

GULF BANK WINS 'BEST CASH MANAGEMENT BANK' AWARD

KUWAIT: Gulf Bank is pleased to announce it has been recognized as the 'Best Cash Management Bank in Kuwait' by The Asian Banker, one of Asia's leading consulting companies in financial services research, benchmarking, and intelligence. The awards ceremony was held during the '2015 Future of Finance Summit - Middle East and North Africa' held on 6 October 2015 at the Park Hyatt Saadiyat Island, Abu Dhabi, UAE. This 'Best Cash Management Bank in Kuwait' award recognizes Gulf Bank's commitment to offer the best cash management and payment solutions to its corporate customers and, in particular, the

exponential growth of the Bank's corporate online banking platform with its state-of-the-art features and capabilities, such as online salaries payment.

The award itself was based on growth in clients, transaction volume and value, profitability and revenue growth, the range and unique features of products and services provided by the bank, operational and platform capabilities and key achievements and deals done in the year under review. The score was also based on a survey of all domestic banks based on overall satisfaction; primary provider; sustainable relationship building; flexibility in pricing and documentation; local support capabilities; and value for price quoted to domestic banks in this business.

The selection process for this award began in June and ended in August and involved a team of international judges and researchers. The selection criteria for the award was based on evaluation of feedback from international and domestic financial institutions in the region; feedback of leading corporations in the region; an assessment of the institution's product proposition, product infrastructure and ability to deliver value to clients relative to peers in the year under review; as well as demonstration of investment in actionable innovation that has contributed to the bottom line.

Gulf Bank continually seeks to be innovative, to raise standards, and set the benchmark for banking excellence in the region. The bank is frequently honored with prestigious awards and accolades. In 2015 the bank won "Asian HR Leadership Award" from The Asian Leadership Awards; "Best Retail Bank in Kuwait" by The Asian Banker; "Best Retail Bank in Kuwait" and "Best Retail Customer Service Bank in Kuwait" awards from International Finance Magazine (IFM); "Best Commercial Bank" and "Best Innovation in Retail Banking" awards from International Banker; "Best Customer Experience Overall Branch" from Ethos Integrated Solutions; as well as "Best Car Loan" and "Best Customer Service (Retail)" from Banker Middle East. To learn more about any of Gulf Bank's awards, products and services, visit one of Gulf Bank's 58 branches, call the Customer Contact Center on 1805805, or log on to Gulf Bank's bilingual website: www.e-gulfbank.com.



KUWAIT: Valery Talma, Deputy General Manager, Head of Wholesale Banking Products at Gulf Bank receiving the 'Best Cash Management Bank in Kuwait' award from The Asian Banker.



VIVA ANNOUNCES RESULTS OF STARTUPQ8 WEEKEND COMPETITION FOR TECHNOLOGY

KUWAIT: VIVA, Kuwait's fastest-growing and most developed telecom operator, announced the results of StartupQ8 Weekend competition, specialized in technology, held between 17 and 19 September. The Startup Weekend Kuwait competition is one of the biggest startup competitions in the GCC. Twenty-One teams had 54 hours to come up with an idea for an e-business such as an application or website, form a team, build a prototype, and present it in front of the judges and audience.

Participants were programmers, designers, marketers, or general business people. Abdulrazzaq Bader Al Essa, Director of Corporate Communications at VIVA, said: "VIVA's sponsorship of this program stems from its belief in startups and investing in the intellectual capabilities of young men and

women in Kuwait, and its responsibility by supporting them with the tools they require to make their projects successful".

The 3 winners:

First place: "Mukancom" a platform for finding co-working spaces in Kuwait. - Second place: "Care and Compare" an application to find and compare kindergartens and day care facilities in Kuwait. - Third place: "Roster" an application for connecting amateur football players and setting up matches. The first team was awarded with 1,000 KD, as well as other non-cash prizes. Startup Weekend is a non-profit organization, and the entire competition is organized by volunteers in Kuwait. Registering and participating in the event is free for everyone. To register and find out more, visit www.SWKuwait.com.

KUWAIT SPORTS LAWS IN HARMONY WITH INTERNATIONAL REGULATIONS

KUWAIT: Kuwaiti sports officials have affirmed that local laws absolutely do not contradict with the Olympic Charter and constituent laws of international sports federations. The officials, in remarks to Kuwait News Agency (KUNA), emphasized that there has been no government intervention, whatsoever, that may impede the Kuwaiti sports, noting that without the material and moralistic support given by the Government and the Public Authority for Youth and Sports (PAYS), the national clubs and sports federation would not have been able to practice their role locally and abroad.

Asaad Al-Banwan, Chairman of Kazma Club, said the Kuwaiti Government and PAYS do not intervene at all in the sports clubs' affairs, neither at the administrative level nor at the technical level; instead they have been giving support to the Kuwaiti sports during various games and sports events. Kazma Club, which was the first one that endorsed its constituent legal system, has affirmed full support for the Kuwaiti laws, in general, and sports legislations in particular, namely Law 42/1978, Decree-into-Law 26/2012, Decree-into-Law 117/2014 and Law 25/2015.

He praised PAYS' full support for the club, which endorsed the constituent laws during an extraordinary general assembly last week, as well for the other clubs with respect of organizing and hosting various tournaments, holding training camps and participating in sports events abroad. Kazma Club supports all actions that have been taken by the Minister of Information and Minister of State for Youth Affairs Sheikh Salman Sabah Salem Al-Humoud Al-Sabah for promoting the Kuwaiti sports, Al-Banwan said, stressing on the club respect for the national sovereignty and laws incorporated in its constituent laws that do not contradict with the international laws and the Olympic Charter.

Committee grouping experts

The club board has formed a committee grouping experts, headed by the former secretary Hussein Bouskandar, with the members; the Deputy Chairman Walid Al-Yagout, the former treasurer Jihad Gharabally, the ex-assistant secretary Salem Al-Abkal, the treasurer Meshal Hamad, member of the general assembly Ahmad Khamees and the rapporteur Mohammad Abdulwahab, for sake of amending the club's constituent laws. Al-Banwan added that the committee has keenly sought to implement

the provision of PAYS' resolution 548/2015, hailing the commission chairman and its members for their distinguished efforts that resulted in enacting the new basic regulations, in harmony with the laws 5, 42 of 1978 and 2007.

He expressed gratitude to the Minister Sheikh Salman Al-Humoud for his devotion for promoting the Kuwaiti sports, and addressed identical sentiments to PAYS Chairman Sheikh Ahmad Al-Mansour Al-Sabah, his deputies and the board members for supporting the national sports.

For his part, Kuwait Club Secretary Walid Al-Rashed said attendance of nine Kuwaiti clubs of the meeting, hosted by Salmiya Sport Club, several days ago, to discuss repercussions of FIFA's warning to suspend soccer in Kuwait as of October 15, constituted an affirmation that the laws in the State of Kuwait do not contradict with the international laws, thus there is not justification to suspend the sports in Kuwait. Al-Rashed stressed that the club stands alongside the sagacious Kuwaiti Government and supports the laws that have been adopted by the Kuwaiti Parliament that do not breach the Olympic Charter.

Meanwhile, Abdulrazzak Al-Mudhaf, the Secretary at Al-Arabi Sports Club, said the constituent laws of the Kuwaiti Football Association are a copy of FIFA's basic laws. "We at Al-Arabi Club are certain that the domestic laws do not contradict with the Olympic Charter and the international laws," Al-Rashed added, calling for respect of the legislations, endorsed by the Kuwaiti National Assembly (the Parliament) which are compatible with the international laws. "We are certain that the local sports laws do not breach the international ones," he stressed, urging all sports authorities and personalities to be united.

He affirmed Al-Arabi's abidance by the nine clubs' statement released at their latest meeting and compatibility of the Kuwaiti sports regulations with international criteria in this respect. The Kuwaiti clubs had affirmed support for the national sovereign laws that ensure that the State does not meddle in affairs of the local clubs, either at the administrative level or the technical level, and their respect for the Olympic Charter and constituent rules of the international federations. The nine clubs of the country's overall 15 ones affirmed after the meeting their support for the national sovereignty under leadership of His Highness the Amir, His Highness the Crown Prince and His Highness the Premier. —KUNA

AMIR TO PATRONIZE SMES CONFERENCE

KUWAIT: Under the patronage of His Highness Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, the Amir of Kuwait, the Arab Open University (AOU) in cooperation with Arab Gulf Program for Development (AGFUND), Arab Urban Development Institute and Kuwait Banking Association will organize a regional conference entitled "Small and Micro Enterprises (SMEs) in the Arab Countries: Reality and Aspirations" during 28-29 October 2015 at the building of Arab Fund for Economic and Social Development, Prof Moudi Al-Humoud, Rector of the AOU, announced.

The conference will witness a participation and attendance of decision makers and figures with expertise and experience from various government and public organizations, working in the field of SMEs development, from all corners of the world, Prof. Al-Humoud said, adding there would be two workshops accompanying the conference, the first entitled "How to Prepare an Economic Feasibility Study on Small and Medium Enterprises" and the second on "Empowering Arab Women to Manage Small Enterprises" on 27 October 2015 at the Training Center of the Arab Open University.

In a news release, Prof Al-Humoud expressed her deep gratitude and appreciation to HH Sheikh Sabah Al-Ahmad for his patronage, which is greatly significant and has a clear message for his attention and care to the University and all initiatives that support developmental strategic plans in the Arab countries and that face the challenges occurring in the region. She said that the conference aims at promoting private sector and alleviating burden on government sector as well as developing labor environment, creating new jobs and

empowering women.

The conference comes to achieve the vision of the University founder, HRH Prince Talal Bin Abdulaziz, Chairman of the AOU Board of Trustees, and the noble message of the University, which seeks to provide high quality of education to all society sectors and enrich the Arab market with highly qualified graduates, who definitely serve tracks of human development in all the Arab countries, hoping that the University spreads in

alleviating poverty. She added it is necessary to face the challenges of SMEs and to take advantage of recent economic trends and strategies of developing local societies in addition to benefit from pioneering experiments in development of comprehensive and institutional support systems, including establishment of banks for the poor and villages and for SMEs financing, which will achieve a comprehensive financial inclusion.

Prof Al-Humoud concluded the statement by offering gratitude to all sponsors and committees of the conference and congratulating academic and administrative staff of all AOU branches on commencement of the academic year, praying to Almighty Allah that the new academic year will be full of excellence and achievement for all students of the University and whole Arab World. Some participations in the conference will gain a unique significance through its national initiatives that support SMEs, such as the National Fund for SMEs Development in Kuwait that will highlight its strategy of supporting national work force and providing all sorts of support to SMEs at the Kuwaiti national level.

The University appreciates and values trust of the conference sponsors. The sponsors of the conference are AGFUND, Arab Fund for Economic and Social Development, Arab Urban Development Institute, Kuwait Banking Association, the National Commercial Bank- Saudi Arabia, Banque Saudi Fransi, the Saudi Telecom Company (STC), Islamic Development Bank, Organization of the Petroleum Exporting Countries (OPEC), Commercial Bank of Kuwait, the Arab Towns Organisation, Bank Audi, Industrial Bank of Kuwait and Arab Planning Institute.



Prof Moudi Al-Humoud

every Arab capital to meet ambitions and needs of knowledge-seekers as well as needs of international and Arab labor markets.

She pointed out the importance of the conference came from its reliance on studying experiences and challenges of SMEs development in a number of Arab and Islamic countries, adding SMEs development is a fundamental base for social and economic development and an essential contribution to increasing family numbers, improving their living conditions, reducing unemployment and

KUWAIT MARKS ARTHRITIS DAY

KUWAIT: Marking World Arthritis Day 2015 in Kuwait aims at raising awareness among people on the most important rheumatic and musculoskeletal diseases, influencing decision makers to improve arthritic patients' care, a medical consultant said yesterday. This year's event, kicked off under the slogan "It's In Your Hands, Take Action", is held under the auspices of Minister of Health Dr Ali Al-Obaidi, and is organized by Kuwait Rheumatism Association, Dr Yasser Mustafa, Consultant of Internal Medicine, Rheumatology, Allergy and Immunology at Mubarak Al-Kabeer Hospital, told KUNA.

Every year, Kuwait takes part in this international commemoration by holding several activities and events that include organizing meetings between rheumatic patients and physicians with expertise on

curing the disease, Mustafa noted, adding that the celebration's first day was divided into two segments. The first segment was dedicated to physicians of various medical specialties, including primary care, family, internal, dermatology and gastroenterology, who organized several symposiums in the morning on rheumatic diseases, he said.

The second segment of the event included several short awareness lectures for the audience by consultants at different hospitals in Kuwait, Mustafa said, adding that a question and answer session was held for the audience following each lecture. Declared in 1996, World Arthritis Day falls on Oct 12, where people with rheumatic and musculoskeletal disorders from around the world join together to make their voices heard. —KUNA



KUWAIT: Kuwait Diving Team, of the Voluntary Environmental Charity recently salvaged a 4-ton and 36-foot-long yacht that had burnt and sunk at Shamlan Marina. The Marine Operations Manager, Waleed Al-Shatti said the yacht and all its debris were removed.

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