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EDX LABS: 5 YEARS ON BUILD LOCALLY, SCALE GLOBALLY

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According to recent data from the World Economic Forum, Bahrain ranked first in MENA for ICT readiness and individual ICT penetration - coming 14th globally overall among 139 economies. It is those strong foundations which enable the Kingdom to step into the future by utilising the latest innovative technology for a prosperous ICT ecosystem. Nearly a decade after the financial crisis brought an era to an end, Bahrain’s efforts to restructure and diversify its economy is showing results, pointing to an approach that can only be seen as an example of dynamism and forward thinking. Bahrain’s businesses are truly soaring high into the cloud.

Our Cover Story this issue profiles the inspiring journey of an entrepreneur as he celebrates the fifth anniversary of his company. EDX Labs began as CTM360, a cyber security provider. Today EDX Labs has under its umbrella four companies, including CTM 360, for which it provides locally developed solutions through its R&D. Read our interview with Mirza Asrar Baig, visionary entrepreneur and well known speaker on the digital technology circuit.

The end of the year is a time when most of us indulge in some retrospection and reflection. bizbahrain has had some spectacular moments during the course of the last year. We have conducted interviews with exemplary leaders and maverick achievers; we have participated in landmark events, like the second Bahrain International Defence Exhibition and Conference (BIDEC 2019) representing them before the international media; we have had the honour of presenting the magazine to top leaders and visiting dignitaries. It has indeed been a year filled with memorable moments.

This issue is a mega year-end read with an in-depth round up of the economy and a number of interviews with people who have made a difference, sharing their insights and drawing us into the challenges and high points they have experienced in the last year.

We extend our greetings to His Majesty King Hamad bin Isa al Khalifa, His Royal Highness Prince Khalifa bin Salman Al Khalifa, the Premier and His Royal Highness, Prince Salman bin Hamad Al Khalifa, the Crown Prince on the occasion of the 48th National Day of the Kingdom of Bahrain.

Our wishes to all our readers and every citizen of this beautiful nation!

Adel Al Safar
Chairman
There has been no precedent in the history of mankind which matches the speed of disruptive breakthroughs that we are experiencing through emerging technology in recent times. The Fourth Industrial Revolution (4IR) or Industry 4.0 is not only changing business models and employment trends but also the way we live, work, communicate and relate to one another. In its scale, scope, and complexity, the transformation is quite unlike anything we have ever experienced before.

Disruptive technology which include Artificial Intelligence (AI), robotics, blockchain and 3D printing are indeed transforming social, economic and political systems, and often in unpredictable ways. The technology itself is difficult to map because its growth rate is exponential, factorial or higher. In keeping with this trend, the shift towards Industry 4.0 is rapidly gaining momentum in the GCC, including and especially, Bahrain.

Ever since prehistoric man carved a tool out of a piece of rock, humanity has been on the move, exploring, discovering and creating new inventions that have made life significantly better and pushed against the realms of the unimaginable making it attainable, achievable and even, commonplace. From the stone axe to the iPhone the technological breakthroughs over the centuries have seen dramatic periods of change and resulted in four industrial revolutions. As each revolution advanced, dire predictions ensued as regards the labour market and employment opportunities, but each time the number of jobs increased, as did living standards and every other social indicator. Similarly, for 4IR, while the shift has a number of important implications, the most well documented is the potential to disrupt labour markets. In our current economy the prediction is that outsourcing to low-wage countries may start to lose its attractiveness, as the use of robots allows producers to relocate production facilities back to major consumer markets. The trend will arguably be particularly advantageous for wealthier regions that have the financial capacity to implement the infrastructure for such new technologies. On the plus side, data revealed during the World Economic Forum (WEF) Manama Meeting, pointed to the creation of six million technology and logistics jobs worldwide, many of them based in the Gulf, as global markets further digitise.

The GCC itself is one of the most digitally connected regions in the world. For example, mobile phone subscriptions have outpaced population statistics – by 1.3 times in Kuwait and as much as 2.1 times in Bahrain and the UAE. The digitized consumers in the Arab world have been quick to adopt connected technologies, but as yet locally developed
innovation has not accelerated at an equivalent pace. While the GCC seeks to plot the transition from being technology recipient to leading as a source, Bahrain has taken the initiative with several steps forward. It has adopted a government-wide Cloud First Policy, which mandates that public agencies vet cloud-based technology options ahead of others. Such a model will ultimately drive efficiency, integration and consumer convenience across the Kingdom.

“Bahrain is a world leader when it comes to the testing, governance and regulation of emerging technologies, making it the ideal partner for this World Economic Forum project. Governments around the world may be hesitant to adopt AI systems when faced with complex procurement processes, but by working together we can create a model that truly powers the public sector into the next generation of technology.”

Khalid Humaidan
Chief Executive, Bahrain EDB

In keeping with Bahrain’s plans to develop itself as a regional digital centre, the ICT sector has adopted initiatives to develop some of the technologies on which Industry 4.0 depends. Two local IoT-focused incubation and acceleration initiatives launched in 2018 with Hong Kong-based start-up investor Brinc were amongst them. The Bahrain Polytechnic announced that it would host a centre for artificial intelligence.

Similarly, though the manufacturing sector generates the major share of R&D investment globally, investment in innovation still trails relatively. This is likely to change in the coming years. Ease of data access, analysis and application to flexible business models can intensify how manufacturing businesses in MENA develop locally relevant models that integrate smart supply chains and efficient automation.

In the Fourth Industrial Revolution and Artificial Intelligence panel on the sidelines of World Entrepreneurs Investment Forum at the 18th Arab Businessmen and Investors Conference, Mohammed Ali Al Qaed, Chief Executive of Information & eGovernment Authority (iGA) said that the Kingdom of Bahrain’s adoption of Digital Transformation will enhance its artificial intelligence (AI) capabilities, in line with global trends to embrace the Fourth Industrial Revolution and the innovations it has to offer. He stressed the improvements this new technology has had on efficiency and performance through more streamlined services.

AlQaed noted that Bahrain has been the first to adopt several unique national IT initiatives which promise a better future for citizens. This is thanks to the support and attention given by His Majesty King Hamad bin Isa Al Khalifa to the information and communication technology (ICT) sector of the Kingdom. This is evidenced by the availability of IT infrastructure, the implementation of new rules specific to the sector, and the adoption of comprehensive policies aimed at activating new technologies and keeping pace with future developments. It has helped to strengthen the national e-culture and encourage the use of modern technology and applications which have benefited both the public and private sectors.

AlQaed explained the impact of the Fourth Industrial Revolution on iGA’s plans, adding that rapid developments in the field have prompted Bahrain to develop new electronic system policies and remain a regional pioneer in the adoption of modern technology and the creation of a technologically advanced environment on par with the most advanced in the world.

Following closely on from the WEF Annual Meeting of the New Champions in Dalian, China, the World Economic Forum announced that Bahrain would pilot new guidelines for the procurement of AI in the public sector. The WEF’s Centre for the Fourth Industrial Revolution Network hosted a workshop in Manama to discuss the future of public Artificial Intelligence (AI) procurement, in partnership with the Bahrain Economic Development board and Bahrain’s Information & eGovernment Authority (iGA).

“Government of Bahrain recognizes the importance of possessing the necessary know-how supported by rules and guidelines for the procurement of AI solutions. The guidelines for public procurement of AI, as determined by the WEF, present us an opportunity to learn and utilize how we should acquire and deploy AI based solutions. They put in place an innovative and reliable method for the procurement process, drawing from the input of experts in the field, and maximizing the benefits of science and technology for our society.”

Mohammed Ali Al Qaed
Chief Executive, iGA

The workshop brought together Bahrain government stakeholders, entrepreneurs and experts to identify key opportunities and challenges for the high-tech industry. The sessions also helped to gather evidence and feedback on the guidelines for AI procurement in the public sector and developed a roadmap to advance this goal among the government of Bahrain.

PwC predicted an AI boom in the Middle East, with the sector contributing $320 billion to the region’s economy by 2030 - positioning Bahrain and neighbouring nations as a strategic development “springboard”. ©
EDX LABS: 5 YEARS ON BUILD LOCALLY, SCALE GLOBALLY

According to recent data from the World Economic Forum, the Kingdom of Bahrain ranked first in MENA for ICT readiness and individual ICT penetration, ranking 14th overall among 139 economies globally. It is these strong foundations that have enabled the Kingdom to step into the future by utilizing the latest innovative technology for a prosperous ICT ecosystem. No one is more aware of this trend than Mirza Asrar Baig, Co-Founder, and CEO of Bahrain-based R&D company, EDX Labs.

It has been a great few years for Bahrain as it follows a digital transformation map, determinedly moving digital for a better future, adopting the latest technology solutions, be it Fintech, Artificial Intelligence, Cyber Security, Big Data, and more. Supporting its efforts are companies such as EDX Labs which have navigated their own journey through constant experimenting and a never-say-die attitude, drawing strength from the climate of transformation and positive change in the Kingdom.

For EDX Labs, this is a landmark year as it celebrates a milestone in its vision to build a smart nation for tomorrow. As a contributor to the Kingdom’s digital transformation, EDX Labs and its offspring startups have achieved the biggest disruptions in cloud-based security technologies. These technology platforms have resulted in stronger Cyber Readiness of both public and private institutions, and brought benefits such as exponential savings on cost and time, multi-fold ROI, quick response strategies and informed risk management decisions. In testament to its rapid progression, EDX Labs was awarded “Technology Company of the Year” in November 2019 from the Middle East Economic Digest, MEED, which recognises visionaries and pioneers across the GCC that have a positive impact on the GCC community.

“We are honoured to be recognised by MEED and to be chosen from so many worthy contenders who have been doing some outstanding work in the GCC. Starting with CTM360, a cybersecurity company that operates via the cloud, we have established 4 companies. From this initial start-up, we went on to extract the R&D department, now known as EDX Labs. Our vision is for EDX Labs to foster and grow an efficient and economic tech-development environment within the region.”

EDX Labs today services companies under its umbrella that cater to a majority of the top 50 banks in the GCC, as well as entities in Oil & Gas, Healthcare, Sovereign Wealth Funds, Aviation, and other sectors. Celebrating the fifth year of his entrepreneurial success, visionary Founder and CEO MIRZA ASRAR BAIG, a now well-recognized figure in the GCC’s cybersecurity service space, talks to Editor in Chief REENA ABRAHAM about the journey, and what lies ahead for the company.

Congratulations on a historic milestone! Can you tell us what this moment in your journey means for you and for the company?

Personally, looking back at all my past attempts, failures, challenges, and this place we are in today, it truly is a very big moment. I have tried many things before, and though each of the ideas held immense potential, for various reasons, they did not fly. In early 2000, I built an Email firewall, and all through 2003 and 2004, I was developing and pushing it, but failed to convince corporates that we could build as good as the West. We were announcing that
here was ‘The first email firewall built in Saudi Arabia’, but corporates were not interested! Perhaps we were ahead of our time. Everyone wanted big names from the western world. I also established a security operations center technology in Saudi Arabia by 2006, but again it didn’t fly. Having traveled those journeys, where we are today, and what we have achieved, this is truly a moment of triumph. EDX Labs is the outcome of the current 5-year Bahraini journey that is part of my 20+ years of struggle. It is truly a ‘wow’ moment for us.

**What is the idea behind EDX Labs and tell us how you achieved it?**

In the mid-90s, it occurred to me that our region was behind in R&D, so I committed myself to develop Software Technologies that would be used across the globe. As the internet came into the Arab World, Cyber Security became my focus. In 1997, I initiated a Cyber Security System Integrator business and started developing security technologies. The continuous failures were a learning curve and taught me a good lesson of not staying in two boats at the same time, either you are solely developing technology or you are servicing the technology of others. Why? Because the challenge of convincing the market on your technology starts by first having your own staff believing in that. In 2014, I established an independent unit in Bahrain with 3 fresh graduates to do nothing but work on my idea of CTM360 and started closing down my system integration business in Saudi. Since then, I initiated this transition to Bahrain which has enabled me to reach where I am today. Let me tell you, this is just the beginning; to justify this R&D company, we have successfully incubated other companies under the umbrella. My mission is to foster an environment in our part of the world; an ecosystem of software technology developed locally that can scale globally with customers/users all across the world. The real question is, why can’t we have the next Facebook or Microsoft from here?

To prove my point, we started off with CTM360 and then developed and launched the other four companies. CTM360 already services customers across 28 countries but there is a long way to go to gain a strong global presence. EDX Labs is currently implementing machine learning and artificial intelligence for CTM360 to disrupt the cybersecurity industry. CTM360 caters to the whole technology stack required outside the firewall security whereas most companies may give you a part of the required stack. We are comprehensive and serve as an entire and complete external cybersecurity department for organizations. For this, EDX Labs will continue to create innovative technologies that are game-changers in global markets.

Next, we have DMARC360, which provides end-to-end mail delivery, security and intelligence services based on the global framework of DMARC. I believe we are the first and only company that has developed DMARC platform with a multilingual interface, as well as an in-country cloud hosting capability which is often stipulated by regulators for greater data sovereignty.

Twenty years of experience in Penetration Testing, managing year-long projects, and partnering with vendors across the world, led to our concept of PENTEST360, whereby we do pen-testing every day of the year in a continuous, planned process.

Our latest technology is MG360, a payment system platform that interacts with banks and merchants to handle their operations and security requirements. All of these technology companies are solely our own concepts and purely built in-house by EDX Labs, the engine powering each innovation.

Think of EDX Labs as not just an R&D company but a turbo-charged accelerator. We want to encourage and facilitate any software technology idea that has the potential to scale globally, and service customers from all over the world, be it USA, Australia, South Africa, Taiwan, anywhere you can think of.

**What have been some of the biggest challenges along the way?**

Behind everything we do, it is the passion and the mindset that questions and asks, “Why not? Why can’t we do this?” When Hotmail first started and everyone was so excited about it, I was thinking, “Why can we not have our own email service from here, that the rest of the world can use.” For me, that’s the struggle. We need to believe in our own abilities in order to succeed.

Finding the right talent locally is a challenge but it’s possible. The real challenge lies in finding the right attitude and passion that makes people look for opportunities in difficulties; people who believe they can find the answers. If you ask me, this is the biggest obstacle – the people challenge. So I would say, we have the internal people challenge where within the organization we need those who believe we can do it, and then there is the external people challenge where we need people who believe that a locally-based technology company can provide the technology they need and also be at par with the rest of the world front runners.

We want EDX Labs to be an example of what needs to be done. We want to build a culture that encourages this mindset and thought-process. EDX Labs is exactly that; It represents this positive growth-culture.

It is generally agreed that Bahrain’s ICT sector is amongst the most progressive in the region. What is your outlook on the sector and what have been the main areas of growth in this field that you have been a part of?

I have benefited from Bahrain’s growth and its progressive attitude. This is what makes Bahrain at the forefront, when it comes to technology, Fintech, and the Fourth Industrial Revolution. Whether they are trying to be the first to create a Fintech sandbox, digital currency exchange, or digital banks and so many other initiatives, they have always taken the lead. Bahrain was the first government in the region, I think, that has positioned Cloud First as a strategy. Prominent entities such as Bahrain iGA and Muntalakat have successfully been migrating to the cloud, proving to be a model for the rest of the Arab World. We also see Amazon making their Middle East point of presence in Bahrain. All of this is incredibly enabling, and I have to say that much more than driving growth in the public sector, they are also supporting and influencing an entire ecosystem - including us. That is why we wanted to acknowledge the amazing opportunity we have here and say, Thank you Bahrain!
What are your thoughts about the Fintech industry and its unprecedented growth with regards to Bahrain?

From a global perspective of where technology is going, we are at an excellent position in Bahrain. There is a lot of hype, and we can anticipate that there will be a lot of ups and downs. But in the end, we know there will be success and hopefully, Bahrain will have some of the leading fintech companies in the region.

It is also important to understand that ‘Fintech’ doesn’t mean just digitizing something that you are already doing, it is rather about coming up with a new and better business model to work with. There’s a big difference between enabling something with the use of technology and developing a new operational/business model that is completely different from how it was originally. If you do that correctly, you can succeed and go on to the next level.

This is something which I term as ‘Techfin’, which is not to be confused with Fintech. Fintech is when a financial company tries to leverage by adopting technology to do whatever it is already doing. Techfin, on the other hand, is when a technology company starts operating as a bank or financial institution. When Apple, Amazon or Alibaba move out of their comfort zone and into the banking/financial field, they are reaching out to a much larger global clientele. Conversely, when a bank adopts new Fintech technology, it is only reaching out to their existing customers within their current business zone, they are not thinking of customers around the globe.

In my opinion, more than Fintech, it is Techfin that will succeed and have greater success.

Is there a way for countries in the region to work together to leverage ICT strengths and mutually benefit?

We don’t have a choice. If we want to succeed, all of us in the region will have to coordinate, collaborate and leverage. You see, globally no company, no country can survive if they don’t. This is where I have another strategy/philosophy. I call it the B3 (B-Cube). Any organization for future success has to think of how to remove borders, branches, and brokers to achieve exponential growth in their business. If you don’t, you are limiting your ability to go global. On the other hand, when you do that, you inevitably enable the three E’s - efficiency, economy, and equality.

We have seen some great instances of this in recent times. It means that you democratize things, like for example, somebody who was not able to get into the hotel business before, can do so now with Airbnb. Somebody who was not in the taxi business is now enabled through Uber or Careem. Of course, theorizing is much easier than executing, but we ourselves are practicing it, and it is the way good companies can go on to achieve greatness.

You have talked about the Cyber Blind Spot in an earlier interview - can you update us on what’s happening in that area.

This is one of my focus areas personally right now. We want to reach into and build Artificial Intelligence engines and the starting point would be to acquire a lot of data. Cyber Blindspot is all about cyber threats specific to your organization in cyberspace, which you might not be aware of. So, the first thing it does is collect and aggregate intelligence data from all across the globe, and then processes the data to identify what is relevant or specific to an organization.

A prime example - digital certificates being issued by different issuers; We identify & collect them continuously within a very short span of time. Within those digital certificates, we sometimes find bogus ones issued either on a company’s look-alike name or domain. We can tag each to an organization, but that requires us to know all organizations first and profile them. We have already profiled all the global banks based on information in the public domain, including 4600
commercial banks across 193 countries. By profiled I mean, we have a database of all of them, which includes their domains, social media profiles, mobile apps and so on. This acts as a whitelisted inventory and a reference point to map threat intelligence data to each specific organization. This is what we are building right now and just one step for us in the space of Big Data and Data Analytics.

Our goal now before the end of next year is to profile 1 million global organizations, which includes all global government bodies, all major healthcare, insurance, hospitality, airlines, everybody! This process will give us enough data points and data to train the machine. Once we deploy machine learning we can move to the next level of AI where the system will train itself and keep on identifying attack data relevant to an organization in real-time. The real AI is when the technology itself learns to think and evolve. If you have built the technology that is self-corrective, that is real AI.

The goal seems very ambitious. How doable is that?

If you don’t think big, how can you achieve it? This is what I tell my team too. Know that your horizon today is the starting point of tomorrow. Whatever point you reach, think of it as only 10%, then think of the next 90%. You have to always be thinking bigger and pushing your goals. When Google was making its search engine, were they even imagining what they are today? Or take Amazon - when Jeff Bezos started a simple bookstore, did he imagine what it would become? Or Elon Musk, when he was planning his first electric car, was he imagining all that he would go on to accomplish? Recently, his second batch of 60 satellites went up as part of the Starlink program. By the end of the year 2020, he will have 12,000 low orbit satellites which will cover every point on the globe, and this will provide internet access for any and everybody.

There is no limit. Humanity is at the edge of exponential growth like nothing we have ever done before. If you look at the three industrial revolutions before, and you look at the scale of growth today, it is like a thousand times more, and the time frame in which it will happen will be a thousand times shorter in the future. The pace of innovation and growth is mind-boggling. There is no end. The horizon keeps moving, keeps expanding.

You recently published an article on the importance of DMARC and how it may help companies in certain legal matters, can you elaborate further

DMARC enables digital signatures on all your emails at the mail server level before leaving your organization. Now take this case, for example, if somebody commits a fraud, impersonating your email, you should be able to place controls that will enable the receiver to verify if it was your genuine email or not, which can be done by the DMARC framework. If you do not enable it, you become responsible for this weakness due to which a third party may fall into a scam. That third party can now come and hold you responsible, stating that they were scammed by your email address, and since you didn’t have enough email security, you are partly liable as well. Hence I call it the DMARC liability shift. This is what will happen when you go for a legal case. There are many situations where people have been scammed out of their money because a fraudster intercepted the communication between a buyer and seller. The buyer thought he was paying money to the vendor from whom he intended to purchase, but ended up financing the fraudulent account. Next thing you know, both parties end up fighting a legal battle over it. If either party had implemented DMARC, they stand a better chance to win the case in their favor.

Where do you see Bahrain’s role in the 4th Industrial Revolution and how will EDX Labs contribute to this movement?

The primary purpose of EDX Labs is to help the Arab world to play a big role in Industry 4.0, especially in Bahrain, it has to be at the forefront. Bahrain has already done so much and I am pretty sure it will
continue to build on that. Bahrain reflects this through its many initiatives, such as entrepreneurship events, digitalization, start-up communities, incubators, accelerators and much more; therefore, at a national level, Bahrain is already pushing for it. Also, because Bahrain is small, it is agile. Being small has given it that competitive advantage to move at a very rapid speed. When we leverage it properly, it puts us at the forefront. It requires a lot of reframing of regulations to adopt new technologies, but the country is on the right track to achieve all that and more.

You are a classic example of an entrepreneur facing challenges and making it work. At the end of the day, from your own experience, what do you think existing businesses owners should know before launching a start-up?

If you are currently running a corporate business and want to participate in the current revolution through a startup or a digital transformation initiative, you need it to be independent of your current business. I always say this, even if people don’t like it. The biggest challenge to digitize is not cybersecurity, it is job security. People use cybersecurity as an excuse not to move on to newer technology, or on to the cloud, because the current staff who are managing it are not willing to adapt to the new technology. They assume that if they migrate towards this direction, they will lose their jobs. This mentality can be seen all across an organization from top-level management to low-level officers. This is the biggest hurdle, but if it can be managed, organizations can enable themselves towards the new digitally transformed society.

I would say, if a current enterprise wants to build a start-up, you’ve got to make sure you are setting it up as a separate unit with different people than your existing business. The probability of success will be much higher. If you do it with the same people, even though they may seem ambitious, in my experience, it is often difficult for them to get out of their comfort zone. We build machines, but don’t want to become machines. The thing is, these people who are afraid of losing their jobs aren’t thinking of all the possibilities to reach out there. This is the challenge. They need to understand that this is a reiterative process to build more technologies. This is clearly stated in a WEF report where they say millions of jobs that will be lost due to digitalizing the economy, but they also say that millions of new jobs will be created. So the question to ask is, are you ready for it?

Can you give us a quick brief on what Penetration Testing is and what Pen360 is all about?

Penetration testing is simply trying to hack your systems in order to find the weaknesses so it may be fixed. Each of the technology platforms that we are building cater to the 3 B’s I mentioned earlier. We need to cut out the Branches, Brokers, and Borders. The idea is built on the assumption that we can sit here and service globally. When we look at PENET360 – we want to build a platform that will have service providers on one side and customers on the other. We see it as becoming the Uber of pen-testing. We have created a unified platform, or a bridge platform giving you the entire knowledge base and rules along with a buildable pen test scheme. This is based on a constant 365 days pentest and not at a specific point in time, like it is done traditionally. For example, some companies will do one or maybe two pentests a year, but because technology changes so fast, we need pen testing to be done 365 days a year. There are certain things to test on a daily basis, certain things on a monthly basis and so on.

Technology will manage most of the workload which eventually would require manual supervision.

What about MG360? How does it add value to your complete package of technology services?

MG360 looks at several aspects of handling security requirements between merchants, banks, and regulators. Firstly, it deals with onboarding merchants for new or existing payment systems. Secondly, it ensures compliance of the global security requirements and standards by merchants. Lastly, it trains and certifies merchants along with their staff on payment system usage as well as secure practice. Through one platform, we provide these three core services, and much like any other platform, it is crucial to register every single merchant.

Let’s say we are in a specific country, all gas stations, stores, vegetable vendors, everybody should be embodied on our platform! We need to onboard everybody, and all their staff including the cashiers so that we can train them on any payment system. Since we are connected with all merchants, we can present them with this - Here is a new payment system, this is how you get on board, we will train your staff and here is the compliance certification. It is a complete package.

In effect, we become the platform where the merchants, payments systems, regulators - everybody can come onboard and seamlessly collaborate. We are not limiting it to one POS vendor or payment system. We are building across the globe, and it can be any vendor or any customer.

What’s next in your plans?

Today, these are my own companies, but I am not building anymore. The next goal is to foster a healthy environment and innovative culture. What we will say now is, “Who wants us to help build it?” By next year, we will start looking for anyone who has an idea that can go global, and we will be there to support their vision. We will start adopting companies, supporting founders who have an idea that can scale globally and help them build the technology and market it.

My future lies with this country. I have been committed to Bahrain, this is my home. It is the place for me and can see no better place than this to live and do business. The ease of doing business, facilities as well as support from the public sector and ICT community is unprecedented; you would not have it as easy anywhere else. Organizations such as EDB, IGA, Tamkeen, LMRA offer continuous support that simulate innovation and growth within the country. The pace at which regulatory bodies are rolling things out, how they have brought in Amazon, it’s all quite amazing and creates a climate of growth and development. In our very own everyday business we experience the benefits. We have shifted so much of our technology onto the Bahrain Amazon cloud. It is here so let’s start using it! I feel a deep sense of gratitude to look forward and see all the possibilities that lie ahead. These are truly exciting times! 🌟
Interview | Gulf Business Machines

There is no contesting that we live in a region that is comfortable with technology and is firmly at the forefront of emerging technologies like Artificial Intelligence, data analytics and the adoption of cloud technology. General Manager of GBM Bahrain, Abdulla Ishaq talks about the growth of the business in the Bahraini market and what Bahrain's digital transformation signifies.
Abdulla Ishaq
Country General Manager, Gulf Business Machines
What is your evaluation of Bahrain’s digital transformation efforts so far?

Digital transformation is happening everywhere and is affecting all sectors. It is something businesses really need to be ready for. Over the last few years, Bahrain has accelerated its digital transformation efforts. A lot of awareness has been done with events and workshops taking place around the country. Now, the kingdom has passed that awareness stage, and is at the early implementation stage of these technologies. The good news is that digital transformation has reached board-level discussions, and the government and private sectors have started adopting these new technologies. Today, the question being asked by organizations is “I want to digitally transform, but where do I start?”

Bahrain’s adoption of cloud technology has created an impact on the local economy as it has optimized the sectors, through savings on maintenance, support, and reduction in overall operating costs.

Has digital transformation also created an impact on the economy of Bahrain and the wider GCC?

It is important to first recognize what is impacted through digital transformation. From a business perspective, it is crucial to identify where a business can create value. Digital transformation should be guided by a broader business strategy, before companies think of investing in incorporating technologies. From a people perspective, the workforce must be aligned to the changes that are happening for the transformation to be successful. Finally, data is the biggest asset and it is where a business will get substantial profit from. In the region, we are seeing a growing understanding of the dynamics of digital transformation.

Bahrain’s adoption of cloud technology has created an impact on the local economy as it has optimized the sectors, through savings on maintenance, support, and reduction in overall operating costs. It is also pushing ahead with adopting the use of other emerging technologies which support in achieving the Kingdom’s Vision 2030. As such, there is an ecosystem being created to adopt the latest innovations and technologies.

From a business value perspective, the fruits of digital transformation are still at the early stages, because businesses still need to fully utilize the value of digital transformation and comprehend its benefits. At this stage, it is more about creating value than it is about the technology itself.

The wider GCC is also starting to see the impact of digital transformation, with some countries such as the UAE being early adopters of emerging technologies like Artificial Intelligence (AI). In a report released by PwC last year, it was revealed that technology could add $320bn on the regional economy, with the Gulf countries taking the lion’s share. The UAE is expected to see AI contribute 13.6 per cent of GDP or $96bn by 2030, Saudi Arabia 12.4 per cent or $135.2bn and Bahrain, Kuwait, Oman and Qatar 8.2 per cent or a combined $45.9bn.

Recent studies also estimate that in the next five years there will be thousands of new jobs created in the region from these emerging technologies.

What are the key projects that GBM has implemented so far in Bahrain?

At GBM, our direction has always been to think ahead and prepare businesses for the coming years. Three years ago, we forecasted what implications there will be for digital transformation, and which sectors would need the support to adopt these technologies. During this time, we saw a number of risks associated with the transformation process and set out to help our customers on this front.

In the commercial sector, we identified a huge opportunity for a lot of businesses to create their own apps, and while this is a positive step in the digital transformation journey, it also meant there would be huge threats around cybersecurity. Where we have focused our efforts on in recent years is to help our clients prepare and protect themselves from these threats.

We have also introduced the latest technologies in cybersecurity to the financial sector and among government entities as its transitions to cloud, and have implemented several state-of-the-art cybersecurity solutions, ranging from...
securing data centers to the whole stack of solutions.

Is Cyber security a key area of your business?
Cybersecurity has always been a huge focus for GBM, and the company name has become synonymous with cybersecurity over the years. Without the right security strategies, data, businesses, and consumers are all at constant risk from cyber threats and product failures. We have strong alliances with global security leaders and hence, are able to provide the latest cybersecurity solutions and services to our customers. We take a holistic approach to mitigating security risk, by focusing on people, processes, and technology.

What is GBM’s involvement in future programs such as Artificial Intelligence, Blockchain and data analytics?
I believe the immediate future of digital transformation lies predominantly in AI and data analytics. A lot of businesses have access to data that they do not utilize, and data analytics is crucial because it will help them mine, extract, and leverage the data in a way that will provide positive business solutions.

Artificial Intelligence is where real business value will be generated, and numerous hours of productivity recovered. The business impact is really within these two technologies.

GBM is the region’s only provider of complete, guided solutions that help our customers advance their use of artificial intelligence and analytics, capitalizing on recent advances in AI, high performance computing (HPC) and machine learning (ML).

What potential does Artificial Intelligence have in Bahrain? How will it change the economy and businesses?
According to a recent Gartner study, AI augmentation will generate $2.9 trillion in business value in 2021, and recover 6.2 billion hours of worker productivity globally. As such, we are looking at huge potential for AI both in Bahrain and globally.

A digital economy has shifted how the market needs to be addressed. It has become important to access and govern the data which is made available. Secondly, analytics helps read the available data and understand how businesses are running, and if there are challenges to be addressed. It helps identify trends and patterns across sectors, and supports in personalizing the consumer experience. Using the data and analytics, AI takes this one step further to enhance the customer experience, addressing how to handle the users’ needs, in the moment they need it. AI will add to the economy by introducing new revenue streams, attracting investments, enhancing productivity, and customer satisfaction. We can expect that in the coming years many existing business models will have to change to adapt to Artificial Intelligence.

Artificial Intelligence is where real business value will be generated, and numerous hours of productivity recovered. The business impact is really within these two technologies.

How prepared would you say this region is for Industry 4.0?
It all boils down to definition. What is industry 4.0? The industrial revolution is all about the interconnection between humans and technology. It is the optimization of existing technologies and using new technologies for business needs. We know that this region has always been a frontrunner on the adoption of technology. According to an IDC Survey conducted in 2018, 86% of GCC organizations are either planning or in the midst of a digital transformation journey.

The region is well-versed with the latest technologies, and the public and private sectors are currently preparing themselves to implement these new technologies to optimize their business needs. The region has always had the desire to explore emerging technologies, as well as has the means and the resources to do so.

The Kingdom has announced it will pilot new guidelines for the procurement of Artificial Intelligence in the public sector, what implications will this have?
As mentioned earlier, Artificial Intelligence is the future, and Bahrain and GCC have to look into this very seriously. There has been a lot of speculation over whether AI would get rid of existing jobs. But AI will also be the motivator for new job creation, and in turn will also cause changes in the economy and the education system.

Education institutions from schools to universities will have to prepare the next generation for these future technologies and jobs that will be in AI. So, definitely AI is the direction in which the world is headed, and it is crucial to prepare citizens for what is coming.

Given the current uptake of automation and robotics, do you think it will have an impact on employment and job security, or is this still not a possibility in the near future in Bahrain?
I do not foresee this as a possibility in the near future, as the impact of robotics isn’t big here as yet. The GCC region is more of a consumer market currently, rather than a manufacturing hub which employs robotics technology on a massive scale.

Do you think Bahrain has the ability to drive digitization in the region?
For decades, Bahrain has always been a pioneer in the GCC when it comes to IT. We are a country with a focus and passion for taking the initiative in introducing state-of-the-art technologies, and the kingdom has the resources and talents for it.

The government of Bahrain is already taking progressive steps towards cloud which opens up numerous opportunities for innovation, while also shifting its different ministries towards adopting emerging technologies. With the right strategy and right selection of technologies, Bahrain’s public and private sector organizations can continue to drive digitization in the region.
CREATING A GLOBAL NICHE FOR THE LOCAL ARTIST

Expanding beyond the notion of a traditional art fair, Abu Dhabi Art has made a name for the strong emphasis it places on a diverse public engagement programme, including art installations and exhibitions, talks and events that take place in different locations throughout the year. The culmination of this year-long programme is the Abu Dhabi Art event in November, which provides an important sales platform for participating galleries whilst also offering these galleries an opportunity to showcase ambitious installations and site-specific works by their artists to a wide audience.
DYala Nusseibeh, joined Abu Dhabi Art in 2016 and has since introduced various new initiatives that include artist commissions in historic sites in Al Ain, Art & Technology collaborations with a leading technology university, a year round programme of pop up gallery exhibitions and an ‘affordable art week’ for galleries as well as an Architecture Prize for students resulting in a Pavilion design realised at Abu Dhabi Art each year. With a multi-cultural education and experience in different major cities around the world she was part of the senior management at the Saatchi Gallery, London, and responsible for the Education Programme, facilitating art education and championing young talent. Her keen eye for groundbreaking works underpinned the selections for student artists at the Gallery and her passion for making art accessible saw her initiate and organise a satellite exhibition of Gallery works in Ipswich. Nusseibeh also masterminded and led art fair ArtInternational Istanbul. She talks to bizbahrain about the platform created at Abu Dhabi Art which has helped many local artists showcase their works to the world.

Tell us a little about Abu Dhabi Art and your role there.

Abu Dhabi Art is a distinctive platform for art that contributes significantly to the dynamic local art ecosystem and has a global reach. The Abu Dhabi Art programme is extended throughout the year through commissioned installations, talks, performances and collaborative projects which help engage the public and appeal to artists, collectors and enthusiasts at the same time. I was appointed in 2016 as Abu Dhabi Art Director, and in my role I aim to build on Abu Dhabi Art’s strengths to both broaden its appeal, shed light on the local art scene, and make the event more sustainable.

What was the idea and vision behind the concept?

Abu Dhabi Art was founded by the Department of Culture and Tourism to build up new audiences for art, be a platform for the art market and world class exhibitions, embed culture further in the urban fabric of the city and enhance Abu Dhabi’s global reputation by offering its residents and visitors with unique culture driven experiences.

We regularly show ambitious new works by both established and emerging artists some of which are placed in collections afterwards, others of which are conceived as temporary installations or performances.

Who are the main participants and what are the tenets on which the show is curated?

We have guest curators, gallerists and artists from all around the world participating in the event, all of whom are a great addition to Abu Dhabi Art.

This year, we have exciting new additions to the fair such as New Horizons India, a gallery section dedicated to art from India, which was created by gallerist Ashwin Thadani alongside New Horizons: China Today which presents contemporary art from China curated by Jérôme Sans. We have also commissioned artists Leandro Erlich from Argentina and Oliver Beer from the UK to create installations at historic sites in Al Ain, which I believe visitors and art enthusiasts in the UAE will thoroughly enjoy.

On the exhibition side Paolo Colombo has curated an exhibition with works on loan from the Al Ain Museum alongside contemporary art.

For this year, we have also commissioned UAE artist Ebtisam Abdulaziz to create the event’s visual campaign, Life in a Bag.

Would you say this is a platform for Arab artists to be seen and to find recognition? Also do you think there is potential for collaboration between artists in the region?

One of the reasons Abu Dhabi Art exists is to promote the art scene in the UAE. We have helped provide many Emirati artists over the years with a platform through which they can showcase their work to the world. We have also created the Beyond: Emerging Artists programme which specifically focuses on emerging talents from the UAE showcasing their work to an international audience. The artists in this programme are mentored by more established artists or curators in the build up to their exhibition at Abu Dhabi Art, creating new possibilities for collaboration.

Do you think an initiative like Abu Dhabi Art can also help artists balance commercial success with creative and artistic aspirations?

Yes of course - we regularly show ambitious new works by both established and emerging artists some of which are placed in collections afterwards, others of which are conceived as temporary installations or performances.

Talk to us about some of the projects and programs that you have set in place and how do you see that evolving going forward?

The Abu Dhabi Art programme is extended throughout the year through commissioned installations, talks, exhibitions, performances and collaborative projects with universities. As an example we have an Art+Technology Programme now in its third year at Khalifa University, for which we invite an artist to lead a workshop with technology students which enables students to combine art with technology as a medium of expression. The art the students created is now in exhibit at the university.

Another project is our annual Pavilion prize in which students are invited to conceive a Pavilion for the fair - the winning proposal is then realised at the fair and viewed by thousands of visitors.

These kinds of initiatives broaden the support we can offer to the next generation in enabling creativity to flourish.
Interview | Jewellery Arabia

JEWELLERY ARABIA MAKES A MARK IN SPECTACULAR FASHION

Over 55,000 visitors from 48 countries attended Jewellery Arabia last year, at the event slated as the Middle East’s premier jewellery and watch exhibition. Jewels, gems and watches worth over US$ 1 billion went on display at the glittering five-day exhibition staged across 21,000 square meters at the Bahrain International Exhibition and Convention Centre. A total of 561 exhibitors from 30 countries converged to launch new product lines, display latest collections and introduce limited edition pieces to discerning private buyers and trade professionals. Total sales during the show exceeded US$ 31 million, marking a 20% increase on the 2017 edition. A difficult record to work with but Bahrain’s most magnificent exhibition that people across the region wait for
in anticipation. is all set to once again to make a spectacular impact. “His Royal Highness the Prime Minister of Bahrain Prince Khalifa bin Salman Al Khalifa and the Kingdom of Bahrain Government have been absolutely vital to the show’s ongoing success. That support has encouraged a huge range of companies to come and exhibit at Jewellery Arabia and that exciting mix of companies has drawn in the visitors. Ultimately this is what makes Jewellery Arabia such a great show,” says the man behind the show’s success. bizbahrain catches up with Adam Ridgway, General Manager, UBM AEM.

Can you describe your role in making Jewellery Arabia 2019 as successful an event as it was in the years before?

My role is to make the event better than it was in previous years. At any show you can always identify things that you could have done better. For me the key consideration is that we are providing a service and we need our customers to have the best possible experience at one of our shows. At a show like Jewellery Arabia we have two main groups of people, exhibitors and visitors. For the exhibitors we need to make the booking and presentation experience as professional as possible. For the visitors, we want them to leave the show knowing they have enjoyed themselves. Not everyone will buy some jewellery but we want everyone to have a great time and hopefully, that will include buying something they have seen and fallen in love with.

Could you brief us about the expertise and background of the event organisers-Informa markets?

Informa Markets are the largest show organisers in the world. In addition to that, we are the world’s largest organisers of Jewellery events and the largest event’s organiser in the Middle East. The office in Bahrain has been running international events in Bahrain for over 40 years, our first event was held on what is now Exhibition Road. When we ran our events there, it was just a large empty space for the tents. The team in Bahrain has been in place for a very long time with about half the staff having worked for the company for over 15 years, the longest standing member of the team joined 30 years ago! Experience is vital in this industry and by teaming that with the resources that Informa have at their disposal, I am in a very fortunate position.

What are some of the challenges affecting the jewellery industry globally-do you think that will affect this event?

The jewellery industry is always going to adapt to the fashion and tastes of the time. However fashion is not a
constant around the world and neither is taste, so there is always an amazing amount of variety in this industry and that allows it to adapt quickly to any changes in demand. Of course much of Asia’s jewellery industry is based in Hong Kong and it has had its own challenges this year, hopefully the situation there can be resolved quickly in a way that is satisfactory for all concerned. Fortunately for us, this does not appear to have dented the appetite of companies from Hong Kong exhibiting at the Jewellery Arabia event.

What were the highlights of previous editions of Jewellery Arabia that you will retain in this edition? And what are some of the new features that you will be introducing?

The big brand names brought to the show by Asia Jewellers and the Bahrain Jewellery Centre are always very popular with the visitors. In addition, we will of course have large pavilions from Hong Kong and India, plus numerous other pavilions from around the world. This year we have a gold mine, located in the Main Entrance Hall, which I am sure will draw a lot of people’s attention.

Beyond that, I am sure the Jewellers will have a few surprises in store but I am very interested see a 11.565 kilograms or 57,825 carat emerald that will be on display at this year’s show. For the first time this year, visitors will be able to download a dedicated mobile which will help navigate the event in search for specific brands and products.

Who are the major exhibitors this year?

We will of course have a good turnout of leading Jewellers from around the world and I know that Audemars-Piguet are bringing their new range of watches to this year’s event. Beyond that we have a pavilion from Morocco attending the show for the first time. This will be showing their traditional Moroccan gold jewellery, something that I have always loved as the highly skilled craftspersons of Morocco produce some amazing pieces. Russia has a very different tradition in regards to jewellery but the level of skill and imagination are always a joy to behold. I am delighted to report that we have an expanded Russian Pavilion this time.

Jewellery Arabia has become an event that people follow and mark on their calendar. What do you think are the reasons why this has become such an important event for Bahrain and for the region?

From the very beginning, Bahrain has taken the Jewellery Arabia event to its heart. Over the last 28 years since the show was launched, Jewellery Arabia has developed into a global event of real significance. I know that Bahrain is proud that its jewellery event is of higher quality than anything similar that can be found in the Middle East or beyond. Although Informa run many jewellery events around the world (including the world’s largest jewellery event), these are generally attended by trade buyers. It is the fact that Jewellery Arabia attracts end-users that gives the event its buzz. Ultimately at Jewellery Arabia, the visitors are buying something they want for their own use and that makes the event feel special.

Compared with other exhibitions hosted in the region, what is the special quality about Jewellery Arabia that you see as unique and integral to its brand image?

Apart from the Bahrain’s love of beautiful objects, it goes without saying that we work very closely with the authorities here in Bahrain. The support of our show patron, His Royal Highness the Prime Minister of Bahrain Prince Khalifa bin Salman Al Khalifa and the Kingdom of Bahrain Government have been absolutely vital to the show’s ongoing success. That support has encouraged a huge range of companies to come and exhibit at Jewellery Arabia and that exciting mix of companies has drawn in the visitors. Ultimately this is what makes Jewellery Arabia such a great show.

What has changed in the last years?

How do you retain the interest of customers and draw in new visitors?

The list of things that have changed is enormous but the focus is always on improvement. Just in the last two years we have made improvements to the registration system, the hall dressing, the WiFi, the coffee areas, the signage, the social media coverage and the list goes on and on. Of course, ultimately what people come to see is the jewellery and exhibitors know that they need to collect the best and freshest pieces from around the world to Bahrain - so it can been seen (and hopefully bought) at the show.

What can be done to stimulate the industry in Bahrain and lift it or maintain it to the high standards it has always upheld in quality and creativity?

We are very fortunate that the government of Bahrain is so supportive of entrepreneurs generally. If you want to develop the jewellery industry, you need young people to want to join that industry. Bahrain has a long tradition in the jewellery sector and the support of the government is there. There are also large Jewellers in Bahrain that give a lot of support to local talent, giving them guidance and encouragement. Beyond that the Jewellery Arabia event
supports Bahraini exhibitors allowing their products to be noticed by the largest possible group of potential purchasers. If young Bahraini people have the drive, the opportunity is there for them.

**How do you think there is scope for more events like this and would it serve to support the economy?**

Informa Markets would love to organise more events of this type but it is something that we would only do with the full support of the Bahrain Government and the local industry. What I can say for certain is that when the new exhibition facility opens in Al Sakhir, we will be able to massively increase the size, scope and economic impact of the existing show, which will be incredibly exciting for Bahrain and Jewellery Arabia! 🌟
The 12th Edition of the Bahrain International Exhibition (BIPEX) has launched its revamped brand identity and strategic direction with a prime focus on innovation and digital solutions for the real estate sector in the MENA region. This year’s edition will be held on December 7th, 8th, and 9th in the Bahrain International Exhibition & Convention center from 9:00am - 8:00pm under the patronage of H.E Shaikh Khalid bin Abdulla Al Khalifa, Deputy Prime Minister of the Kingdom of Bahrain.

The 3-day event will have an extensive daily schedule of events focusing on the theme of real estate and innovation, in alignment with the new strategic direction for its 12 Edition. The platform is currently expanding; not only will it bring together exhibitors from Bahrain and the region to showcase projects launched at a regional and international level, but will connect multi-disciplinary experts to engage and discuss the key trends transformation the future of real estate.

The 2-day conference will include 7 in-depth sessions, panels and practical seminars.

The BIPEX organized seminars will also take place highlighting crucial topics within the real estate market in Bahrain, and the region including two all-star panels and two panel discussions. BIPEX’s organized seminars include "The future of Real Estate” on December 8th from 10:00am - 11:00am, and "Financing Real Estate’ on December 9th from10:00am - 11:00am.

Additionally, there will be two panel discussions focused on sustainability; which will be held on December 8th, and the rise of PropTech on December 9th. Both sessions will be from 11:30am - 12:30am.

Simultaneously, RERA will be hosting 3 in-depth sessions from Sunday, December 8th till Monday, December 9th.

RERA’s first session “Real Estate Professionals - ensure compliance with Anti-Money Laundering Law & Regulations (RERA) & update on key regulatory changes for the sector” The session is open to all Brokers, Sales Agents, Owners Association Managers and Property Managers. It will be held on December 8th & 9th from 1:00pm - 3:00pm.

The second session will be a panel discussion with leading experts on ‘Owners Associations - getting it right for all stakeholders’ on December 8th from 3:00pm - 4:30pm. This session is aimed at providing practitioners such as Owners Association Managers and Property Managers with key insights on this important topic.

The Third session highlights How to create an Owners Association" - key steps for owners and investors to have their say in how service charges are set, how property is managed and how to protect their investment. The session...
will be open to the general public from 5:00pm - 6:30pm and will run for two days - December 8th & 9th.

During the past decade, as Bipex has grown and positioned itself as a key regional property exhibition. For several years, it has become an unmissable business platform for local and regional exhibitors in the real estate sector to showcase their projects for both visitors and investors. In addition, the Bipex forums serve as a platform bringing together experts to exchange views and experiences in the real estate field. As Bahrain’s leading property exhibition, BIPEX holds a significant spot in the Kingdom’s real estate industry calendar of events.

Mr. Mohammed Khalil Alsayed is the Chairman of this Organizing Committee for BIPEX said “BIPEX will be stronger and better this year in terms of adding larger local exhibitors and showcasing newly launched projects of regional and international players. Our mission is to encourage an ever-deeper understanding of Bahrain’s potential in the real estate market and its strategic positioning as a global commercial and tourism hub for investors. The overall real estate landscape in Bahrain continues to adapt and evolve and BIPEX will project that progress to the public and boost confidence in our economy.”

Being a professionally organized non-profit event, it serves as a bellwether for the industry, offers a platform to its current happenings and directions it is heading to, and promotes the region’s major infrastructures and real estate properties.

BSE President Dr. Dheya Abdul Aziz Tawfiqi praised the importance of the Bahrain International Property Exhibition “The new Edition of BIPEX will showcase various verticals that are crucial for the real estate market. As a society, we always aim to innovate and we wanted to embed that for the 12th Edition. We are going beyond just showcasing major real estate projects in Bahrain, and the region. We are hosting a 2-day conference and a PropTech challenge along with our new addition of an interior space with some of the leading names in the Kingdom. This reflects our dedication to make the platform bigger, and better.”

The 12th edition of BIPEX is organized by Bahrain Society of Engineers, established in 1972 as a professional voluntary non-profit organization. It is the premier body representing engineering professionals in the Kingdom. Amongst others, it seeks to advance the profession, while striving for continuous enhancement of engineering skills of members through training and by conducting technical & professional programmes.

To register for any of the above RERA seminars please email events@rera.gov.bh quoting details of which seminars you wish to attend. Limited places available so early registration is recommended.
ICT FOCUS FOR INDIAN STATE VISIT TO BAHRAIN

Bahrain is capitalising on the recent visit of Narendra Modi, Prime Minister of India, with the two countries signing a raft of collaboration agreements amid ongoing economic cooperation.

In late August Prime Minister Sheikh Khalifa bin Salman Al Khalifa completed comprehensive, delegation-level talks with Prime Minister Modi, who was on the third and final leg of a tour that also took in France and the UAE.

This was the first time a prime minister from India had visited the kingdom, which has a sizeable diaspora population of around 400,000 Indians and more than 3000 registered Indian-owned joint ventures.

Following the discussions, the heads of state signed memoranda of understanding (MoUs) on bilateral collaboration in the areas of space technology, solar energy and cultural exchange.

Concretely, Bahrain’s National Space Science Agency will work together with India’s Space Research Organisation, Bahrain will join the International Solar Alliance - of which India is already a signatory - and a cultural exchange programme will be developed.

The MoUs build on the existing relationship between the two countries, which enjoy strong bilateral trade ties. India is Bahrain’s fifth-biggest trading partner, and the value of their trade relationship - which currently stands at $1.3bn - has expanded steadily in recent years, including a rapid growth burst of 250% between 2005 and 2014.

Innovative technology central to bilateral relationship

Bahrain’s efforts to boost its technology, innovation and knowledge-based industries are driving the collaboration with India.

Among these are developing a start-up ecosystem through initiatives such as the tech-focused Al Waha Fund of Funds, launching of incubators and accelerators, and passing legal reforms such as the Reorganisation and Bankruptcy Law.

Key fields of interest include blockchain and distributed ledgers, artificial intelligence, big data and the internet of things. Given India’s ambition to develop these and other areas, the country is a priority market for Bahrain.

In the first half of this year eight new projects in Bahrain’s ICT sector were initiated by Indian companies, more than from any other country.

This is in part thanks to the efforts of the Bahrain Economic Development Board (EDB). Of the 16 investment promotion offices the EDB runs around the world, three are located in India, in New Delhi, Mumbai and Bangalore, the latter of which has been dubbed “India’s Silicon Valley”.

In December of last year an EDB-led economic delegation signed an agreement with the Indian state of Maharashtra to create a framework for cooperation in financial technology (fintech) innovation and knowledge exchange, and Khalid Humaidan, CEO of the EDB, is expected to lead a roadshow to India within a year.

David Parker, co-chief investment officer for financial services, ICT, start-ups and international offices at the EDB, told local media that at least 12 new Indian businesses were expected to set up in Bahrain by the end of the year as a result of EDB’s outreach.

Fintech focus

In recent years Bahrain has been working hard to diversify its economy away from hydrocarbons. This drive is bearing fruit: according to an assessment carried out by the Arab Monetary Fund, non-oil revenue increased by 47% in the first half of 2019.
Bahrain has long been one of the Gulf’s most established financial centres, and financial services are a cornerstone of its diversification efforts. It has cemented its position as a regional fintech centre, and financial services now account for 17% of GDP.

The Central Bank of Bahrain has a dedicated fintech unit, and in 2017 it launched the region’s first onshore regulatory sandbox.

Belfrics, a global cryptocurrency exchange operating in seven countries, including Bahrain and India, is one of several fintech companies testing new approaches in the sandbox.

Further collaboration between the government and the private sector is key to Bahrain’s fintech strategy. One example of a public-private partnership is Bahrain FinTech Bay, the MENA region’s largest fintech hub and product of the collaboration between the EDB and Singapore’s FinTech Consortium.
What are the non-technology components of AI and ML?

There is a wide perception that Artificial Intelligence and Machine Learning are only about programming and Data science, but what are the other essentials to complete the ecosystem of AI?

Math and Statistics for Data Science are essential because these disciples form the basic foundation of all the Machine Learning Algorithms. In fact, it is not far fetched to say that Mathematics is behind everything around us, from shapes, patterns and colors, to the count of petals in a flower. Mathematics is embedded in each and every aspect of our lives.

Although having a good understanding of programming languages, Machine Learning algorithms and following a data-driven approach is necessary to become a Data Scientist, Data Science isn’t all about just these fields. In this blog post, you will understand the importance of Math and Statistics for Data Science and how they can be used to build Machine Learning models.

Mathematics is the bedrock of any contemporary discipline of science. Almost all the techniques of modern data science, including machine learning, have a deep mathematical underpinning.

It goes without saying that you will absolutely need all the other pearls of knowledge programming ability, some amount of business acumen, and your unique analytical and inquisitive mindset about the data to function as a top data scientist. But it always pays to know the machinery under the hood, rather than just being the person behind the wheel with no knowledge about the car. Therefore, a solid understanding of the mathematical machinery behind the cool algorithms...
will give you an edge among your peers.

**AI as a Technology**

Is AI the technologies people use to make machines intelligent, or is it the movement towards the goal of achieving machine intelligence? According to some researchers, AI is actually a science. It’s a field of study. But it might be more helpful to think of AI as a goal. If AI is considered to be a collection of technologies, then you can argue all day about what is and what isn’t AI. Are software robots AI? Are self-driving cars AI? Is computer vision AI? Is character recognition AI? If you think about it as technology then it’s always subject to disagreement and interpretation. However, if you think about it as a goal, or a quest, then it’s something we’re always striving to achieve, even if we aren’t quite there yet. Even if you think of AI as a field of study, like physics, those fields of study have goals. The goal of physics is to gain the true understanding of the nature of the universe. Everything we’ve developed in that quest for understanding in physics are technologies that are useful in our everyday lives. But those technologies aren’t physics -- they are the byproducts of our quest to understand physics. In the same way, machine learning and computer vision and robotics aren’t AI, they are the technology byproducts of our quest to achieve or understand AI.

The quest for the artificially intelligent machine has lead to great advancements in the field. As outlined above, we now have technologies that can recognize and classify images, understand and generate natural language, self-driving vehicle capabilities, chatbots that are able to converse simultaneously in multiple languages, systems that can help diagnose diseases such as cancer or diabetes, and an almost innumerable set of applications across a wide range of industries. Many categorize these applications as “narrow AI” (or heaven forbid the pejorative term “weak AI”). It goes without saying that since no one has yet achieved AGI (considered to be “strong AI”), then every current application of AI is narrow. This makes the term narrow AI simultaneously unhelpful and useless. When people use the term narrow AI, they really mean the cognitive technologies that have been developed on the quest for the intelligent machine. So, instead of saying narrow AI, just use the term “cognitive technology.” That’s more indicative of what is meant. When someone says general AI or strong AI, you should ask - are you referring to the technologies that implement the intelligent machine or the ultimate goal itself? One is a science, the other is the technologies of application.

In much the same way that the space race wasn’t a technology, AI can be looked at from the same perspective. Many great developments came out of our quest to get to space such as thermal blankets, microprocessors, baby formula, and Velcro. The quest to put people in space, on the moon, and even interstellar transportation was the goal. The developments created in the quest for the goal have been able to help society. What comes out of the race are all these technologies that make up bits and pieces of trying to achieve that goal.

Making intelligent machines is both the goal of AI as well as the underlying science behind understanding what it takes to make a machine intelligent. AI represents our desired outcome and many of the developments along the way of that understanding such as self-driving vehicles, image recognition technology, or natural language processing and generation are steps along the journey to AGI. Forward thinking organizations and individuals understand that AI is not a technology. They don’t ask whether something they implemented is or isn’t AI. Instead they ask what transformative effect that technology has. They ask what benefit they can realize from machines that can think and act as humans do. They ask how AI will represent opportunities to dramatically increase efficiency, reduce expenses, increase customer satisfaction, improve existing products and services, and create new business opportunities. At the end of the day, an organization itself is not about its technology, but its overall mission and objective. And just like those organizations, AI is not defined by technology, but by the overall objective.

**DR. JASSIM HAJI**
Technology Executive & Researcher

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Let the Slides Be on Your Side

by Mohamed Isa
I remember toying with PowerPoint slides at University. Back then, we totally got it wrong. We were more obsessed with slides’ designs, backgrounds, fonts, inserting artwork, and using sound effects to impress each other. It was a fiasco. And our instructors knew no better. The PowerPoint debacle continues until today.

According to Quoara.com, there are more than 30 million PowerPoint presentations per day. It would be interesting to know how many of them were effective. I guess, not many. I am sure you do not want to be part of this group of mediocre presenters. You are part of the elite group who continue to improve what they do, and reading this article is a testament to that.

So, here are tried and tested insights on how to use slides in your future presentations:

**Basic Fact.** Slides are visual aids. They should assist you in conveying your intended message, whether to inform, influence, or entertain. They should not be your prompts to make sure you remember all your points. And you should never read from them. The bottom line, if you can convey your message without slides, do that. You will come across as a presenter who knows what he or she is doing. And as a bonus, you will stand out as a speaker.

**Audience Analysis.** Know your audience before you start designing your slides and filling them with content. Your slides should match your audience profile. This is a fundamental principle that you cannot afford to ignore. When I used to be as a Chief Financial Officer (CFO), I used the standard tables to present to the Board of Directors the quarterly & yearly results. That is what they knew. Any departure from that would have resulted in more clarifying questions from the board. Make it simple for your audience.

**Fonts.** Avoid fancy fonts. Use fonts that will make it easier for your audience to read your slides. You should know the two basic font categories: Serif and Sans Serif. The primary difference between the two is the presence of a decorative line in the letter. To see this, open any Word document and compare the looks of the same word using “Times New Roman” and “Arial” fonts. My favorite Serifs are “Palatino” and “Baskerville.” Try them out.

**Colors.** I dealt with people who were color blind. They had issues looking at specific combinations of colors. This made me conscious of the colors I use for my fonts. I prefer to use Black and Blue with a white background to avoid alienating this group. Be careful with your color choice. You never know, the chief decision-maker could be color blind. Be cautious of this blind spot!

**Less is more.** The idea here is to show limited text on the slide to focus the attention of the audience on it. For example, in my customer service talks, I have a Black slide with three words in White: The Silent Complaint. When I move to this slide, the audience gets the chance to read it and then shift their attention to me as if they are saying: What is the story Mohamed?

**Pictures.** I am sure you hear this a million times: A picture is worth a 1000 words. I have pictures in my slides for two main reasons. First, they make my presentations more engaging. Second, my slides become not that useful without me. I am the “real show” not my slides. So, when someone asks if he or she can have my slide, I happily give them away. Here is one caveat though. Avoid pictures from the Internet. Create your collection with your Smart Phone. You will be distinct.

**More is more.** In contrast to the previous strategy, here you want to overload your slide with texts or complicated charts. This is a practical approach to show your audience the complexity of the situation you are dealing with. For fun, Google this: Complex PowerPoint Slides.

**Your Position.** Make it easier for your audience to look at you and your slides. If you are presenting in English, let the slide show be on your right. When you change the slide, the audience will look at your slide and then to you. They are conditioned to read from left to right, and that is their normal eye movement. If you are presenting in Arabic, let the slide show screen be on your left side. The same reasoning holds.

Use these tips to make your presentations more effective, engaging & entertaining. Let your slides be on your side! 👀
When you think about the many passionate people in the security business, it should also bring you to dual sided reality.

1. The men and woman who are in the security business, a selfless industry for most that is based on a particular passion that individual has to making the world safe.

2. These same men and woman are probably passionate about their work because it means something to them, they speak from a center of reality that most do not and cannot see. (at least this is the truth for me). And at the end of the day, this is why we do what we do. Some of us see no other viable option in life but to share compassion and love the best way we know how to with what we have to offer.

This article that you will sink your attention into momentarily is very special to both my brother and business partner Dolphi Untch. We started our journey together to advise, consult and encourage the development of products that would help make people more cognizant of the things they are typically blissfully ignorant to with regard to “safety”. I wrote this article 1 year to the day that I ultimately left the US Government Intelligence Community. Having operated in over 12 countries in the Cyber Network Operations and Defense elements of various government intelligence agencies to include ARL, NGA, NSA, and DTRA I was still panicked. Panicked by the amount of vulnerability that the average business owner or global citizen had into the inner workings of privacy, security, and intelligence (social not intellectual).

Exploiting people, computer systems and defense systems is what I specialized in, and still do to a degree. My firm “Black Alchemy Solutions Group” a (bits&digits) production- is quite likely the only “fixing”, “crisis management” or “special solutions and advisory” that does what we do with the passion and experience in the Cyber and Security industry.

Same goes for my brother Dolphi (who runs outercirc.io in Germany a GDPR specialized company), we started this journey 3 years ago to the day with the help of BizBahrain to share the insights from our cyber reality to the Bahrain diaspora. Both of us met in Bahrain, and this article was our first. Not a word, message or meaning has changed since its conception (or inception rather) and neither has the message. We are still behind the curve as Bahraini or Global Citizens. Think about how differently the US Elections would have been if this article was read before hand…
Cellular SpyCraft

Why blame your government for spying when you do it to yourself.

Whether you are tech savvy IT guru, financial officer or stay at home mother, I am sure by now you have heard of the crazy cyber security threats trending across social media. Attempting not to contribute to alarmist style commentary, it is simply an unavoidable reality that both technology and security are not on the same level of maturity in todays age.

But lets seaside for a moment the grim reality that in 2015 the world was exposed to one of the most horrific forms of cyber threats known to the modern world (ransomware). You may also find while you search online to verify the previously stated statistics that statistically you dear reader are less than 1 degree separated from an information security related incident that effects you directly. Both are topics that have been exhausted in previous articles, yet come to a unique similarity for the article at hand. "Cellular SpyCraft" breaking the title down into a more manageable vernacular one could define Cellular SpyCraft as the following

Cellular- denoting or relating to a mobile telephone system that uses a number of short-range radio stations to cover the area that it serves, the signal being automatically switched from one station to another as the user travels about. Spycraft- simply put The skills and techniques employed by spies. "Spies" however in the terms of this article will be expanded beyond the typical interpretation you may have formulated from years watching 007 James Bond movies. In this case a spy, or one who uses Cellular Spycraft is anyone, or anything, (governmental, non governmental, marketing agency or jealous spouse alike) that collects information about you and uses it for purposes other than what you intend.

Allow me to explain, day in and day out you hear about how the "government" is moni-toring your communications. Whether by using super spy tools sometimes qualified by your overzealous informants working (or claiming to have worked for) a nations intelli-gence agency. Most pay no mind to such news because to the average person, "none of this affects them." You read it and say to yourself, "Well Im no criminal, I do not care what they do". A mindset so common I would like to associate it here with a quote from one of my favorite movies The Usual Suspects "the greatest trick the Devil ever pulled was convincing the world he didn’t exist.”

Before you become set in confusion allow me to explain a few facts that I have learned on my journey in the Cyber world. First, you are correct and commonly humble if you understand that your government probably doesn’t have a tap constantly listening to your phone conversations indiscriminately. Second, as we have seen in the latest Apple vs FBI debacle there isn’t a major conspiracy between our nations and technology companies to deploy backdoors to monitor its citizens communications (exclusions to this rule do exist but we will avoid that discussion for reasons of maintaining course).

If you have made it this far in the article by now, you have decided which side of the fence you stand on related to government communication surveillance. But now I ask you to lend yourself a more tangible and investigable perspective. Lets put aside the conspiracy for one moment.

Shall we digest facts? Lets make this a bit interesting, would you do me a favor? Would you please pull out your phone (if you are on an airplane and your flight attendant has instructed you not to turn on electronic devices I strongly advise you NOT to try this experiment right now). Now I would like you as quick as possible to count ALL of the APPS on your phone. Literally try and time yourself, count how many apps are on your phone. ......10 sec? 18sec? 30sec?

If it took you longer than 3 seconds then you can consider yourself a Floater (A person used one time, occasionally, or even unknowingly for an intelligence operation) in the game of Marketing and Advertising. In intelligence terms the “Brush Pass”(encounter where intelligence is passed between case officer and agent) of your information is facilitated by the app maker, the advertising company who pays for what you may consider useless random information about your whereabouts, times a day you pass a specific location, social media topic preferences, sexual preference and thousands more of "attributes" to Application Developers.

This is how the "game" works. Every "App" you have on your phone serves at least two purposes. One being the obvious, to provide you with a service that you felt compelled you needed (ordering food online, locating your banks nearest ATM, etc). The second is to collect, disseminate, and classify the data elements that are obtained from the usage of that app so it can be sold to marketing and advertising agencies.

Whether or not you believe this information is Chicken Feed (Genuine, but not seriously damaging, intelligence knowingly provided to an enemy intelligence agency through an agent or a double agent to establish credentials) it is HIGHLY valuable. Apple and Google paid more than 1.5 BILLION dollars out to developers in 2013. FACT!Whats even cooler than this is that rights management agreements that you more times than not just click through without reading (see below), authorize this "spy craft" to be facilitated.

Im sure you’ve seen this more than once in your life. Think back to the exercise where you counted the apps on your phone. If you have an android phone, you’ve "Authorized" such rights and access the number of times that you counted the apps on your phone.

Now, perhaps you may be thinking to yourself “is there a solution, perhaps an APP fire-wall that can control such access to my information?” Perhaps there were sound solutions in the beginning, but for now you have to put your “CounterIntelligence” hat on and think vigilantly when downloading apps. As far as phone security, communication privacy and "off-grid" communication solutions are concerned there is one company "Silent Circle" that develops in my opinion one of the securest communication solutions in todays market The Blackphone. And using RF Cloaking cases for such phones like the ones developed by bits&digits you have to basically assume your phone and your information are "Marks" in the communication security game. Stay Vigilant, remain sane J. Tate and Donbi Untch from bits & digits signing out. ☺

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Who does not sell...?

In all professionals be it a teacher, lawyer, beauty, IT, Engineering etc we are all selling ourselves. We are selling our ideas, opinions and perspectives to each other. A candidate at job interview, a politician making speeches, a boy and a girl dating with the intention to get married therefore Sales is not really the only domain of the sales profession.

12 Golden Rules to Sell

by Meenakshi Dhall

No matter who or what we are...
Each & every one of us is in the business of sales in some form or another...

Sales Pitch, First Impression, Customer First

12 Golden Rules to Sell

Selling techniques are working almost everywhere in our daily course of life and it's not just restricted to typical buyer and seller transactions. Selling is an art without which you cannot be successful in any business or profession.

Being a sales Director with many leading hotel chains like Hilton, Carlson, Taj, Apeejay group, I hereby enlist Golden rules to sales success.

Sales in no longer thronging information on the customer and assimilating leads like order takers rather it’s a two way communication.

People say sales is a hard work well I say its all about smart work as 80% of business comes from 20% of your companies/clients therefore master the 20%.

We are not just the regular sales people, we are entrepreneurs of our
assigned portfolio. How well we manage to suck out the business from our portfolio defines how successful sales people we are. Sales people should always need to keep the final budget in mind and break it down into monthly and daily budget and walk of daily for sales calls keeping the daily budget in mind as its rightly said “Either you run the day, or the day runs you”

First Impression
The very first step before making any hardcore sales pitch is to sell yourself. It’s your first impression which counts. Your punctuality, dressing sense, conduct, eye contact etc.

Your product vs competition
Nothing can be more embarrassing for sales person who does not know his product/competition therefore SWOT analysis should be in place before

moving out in the market. Products don’t sell themselves it’s the people who make the difference.

Know your Customer & their current market situation
Instead of asking the customer about their company it’s always better to sound knowledgeable and share their company information facts and figures.

Attack the Right Target Market
Every sales person should know the Right Market for their product and attack those specific companies or buyers who are using similar products of Competition

Scheduling appointment with the Right person
Getting in touch with actual desicion maker who can approve the purchase is very important.

Keep the needs of customer first
Customers these days are inundated with information, you need to be able to offer the value proposition to the buyer in accordance to their needs.

Brief Sales Pitch
Sales pitch should be brief yet covering all the key points. Ask relevant questions, listen to the buyer and offer solutions in between the sales pitch. It should always be kept in mind that everyone has limited time to offer from their busy schedules and therefore it should not be wasted on irrelevant exaggerated presentations as that’s the only time you have to make or break the deal. Always remember nothing is a bigger turn off than a blatant sales pitch to the customer.

Handling queries and objections
It’s very important to keep your calm while handling objections and turn them into opportunities. Remember you are not just selling your product rather selling the benefits.

Never forget those touch points
If the customer/client offers you a tea/coffee grab the opportunity as you would get more time, catch the interest of the customer apart from work for example dining, family issues, shopping’s, latest news, trends, religious talks etc. for brilliant rapport formations as people would like to do business with people they like. Always remember to wish them on their birthdays/Anniversary. Offer advises if they please in their personal and professional lives. do some special treatments for them and their company higher officials. Know and personally meet the higher managements in the company and make them feel important. Always make your existence felt in the company by going that extra mile, doing frequent meetings as you know “OUT OF SIGHT IS OUT OF MIND”

Crack Real deals
Keep Company’s brand values in mind and price parameters. Not every sales deal is your deal. Always explain the customer on the value proposition and don’t blindly reduce the prices.

Effective closing of sales
Always close the sale on a positive note thanking the customer for their valuable time (irrespective of the business closure)

Referral Business
It’s important to have rapport formations with senior managements in the company for referral business.

Always remember you just don’t have to earn the sale, you have to earn the respect, trust and confidence. Believe and you will achieve. ☺
G4S, the leading global integrated security company, recently expanded its Bahrain business and now offers solutions for the effective management of your facilities and services which will have a significant positive impact on operational efficiency and business performance. The list of facilities management services they provide are:

- Residential and Commercial Cleaning
- Landscape Care and Maintenance
- Office Support Personnel
- General / Room Attendants
- Receptionists
- Drivers / Messengers
- Housekeeping
- Trolley Management Services
- Document Check, etc.

G4S delivers individual customer requirements of flexible service and dynamic performance. Successful organizations entrust them with their assets and services, safe in the knowledge that they are managed to the highest standards by committed and skilled people. These services ensure that you always present a professional, well-managed and clean workplace to both your employees and customers.

G4S’s strategic aim is to demonstrate the values and performance that make G4S the company of choice for their customers and employees. With a 100-year legacy of innovation in the security business, they aim to deliver expert, innovative solutions and outstanding service to their customers and provide an engaging and rewarding environment for their people.

As the leading global security provider, G4S has a unique global footprint with operations in over 90 countries. They have a truly global business with large established market positions in developed markets and outstanding positions in fast growing emerging markets. With a team of more than 550,000 employees globally and over 500 professionals locally, G4S provide tailored security and facility management solutions for buildings, infrastructure, valuables and people, committed to supporting their partners.

Established in Bahrain since 1993, G4S is one of the Kingdom’s most recognised and respected private security companies in the country. A market leader known for its dependability and quality driven ethics, its main areas of operation are: manned security services; event security, cash, valuables and ATM management; supply, installation, integration and maintenance of various customizable electronic security systems, firefighting systems and products, emergency response, risk consultancy and facilities management services. 🌍

For more information, call +973 17 714-409, +973 17 710-994 or visit www.g4s.com
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Fast-track process for Global Startups

Pakiza Abdulrahman
Business Development Manager,
EDB Bahrain

The Bahrain Economic Development Board (EDB) in partnership with Web Summit announced a fast-track setup process for startups globally looking to take advantage of the business environment and startup ecosystem in Bahrain. The initiative will also enable startups to access the broader MENA region markets with the hyper-connected Kingdom of Bahrain as their Launchpad.

The fast-track setup process is a free service which includes:
• A fast-tracked entry process which will cover residency, visa requirements and business registration
• Guidance from Bahrain’s incubators and accelerators, as well as access to their networks and programmes that will provide businesses with the connections they need to grow and expand
• Access to grants and financial support

The initiative will allow businesses and startups to benefit from the full ecosystem in Bahrain, which boasts operating costs up to 40% lower than its neighbours, one of the region’s most highly skilled local workforces and some of the most advanced soft infrastructure in MENA. Sitting at the nexus of the Middle East, the Kingdom offers a convenient springboard into the wider region opportunity, including its largest market, Saudi Arabia.

In recent years, Bahrain has expended considerable resources diversifying away from a previous focus on hydrocarbons. It now enjoys a burgeoning and increasingly dynamic digital economy, a maturing tech community, and a rapidly growing FinTech ecosystem. The Kingdom’s pioneering, agile and flexible regulatory framework allows it to regulate emerging technologies - such as open banking and cryptocurrencies - in a way other jurisdictions simply cannot.

World’s Top 10 Business climate improvers

Bahrain carried out a record nine business reforms in the past year with its ambitious reform agenda, making it the world’s best performer in terms of fiscal compliance time, according to the World Bank Group’s Doing Business 2020 report.

Bahrain also earned a spot among the top 10 global business climate improvers and a ranking of 43rd globally with a Doing Business score of 76. Bahrain is the best global performer regarding fiscal compliance time. The country made the most significant improvements in the area of enforcing contracts. The Supreme Judicial Council expanded the jurisdiction of commercial divisions to all commercial cases. In addition, it established the legal basis for electronic notifications through email or SMS. Complaints filed at the High Court can now be served electronically.

Bahrain also launched a new online platform, Benayat, which further streamlined the construction permitting process by integrating zoning and regulation information for each plot. It is available for free through an interactive map. In addition, the economy now allows licensed engineering firms to review construction permit applications on behalf of government entities, making the review process faster and more efficient. It now takes 71 days to undertake permitting-related procedures compared to 174 days last year.

Authorities significantly simplified property transfers. It now takes only two days to register a warehouse in Manama, compared to 31 days a year ago, and entrepreneurs can complete this process in two interactions. The country ranks 17th globally in the registering property indicator.

In January 2018, the Electricity and Water Authority (EWA) launched a new website and the overall time to connect a new warehouse to the grid was reduced by 16 days. It is now faster to obtain an electrical connection in Bahrain than among OECD high-income economies.

With the introduction of a reorganization procedure, Bahrain decreased the likelihood of premature liquidation of sustainable businesses.

In the 12-month period to May 1, Bahrain:

• Streamlined the process of construction permitting through a new online platform and by delegating the application review process to licensed engineering firms.
• Invested in digitization and transparency of information and improved electrical grid inspection and installation processes.
• Streamlined the property registration administrative process and improved the quality of the land administration system.
• Strengthened access to credit by giving secured creditors absolute priority during insolvency proceedings. During reorganization proceedings, creditors are also now subject to an automatic stay that is limited in time with clear grounds for relief.
• Implemented a platform for electronic payment of social insurance contributions.
• Strengthened the protections of minority investors by clarifying ownership and control structures.
• Facilitated export of goods by deploying new scanners.
• Created a specialized commercial court, established time standards for key court events and introduced electronic service of summonses.
• Introduced a reorganization procedure, allowed debtors to initiate reorganization, added provisions on post-commencement financing and improved voting arrangements.
iGA invites NotifyMe service registration

In line with its commitment to keeping citizens and residents informed of new developments and enabling them to receive automatic government notifications, the Information & eGovernment Authority (iGA) announced that it has sent text messages from “GOVBH” inviting users to register for the NotifyMe service.

The message contains a reminder to complete the registration procedures by visiting the National Portal Bahrain.bh or accessing the link contained within the text message.

iGA said that it received swift response and a high volume of interaction from citizens and residents who received the text messages, resulting in a high number of registrations.

The texts were sent last month in collaboration with the Telecommunications Regulatory Authority (TRA) and telecommunication companies. This activity is in support of iGA’s efforts in developing, automating, and improving the quality of government services for citizens and residents.

NotifyMe, will raise the efficiency of communication between government entities and the public, and keep them informed via direct government notifications. iGA urges the public to ensure that they provide accurate details. To use the NotifyMe service, users can login with their eKeys or ID cards, then select ‘Register Contact Details’. Once the login attempt is successful, the system will request users to enter their mobile numbers and One-Time Passwords (OTP), which they will receive via SMS on the same mobile number. They can then click on the link they receive by email to complete the registration.

Foreign Direct Investments in Bahrain increased

The Information and eGovernment Authority (iGA) released the initial Foreign Investment Survey results for the second quarter of 2019, conducted in collaboration with the Central Bank of Bahrain and the Economic Development Board. The survey measures the volume of foreign investments made by key entities in various economic sectors in order to provide updated statistical data of the volume and flows of these investments; in an initiative that aims to assist decision-makers set appropriate policies, which in turn will attract more investments to contribute in advancing the growth wheel across the Kingdom.

Initial statistics indicated total inflows of foreign direct investment (FDI) of BD99 million during the second quarter of 2019, increasing the total volume as at the end of the second quarter by 1% in comparison with the previous quarter, with the total value of FDI reaching BD10.9 billion as at the end of the second quarter.

4th position for Bahrain in Global Competitiveness Report

Bahrain has achieved a new advanced global rating by assuming the fourth most secure place among 141 countries in the Global Competitiveness Report; it was announced at the World Economic Forum (WEF2019).

The Kingdom of Bahrain was next only to Finland, Singapore and Iceland.

Bahrain advanced to the third position internationally for tackling organized crime, fifth for its meritorious police service, and seventh in reduction of murder crime rate in which Japan topped the list followed by Luxembourg.

The report measures 12 themes including four sub-indexes. It adopts 70% indexes based on statistic data and 30% questionnaires.

The report adopts the methodology of inclusion of latest statistics from international organizations and investigative studies. The also report adopts and develops the methodology in cooperation with senior experts and practitioners through advisory process spanning three years to support countries around the world in setting the relevant policies and practices.
iGA and Tamkeen develop Employability Skills Portal

The Information and eGovernment Authority (iGA) and the Labour Fund (Tamkeen) signed MoU to develop Employability Skills Portal (ESP), the first online platform of its kind in the Kingdom.

The ESP is designed to help Bahrain’s policymakers understand the labor market’s needs, making it an important source of information for government entities, business owners, and job seekers.

Tamkeen’s Chief Executive, Dr. Ebrahim Mohammed said, “The platform is in line with the directives of Bahrain’s leaders, who support digital transformation and the use of modern technology in providing databases with strong foundations and standards that will contribute to the future direction of the Kingdom’s labor market. This is in parallel to the continuous modernization of Tamkeen’s operations and internal programmes, especially when it comes to the inclusion of specialized professional programs and updating them to suit labor market changes.”

iGA’s Chief Executive, Mohammed Ali Al-Qaed noted that the MoU confirms with iGA’s current works in developing Bahrain’s digital economy and accelerating the adoption of Artificial Intelligence (AI) in government. ESP carries strategic and tactical significance that would be of great benefit to public and private organizations, educational institutions, and job seekers.

Al-Qaed added that the iGA will build a cloud-based system that will maintain a preliminary database from seven government entities, including are the Ministry of Industry, Commerce and Tourism, the Labor Market Regulatory Authority (LMRA), the Social Insurance Organisation (SIO), the Ministry of Labor and Social Development, the Education and Training Quality Authority, the Civil Service Bureau, and the Higher Education Council. The database will be made available to the public.

The ESP will help educational and training institutions tailor their programmes to meet Bahrain’s labor market demands, avoiding potential gaps between skills demand and supply as well as improving the workforce competitiveness.

Bahrain Exports worth $15.5 million to 25 markets

Export Bahrain has reported exports valued at over $15.5 million since its inception in November 2018 as a key initiative of the Kingdom’s national SME Development Board.

More than 30 exporters targeted markets around the world and representing a key milestone for Bahrain’s new export development initiative.

The 30 exporters made significant progress expanding into 25 markets around the world, including GCC countries, the United States of America, Russia, Germany, Japan, the United Kingdom, Morocco, Brazil, Canada, South Korea and many more.

Export Bahrain offers a diverse portfolio of export-based solutions through nine unique service lines, which are free to access for the business community.

These solutions aim to support the exporter throughout their export journey to achieve one or more of a number of objectives, including raising the volume of exports, encourage new exporters, diversify export destinations, and promote national content development and internationalization of businesses.

Export Bahrain’s service portfolio include Export Financing, Export Credit Insurance, Export Shipment Solutions, Market Intelligence, Business to Business Facilitation and Deal Support along with Advisory services and growing portfolio of new solutions that will support Bahraini businesses and exporters at all stages of their export journey.

Top role for Bahraini MP Ahmed Sallo in APA

Council of Representatives member MP. Ahmed Al-Sallom has become vice president of the Asian Parliamentary Assembly (APA).

Mr. Al-Sallom has been elected during the meeting of the APA Executive Council, currently being held in Ankara, Turkey.

He was also elected as vice chairman of the APA Financial and Economic Affairs Committee. Shura Council member Dr. Abdulaziz Abul is also attending the APA meeting as part of Bahrain’s parliamentary delegation.

The achievement reflects the standing of the Shura Council and Council of Representatives in the prosperous era of His Majesty King Hamad bin Isa Al-Khalifa.

Mr. Sallo extended deepest thanks to Council of Representatives Speaker Fawzia bint Abdulla Zainal and Shura Council Chairman Ali bin Saleh Al-Saleh for supporting Bahraini parliamentary participation in regional and international arenas.
Executive Knowledge-Sharing Forum

On

The Role of Islamic Finance in Achieving the Sustainable Development Goals: Opportunities and Challenges

4th – 5th December 2019 | Manama, Kingdom of Bahrain

This forum will bring together UN officials from the MENA region and beyond to meet with senior executives of Islamic financial institutions (IFIs) across various countries to explore and share their views regarding sustainability, governance and social responsibility within the Islamic financial services industry (IFSI) and worldwide to achieve the Sustainable Development Goals.
Insurance organizations in Bahrain are going cashless

Insurance organizations in Bahrain such as AXA Insurance, Medgulf Takaful, Bahrain National Insurance (BNI), Bahrain Kuwait Insurance Company (BKIC) and Takaful have gone cashless with TAM Dinar. This is in line with the sector’s overall strategy to embrace digital transformation as part of their new direction to digitize and go cashless. TAM Dinar, which is Payment International Enterprise’s (PIE) licensed product, has over 30 entities currently using the service and paving the way for others.

BBK electronic remittance service through the MaxWallet App

B BK announce the launch of Mastercard Send, a technological solution in the area of Money Transfer, which is aimed at enabling customers to enjoy the latest advent in technology through highly transparent, faster and more secure services.

This new electronic remittance service is made available for all BBK customers who wish to perform cross border payments to bank accounts, mobile wallets and cash-out locations with ease and attractive pricing through the MaxWallet App in collaboration with CrediMax and Mastercard International.

MaxWallet is a digital wallet solution introduced by CrediMax offering a wide range of easy to use services and features to the customers in Bahrain in order to perform financial transactions and make purchases easily through their mobile devices.

The service is available on the current MaxWallet App under the “Send Money” button. BBK customers who are registered via the MaxWallet App can make payments/ transfers to more than 25 destination countries with the relevant receiving channel of their choice.

This new e-remittance service costs less than the traditional international transfer channels and is backed by the Mastercard network. MaxWallet with the newly added Mastercard Send service is currently available for both Android and iOS devices on App Store and Google Play.

AIB-Bahrain launch The World MasterCard

A Baraka Islamic Bank (AIB - Bahrain) launched the latest addition to its exemplary credit card lineup, the World MasterCard, to provide enhanced benefits for its VIP customers. Through the World MasterCard, AIB - Bahrain offers its VIP segment with a whole host of extravagant complimentary features which makes it a truly unique, value-for-money financing tool that is unparalleled in the industry. Designed to provide an added element of comfort to the flexible lifestyle for a digital future. TAM Dinar launched in 2016, as one of PIE’s major cashless initiatives within Bahrain. It was adopted initially by the General Directorate of Traffic Services, and several other governmental and commercial institutions that have embraced the solution for its seamless experience.

The insurance industry in Bahrain has been growing steadily and strongly, in line with expansion of Bahrain’s financial sector. The Kingdom’s insurance industry is taking major steps towards digital transformation; which allows insurance companies and insurers real and tangible advantages for reducing costs, increasing efficiency in the claims and improving customer satisfaction. TAM Dinar allows insurance corporates to embed a seamless way of operating, which enhances their customers’ experiences in an age where individuals demand simplicity, easier access, and flexibility from their insurance providers. PIE supports businesses by allowing them to innovate whilst a cashless economy is on the horizon. PIE’s solutions allow corporates to optimize their operations and adapt to changing consumer demands.

Additionally, TAM Dinar will allow major players in the insurance sector to adopt a highly secure method of handling daily operations for compliance, help in keeping track and make it easier to track irregularities. In addition, it reduces the time required to wait when paid via cash or a banking instrument like cheque. It consists of a payment receipt issued from PIE’s kiosks that can be used to pay in institutions adopting TAM Dinar as a cash alternative, without the hassle of managing cash. PIE is then responsible for the collection of cash, reconciliation and settlements, thus alleviating all the cash burden on the companies.

of frequent flyers, one of the myriad benefits of the World MasterCard is Unlimited Lounge-Key access to over 900 airport lounges worldwide. This exceptional feature, coupled with preferred discounts, complimentary services and countless other offers at various retail facilities across the world, gives its globe-trotting VIP clientele an unrivalled amount of opportunities to maximize their trips. Members of the elite World MasterCard family can also download the MasterCard Buy 1 Get 1 mobile app from the Apple Store or Google Play Store and register to avail of more than 900 complimentary offers from over 90 destinations and 600 merchants throughout Middle East & Africa across fine dining, premium spas or other recreational activities.

World MasterCard holders will also be automatically enrolled in the Al Baraka Rewards Program which will enable them to earn points and redeem them for a wide variety of merchandise items, travel rewards, cash refunds and much more.
NBB implements Personal Data Protection Law

National Bank of Bahrain (NBB) is the first bank in the Kingdom leading the efforts to comply with the new Personal Data Protection Law (PDPL) which came into effect in Bahrain on 1st August 2019. In line with NBB’s focus on customer centricity, the Bank has moved swiftly to adhere to the new law aimed at protecting the personal data of customers.

Under the PDPL, organisations are required to obtain the consent of their customers to continue to communicate with them. NBB is using its ATM network to obtain its customers consent in a digital, easy and efficient way. As NBB continues to upgrade its technology it will deploy additional features to manage personal data in a simpler way during next year.

Commenting, Subah A. Latif AlZayani, Head of Retail at NBB, said, “As we continue our path in innovation and development of our digital services, we at NBB are mindful of the importance of compliance with the laws and regulations aimed at safeguarding customer information. We adopt a parallel consideration of leadership in digital innovations and legal and regulatory compliance to deliver a secure digital experience for our customers.”

Also, Nabeel Ahmed Mustafa, Head of Network Management & Strategy at NBB stated “Prioritising and simplifying the customer’s journey is key to NBB’s success, therefore we have started to utilise our wide range of accessible ATMs across the country to obtain customers’ consents in a ‘green’, digitised way to improve the customer experience”.

For customers wishing to ensure that their personal data is up-to-date, they can visit any NBB Branch. Customers may also ask any questions about PDPL by writing to us at privacy@nbbonline.com.

BFC Pay

BFC Pay is an innovative digital payroll solution by BFC Payments in partnership with UnionPay International (UPI), which offers employers an end-to-end digital solution for their payroll requirements. The service aim’s to foster financial addition across Bahrain’s unbanked workers community, supporting the Kingdom’s important wage protection initiative.

The introduction of the Wages Protection System (WPS) by LMRA and CBB means that all employers are mandated to pay their employees digitally through a WPS compliant payroll service provider. Regulated by the CBB, BFC Pay is a convenient system that enables employers to pay wages digitally and securely to unbanked, blue-collar workers and more generally to the working population in Bahrain. Wages can securely be uploaded onto payroll cards or wallets through an online portal or at any BFC Bahrain branch and designated CDMs. The technology will help improve company efficiencies and cut down operational time and expenses.

New BisB Customers via “Selfie” Mobile Account

Recently, BisB revealed during a broadcast on the Bank’s YouTube channel its latest digital milestone, announcing that customers could sign up via face ID through the BisB Digital app. In less than a month since the service was launched, the Bank witnessed an extremely positive reception from the public evidenced by the unprecedented spike in new customers that signed up via face ID authentication, each averaging a sign-up time of 5 minutes.

For both new or existing customers, signing up for any of BisB’s services can be accomplished through the Bank’s mobile account opening service in a fully automated process without any paperwork or human interaction required. To ensure the ultimate level of security, customers are prompted to upload their IDs once they sign up using their phones’ selfie and the face ID authentication features. Once verified by the Bank, customers can immediately apply for any of BisB’s products and services such as a new credit card or financing without the need for human intervention.

Dalal Al Qais
Head of Retail Banking, BisB

With UnionPay’s First Payroll Prepaid Card to be launched locally, the partnership marks UPI’s entry into Bahrain’s market. UPI’s strong global presence means workers can enjoy safe, reliable and efficient payment. Both the companies aim to continuously bring improvements and alternatives to the local payment market and address the specific needs of the consumers.

The new digital payment product allows unbanked employees to conveniently withdraw funds from any BFC branch or designated CDMs around Bahrain, offering them secure and easy access to their wages. Furthermore, through the BFC Payments mobile app, cardholders can view their statements, check their account balance as well as transfer and receive payment from other BFC Payments app users. BFC Payments is affiliated with a financial leader in the region - BFC Group - that includes a fully licensed bank in the UK and an international network of money exchanges with over 135 branches across five countries.

BFC Pay is available to all companies with a quick and simple registration process. Employers can register online by visiting the corporate portal section of the BFC Payments website - www.bfcpayments.com or by getting in touch with a BFC Payments business development officer on +973 1700 4548.
Ithmaar Bank launch customer-centric Whatsapp chat service

Ithmaar Bank launched its customer-centric chat service on WhatsApp Business social media platform that will help improve its customers' banking experience.

Customers will be able to request for information about Ithmaar Bank products and services, as well as make general enquiries about branch locations and timings, ATM locations, Thimaaar draw dates and winners list, as well as ongoing promotions and campaigns. The WhatsApp channel will be available from Saturday through Thursday, from 7:30 AM to 6:30 PM.

The Bank also caters to the Banking needs of its customers through continuous engagement on other forms of social media channels such as Instagram, Facebook, Twitter and LinkedIn, reaching a total base of more than 180,000 followers on all platforms. Currently, Ithmaar Bank is the most followed Bank in Bahrain on the popular social media platform, Instagram, with 131,000 followers.

Ithmaar Bank General Manager, Retail Banking Group, Mohammed Janahi, “The Whatsapp service will provide easy and efficient communication with our Call Centre and anyone can access the chatting service by adding the Call Centre number 13303030 to their mobile phone. The customer will then be able to chat with the Call Centre representative instantly, during working hours.”

Ithmaar Bank had earlier announced the formal appointment of one of the world’s leading banking solutions experts to help implement a Customer Relationship Management (CRM) platform upgrade that will put the Bank’s customer service capabilities among the best in the world.

The sophisticated new Microsoft Dynamics CRM solution will enhance customers’ banking experience and help introduce new, customer-focused solutions in line with banking industry trends towards increasing personalisation, security and mobility, as well as customer engagement.

Save for a brighter future

Al Salam Bank-Bahrain announced the launch of its new Wakala Jawhar savings scheme, an innovative savings solution dedicated to children’s education; offering competitive expected profit rates with exceptional Takaful benefits.

To mark the launch, the Bank is running a raffle draw from 1 October to 30 November awarding two customers with one-year contribution savings complimentary; doubling their one-year contributions in a raffle draw.

The Wakala Jawhar savings scheme features two fixed tenors of three and five years, and three fixed monthly contribution levels of BD30, BD80, and BD150. Customers will avail competitive expected profit rates on their monthly contributions as well as Takaful protection benefits for their child’s education and life Takaful. While the savings solution is ideally suited for education fees, it can be utilized for any purpose, including weddings, housing deposits, or as an emergency fund.

Mohammed Buhijji, Head of Retail Banking, Al Salam Bank stated that the number of small loans disbursed in the first half of 2019 has doubled by 2.5 times comparing to the number of small loans disbursed in the same period of last year. "This is a great achievement by our Bank in supporting entrepreneurs, small businesses and SMEs who are a key pillar of the economy."

The achievement is a result of BDB’s keenness to enhance its objectives and services that supports and develops SMEs through its comprehensive "Entrepreneurship Ecosystem" which is an integrated system consisting of a range of financial services in addition to non-financial services such as training, counseling, incubation, networking, creativity and innovation.

BDB CEO emphasized the importance of the Bank’s strategic partnership with various developmental sectors such as Tamkeen, Bahrain Supreme Council for Women, Ministry of Commerce, Industry and Tourism and the National Initiative for Agricultural Development and many others.

Since the inception of the BDB-Tamkeen scheme and until the end of the first half of this year, the joint financial portfolio has reached to BD234 million with a total number of 6756 finances.

BDB Small loans doubled

Sanjeev Paul
CEO, BDB
Bank ABC launched “ila” - its digital, mobile-only bank in Bahrain

Bank ABC, foraying into the digital, mobile-only banking space, beginning with Bahrain with a roadmap to take it across the MENA region. ila reflects Bank ABC’s commitment to drive the financial services sector to the next frontier, combining technology with a human-centric design to redefine banking for the next generation.

Arabic for the word ‘to’, ila promises to propel its users from where they are, “to” where they want to be, enabling their long-and-short-term goals and aspirations though an extremely personalised approach to banking and financial management, aided by cutting-edge technology and sophisticated data analytics.

“At Bank ABC, we see change as an opportunity - to become more relevant to our customers and to evolve and to grow with them,” says Dr. Khaled Kawan, Group CEO of Bank ABC. “This is an exciting time not just for us, but also for the country. Digital transformation presents a huge opportunity to drive lasting positive change throughout the Kingdom, something that Bank ABC is proud to be leading.”

As opposed to traditional banks, ila has been conceived and built differently from the ground up, keeping the customers and their rapidly evolving needs at its core: ila is agile, connected and intuitive.

“We recognise that the customers of today are not the same as the customers of tomorrow,” added Bank ABC Deputy Group CEO Mr. Sael Al Waary, who is spearheading this strategic initiative.

“And so, it became our obsession and challenge to create a bank that mirrors their fast, connected and always on the go lifestyles. We merged cutting edge technology and human understanding to create a bank that is aligned with modern life. ila is designed to listen to our customers, study their lifestyles and priorities, and offer them an intuitive banking support that is completely attuned with their financial needs, something that is also deftly conveyed by our brand promise, ‘Banking that reflects you’,” said Mr. Al Waary.

ila’s initial offering:

- Completely digital onboarding within minutes with just two forms of ID and a selfie.
- Users are issued a Virtual debit card as soon as they onboard for immediate use for online transactions.
- Flexible funding options including in-app integration with the country’s leading payment channel.
- Multiple foreign currency accounts that can be linked to a single card. Users can transfer funds between these accounts without the worry of excessive fees.
- A current account that encourages people to save more by rewarding them with a higher interest rate on higher balance, which will be calculated daily and paid monthly.
- In-app full card control features, including set/reset pin, freeze/unfreeze a misplaced card, block and instantly reorder in the case of lost or stolen cards.
- Digital DNATM Customer Assistant Fatema, who will be available across social media to keep people and community informed about ila and will be able to answer customer questions through ila’s website 24/7.

ila has created quality jobs and internships for young Bahraini professionals - over 80% of ila employees are Bahraini and 84% are under 40 years old. Furthermore, the mobile-banking app is positioned to promote financial inclusion in the MENA region, something that Bank ABC is extremely passionate about, with the lowest required income threshold to open an account in Bahrain.

The ila Bank app is available for download on Google Play and Apple App store. Prospective customers will be able to join our waitlist and be the first to gain early access and experience the newest bank on the island.

Bank ABC launched “ila” - its digital, mobile-only bank in Bahrain

Bank ABC’s modernisation programme

ila is the latest in a series of ‘firsts’ that underlines Bank ABC’s strategy to “modernise, evolve and disrupt” traditional banking within MENA and position Bahrain as a fintech hub for the region.

In September, the Bank introduced Fatema, MENA’s first emotionally intelligent digital employee and world’s first AI avatar developed using Digital DNATM. She is now ila’s first digital customer service executive.

The Bank has also made significant strides in digitising its wholesale operations to drive operational efficiencies and improve client service.

Additionally, in order to accelerate transformation and foster a more agile work culture a Group Innovation Function was set up earlier this year. The team’s dedicated space in the Head Office called ABC Labs has been built to facilitate ideation and innovation across the Group.

The new ‘Face’ of Bank ABC

In the build up to its 40th anniversary in 2020, Bank ABC has also invested heavily across its functions and offices across the Group. Its headquarters in Manama have recently undergone a major structural overhaul, upgrading its facilities to keep pace with the Bank’s strategic direction.

To mark this transition, the Bank’s Board today unveiled a landmark sculpture, ‘The Face’, conceived by world renowned artist Victor Ekpuk, which will be a permanent part of the head office’s external façade. It is an embodiment of Bank ABC’s commitment to equality, diversity and the Bahraini community and represents the Kingdom’s eclectic and hospitable culture.
Batelco and Avaya bring Cloud solutions to SMBs

Batelco signed with Avaya, an agreement whereby Batelco will offer Avaya's market-leading portfolio of Contact Centre and Unified Communications solutions on an as-a-service basis through a cloud offering hosted in Bahrain.

The move is in line with the increasing customer demand for Avaya's solutions to be delivered through a cloud-based model. Batelco will offer public and private cloud-based deployments of Avaya's cloud solutions to customers and channel partners in Bahrain, hosting the solutions at its own data centre.

Avaya's cloud solutions are both flexible and scalable, eliminating the need for upfront capital investments. Customers need only pay for what they use, and can scale up easily as their businesses grow. And the solutions’ enterprise-grade feature-sets mean that they are suitable for businesses of any size.

"With businesses increasingly moving to cloud-based solutions, we saw a tremendous opportunity in partnering with Avaya to make its cloud solutions available across a range of deployments - including public and private cloud. This fits in with Batelco's strategy for the enterprise division, offering cutting edge digital solutions. Batelco aims at providing the sector with practical, flexible and affordable solutions that enables growth in the segment while providing high levels of performance and efficiency through the application of the latest cloud based solutions," said Abderrahmane Mounir, GM Enterprise at Batelco.

This launch forms part of Avaya's near global deployment of its virtual cloud infrastructure, with over 3.6 million cloud seats deployed to date. Avaya is a market leader with 145 million seats worldwide, making it uniquely positioned to help customers transition to the cloud at scale.

The announcement is also the latest in a long partnership between Avaya and Batelco, which is a Gold Partner in Avaya's Edge channel program.

Batelco and Nokia's Nuage Networks Strike SD-WAN 2.0 Deal

Batelco has chosen Nokia’s Nuage Networks’ SD-WAN 2.0 solution to support cloud connectivity, automation and digital transformation services for its Bahrain and international enterprise customers. Batelco will complement its existing business services by providing customers with simplified management of, and dynamic support for, cloud and IoT applications.

Batelco is now enhancing its digital offering with SD-WAN services, which use software-defined networking (SDN) over any kind of wide area network (WAN), connection to allow its customers to leverage new cloud and IoT-driven business applications.

The Nuage Networks SD-WAN 2.0 solution will enable Batelco’s enterprise customers to reduce IT admin costs by managing their entire corporate networks – including branches, data centers and public cloud – using one, unified dashboard. The dashboard will allow customers to manage key functionalities, such as user access, security as well as quality and performance parameters, across the entire virtual network.

The deal is expected to support the digital transformation efforts of Batelco’s enterprise customers across sectors.

Batelco Superfast Fibre Home Internet packages

Batelco has announced its enhanced home internet superfast packages that provide higher speeds and higher usage thresholds with no changes to its monthly rental rates, thus offering greater value for subscribers and upgrading their experience with unprecedented speed, flexibility, and user enjoyment.

Batelco strives to develop its internet packages, based on its customers’ feedback and to meet their varying and evolving needs. With the enhanced lineup, customers can enjoy faster download of movies, higher quality video streaming and broadcasting, and uninterrupted gaming experiences.

The upgraded packages, which will enhance the customers’ Internet experience, are the ideal choice for students entering a new academic year, online gaming enthusiast and users with heavy bandwidth intensive requirements. Furthermore, users will continue to enjoy superior connectivity and quality regardless of the type or number of connected devices.

Batelco General Manager Consumer Division, Maha Abdulrahman commented, “Batelco continuously reviews its delivery of home internet packages in line with its customers’ needs and has introduced these upgraded packages at affordable costs to suit various budgets and requirements. This is part of our efforts to provide the best internet services in the Kingdom with exceptional features.”

Customers, who are subscribed to the fibre packages which have been revised, will be automatically upgraded to the new enhanced packages starting this month and will benefit from the new features at no extra charge. New customers wishing to subscribe for the packages are invited to visit the nearest Batelco shop or subscribe through shop.batelco.com.
VIVA partners with NEC to expand Remittance Services

VIVA has partnered with NEC to expand its international remittance service. The service is embedded within VIVA Cash application in order to enhance customer's lives with its digital services. With NEC added to its portfolio of local and international brands and companies, VIVA Cash continues to provide its subscribers with greater convenience and ease in transacting with their digital wallet while enabling them to be a part of Bahrain’s cashless society.

With over 1 million transactions processed per year and 25 years of experience in moving money across the globe, NEC is one of the leading money exchange organizations in the Kingdom of Bahrain, with a branch network of 20 locations and online products. Besides offering best possible exchange rates and exceptional customer service, NEC will be offering instant bank account transfers to India. NEC will also provide direct deposit to bank accounts and cash pickup service at thousands of locations through its trusted partners at Pakistan, Bangladesh, Sri Lanka, and Philippines.

VIVA Cash customers will be enjoying safe, secure, and on time transfers with “zero transfer fee” to India, Pakistan, Bangladesh, Sri Lanka, and Philippines and for a limited time.

Talking about the enhanced remittance feature on VIVA Cash, Karim Tabbouche, VIVA CCO commented, “We're delighted to partner with NEC to provide our VIVA Cash subscribers with more remittance choices coupled with competitive rates that guarantees fast, safe and easy money transfers.” He further said, “Keeping up with VIVA Cash's growing popularity as Bahrain’s leading mobile wallet, we continue to explore various digital opportunities that our customers have access to and are able to instantly pay for different types of services through a single and easy-to-use application.”

NEC’s CEO and Managing Director Fuad Nonoo said, “We are incredibly proud to partner with VIVA allowing NEC to make life easier for many customers who regularly send money back home.” He also added, “this partnership marks another important milestone for our digital business. We are eager to offer a wide range of new transfer corridors in the coming months.”

As the most innovative and accessible mobile wallet for digital financial transactions in Bahrain, VIVA Cash will continue to offer easy, safe, and secure remittance options to India, Pakistan, Bangladesh, Nepal, Sri Lanka, Philippines, and other countries.

VIVA Cash withdrawal Facility at all NBB-operated ATMs

In line with expanding its digital offerings and commitment to provide the best customer experience, VIVA Bahrain’s mobile wallet "VIVA Cash" has partnered with the National Bank of Bahrain (NBB) to offer VIVA Cash subscribers the flexibility to withdraw cash from their mobile wallets securely on the widest network of 120 NBB-operated ATMs in Bahrain.

This service, exclusive to VIVA Cash subscribers, promises a seamless experience to the customers, merging the convenience of mobile wallet with the accessibility of nationwide ATM network of NBB. Using their mobile wallets, VIVA Cash subscribers can withdraw up to BD 500 per day from their accounts through an NBB-ATM.

Commenting on the partnership, Karim Tabbouche, VIVA CCO said, “We are delighted to start offering the cash withdrawal service with NBB, one of the leading banks with the largest network in Bahrain and integrate our digital offering with their banking operations to provide our customers with new ways of using their mobile wallets. Our new offering has been added to make VIVA Cash a comprehensive digital wallet that offers the flexibility to our subscribers with another convenient option of a cash-out facility using a bank’s ATM operations.”

Using the VIVA Cash app on their smartphones, subscribers can initiate the cash withdrawal facility and pre-set their cash withdrawal instructions. Following this process, subscribers will receive an SMS with a One-Time Password “OTP” which they will need to enter followed with their mobile number at any of NBB ATM machines around Bahrain after choosing the VIVA Cash withdrawal option which will authorize the transaction and dispense the required amount. Together with the multiple security measures including SMS notifications, one-time passwords, and the transaction initiated using the VIVA Cash app, cash withdrawals via an ATM is now even more secured, easier and faster.
Zain Bahrain launch Fiber-Optic broadband services

Zain Bahrain, a leading telecoms operator in the Kingdom, will launch its fiber-optic broadband service, presenting a new fiber connectivity services range for homes, business and enterprises effective from November 1, 2019.

Zain Bahrain fiber-optic broadband service connectivity is a key part of the 4th National Telecommunication Plan (NTP4), which has partnered with BNET to develop the growth and economic diversification of the telecommunication sector and will significantly grow the penetration of the broadband services in Bahrain.

Zain Bahrain Chairman, HE Shaikh Ahmed bin Ali Al Khalifa said, "With the new fiber-optic service, Zain Bahrain will be able to expand its services to the business market rapidly. In order to meet our customers’ demand for high capacity and bandwidth for their data requirements, we need a total offering based on a future proof technology. Zain Bahrain have now accomplished this through a superior network, a flexible fixed-telecom solutions and now also fiber-optic internet services."

All customers can now register for fiber-optic packages, starting from November 1, 2019 through Zain Bahrain E-shop portal on www.eshop.bh.zain.com or by visiting any of Zain Bahrain branches. Zain Bahrain fiber-optic packages will offer high bandwidth with easy and seamless bandwidth upgrade and reliable technology with the most robust and stable connectivity solution.

IceWarp partners with Kalaam Telecom

IceWarp, headquartered in Czech Republic - a global email, messaging and collaboration solutions provider has announced its strategic partnership with Kalaam telecom, a leading managed solutions provider for businesses across GCC and international markets, offering advanced Internet, data, voice, ICT, cloud and Security solutions.

IceWarp currently has more than 50 million users on their Cloud platform and have launched 5 clusters worldwide with Kalaam Telecom.

99% individuals in Bahrain use the Internet

The Telecommunications Regulatory Authority (TRA) in Bahrain has recently published its latest Telecommunications Services Residential Market Survey report.

According to the results of the survey, Internet users have reached 99% which is a clear indication of the increasing affordability of Internet services in Bahrain. The Kingdom leads the global ranking of the percentage of Internet users, according to data released by the International Telecommunication Union. The results of the survey show that Internet applications represent most internet activities such as social media applications. For instance, 99% of respondents said they use WhatsApp and YouTube, 96% use Instagram and Facebook and 90% use Snapchat.

With regard to mobile telephony services, almost all respondents have a mobile phone service. However, the survey shows that the percentage of users having two or more mobile SIM cards is in decline, reaching 16% in 2018 compared to 38% in 2017. This reflects the developments in mobile telephony packages such as the introduction of new and comprehensive packages as well as the significantly increasing use of mobile data. The survey also indicates that the main reason put forward by respondents for having more than one SIM card was to have separate SIMs for business and personal use.

As for the fixed line service, the results of the survey showed that 16% of the households surveyed have a fixed telephone line due to the high dependence on mobile phone services.

Regarding telecommunications services users’ satisfaction, the survey results showed that 85% of respondents expressed their satisfaction with telecommunications services in Bahrain. Moreover, users’ proposals were focused on lowering prices and increasing the quality of services.

Veer Passi - CEO, Kalaam Telecom further added "Hosting IceWarp Cloud Cluster at Kalaam's state-of-art datacentre will allow Kalaam Customers locally as well as regionally to opt for industry-grade email and collaboration services at very cost-effective rate according to their organisation's needs. Kalaam's datacentre is designed to accommodate current generation cloud requirements by enabling leading cloud solution providers and offering High class of service and security."
RERA implements International Anti-money Laundering standards

Shaikh Mohammed bin Khalifa Al Khalifa, Chief Executive, Real Estate Regulatory Authority (RERA), announced the publication of a resolution designed to mitigate the risks of money laundering in Bahrain’s real estate sector.

The Chief Executive of the Real Estate Regulatory Authority (RERA), Shaikh Mohammed bin Khalifa Al Khalifa, announced the publication of a resolution designed to mitigate the risks of money laundering in Bahrain’s real estate sector.

"The Real Estate Regulatory Authority is determined and committed to the implementation of international standards on anti-money laundering. RERA is working closely with other government bodies on this very important topic," he said.

Shaikh Mohammed bin Khalifa Al Khalifa added: "RERA has introduced policies and procedures for real estate licensees to identify and report suspicious transactions and activities. All real estate licensees are required to appoint a Compliance Officer within their business who will have responsibility for ensuring compliance with Law 27 of 2017, RERA regulations including Resolution No. (3) of 2019 regarding anti-money laundering and financing of terrorism. In addition, RERA will arrange training and issue periodic circulars to ensure that all licensees are kept fully informed of the compliance requirements under local and international laws."

Bahrain is part of the Financial Action Task Force (‘FATF’) through the full membership of the Gulf Cooperation Council of FATF.

Real Estate licensees and other stakeholders are encouraged to visit the RERA website, www.rera.gov.bh to obtain further information on anti-money laundering policies, processes and obligations.

First Educational Park in Bahrain

Bahrain Real Estate Investment Company (Edamah) B.S.C. ©, the property arm of the Kingdom’s sovereign wealth fund, recently signed a lease and development agreement with Mayasem Holding to develop and operate an Educational Park in Isa Town’s education district.

Realizing there was an absence of a project of this nature in Bahrain, Mayasem envisioned a pioneering educational park to serve as a one-stop-shop facility that offers children, adults, entrepreneurs with specialized educational programs and training in an eco-friendly and creative learning environment. The Park aims to add value to the Kingdom’s education industry by elevating the quality of education and supporting creative Bahraini entrepreneurs in developing and unlocking their potential by equipping them with the required tools and training to enable them to establish their own business firms in the future.

Spread across 16,293 square meters, the Park is the first of its kind in the Kingdom, boasting a state-of-the-art design and offering a unique learning experience to students. To avoid interfering with the students’ school or university curriculum, the Park will serve students after study hours and will promote a family-oriented program by involving the students’ parents in the learning process.

The Educational Park, which will be a gated facility designed with all the necessary security measures, will be fully equipped with state-of-the art education centres and halls which will be leased to schools and institutions enabling them to conduct lectures, workshops, hands on training programs, as well as theatre and art production classes. In addition to offering the core subjects, the Park seeks to collaborate with educational centres to offer specialized courses; in diverse areas of study ranging from special needs education to liberal arts and Robotics to name a few.

In addition to its specialized programs which holistically enhance the existing curriculum, the Park boasts a unique blend of commercial units and educational entities by featuring common community spaces for the entire family with complimentary retail and F&B units. The Educational Park is expected to emerge as a landmark development and add significant value to Bahrain’s educational sector by creating a vibrant atmosphere conducive to learning in an all-inclusive urban space for the community at large.

Difaaf Project

Reef Venture Real Estate’s Difaaf Project consist of two residential towers, which will be built on a 16,000 square meter plot of land surrounded by lush greenery within the gated community of Reef Island.

The Project aims to achieve buyers standards within the gated community of Reef Island, and it will stand alongside some of the Kingdom’s key developments at the heart of Bahrain.

Difaaf Project will cover a build-up area of 100,000 square meters, housing 534 residential units the majority of which boasts panoramic sea views. The units are designed with flexible living spaces that are minimalist, elegant and simultaneously suit the needs and demands of the discerning buyers looking for comfort, quality and location.
Hadiqat Al Diyar opens soon

Diyar Al Muharraq announced that it is in full preparation to launch ‘Hadiqat Al Diyar,’ the largest park in the masterplan, before the end of this year. With green spaces and spectacular landscaping, ‘Hadiqat Al Diyar’ is set to be one of the project’s main attractions, offering multi-amenities for families and individuals of all ages.

The construction work of ‘Hadiqat Al Diyar’ commenced in March 2019 and covers an area of 32,800 square meter plot. Located at the main entrance next to Shaikh Isa Bin Salman Al Khalifa Grand Mosque, the park features more than 200 parking spaces, two football pitches, and a children’s play area of almost 400 square meters.

Commenting on this announcement, Ahmed Alammadi, CEO of Diyar Al Muharraq said, “Diyar Al Muharraq will offer a unique and new concept to parks in the Kingdom of Bahrain, designed to provide something for all. It is an ideal destination for both residents and visitors who wish to enjoy various recreational activities or exercise. The park provides a number of recreational facilities, culinary offerings and sports activities for families and individuals of all ages to enjoy leisure time outdoors.”

‘Hadiqat Al Diyar’ will offer a rubber surfaced running track, two outdoor gyms, children’s playground, two large picnic spaces and a food and beverages area.

Diyar Al Muharraq is one of the largest integrated residential community in the Kingdom of Bahrain, featuring a refined lifestyle with diverse amenities and a variety of residential options. This is in addition to Diyar Al Muharraq’s unique mix of residential, commercial and leisure facilities that complement the modern and integrated city model.

Eagle Hills Diyar handover Marassi Shores Residences

Following the handover of Marassi Residences earlier this year, Eagle Hills Diyar, the pioneers behind the iconic Marassi Al Bahrain development, has announced the completion of the Marassi Shores Residences project and that customer orientation has commenced.

The highly anticipated project, crafted in line with Marassi Al Bahrain’s philosophy of smart design and environmental harmony, is comprised of 289 apartments across 9 floors. Spacious studios, 1, 2, 3, 4 and 5-bedroom apartments will be amongst the units handed over to the new homeowners, who will be able to enjoy the apartment’s prime location and its accompanying panoramic sea views.

Dr. Maher Al Shaer, Managing Director of Eagle Hills Diyar said, “We are pleased to announce that the latest project within the Marassi Al Bahrain development is complete. Marassi Shores Residences is the second residential complex of the master-planned development and will be handed over on time. We are confident that it will form a great addition to the Kingdom’s real estate sector and set the bar for future developments.”

Primely located within the development and in close proximity to landmark shopping and entertainment destination Marassi Galleria, Marassi Shores Residences is directly situated on the waterfront promenade and within walking distance of the two world-class hotels Address Marassi Al Bahrain and Vida Marassi Al Bahrain, as well as a wide range of leisure facilities. Set to become one of the most desirable addresses on the island, Marassi Shores Residences features generously sized balconies and sizable terraces for residents and guests to relish the idyllic views of the sea and the surrounding lush green parks. Also offering a range of amenities including an on-site gym, swimming pools, carefully designed children’s play areas, basement parking and 24-hour security, Marassi Shores Residence aims to provide residents with the ultimate experience from the comfort of their own home.

Those who wish to experience life at Marassi Shores Residences are welcome to view the show apartments by contacting the Call Centre on +973 7789 0020, registering their interest on www.marassialbahrain.com, or directly visiting the Marassi Al Bahrain Sales Centre

Symphony Tower offers Exclusive Investment Opportunities

Al Tijaria is offering luxurious residential flats starting from BD 43,000 with easy and convenient payment plans, which is scheduled to be delivered in the first quarter of 2020.

Symphony Tower is located in the Diplomatic Area at the heart of Manama’s skyline scaling 46 floors with 351 stunning & spacious apartments that include a variety of amenities. All of Symphony Tower apartments, ranging from studio, room, 2 and 3 bedrooms, have panoramic views of the sea and the city. Symphony Tower is located minutes away from Bahrain’s major shopping centers of Moda Mall, The Avenues and Bahrain Bay.

The Tower offers a comprehensive range of amenities including an outdoor adults’ swimming pool with Jacuzzi, an outdoor kids pool with play area, an indoor infinity pool with Jacuzzi, separate gymnasia for men and women including massage, steam room and sauna facilities, a business centre, a salon/spa and a games room. Other facilities include a lounge, three coffee shops, mini-market and barbecue area.
Store fit-outs at Mall of Dilmunia

Mall of Dilmunia, developed by Dilmunia Mall Development Company, aims to redefine the shopping and entertainment experience in the Kingdom of Bahrain, creating a unique and leisurely atmosphere for all members of the family to enjoy.

With the development being in its final stages, Dilmunia Mall has received great interest from investors and retailers across the region. Tenants have commenced fit-outs of units, and are currently in the process of completing the store interiors.

The BD52 million (USD 137 million) crescent-shaped mall is located in the heart of Dilmunia Island, Muharraq, on a total built-up area of 125,000 sqm over a total of 26,754 sqm of land and a gross leasable area of 47,300 sqm including a spacious underground carpark.

In line with its efforts to encourage families to spend quality time together, the Mall will feature recreational facilities including an indoor zipline, two football fields and a state-of-the-art indoor ice skating rink within a safe space that meets international quality and safety standards.

In addition, Dilmunia Mall Development Company recently announced its collaboration with Bahrain-based entertainment company Funscape World, to provide four different entertainment zones, further elevating the standard of entertainment offerings in the Kingdom of Bahrain.

The Mall will consist of three stories, providing quality services of entertainment, leisure and retail as well as an Al Fresco dining experience overlooking the canal, for tenants and guests visiting to indulge in an immersive experience as a family. The mall features a 17-metre-tall cylindrical aquarium, the first of its kind in Bahrain. The mall will also boast the largest atrium in Bahrain that can be utilized as an event venue with the largest LED screen ceiling in the GCC, with dimensions of 60 meters in length and 10 meters in width.

Mall of Dilmunia is expected to transform Bahrain’s shopping experience due to its unique interior and vibrant atmosphere. It will also provide visitors with the opportunity to enjoy an abundance of luxurious amenities, dining outlets and cafes amid breathtaking views of Muharraq Island.

Mama Shelter to settle in Bahrain

Mama Shelter brings its joyous hospitality and accessible style to Bahrain with a new hotel, restaurant, and sea view rooftop pool to open in 2020 in the capital city of Manama. This milestone agreement was signed between Accor, the world-leading augmented hospitality group, and GFH Financial Group (GFH), to manage the Kingdom’s first Mama Shelter brand.

As part of GFH’s commitment to expanding the Kingdom’s lifestyle and tourism sector in partnership with world leading brands like Accor, Mama Shelter Bahrain, opening in 2020, will command an exceptional waterfront location at GFH’s Harbour Row development within the US$1.5 billion Bahrain Financial Harbour project, as one of the Kingdom’s most prominent mixed-used projects located within the heart of Manama, Bahrain’s capital.

Mama Shelter Bahrain has all the chic of a boutique hotel and the affordable ease and openness of the home that we’ve all dreamed of. Effervescent, provocative, while both completely warm and totally chill is emblematic of Mama Shelter. In keeping with the brand’s playful philosophy, it interprets the spirit of its location through the design, while offering guests a well-priced option from which to explore the city.

Mama Shelter Bahrain will house 160 rooms with an emphasis on comfort and simplicity with style, focusing on king size beds, plush bedding alongside cutting-edge design elements by MAMA’s Design Studio, led by Benjamin El Doghâïli. Each room comes complete with complimentary films and WiFi as well as a selection of products from the MAMA SKIN range of organic amenities, designed in partnership with French skincare brand Absolution and available to purchase in the Mama Shop.

Bahraini hospitality is legendary and Mama Shelter Bahrain sets the same standards when it comes to welcoming travellers and locals, making them feel at ease, and remaining accessible to all. Mama Shelter Bahrain is a place to live in, a sanctuary where the notion of sharing is a fundamental value. And don’t forget - MAMA takes care of absolutely everything.
WITNESS A TOWERING TOMORROW AT BIPEX 2019

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Digital economy raises Bahrain’s per capita GDP

The transformation towards the digital economy in Bahrain is conducive to economic growth, higher GDP, and higher GDP per capita for Bahrainis. The digital transformation may have a positive impact on financial and social inclusion and increase access to quality health care and education services, said Yacoub Al-Awadhi, CEO of NGN.

He stressed the importance of increasing “venture capital” to finance startups in Bahrain. This, he said, would enhance the presence of Bahraini cadres in jobs and digital industries, as well as increase the number of patent applications in Bahrain, while enhancing infrastructure development to improve the supply of ICT products and services.

He said that Bahrain possesses all the elements of the knowledge economy, namely the existence of a supportive community infrastructure, broadband connectivity, Internet access, a learning society, knowledge workers and knowledge makers with the ability to question and connect, and an effective research and development system.

Al-Awadhi stressed that all Bahrainis are in one way or another connected to the national plan for the transformation to the digital economy. In Bahrain the use of smartphones exceeds 170%, and most Bahrainis have an account on one or more social media; these rates exceed even those in the United States. In addition most Bahrainis display a readiness to embrace new digital products.

On the other hand, Al-Awadhi considered that Bahrain’s early transformation towards the digital economy makes it better able to face the challenges of this type of economy. These challenges inevitably come, including the control of multinational companies on global production, Open markets and the removal of barriers will facilitate the control of large companies with their networks.

“When we look at American or Chinese technology companies such as Facebook, Google and Alibaba, they are profitable from everywhere in the world, and this has led to an increase in the unimpeded displacement of funds to the United States and China. "Hence the importance of accelerating the transformation towards the digital economy in Bahrain and achieving a balance between exports and imports of digital goods.”

In this regard, Al Awadi stressed the importance of accelerating the development of the education system in Bahrain in order to ensure the qualification of graduates to fill the jobs arising from this transformation to the digital economy, saying that the digital economy will provide new job opportunities, but will abolish many of the traditional jobs that we see in existence today. These could well include the job of a school-teacher, bus driver, customer service officer, auditor or bank teller.

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Aion Digital Wins most Exciting and Innovative Fintech Startup

Bahrain based leading FinTech Firm, Aion Digital has been announced as “one of the most exciting and innovative fintech startups across the globe” at FinTech Abu Dhabi; for their revolutionary product “Corporate Onboarding” continuing to pioneer Digital Banking in the region. Of the noteworthy benefits that generated interest from bank attendees, the most prominent was the scope of consumer reach, significantly wider than an RM and traditional branch. In addition, using this product improved overall efficiency by 50% through front office time saving and accelerated processes. Lastly, per customer savings went from a manual and costly process of USD 200 and the removal of barriers towards the digital economy in Bahrain and achieving a balance between exports and imports of digital goods.

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iFalcon Face Control

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NGN revealed in Bahrain, that iFalcon Face Control Mobile is a world’s first fully autonomous AI-powered face recognition system integrated with a wearable device – AR smart glasses. iFalcon™ Face Control Mobile is designed for law enforcement officers and security guards on patrol. The bodycam or smart glasses screen the crowd to match faces against a database of violators, missing people or suspects.

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Uninterrupted Viewing and Listening experience

Samsung Galaxy Fold

Samsung Galaxy Fold—a completely new category of mobile technology—With a 5G-ready option in select countries, consumers are able to unfold the future on the fastest network speeds available.

Galaxy Fold was designed to inspire new experiences: When closed, you can access your essentials on the cover display comfortably with one hand, and when opened, you can explore new ways to multitask, watch videos, play games, and more, on its immersive 7.3-inch Infinity Flex Display.

During the past several months, Samsung has been refining the Galaxy Fold to ensure it delivers the best possible experience. Not only did we improve the Galaxy Fold’s design and construction, but also took the time to rethink the entire consumer journey.

The Galaxy Fold combines users’ favorite smartphone and tablet features to deliver a new kind of mobile device and a first-of-its-kind user experience—from a new form factor and materials to its unique foldable UX, versatile camera and premium performance. Samsung worked alongside partners to create an entirely new UX that will change the way we use our mobile devices and takes full advantage of the foldable design with its cover and main displays. As a result, the device opens up new possibilities for users.

The Galaxy Fold transforms how you capture, share, and edit mobile content. When closed, you can shoot a quick video, and then simply open the device to watch it on a larger screen—

with App Continuity, the video seamlessly transitions from the cover display to the main display. With Multi-Active Window, you can run multiple apps at once in real-time and effectively multitask: Edit footage, browse through the photo gallery for still shots, and read emails from friends and co-workers, all at the same time.

With a 5G-ready option, Galaxy Fold users in select markets can take full advantage of their carriers’ fastest speeds. The Galaxy Fold 5G harnesses the full power of next-generation connectivity for streaming and downloading high-resolution videos and other content, as well as graphics-intensive games, at supercharged speeds. By allowing us to do more with the 7.3-inch Infinity Flex Display, the Galaxy Fold is changing the way we consume content and multitask.

Galaxy Note10’s Most Dynamic Display Features

Designed to bring passion and the power to create to users’ lives, the Galaxy Note10 and Note10+ device lineup is packed to the brim with innovative display features. Giving users the power to work and play with more freedom than ever before, anything is possible with the dynamic display of the Galaxy Note10+.

To help you see why the Note10 series is best in its class, here are five of the most exciting display features the lineup has to offer:

**Powerful & Powerful** - With the a 6.3-inch Cinematic Infinity Display packed into the most compact Note yet, or the Note10+- which features the biggest Note display ever with a 6.8-inch Cinematic Infinity Display - users can select the size that fits them best.

**Cinematic Infinity-O Display** - Thanks to the AMOLED display with HDR10+ certification and Dynamic Tone Mapping features, users can enjoy enhanced contrast and a wider color range that delivers an immersive display experience all the time.

**Say Goodbye to Blue Light** - The Note10’s Eye Comfort display has been TÜV Rheinland certified to reduce harmful blue light transmission without degrading the quality of the display’s color range. As well as this, the Note10 series features a Bixby Routine function that intuitively optimizes display settings and brightness by dimming the display and activating the Note10s blue light filter depending on the time of day.

**Write On-Screen When You Need It** - Writing on the display by using the all-new S Pen makes notetaking a truly powerful experience on the Note10. This handwritten note in Samsung Notes can be converted to digital text for simple editing and sharing, and can then also be exported to common formats.

**Edge-to-Edge Screen** - With an almost bezel-less edge-to-edge display, the Note10’s attention to detail leads to a more beautiful device and more immersive display experience.

What’s more, the edge-to-edge, immersive Cinematic Infinity Display features just one small, centered cut-out for the front camera, taking up as little room as possible so users’ have more screen to enjoy.

**Uninterrupted Viewing and Listening experience**

Samsung Galaxy customers have an exciting reason to celebrate - Samsung Gulf Electronics has partnered with YouTube to offer up to four months of free, uninterrupted, ad-free access to YouTube Premium and its new music streaming service, YouTube Music. As a result of this partnership, Samsung can bring the best of YouTube Premium and Galaxy together for an unmatched viewing and listening experience.

The 4-month free trial promotion available with eligible purchase and activation of a Galaxy Fold, Note 10 and S10. All other Samsung Galaxy mobile devices are eligible to receive a 2-month free trial.

The offer includes all markets in the region where Samsung has launched its Galaxy products and where YouTube’s subscription service is available. Offer is valid until February 29, 2020. Terms and conditions apply.
Huawei Watch GT2 Series

The HUAWEI WATCH GT 2 46mm and 42mm series, the ideal workout and fitness partner is new generation smartwatch, powered by Huawei’s first self-developed Kirin A1 chipset for wearables and is packed with features to guide users through a range of workouts with 15 sports modes, with feedback to improve performance. This, combined with heart rate monitoring and ultra-long battery life, provides customers with their very own intelligent personal training partner.

In the sports mode, HUAWEI WATCH GT 2 is compatible with 15 different sports, including eight outdoor sports (running, walking, climbing, hiking, trail running, cycling, open water, triathlon) and seven indoor sports (walking, running, cycling, swimming pool, free training, elliptical machine, rowing machine). The watch provides full-scale monitoring of approximately 190 types of data. The device is so accurate that it can provide targeted pre-exercise data analysis for different sports, data recording analysis during the exercise and professional advice afterwards.

Going a step further, this smartwatch has functions useful for the swimming pool and open water. It automatically identifies swimming postures and number of strokes to calculate a swimmer’s efficiency. The upgraded HUAWEI TruSeen 3.5 optical heart rate function also gives professional swimmers feedback on intensity of their training.

For the avid runner, the HUAWEI WATCH GT 2 has 13 types of running courses for introductory, fat-burning, endurance, and cardio exercises. In addition to monitoring the heart, it also assesses how the user is running to encourage good workout habits.

Adventure seekers will appreciate this mode, as it offers climbing and cross-country running enthusiasts with professional data such as height, altitude, air pressure, climbing, 3D distance, compass, as well as complete records.

The watch records swimming technique to strike frequency and cycling distance.

The HUAWEI WATCH GT 2 builds upon Huawei’s industry leading health management technology. The device helps monitor bradycardia and heart failure. When not in sports mode, the user will be notified if their heart rate is above 100 bpm or below 50 bpm for more than 10 minutes.

Tecno Spark 4

2019 Global premier mobile phone brand TECNO Mobile unveiled its latest offering, the TECNO SPARK 4 smartphone, equipped with AI Bright Camera. This model has an extra large screen and a 13MP AI Triple Rear Camera.

Available in 2 options 32GB ROM + 3GB RAM, and 64GB ROM + 4GB RAM, the TECNO SPARK 4 has incorporated the 6.52” Dot Notch Screen, designed to provide users the true super full view experience. With 90% perfect screen ratio and high resolution, the TECNO SPARK 4 provides a much wider view, as compared to other models.

Fitted with a 13MP AI triple rear camera with Aperture F/1.8, a 8MP bright front camera and TECNO’s signature hidden flashlights, it can capture pictures with amazing clarity even in dim light.

The 6.52” Dot Notch screen display epitomizes cutting-edge screen technology, with excellent colors and viewing angles. The algorithm “AI Camera 2.0” has been upgraded and advanced features such as AI HDR, AI Scene Detection and other powerful photographic functions enable TECNO SPARK 4 to provide an enhanced end-user experience, as well as enhancing the joy of using a state-of-the-art smartphone through its optimally designed and seamlessly interfacing hardware and software.

6.52” Dot Notch Screen

The 6.52” Dot Notch Screen, gives users the true full view experience through its 90% perfect screen ratio and high resolution.

Easy to Use, Convenient and Powerful

The 2.0GHz Quad-Core processor helps lower power consumption and boosts running speed. The 4000mAh big battery allows users to use the phone for a longer period of time.

Face Unlock 2.0 - Secure Unlocking

Enables you literally to unlock your phone using “face scan” technology.

New Huawei FreeBuds 3

The HUAWEI FreeBuds 3, a true wireless stereo product with a proprietary chip Kirin A1. They pick up the human voice efficiently for call quality that feels like a face to face conversation and support active noise cancellation for an immersive music experience. With digital music lovers are now moving beyond basic streaming services and the rise of audiobooks and podcasts, listeners are enjoying higher quality streaming.

These new headsets also uses a bone sensor feature that picks up vibrations of the head to better distinguish the user’s voice from background noise, further enhancing call quality by reducing ambient noise. To further improve call quality, the HUAWEI FreeBuds 3 uses an aerodynamically designed wind cancellation microphone duct that reduces wind noise.

Based on Huawei’s famed fast charging technology, the FreeBuds 3 offers 2W SuperCharge technology. It supports both wired and wireless charging, allowing users to charge up with either a USB Type-C wire or a wireless charger. It can also be charged with a HUAWEI smartphone that supports wireless reverse charge, as simple as placing the case on the back of the phone.

Utilizing the highly efficient power consumption of the Kirin A1 chip, HUAWEI FreeBuds 3 are able to provide four hours of playback from a single charge, and a total of 20 hours when used alongside the charging case.

Available in Black and White finishes, the HUAWEI FreeBuds 3 comes in a pebble shape rounded charging case and is designed to fit comfortably.
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CHOOSE YOUR ROOM AND START AUTOMATING IT TODAY
Lexus Bahrain Launches 2020 RX & GX Models

Ebrahim K. Kanoo has launched the 2020 Lexus RX and GX models in Bahrain. The new models have had a range of interior and exterior enhancements, reinvigorating their design and function elements that are designed to surpass expectations of the most discerning clientele.

The 2020 RX features a sleek new exterior for a sporty and powerful feel. The character line that runs from the front to the rear has been improved, adding an exceptional flow and consistency to the overall appearance that emphasizes Lexus’ new design language.

The 2020 GX 460, likewise, features a refreshed look and feel as the brand’s accomplished sport-utility vehicle. Its redesigned fascia now incorporates the newest interpretation of the brand’s grille motif, along with standard premium triple beam LED headlamps. The side molding has been removed, while the rear liftgate dons a simpler “L” badge and satin license plate garnish.

The 2020 Lexus RX model also comes in a hybrid variant that encourage sustainable mobility through cutting-edge technology. The new Lexus RX is available with a choice of two powertrains. The RX 350 model with a 3.5-litre V6 petrol engine produces 296 hp and 370 Nm of torque, and is mated to an eight-speed automatic transmission. The RX 450h (Hybrid) variant is equipped with a 3.5-litre V6 petrol engine and two electric motors with a combined system output of 308 hp.

The new Lexus RX is available in a standard 301 hp 4.6-litre V-8 engine producing 438Nm. Its 2948 kg towing capacity makes RX an ideal hauler. Towing is aided with Trailer Sway Control, a function of the Vehicle Stability Control that enhances straight-line tracking.

Drivers can enjoy complete peace of mind thanks to the Lexus Safety System+, an advanced safety technology package that includes pre-collision system with pedestrian detection during daylight and certain low-light conditions, as well as daytime cyclist detection, all-speed range dynamic radar cruise control, lane tracing alert, and adaptive high-beam system.

The Lexus RX comes in 8 vibrant exterior colours including sonic titanium, White Pearl Crystal Shine, Mercury Gray Mica, black, Satlight Black Glass Flake, Garnet Red Mica, Fire Agate Mica Metallic, and Deep Blue Mica.

The Lexus GX comes in 11 distinctive exterior colors, including the newly-developed terrane khaki mica metallic and ice ecru mica metallic, which evoke an aura of luxury and glamour.

New Nissan Patrol

Nissan unveiled the new 2020 Nissan Patrol with enhancements that offer customers even higher levels of sophistication, comfort, safety and connectivity.

The new Patrol features striking new design, enhanced luxury features and the latest advanced Nissan Intelligent Mobility technologies. At the same time, the new Nissan Patrol retains its exceptional on- and off-road “Go Anywhere” capabilities and class-leading power. Known for its durability, reliability, premium design, safety, comfort features and unmatched all-terrain performance, the Patrol remains the flagship of Nissan’s extensive 4x4 lineup.

Signature design changes for the new Patrol include Nissan’s V-motion grille, interpreted in a new way for SUVs. Along with the new boomerang-shaped LED headlights, the redesigned grille highlights the Patrol’s strong, angular front.

At the rear, the Patrol’s new taillights also sport the boomerang shape. They are seamlessly integrated along with a large chrome nameplate and sequential rear turn indicators, which have been added for the first time on a Nissan vehicle.

Inside, a new center console incorporates dual displays featuring Apple CarPlay and Android Auto. New diamond-stitch quilted leather seats with added padding provide a luxurious feel, as does the new hand-stitched steering wheel. Climate control and powered lumbar support are optionally available for the front seats.

Significant reductions in noise and vibration result in a quieter, more pleasant cabin. Improved cooling and air flow distribution systems lead to quicker cooling, ideal in hot climates.

The new Nissan Patrol also stands out for its extensive suite of advanced safety and security technologies. In addition to the Nissan Intelligent Mobility technologies already available, the new Patrol comes with Intelligent Emergency Braking with pedestrian detection and the Intelligent Forward Collision Warning system.

All-terrain Patrol power is provided by the strongest V6 and V8 engines in the segment. The base 4.0-liter V6 produces 275 horsepower and 394 Nm of torque. The 5.6-liter V8 produces 400 horsepower and 560 Nm of torque.

An All-Mode 4X4 system lets the driver switch modes to handle different on- and off-road conditions. Hydraulic Body Motion Control, available on V8 models, ensures a more comfortable ride thanks to improved suspension and vibration reduction.
All New Sonata 2020

First Motors launched the all new Hyundai Sonata in Bahrain, which features a sleek four-door-coupe look that highlights the brand’s latest ‘Sensuous Sportiness’ design language.

The redesigned Sonata enters the market with a more assertive profile, a freshly styled cascading grille framed by distinctive lighting architecture, and an entirely new rear. Chrome accents surround the daylight opening (DLO) and fresh wheel designs complete the look. New bodywork is built on Hyundai’s latest third-generation platform, for a completely re-engineered driving experience.

Interior fittings include a 10.25 inch colour display audio touchscreen with both Apple and Android integration, a Qi wireless charging pad. Sonata now adds a second-row USB charge port, a nod to today’s connected rear-seat passengers. At the heart of the AVN system is an exceptional Bose Premium sound system equipped with 12 speakers. One clever application of new technology is a Shift by Wire (SBW) gear selector, which is sleek and technologically advanced, and takes up significantly less space than a traditional gear selector.

The new Sonata features six standard airbags and a wide range of safety systems, including advanced driver assistance systems (ADAS) as part of Hyundai’s latest SmartSense technologies. Depending on specification, these can include, Forward Collision-Avoidance Assist, Smart Cruise Control with Stop-and-Go, Blind-Spot Collision-Avoidance Assist, Lane-Following Assist, Rear Cross-Traffic Collision-Avoidance Assist, Safe Exit Assist, Driver Attention Warning, High Beam Assist, Surround View Monitor, Blind-Spot View Monitor.

The new Smartstream engine comes with a capacity of 2.5L MPI generating 180 PS. The new Sonata has a refined chassis with improved ride and handling, with updated designs for front and rear suspension, and revised steering to focus on responsiveness.

2020 New Defender; The Ultimate 4x4

The next generation Defender, offering a suite of the latest driver assistance and connectivity features, the ultimate SUV is truly revolutionary. The new Defender is as technologically advanced as it is durable. It introduces Land Rover’s new Pivi Pro infotainment system. The next-generation touchscreen is intuitive and user-friendly, requiring few inputs to perform frequently used tasks, while its always-on design guarantees almost instant responses.

In addition, the 2020 Defender takes Software-Over-The-Air (SOTA) technology to a new level, with 14 individual modules capable of receiving remote updates. By downloading data while customers are asleep at home or in far-flung locations, the new Defender will get better with age: as electronic updates cascade down to the vehicle immediately, without delay and with no need to visit a showroom.

Configurable Terrain Response debuts on the new Defender, allowing experienced off-roaders to fine-tune individual vehicle settings to perfectly suit the conditions, while inexperienced drivers can let the system detect the most appropriate vehicle settings for the terrain, using the intelligent Auto function.

On dry land, Land Rover’s advanced ClearSight Ground View technology helps drivers take full advantage of Defender’s all-conquering capability by showing the area usually hidden by the bonnet, directly ahead of the front wheels, on the central touchscreen.

The Defender is available in 3 distinct body designs - 90, 110 and 130. The Defender 90 offers seating for up to six passengers, while the 110 offers the option of five, six or 5+2 seating. Offering the same capabilities and performance as its peers, the Defender 130 provides a seven-passenger seating option. With the new Defender, customers will be able to personalize their vehicle in more ways than any previous Land Rover with four accessory packs - the Explorer, the Adventure, the Country and the Urban packs.

The new body architecture provides ground clearance of 291mm and world-class off-road geometry.

X-TREMER - a special edition X-TRAIL

Nissan has expanded its flagship X-TRAIL crossover range for Middle East customers with the introduction of a new X-TREMER special edition. The all-wheel drive X-TREMER with a 2.5L engine is updated with a bespoke exterior design for a dominating presence on the road.

The New X-TREMER front and rear profile has been updated with a new bumper embellished with a dark grey garnish while the side profile has been updated with new 18” black alloy wheels and a dark grey side sill garnish. The New X-TREMER is also updated with black roof rails and side door mirrors.

Special edition X-TREMER, a five or seven-seat configuration crossover, perfectly ties in with adventure-loving families who are in search of a car that blends in with their outdoor personalities. Globally, the X-TRAIL has been dubbed as the world’s best-selling SUV, and with the X-TREMER now available in our market, we are confident that it will become a regional favourite too.

Apart from the added specs to its dominating exterior design, the X-TREMER comes with desirable Nissan Intelligent Mobility (NIM) features.

Available with a segment leading choice of ten exterior colours, the New X-TREMER also comes with an interior option of Black and Beige fabric interior.
2020 GR Supra

The launch of the all-new GR Supra marks the end of a 17-year hiatus since the production of the previous generation concluded in 2002. As with all previous generations, the 2020 GR Supra is a front-engine, rear-wheel-drive vehicle powered by an inline six-cylinder engine. Extensive attention has also been paid to the fundamental elements of wheelbase, tread, and centre of gravity, thus achieving superior handling performance befitting a pure sports car.

The 2020 Supra offers two driving modes, Normal and Sport. The Sport Mode sharpens throttle response, increases steering weight and improves transmission shift crispness. This mode also engages a more aggressive active differential tuning and amplifies the exhaust sound. Meanwhile, Traction Mode can be activated as part of the Vehicle Stability Control System to provide track-driving capability by reducing the intervention of the traction and stability control functions. Launch Control is available only when the vehicle is in Sport and Traction modes.

Condensed Extreme refers directly to the vehicle’s packaging, and comprises three principal elements; a short wheelbase, with large wheels and a wide stance; a taut, two-seat cabin; and a long bonnet with a compact body, which reflects the drivetrain combination of an in-line six-cylinder engine and rear-wheel drive. These elements combine to create a design that is visually appealing to sports car enthusiasts.

The 2020 GR Supra's gauge cluster features an 8.8-inch colour Thin Film Transistor LCD with an analogue tachometer in the centre and a digital speedometer on the left side, creating a sporty image that reflects the vehicle’s racing heritage. A 1.8-inch full-colour Head-Up Display provides various driver-focused information, while a further 8.8-inch widescreen touch display located on the dashboard features a navigation system, which can also be operated via remote control. Additional features include a back monitor with guidelines, dual-zone automatic air conditioning system, and a JBL 12-speaker HiFi Surround Sound system with a seven-channel amplifier. The car features a comprehensive array of safety and convenience features.

Volvo S60 Sports Sedan

The new S60 mid-size premium sports sedan is the benchmark amongst premium sports sedans. It’s a car for those who want a highly personalised expression of their personality. With innovation in its DNA, impressive interior, stylish exterior and advanced safety features, there cannot be a better vehicle to make an impression other than the S60.

The 2020 Volvo S60 is available with multiple powertrain choices. The T4 has a 190-hp FWD, while the T5 has a 254-hp AWD.

The new S60 shares Volvo Cars’ own Scalable Product Architecture (SPA) platform, safety technology and infotainment system with the S90 premium Sedan, launched and award-winning XC60, all of which have achieved industry-leading safety ratings. This makes the new S60 one of the safest cars on the road.

The City Safety with Autobrake technology assists the driver in avoiding potential collisions, and is the only system on the market to recognise pedestrians, cyclists and large animals. In a world first for the mid-size sedan segment, City Safety now also engages auto braking to mitigate oncoming collisions.

The optional Pilot Assist system - which supports the driver with steering, acceleration and braking on well-marked roads up to 130km/h - has been upgraded with improved cornering performance. The S60 also includes Run-off Road Mitigation, Oncoming Lane Mitigation and other steering assistance systems. The optional Cross Traffic Alert with autobrake further enhances safety for people inside and outside the car.

Volvo Cars’ Sensus Connect infotainment system is fully compatible with Apple CarPlay, Android Auto and 4G, and keeps drivers connected at all times. The intuitive control is a tablet-style touch screen interface that combines car functions, navigation, connected services and in-car entertainment apps.

The S60 is currently available at Motorcity along with the rest of the Volvo range of cars.

Chery ARRIZO 6

The all-new ARRIZO 6 has arrived in the Motorcity showroom in Bahrain. The ARRIZO 6 is equipped with the new-generation 1.5-litre turbocharged engine, which delivers 147Ps horsepower and a peak torque of 210N.m. It is mated with a 9-speed CVT25 that is on par with advanced CVTs across the globe, perfectly balancing power and fuel economy.

The CVT25 has high efficiency, low oil consumption and low noise. The intelligent gearshift mode options such as AT mode and automatic-adapting mode resonates well with users’ driving habits. As a result, the driving experience is greatly enhanced and smoother than ever.

For Interior, leather seats with leather-wrapped trims enhance the look and feel, and three large sized, interconnected screens make up the control panel. In terms of safety, the all-new ARRIZO 6 adopts the integrated cage body, whose key parts use the Bentler super-strong thermal-steel and more than 60% of the steel used are of third-generation high-strength steel, thus building layers of protection for the occupants of the vehicle.

The ARRIZO 6 active safety configurations include all the necessary features for a vehicle of its size and class. The premium variant of the model is also equipped with a remote start system, 360° bird’s eye-view panoramic HD reverse camera, electronic handbrake and active brake system, among others.
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**Gulf Air strengthens Boutique Strategy for 2020**

Gulf Air in line with its boutique strategy to add premium leisure destinations to its delicate crafted network, has revealed new additions to its 2020 network with three popular business and leisure destinations: Milan in Italy commencing from July 2020 on the new Airbus A321neo, Munich in Germany and Mykonos in Greece which both will be served on seasonal basis from July to September 2020 with 4 weekly flights and 3 weekly flights respectively. Moreover, due to popularity and success of the routes during summer 2019, Malaga will be reinstated during summer 2020 with 2 weekly flights and Salalah will be reinstated during the same period with 3 weekly flights.

Gulf Air’s Chief Executive CEO, Krešimir Kučko said: “With a strong network planning team that mainly composes of young Bahraini professionals, Gulf Air’s network is designed for our customers giving them a choice to travel to/from Bahrain or to a number of destinations connecting through Bahrain. Focal and balanced expansion into Europe for 2020 is aimed to support the strong infrastructure in tourism and trade”.

The airline’s network is expanding tactically to strengthen the current destinations’ map with feeder cities balanced from the east and west of the Kingdom. With its boutique business model that was announced earlier this year, Gulf Air has started its fleet modernization program and received 7 new Boeing 787-9 Dreamliner and 4 Airbus 320neo aircraft in 2018 and 2019.

**Arla Foods opens Production Site**

Arla Foods S.P.C (Arla), the fifth-largest dairy company in the world has opened its state-of-the-art production and distribution plant at Salman Industrial City, Bahrain.

With an initial production of 20 million kilos, Arla will invest an additional euro 50 million in next three years.

Peder Tuborgh, CEO, Arla Foods mentioned, “The production will be increased five times in three years to 100 million kilos with an expected additional investment of euro 50 million in Bahrain facility. It would create both highly skilled and semi-skilled jobs with number in the start of about 100 and once the expansion completed in next three years this number will surge to 600 to 800 jobs.

“We have closed down some production facilities in Europe and the latest Bahrain facility will make available range of products for consumers in Bahrain, GCC and gradually it will cover MENA region, and some products currently being produced in Europe and Denmark will be produced here in Bahrain as well,” he said.

“We ensure our dairy products are crafted with quality, natural ingredients in an environmentally-friendly way. With a delicious range of cheeses, Arla aims to bring joy to those every day moments that make up life,” he said.

Arla Foods is a cooperative owned by more than 12,700 dairy farmers. Arla combines traditional craftsmanship and world-class technologies to ensure its products remain closer to nature, from farm to fridge.

**Region’s first Master’s in ‘FinTech’**

The Bahrain Institute of Banking and Finance (BIBF) inaugurated its Master’s Programme in Financial Technology (FinTech), as the first and only of its kind in the Region, in collaboration with the Strathclyde Business School, to identify and support the next generation of financial technology pioneers in the Kingdom.

BIBF Director, Dr. Ahmed Al Shaikh stated, ‘Bahrain’s dynamic ‘FinTech’ sector is growing rapidly, due to the critical role it plays in changing the financial services landscape and powering the Kingdom’s digital economy. Therefore, the potential for students is almost endless, but so is the demand for these skills.’

He also added, ‘As the main training arm for the financial sector in Bahrain, it gives us great pleasure to be the first institution in the region to launch this specialised Master’s degree in FinTech’, in cooperation with Strathclyde Business School; which is amongst the 1% of higher education institutions with Tripe Accreditation in the UK. We believe that this programme will further accelerate Bahrain’s position as a leading ‘FinTech’ hub in the Region.’

Associate Principal, Executive Dean, and Professor of Finance at Strathclyde Business School, Professor David Hillier said, ‘Recognising how ‘FinTech’ revolutionises the financial sector, Strathclyde Business School introduced UK’s first Master’s Degree in FinTech to future-proof its graduates. The programme trains students for managerial and strategist positions, not coding jobs, by bringing new perspectives to fully understand ‘FinTech’ as a global industry.’
FranOvia to represent 25+ US Franchise Brands

FranOvia Business Consultancy S.P.C based in and International Franchise Marketplace from the United states of America Teams up to represent US Franchise opportunities in the kingdom and Bahrain along with the Local Bahrain homegrown Franchise opportunities to be represented in the US Market in the near future.

Investing into a franchise model is often described as working for yourself, but not by yourself. The concept is a simple one, whereby a successful business or successful brand has chosen franchising as a way to expand rapidly, but has chosen a business model that works with local owners of local businesses.

The franchise opportunities represented by FranOvia in Kingdom of Bahrain are the business that is proven with a franchise network to give their franchise all the tools to run a successful, profitable business. The franchise owner (franchisee) can expect full head office support, use of the brand, and the advice and encouragement of the franchisor. The investors in right franchise that is inclined to your passion and budget will most importantly benefit from working with a proven business model, where the right suppliers have been sourced, the right pricing structure worked out, the right business systems adapted. By the time a company is successful enough to consider franchising as a way to expand, you can be fairly sure that the franchisor has made all the wrong business decisions, so that you, as a franchisee investing into a franchise model, don’t have to.

Emporio Armani opens new store

The Armani Group opened its new Emporio Armani store in Bahrain City Centre, covering an area around 310 m².

The new Emporio Armani store's interior has been envisioned and designed by Giorgio Armani and his team of architects.

The space stands out for its choice of materials and colorful combinations; the light wooden floor contrasts the black ceiling and white fabric of the walls. The decision to use light tones in the decor stems from the desire to focus attention on the collection on display. The black ceiling is broken up by large, illuminated islands with geometric patterns.

The store offers Emporio Armani clothing and accessories collections for men and women. In addition, it also offers EA7 sports collection, Emporio Armani underwear as well as Emporio Armani watches, jewellery and glasses.

New ŠKODA showroom opened

Behbehani Brothers opened the brand-new ŠKODA showroom in Sitra, Bahrain, conforming to the latest corporate identity requirements of ŠKODA principals, the showroom offers new and existing customers the opportunity to experience the brand first-hand.

ŠKODA, the Czech Republic Automobile Manufacturer, has appointed Behbehani Brothers as its official dealer in Bahrain to provide sales and after-sales services in the Kingdom this year. The appointment represents another milestone in the growth of Behbehani Brothers, and marks a new era for ŠKODA in Bahrain.

The new ŠKODA showroom can showcase up to 10 cars and will present the range of ŠKODA vehicles carefully optioned to suit the desires of customers in the kingdom. During the launch, four ŠKODA models were unveiled; Fabia, Octavia, Superb and the top of the line 7 seater SUV, the Kodiaq.

ŠKODA AUTO was founded during the pioneering days of the automobile in 1895, making it one of the longest-established car companies in the world.

Currently offers its customers nine passenger-car series: the CITIGO, FABIA, RAPID, SCALA, OCTAVIA, KAROQ, KODIAQ, as well as the KAMIQ and the SUPERB. It has delivered more than 1.25 million vehicles to customers around the world in 2018.

Exclusive Packages for Formula 1 BahrainGP

Bahrain Tourism and Exhibitions Authority (BTEA) announced the launch of exclusive Formula 1 packages in collaboration with Gulf Air, Bahrain International Circuit, and various travel and tourism companies who will offer special prices to attend the upcoming Formula 1 Bahrain Grand Prix race, which will be held between the 19th and 22nd of March 2020. The packages offered include airline tickets, a ticket to the race, hotel accommodation and transportation.

“The Kingdom of Bahrain will be hosting the Formula 1 race next year and introducing this package forms an important cooperation between BTEA, the national carrier Gulf Air, Bahrain International Circuit and travel agencies. With the launch of this package, we expect an increase in inbound tourism from all over the world, which will have a positive impact on the tourism sector, increasing its contribution to the national economy,” said Nader Al Moayyed, CEO of BTEA.
First Smart Electronic Abaya

Lulwa Salem, a graduate of the Delmon Star program run by Bahrain Fashion Incubator, designed a smart Abaya that works to protect the woman wearing it from the danger of exposure to high heat and alert her about health hazards that can occur during a physical activity such as exercising and hiking.

Lulwa used a special fabric to reduce the heat by about ten degrees from the external temperature to make wearing it more comfortable and to also prevent dehydration, as with high temperatures the body loses a large amount of water which disrupts its vital functions. Lulwa added a fitness tracker in the abaya to track the heart rate and collect daily activity data such as the number of steps and calories burned. She used a reflective fabric in some areas to make walking at night safer and avoid potential car accidents. This design was inspired by Bahrain’s heritage related to the textile industry, especially the “Sado” which can be seen in the shape of the triangles on the side. The fabric is also characterised by its ability to prevent sticking to the body when sweating. In developing it further, Lulwa is planning to use an antibacterial fabric as environmentally friendly alternative which is in line with not only the global direction in sustainability but also the direction of the Kingdom of Bahrain in recent years. The antibacterial fabric reduces the need to wash the Abaya and thus reduces the consumption of water.

Commenting on the specifications of the Abaya, Lulwa Salem said: “As a Khaliji woman, I love wearing Abaya all the time and I often feel the need to develop it to suit the region’s hot climate. Abaya can feel uncomfortable for women who like to walk outdoors or women who work in environments that are exposed to sun or heat. I envision extending the application of this idea to serve different individuals in the society of different tastes in fashion including men and children using the same safety features in their garments. My approach in all my designs will always be centered on the use of modern technology inline with the global direction of the fashion industry”

LuLu Hypermarket launches Online Shopping Portal

LuLu Hypermarket has launched its online shopping portal that puts over 20,000 products at the fingertips of shoppers all over Bahrain.

“AMH Mobile App

American Mission Hospital (AMH) has launched its new mobile app available in both Android and iOS platform, for patients. AMH Mobile app is designed to make it quick and simple for patients to manage their care right from their mobile phones. It includes booking of appointments, reviewing lab and radiology results and manages their prescriptions.

With the new AMH Mobile app, patients can view the Lab and Radiology results immediately after the result is authorised. Patients can see the availability of the doctors in peripheral clinics and book appointment without calling the Call Centre.

In addition to this, reminders will be sent as notification for chronic medications before the dose ends, thus helps the patients to refill the medicines before it runs out. Apart from the patient portal, it has other features like monitoring the BP and BMI, promotions, news and so on.

The free AMH Mobile app can be downloaded from Apple App Store and Google Play Store.
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Bahrain Climbs Ranking on Scale for Most Competitive Arabic Economy

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Regional Rank 2
Global Rank 29

KSA
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Regional Rank 3
Global Rank 36

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Regional Rank 4
Global Rank 45

MOROCCO
Perf. --
Regional Rank 8
Global Rank 75

TUNISIA
Perf. --
Regional Rank 9
Global Rank 87

LEBANON
Perf. -8
Regional Rank 10
Global Rank 88

Bahrain ranked fourth most competitive Arabic economy according to The Global Competitiveness Report 2019, published by the World Economic Forum. Bahrain's performance has improved by a total of five points over the past year, ranking it 45th globally. The Kingdom's performance witnessed an improvement in 65 out of 103 indicators calculated in the report, allowing it to compete with some of the world's largest and most competitive economies. Overall the Arab world has caught up significantly on ICT adoption and built sound infrastructure.

Market Share for PR Coverage

Banking

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Telecom

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<tr>
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Source: www.tenderboard.gov.bh
www.arabianindustry.com/tenders
Bahrain Schools & Childcare Expo

16th - 18th Jan 2020
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Sat (10 am - 6 pm)

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