Relationships

Civil Engineering Construction Contractors

Looking back ...2006

The year 2006 was one of the most challenging in the history of the Company. Operating from our new head office at Worli, we undertook a record number of projects and grew our order book to a new high. We recruited the largest number of new employees ever. Our office at Bangalore became well established and secured its third project. Importantly, we also began the task of implementing new Enterprise Resource Planning (ERP) software to better control our projects and operations.

All this was possible because of extremely favourable market conditions which have never before presented as many opportunities or raised as many challenges.

Looking forward ...2007

Our challenge in 2007 will be to grab the opportunities that present themselves and build on the base that has been created for us by our founder Directors Mr. B. E. Billimoria, Mr. L. K. Kapadia and Mr. N. C. Parameswaran. As we set forth on our task to explore new locations and enter new business lines, let us rededicate ourselves to meet the demanding expectations of our clients and the consultants we work for. Let us critically examine our capabilities, identify our shortcomings, improve on our systems and controls and continuously upgrade our skills and priorities, which will enable us to meet the standards that are expected of us.

Only with the combined effort of all employees working in unison and channeling efforts in the same direction will we achieve our objective. Let us therefore brace ourselves to undertake the task before us and make sure that we continue to live up to the reputation that we enjoy.

Mr. Kaiyoze Billimoria
Director

PERSPECTIVES on working with BEB

1992 TO 2007

Mr. M. D. Chavan. Sr. Manager - Estimation & Contracts

In 1992, after attaining my B.E. Degree from the University of Bombay, I joined B. E. Billimoria & Company, reputed as one of the leading construction companies. The company was known for completing extraordinarily complicated projects in record time with no compromise on quality. I came to understand why our clients and associates, i.e. architects, consultants, suppliers, sub-contractors etc. valued us and I was proud of our company's integrity and the culture of our Management.

My efforts at work were rewarded when, within a short period of six months of joining, the Company showed faith in me by entrusting to me the responsibility of the UTI Belapur Project. Here, I would like to express my gratitude towards our Director, Shri. N. C. Parameswaran & Project Coordinator Shri B. K. Shah who guided me on this project on a day to day basis and also unreservedly gave me the benefit of their vast experience. Within 3 years of joining, I had the golden opportunity of working on a residential project at Chembur under our co-founder Shri L. K. Kapadia. Then I had the opportunity of

working on the estimate for the Nagari Nivara Mass Housing Project. While working on these projects, I learnt many new things and gained further valuable experience which will stand me in good stead in my future career.

During nearly 15 years of service with B. E. Billimoria & Co. Ltd., the development and growth of my career has been achieved through invaluable guidance and motivation from seniors and the management and also the cooperation of all my colleagues. From experience, I can say with all honesty that our Company recognises and values its investment in its employees and this is reflected in our phenomenal growth and our reputation.

The Management is sincerely concerned about helping people at work to develop their potential and capabilities to maximum possible extent so that they may derive great satisfaction from their job. Our company, that is all of us, must work as a strong team to ensure smooth functioning of the organisation and to achieve the goals of B.E. Billimoria & Co.

For colleagues who have lately joined our Company, I would like to suggest to them that they complete the allocated work as quickly and diligently as possible so that they strengthen their capabilities through greater responsibility, experience and knowledge. Hard work should be positively construed as a unique learning opportunity. Opportunities lie before us and it is up to us to recognise & utilise them.

Our organisation's success is more important than our individual success as the success of our organisation benefits all of us. Collective efforts through the contribution of each & every single employee is important to help in planning and decision making. So while working together we should always think about the success of our Company. We have expanded our footprint with the opening of our office in Bangalore and I am very hopeful that in the near future we will be extending this to cover other regions of the country.

Keeping in mind all the above, I am thankful to all at BEB for the cooperation I have received and which has made my working career a happy and memorable one.

Best wishes to all for the New Year as we all work towards a brighter future.

Six months in BEB

Godrej Bavdhan, Pune

Mr. Animes Fyz Sarkar - Site Engineer

When I first read on the internet "Wanted Civil Engineers with experience" I felt it was yet another regular advertisement. At that time I was in Mumbai and desperate to get a job. I immediately applied and just a day later my cell phone displayed an unknown local phone number which I called and the next day I was sitting at the Head Office, B.E. Billimoria & Co. Ltd in Worli.

The office appeared quite sophisticated and at first sight gave the impression of being a software company. I was determined to succeed at the interview and was very happy when on 24th of April 2006, I joined as a Site Engineer for 'Godrej Genesis', Bavdhan, Pune.

On 29th of April, I reported at the Bavdhan site at Pune. At that time, there were only three of us at site; our Project Manager Mr. C.D. Sam, and our Project Co-ordinator Mr. D.A. Chemburkar and myself. We commenced our preliminary survey for

location of temporary establishments. I began the task of plotting the entire site on paper. Besides that I used to study the Tender Document. We had a a small office with G.I. sheeting on the roof and no fan but soon got accustomed to the heat. Labourers arrived. Temporary hutments, site office and store were built brick by brick. Later I was required to do the layout for the building. I am thankful to my Project Manager, Mr Sam, as he taught me how to proceed with the survey right from holding the measuring tape to measuring inclined distances.

Apart from this, I got a good exposure to preparing bills of quantity for various subcontractors, checking reinforcement details, casting and testing of cubes in the lab and all the responsibilities of a Site Engineer. I am thankful to all my seniors for clearing my doubts and guiding me. This site, for which I have done the layout, has taught me a lot of things and I am proud that

I was associated with this project from its inception.

Life can't be perfect, neither is our Company and nor am I. Nothing can be perfect as once perfection is attained, there is no room for improvement. As I have been working, I have realised that there is scope for improvement in our company and it begins with some changes that we must first make as employees of our company. Things may not be perfect, but it definitely can be better. And I am working on it

I had received this beautiful 'sms' from my elder brother saying, "We are like a tea bag. The longer it is put in boiling water, the stronger the flavour gets. So, if you ever feel you are in pain, think you might be God's favourite cup of tea". This message has helped me to give my best output to whatever task I have been assigned and I will keep on doing so.

Safety at work BENEFITS OF JOINT INVOLVEMENT

Mr. B. G. Shenoy, Co-ordinator - Utilities



This involves the creation of a genuine partnership between managers and workers and must go beyond simply giving information.

Three steps suggested to encourage a healthy safety partnership leading to safer, healthier workplaces, would involve

- sharing information, imparting training and motivating teams
- Consultation and suggestions on safety aspects involving the Safety Team & Workers
- Participation and involvement

Workers who have the knowledge must participate in improving health and safety procedures. Involvement of workers makes a significant contribution to:

- Developing a positive health and safety culture
- Reducing accidents and ill health
- Enhancing customer expectations and maintaining credibility

All round commitment and sustained action helps to maintain trust of all participants and all players must participate actively to create safer and healthier workplace environments.

We are constantly working towards safety awareness at our BEB sites

Project Update Mumbaipune Bangalore J.P.

Mr. S. N. Bhat, General Manager- Operations

RESIDENTIAL

'Ashok Towers' at Parel, Mumbai - 3 towers with ground + 30 floors and 1 tower with ground + 51 floors and 3 levels of podium

'Planet Godrej' at Byculla, Mumbai - 5 towers with part podium, 4 towers with 48 + 3 floors and 1 tower with 48 + 3 floors.

'Ashford' at Lower Parel, Mumbai -2 towers with 23 floors each, 2 level parking and an in-house amphitheatre

'One Altamount Road' at Altamount Road, Mumbai - 22 floors with duplex flats and 12 parking levels

'Lodha Grandeur' at Parel, Mumbai - basement and ground + 26 floors

'Govind Niwas' at Altamount Road, Mumbai - double basement + 40' podium with 18 floors with 3 level parking

'Piramal House' at Worli, Mumbai - basement and ground + 13 floors

'Chateau Paradise' for Lodha at Worli, Mumbai - double basement with ground + 6 floors

'Regency Park' for Godrej at Thane - Stilt + 23 floors

'Apollo Mills' at Lower Parel, Mumbai - 3 level podium + stilt + 50 floors

'Mantri Green' at Sampige Road, Bangalore - 4 towers with ground + 16 floors, 2 level penthouses, 2 towers with 1 basement each and 2 towers having 2 basements each.

CORPORATE

'Shanudeep' at Altamount Road, Mumbai - Ground + 3 floors

Godrej 'Eternia' at Shivajinagar, Pune - Stilt + 10 floors

Godrej 'Genesis' at Bavdhan, Pune - basement with ground + 3 floors

'Brigade Gateway' at Malleshwaram, Bangalore - double basement with ground + 28 floors

'Brigade Gateway' at Malleshwaram, Bangalore - multilevel car parking

UTILITY

Breach Candy' Hospital at Breach Candy, Mumbai - addition to existing hospital building

INDUSTRIAL

'Procter & Gamble' factory at Baddi, Uttar Pradesh - civil, structural and infra structural work for fabric, home care and beauty care manufacturing unit

'S. H. Kelkar' at Patalganga, Raigad - civil, structural & miscellaneous works of Fragrance manufacturing unit

'Raptakos Brett & Co. Ltd.' at Thane - Civil, structural and plumbing work for R&D facility manufacturing plant



The contribution requested in the last BEB Newsletter was an article on

"Construction contractors are not just assemblers of buildings"



The submission below is from the Editorial team -

Construction contractors are not just assemblers of buildings and there are some critical factors contractors must get right at construction projects. Assembly of buildings is no doubt of importance, but the success of projects is dependent on several factors.

Projects criteria should:

 clearly identify the best option to meet the business need

- 2. reflect the ethos of the business
- have a clear commitment to defined objectives by the project team
- are led by clients committed to whole life best value, including health and safety, sustainability and design quality
- have visible support of the top of the office and be managed through defined and accepted accountabilities, supported by clear and short reporting lines
- have adequate resources allocated to deliver the project

1.Project organisation and process

Projects should be organised in such a way that they are clearly the best option to meet the needs of the business. Everyone in the integrated project team (client and project supply team) must be committed to successful delivery. Sound project management is essential for projects to be delivered to the agreed quality, within budget and on time and this requires a thorough understanding of the integrated process, in which design, construction, operation and maintenance are considered as a whole.

Effective use of project management techniques such as risk management and value management are critical to the success of projects.

2. Health and safety

Through all stages of the construction process of projects, the business and ethical values of the organization must be upheld. It is essential to create an environment that delivers excellence in health and safety and environmental performance and meets all legal requirements.

Construction firms need to

- > set requirements for healthy, safe working conditions and facilities on construction sites, so as to attract and retain a high quality workforce, on whom the quality of the finished product is largely dependent
- select supply teams with demonstrable commitment to the health and safety of their customers, staff and everyone they work with
- use integrated project teams to ensure the effective contribution of the entire management team to delivering a facility that is safe to operate and maintain.

3. Sustainability

Project teams must be committed throughout the project to clearly defined objectives for the sustainability of projects. This includes environmental, social and economic factors, and construction impacts on all three areas.

4.Design quality

It is at the design stage that most can be done to optimise the value of a facility to its users and the public. Clients must be made to understand that good design takes account of functionality, appropriate build quality and provides whole life value for money and does not necessarily involve high cost. Badly designed facilities can fail to meet the needs of end users, cause operational problems, have high maintenance or running costs and can be inefficient, dangerous and costly to build and maintain.

5.The integrated project team

Good construction practice requires putting in time to getting the right project team, assessing the quality of the individuals, their ability to work together and their experience. There must be short and effective lines of communication to senior management so that they can take prompt action when needed. Resources, roles and responsibilities for delivery should be assigned to effective individuals who are empowered to deliver.

The principle is simple: a good team working together can reduce waste, improve quality, innovate and deliver a project far more effectively.

6.Risk and value management

Throughout a project's lifecycle the entire integrated project team should be actively involved in risk and value management. The risk management plan should deal with all risks, whether risks are to be retained by the client or allocated to others.

Value management is about enhancing value and not about cutting cost, although cost cutting may be a by-product. The principles and techniques of value management aim to provide the required quality at optimum whole life cost during the process of developing a project.

Procurement and contract strategies

The primary consideration in defining a procurement strategy is the need to obtain overall value for money in the whole life of the facility. Design, construction, operation and maintenance should not be considered in isolation from one another.

Key members of the project team can provide valuable input from the earliest stages of the project, together with support from independent consultants as required.

The integrated project team members must work together, whether they are involved in the design, construction and/or service delivery and continually advise on the ongoing operation and maintenance of a facility.

Whole life cost

The lowest price tendered for construction rarely leads to best value for money: quality and costs over the life of the asset are the real indicators of value for money. The focus should always be the optimum balance of required quality and the whole life costs of a facility - the costs of acquiring it, the costs of maintaining it and the costs of operating the asset over its whole life.

The use of incentives, such as sharing costs, can be a valuable tool in optimising whole life value - for example, sharing of energy costs can contribute significantly to whole life value by driving down costs and helping to achieve sustainability targets.

Performance measurement

Measuring the performance of construction projects is essential for ensuring that planned improvements in quality, cost and time are achieved. It helps to compare achieved performance with that of similar projects, identify potential for doing things better.

Putting this into practice requires real commitment from all parties involved, but brings benefits that far outweigh any perceived disadvantages.

One Altamount Road, Mumbai

BEB SITE

Mr. D. J. Pandya, Project Manager - & Mr. Abdulkareem A Khan, Sr. Engineer



One Altamount Road is the construction of multistoried residential tower for K.Raheja Universal Pvt Ltd, established real estate developers & Texol Enterprises Pvt. Ltd. located at the prestigious area of Malabar Hill. The project is fast nearing completion.

This prestigious tower has been designed to accommodate only 11 residents and has a basement plus 33 floors. The salient features of the structure are

- 22 floors for 11 duplex apartments
 - 11 floors reserved for car parking -2car lifts - ground floor to 11th floor
- 4 level car parking podium (to 4th floor level) with curved ramps on the east and south side
- provision for 2 swimming pools at 5th floor and at the 30th floor.

Our scope of work is RCC, masonry and plaster. Most of the RCC work has been done with L&T Doka system shuttering. This system has been most useful to us with the very heavy shuttering work with columns of size $3.35 \,\mathrm{m} \times 1.0 \,\mathrm{m}$ for typical floors up to the 12^{m} floor and $1.2 \,\mathrm{m}$ depth beams at typical floors and even $2.0 \,\mathrm{m}$ to $2.5 \,\mathrm{m}$ depth beams at some floors. The use of this system has helped us to successfully provide the client's requirement for form finish concrete for beams and slabs upto 12^{m} floor level.

As per the contract, the project valued at Rs 17.80 crore was to be completed in 22 months. Our BEB team has worked excellently to deliver the project to the client without any compromise on quality and safety. BEB's quality system has been a key factor in its success over many years and the external auditors conducting the BVQI ISO

audit in 2006 did not record a single NC against this site.

The project completion date has been extended due to increase in value almost 40%. The total revised project value has now been increased to Rs.24.65 crore.and we expect to reach the target within the limit of extended time period.

As this project is located in the middle of VIP residential buildings and very little working space is available between the site and adjacent buildings, each and every activity such as the daily work schedule, safety and housekeeping require programmed planning. By regularly monitoring all these factors, the 'One Altamount Road project has reached the height of 107m out of 126m and will soon reach its highest level.

As desired by client, some specialized work has been carried out for this project and as the results have been very satisfactory, perhaps we can consider recommending this work to clients for our future projects.

 CNS 50: This is non-shrink, free flow cementitious grout which we have successfully used to fill the joints between masonry & RCC to avoid forming of cracks in plastering work.

Method of applying: First racking the joints properly then wetting the surface and filling joints with CNS 50 (mix the required quantity of water with powder), after that metal no.1is fixed over this joint to make it ready for plastering after proper curing.

 Sand-face texture finish (we call it Gudgudi plaster): Almost 90% plaster area has been finished with sand faced texture (instead of sponge finish) for better appearance for external and internal plaster.

Method: After applying the final coat of plaster we apply cement slurry to smoothen the surface and to receive the sand particles and then applying mortar of 1:1.5(1 part cement & 1.5 part sand) with the help of hand operating machine called as FLICKER MACHINE, for final finish.

Backing coat: As there is higher mix used for RCC structure, the client insisted on application of hack aid as a bonding coat and followed by application of a backing coat to all RCC members before applying first coat for proper bonding of plaster. This method helps eliminate the labour intensive process of roughing the concrete (tachha system).

CONGRATULATIONS !

To our colleagues

Who have all graduated from NICMAR and been conferred with the degree of Post Graduate Diploma in Advanced Construction Management (PGD ACM) on 20th December 2006



Girish Naik Mantri Green, Bangalore



Kedar Limaye
Brigade Gateway, Bangalore



Mandar Hoshing Ashok Tower, Parel, Mumbai



Devdatta Sanzagiri
Apollo Mills, Lower Parel, Mumbai



Apoorva Dholakia Planet Godrej, Byculla, Mumbai



Anand Shah Corporate Office, Worli, Mumbai



Sameer Punde Godrej-Eternia, Pune



Mr. S N Bhat - G M - Operations presenting a Parker Pen to Mr. Sridhar Ghasti Site Engineer (K Raheja)

CONGRATULATIONS!

Thank you for your overwhelming response in identifying BEB sites from the photos published in our previous Newsletter.



Planet Godrej, Byculla

A



Godrej Regency Park, Thane



D



Casa Grande, Lower Parel

Ashok Tower, Parel

BENEFITS OF ...

Ms. Anila Jayachandran

ERP stands for Enterprise Resource Planning.

It is not a technology initiative, not an IT project or just another IT exercise. ERP is really about improving any business through process re-engineering. It is a business rejuvenation project and the whole Organization must own and nurture the project.

Each module in the ERP is a process related to the functioning of a department. Every department should have clear documented processes and procedures. The existing processes need to be streamlined. Streamlining is an exercise which results in making vital changes to the deficiencies of current processes, perhaps even reinventing processes to increase performance parameters for quality, information accessibility across work areas and the facility to check and control costs. ERP has huge value potential and to progress, we must re-invent and speedily reorganize.

We must not fall into the trap of justifying the myth i.e. "We have been following this process for last ... years. And now we have to change ??". It is necessary to adapt speedily and accept the efficiencies of ERP rather than attempting to adapt the package to suit the way the organization is working presently.

ERP provides scope for a shift from possibly efficient but archaic procedures, to effective ones, and offers optimization of all processes through automation. Best benefits for the organization, of course, are dependent on knowledge, skill, adaptability and most importantly the key area of ATTITUDE, of all players.

The users of ERP systems are employees at all levels of the organization. ERP modifies the company's business processes and employees should be made aware that the workflow embedded in the software is dynamic and far superior to laborious and existing working methods.

A point that needs to be highlighted is that the success of an ERP lies with the end users in the organization.

"Processes don't work, unless the people who use them, make them work!!"

Ms. Vrushali Patil & Anila Jayachandran

WINZIP

Permits Single File Transfer Operation to access a group of related files

File Transfer time, to any recipient by email, is minimized since the files are sent in a compressed format

Rather than distributing individual files, distributing files as an archive (in zipped form) makes it easier to take advantage of file grouping and compression.

WinZip can compress important but seldom used files into an archive and decompress(or extract) it only when needed thereby saving vital disk space.

A WinZip file is also a useful tool as a Backup in case a file is mistakenly deleted from the original location. If Zipped then it can be extracted from the Zip file.

How To Zip Files:

Method : Add Dialog Box

Double click the WinZip icon

Click on "Use Evaluation Version" in the dialog box that appears Select "New" option in the task bar

Create a **new Zip File** with any name you wish click OK A list of all your existing folders will show in the dialog box

Select files to be zipped from the appropriate folder (to select multiple files hold down the Ctrl key while clicking to select)

Then - Select OK

And your Files are Zipped in the new created Zip File

Multiple files from multiple folders can be selected and added to a Zip File permitting transfer of large amounts of data through a single archive.

Method: Drag and Drop Interface to create a Zip File.

Open Windows Explorer on the Desktop on which the WinZip icon is visible. Select the files you want to zip (if multiple files are there, hold down the Ctrl key while clicking to select).

While holding down the mouse button, drag (move) the file to The WinZip shortcut on your

Give a file name to the archive (the entire path of the file to be created will displayed add the file name at the end of this path.

Select the "add" button so that the selected files are dropped into the created WinZip archive

How to unzip files ?

Go to the zipped archive and double click the archive to open it.

Select "Evaluation Version".

Click the Extract button on the toolbar. Use the Extract dialog box to extract or unzip files from the open archive to your disk.

WinZip extracts files from the archive to the folder specified in the "Extract to:" field. By default the system will show the original folder as the one to which the file is being extracted.

Click the **New Folder** button (in the extreme right hand corner of the task bar in the dialog **box**) to create a folder should you wish to extract selected files in a folder different from the original folder.

The Drag and Drop Interface

You can drag and drop files from WinZip to My Computer or Windows Explorer, the desktop, printers, and shortcuts. If you drop files onto a folder listed in My Computer or Windows Explorer, the files are extracted to that folder. If you drop files onto the desktop, the files are extracted to the desktop folder. If you drop files onto a printer, the files are printed.

You can also move or copy files from one archive to another by opening multiple copies of WinZip, one for each archive, and dragging files from one to the other.



CO.SECRETARY & GEN.MANAGER LEGAL

VIJAYKUMAR HIMATLAL MODI

CONTRACTS

N.L.ANANATHA PADMANABHA VANDANA MOHAN DESHPANDE

CO-ORDINATOR UTILITIES

BADIADKA GOPINATHA SHENOY

ENGINEER

RAJESHKUMAR VIJAY KAMLAKAR TAYADE APARNA KEDAR MARATHE RAMAKANT GANAPATI KOTHARKAR SHAIKH ASIF BASHIR DILIP PRALHADRAO WAGHMARE SURAJ RAMVILAS KASHIKAR SILVIYA J. PUNNATHANAM SUNIL MARUTI GADALE RAVINDRA GANGADHAR PAWAR ROHAN YASHWANT MHATRE RAMESHAS, S. V. SURESH SREEKANTH M. G. PANKAJ PANDURANG PATIL SAMIR CHANDRAKANT CHOUGLE SUJESH RAVINDRAN THANIYATH

GRADUATE ENGINEER TRAINEE

TAMILSELVAN GNANA VESYUKI VIRENDRA LAXMAN KURHADE ABHISHEK RAVINDRA BAMANE

OVERSEER

MAHESH VITTHAL PANCHAL

FOREMAN

YOHANNAN M. I. ASHOK NARSIBHAI JADAV VIJAYKUMAR DAMODAR SURVE

ASST. FOREMAN

PURUSOTTAMLAL JAGAN VARMA

ACCOUNTS

SACHIN CHANDRAKANT PATANKAR BANKIM KAILASH KALA GEETANJALI VISHNU DUDHVADKAR SAJITH KRISHNAN PUTHANVEETIL

SUPERVISOR

AMRUT RAMLING PATIL SANTOSH MOTIRAM PAWAR SADANAND HALU VASUDEO DATTA SAWANT DINESH ANANT PANDIT SHIV BARAN SAROJ MOHD. MOULANA VINAY AAJINATH PATEKAR SWAPNIL TANAJI NEVAREKAR YESHWANT VITHOBA NARKAR RAJESH DHARMDEV SINGH ARIF IQBAL SERVA SURESH JAYRAM CHAVAN ADHAR BUDHA PAWAR ARVIND KHEDURAM GAUTAM VIVEK PANNEER SELVAM RAMCHANDRA GANGARAM AMBEKAR RATHEESH KAISHAL RAJAN DHIRAJ ASHOK DHANAWADE PRADIP NIWRUTTI JAMDHADE HARENDRAKUMAR VIKRAMA RAM RHARTI AJIT MAHADEV MOHITE

STORE KEEPER

MANGALANANDAN A. B. DAYANANDA H. KEMPEGOWDA

ELECTRICIAN

SUBHASH BABAJI CHAVAN MARUTI APPA MORE

CRANE OPERATOR

VISHWAS SHRIRANG KANADE S. BASAVARAJ SONERAO KALIDAS THORAT ASHOK HANUMANT EARODLA Congratulations!
on COMPLETING
above 20 years of service
at BEB

MANAGER - ACCOUNTS S. M. KUNDER



Post Graduate
Diploma
in Advanced
Construction
Management
(PGD ACM)

The company has decided to sponsor, Graduate and Diploma Civil Engineer employees to undertake the PGD ACM conducted by NICMAR through distance learning.

Those interested may apply in writing to Mr. Varughese George, Dy. G.M. - Human Resource Development

All communication to Parveen Aga by email paga@bebanco.com

三年》 B.E.Billimoria & Co.Limited

Civil Engineering Construction Contractors

Shiv Sagar Estate 'A' Block, 2nd Floor Dr. A.B. Road, Worli, Mumbai 400 018 Tel: 6654 5000 Fax: 6654 5050 Email: beb@bebanco.com Website: www.bebanco.com

BUILDING Relationships

