested capital and systems to operate their vessels above compliance. Therefore MSM are proud that all our vessels have been awarded with the "+" notation to the GHG Emissions Rating. The "+" indicates that MSM vessels operate more efficiently than designed due to the multiple retrofits/upgrades. The extent of improved efficiency is expressed in percentage next to each upgrade.

Terminals seeking to position themselves as an environmental leader can provide discounts and incentives to more efficient vessels.

The RightShip GHG Emissions Rating is also a gateway to the *Environmental Ship Index* (ESI), which identifies ships that reduce air emissions above the current emission standards of the IMO. The index is used by ports to reward vessels when they participate in the ESI. Participating incentive providers include following ports:

Amsterdam  
Rotterdam  
Oslo  
Hamburg  
Bremen  
Bremerhaven  
Antwerp  
Kiel  
Civitavecchia  
Zeebrugge  
Le Havre  
Brunsbuttel  
Ashdod  
Ijmuiden  
Los Angeles  
New York &  
New Jersey





## Navigating Ahead - Issue 12

### INTERNET CAFÉ—ONBOARD SURVEY

Dear Masters and Crew of MSM Vessels,

Recently we have conducted a survey by distributing Questionnaires to all MSM Ships with the aim to get your valuable feedback and improve the internet experience onboard. We have received replies from 117 crewmember and have analyzed the replies accordingly with a report to MSM Management.

The vast majority of the crew appreciated the internet service on board. Most crew commented on the MB allowance and pricing of the Internet Café as well as to improvements of the service.

MSM Management has carefully analyzed all the replies and the internet café issues and has come up with the following suggestions:

- ◆ Each crew member will receive an allowance of 200MB per month for using the Internet on board, the 200MB will not rollover to the next month
- ◆ All vessels will receive guidelines to be distributed to each crew member of how he can save MB(s) by using best practice instructions for using the internet
- ◆ Each Vessel shall be investigated to provide wireless access to the crew in the mess rooms. This investigations shall start from 1st July 2014 and shall end not later than 31st of August 2014
- ◆ Each Vessel shall be investigated and be confirmed that our crew can access the Internet from designated vessel PC(s). This investigations shall start from 1st July 2014 and shall end not later than 31st of August 2014
- ◆ MSM will invest and supply on each vessel a crew calling gateway and offer crew lower voice communication charges to communicate with their friends and family. The crew calling gateway is a piece of hardware which will be added on the Mini-VSAT and crew will be able to request prepaid cards (pins) at the below address [activations@satlink.com.cy](mailto:activations@satlink.com.cy) and MSM email address [accounts@mastermind-cyprus.com](mailto:accounts@mastermind-cyprus.com) at the price of 25 USD & 100 USD each. The termination charges in the Philippines (Land and GSM) are 0.49 USD per minute , in Montenegro (Land & GSM) are 0.69 USD per minute, in Poland (land line) are 0.49 USD per minute. Crew calling gateways shall be distributed to each vessel starting as from 1<sup>st</sup> of July 2014
- ◆ MSM will charge to all crewmember a fixed monthly fee of 20USD as 1st of July 2014 for the above services

Closing we would like to thank all for taking part in this survey which will enable us to further improve your internet access onboard.

Best Regards  
Tototheo Group

*navigating ahead*



## Navigating Ahead - Issue 12



### Troubleshooting

In case you have a problem with your KVH / V-Sat communication system onboard, an email has to be sent to: [mvbsupport@kvh.com](mailto:mvbsupport@kvh.com) The email enables KVH to do live support and therefore it has to describe the problem in detail.

Troubleshooting is almost impossible to do after the problem occurs, therefore it is imperative that you send the report immediately. Note that KVH provides 24/7 support.

Below are the contact details of KVH Industries' Technical Support Department, which you can print and post on the wall next to the unit for easy reference.

Note to always cc MSM Technical and Tototheo Support when reporting any problems to KVH Support, in order for a proper follow up and to avoid any unexpected high communication costs.

Please be sure to have your product serial number available when you submit your request or place your call.

**North & South America, Australia, New Zealand**

**Telephone: +1 401 847 3327**

**Europe, Middle East and Asia**

**Telephone: +45 45 160 180**

**Email 24/7 support: [mvbsupport@kvh.com](mailto:mvbsupport@kvh.com), [support@kvh.com](mailto:support@kvh.com)**

## *navigating ahead*



**Youngest addition to MSM family...**

**Welcome to little baby boy Nektarios  
who was born on the 16th April  
2014!**

**Congratulations to the proud mother  
Elena Constantinou (Technical Dpt.)  
and her family!**





### List of amendments to SOLAS requirement

Keeping updated on new and retroactive requirements from IMO/ILO can be a challenge. Therefore we have made a summary with the most important, and applicable to MSM, requirements entering into force from 01st July 2014 to 01st January 2015.

All MSM vessels have been informed of the applicable changes and received the appropriate documentation.

#### 1st July 2014: Entry into force of November 2012 SOLAS amendments

- ◆ new SOLAS regulation II-1/3-12 to require new ships to be constructed to reduce onboard noise and to protect personnel from noise, in accordance with the revised *Code on noise levels onboard ships*, also adopted, which sets out mandatory maximum noise level limits for machinery spaces, control rooms, workshops, accommodation and other spaces onboard ships
- ◆ amendments to SOLAS regulation III/17-1 to require ships to have plans and procedures to recover persons from the water, as well as related Guidelines for development of plans and procedures for recovery of persons from the water. Also, a related MSC resolution on implementation of SOLAS regulation III/17-1 to which SOLAS chapter III does not apply
- ◆ amendment to SOLAS regulation II-2/10 on fire fighting to require a minimum of duplicate two-way portable radiotelephone apparatus for each fire party for fire fighters' communication to be carried; amendments to regulation II-2/15 on instructions, onboard training and drills, to require an onboard means of recharging breathing apparatus cylinders used during drills, or a suitable number of spare cylinders; and amendments to regulation II-2/20 on protection of vehicle, special category and ro-ro spaces related to fixed fire-extinguishing systems
- ◆ amendments to the appendix to the annex to the SOLAS Convention replacing all forms of certificates and records of equipment, including its 1988 Protocol, and amendments to the forms of the Cargo Ship Safety Construction Certificate and Cargo Ship Safety Equipment Certificate of its 1978 Protocol

#### 1st January 2015: Entry into force of May 2013 SOLAS amendments

- ◆ amendments to the SOLAS regulation III/19 to require musters of newly embarked passengers prior to or immediately upon departure
- ◆ amendments to the SOLAS regulation III/19, on emergency training and drills, to mandate enclosed-space entry and rescue drills, which will require crew members with enclosed-space entry or rescue responsibilities to participate in an enclosed-space entry and rescue drill at least once every two months

Source: <http://www.imo.org/About/Conventions/Pages/Action-Dates.aspx>

MSM Environmental Email:

[environment@mastermind-cyprus.com](mailto:environment@mastermind-cyprus.com)

### HUNTING—A CHALLENGING HOBBY

We are the C/O & 2/O on board of “MSM Dolores” and this has been the second time we work together which has given us the opportunity to discuss and talk about our mutual hobby – hunting.

In Poland hunting is very strictly regulated by “Game Laws”, which are directed at protecting wildlife from indiscriminate slaughter and capture, restricting the taking and molestation of game animals to certain so-called “open periods” of the year, or prohibiting the hunting and killing of game entirely.

Every hunter must be a member of the Polish Hunting Association (currently 10.6000 members) and its local branch. Each branch is fully responsible for game management on its territory. It means mostly protecting species in danger of becoming extinct, supportive feeding of wild animals in winter, preventing poaching, helping farmers to reduce damages caused in their crops by games.

Most of the people think that hunting is a fun but cruel play for big boys. The truth is that hunting is an absolute necessity. Human settlements spread across the country reducing the number of predatory animals such as wolves and bears. Unchecked by these natural enemies and protected by hunting laws, game animals such as deer and boar reproducing so rapidly that they could eat all available food in their range. Each unit of habitat can support only so many animals of a given species, and that excess animals must be cropped by hunters. Game laws have been designed so that hunters crop the annual surplus of game animals without threatening actual game populations. Such regulations, which make hunting a crucial part of game management, have allowed wildlife to thrive in Poland.



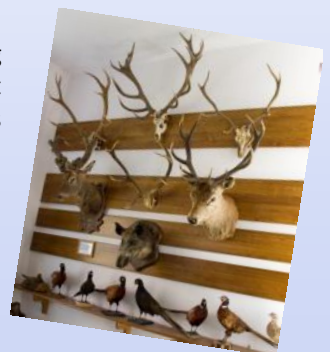
The method of hunting with rifles or shotguns depends on the animal hunted. Hunters of ducks and geese hide in blinds, or camouflaged areas, and try to lure birds into shotgun range by using waterfowl calls and wooden decoys. Hunters of grouse and pheasant walk through woods and fields and use trained dogs to locate and flush out game within gun range.

Hunters of larger game—for example, deer—employ four techniques: still-hunting, stand hunting, stalking, and driving. Still-hunting, used when game is known to be in the area but no specific animal is in sight, involves following tracks and looking for signs such as antler-shredded trees or urination areas. The hunter moves quietly, on the alert to shoot should the quarry be sighted. When stand hunting, the hunter takes position along a game trail and waits for the quarry to go by. Stalking is done when a game animal is sighted but is out of range. In this case, the hunter tries to move into rifle range while remaining hidden and downwind of the quarry. In driving, or beating, a group of hunters moves through an area deliberately making noise and trying to frighten game animals in the direction of other hunters.

Some hunters use dogs as an aid in hunting. Most popular breeds are terriers, hounds, pointers, retrievers, spaniels. They must be highly obedient and trained to discover and fetch killed or wounded game. Hunting is a sport for people who like outdoor life, contact with natural environment and observation of wild animals. It has very old tradition with its own dialect, customs, audible signals, music. It's worth to be mentioned that game meat is very healthy, especially for children, as it doesn't contain any additives or preservatives. Wild game animals eat only natural food that gives their meat distinctive flavour and important nutritional values.

Polish game management system and its laws is an example for other European hunting associations and their members who come to Poland for trophies not available in their countries. It proved to be effective in wildlife conservation – the population of game animals in Polish forests increases every year.

*By C/O Wiesław Krzak & 2/O Krzysztof Sobisz*



# Navigating Ahead - Issue 12



MSM House  
63, Christaki Kranou Street  
4042 Limassol  
P.O. Box 57215  
CY-3313 Limassol  
Cyprus

Phone: +357 25 256000  
Fax: +357 25 256007  
E-mail:  
mail@mastermind-cyprus.com  
www.mastermind-cyprus.com

The beautiful pictures featured in this issue are taken by 2/O Nemanja Knezevic whilst onboard AAL Gladstone calling Port of Eden in Australia. The photographer himself says: "...it looked like time itself seemed to have stopped in this beautiful place with wonderful nature untouched by man surrounding it (port)..."

NAME	POSITION	OFFICE NO.	MOBILE NO.
E-H Adami	Managing Director	+357 25 256001	+357 99 674456
Christina Myrianthous	PA to the MD	+357 25 256000	+357 97 889711
Marios Antoniou	Director	+357 25 256002	+357 99 716060
Antonis Ioannou	CFO	+357 25 256005	+357 99 767636
Charoulla Schodder	Accounts Senior	+357 25 256011	-
Fotini Nicolaou	Accounts Assistant	+357 25 256016	-
Zeljko Ivovic	Fleet Director	+357 25 256006	+357 99 716888
Fannie Adami	Operations Officer	+357 25 256008	357 99 424694
Andreas Potamitis	Technical Manager	+357 25 256004	+357 99 719222
Witek Sobisz	Tech. Superintendent	+357 25 256014	+357 99 720989
Piotr Owczarek	MT Manager/Tech Super.	+357 25 212500	+357 97 878111
Savvas Panayiotou	Ass. Tech Superintendent	+357 25 256018	+357 99 723950
Elena Constantinou	Technical Admin	+357 25 256009	+357 99 717175
Christos Symeonides	Trainee	+357 25 212502	-
Yiota Antoniou	Purchasing Officer	+357 25 256010	+357 99 723970
Elena Louca	Purchasing Officer	+357 25 256000	-
Stella Emmanouel	Insurance Officer	+357 25 256013	+357 99 716040
Anastasia Panayides	Personnel Officer	+357 25 256015	+357 99 720979
Uta Steffen	Personnel Officer	+357 25 256019	+357 99 723960
Maro Ioannou	Messenger	-	+357 99 787850

## Next Issue Sep 2014

...tell us how we can become better and send your ideas for OUR newsletter to [cmvrianthous@mastermind-cyprus.com](mailto:cmvrianthous@mastermind-cyprus.com)



Visit us at:

[www.mastermind-cyprus.com](http://www.mastermind-cyprus.com)