



LOCAL **4**
Electricity charges to go up seven-fold for heavy users

THE TIMES

KUWAIT'S PREMIER WEEKLY NEWS MAGAZINE

LOCAL **5**
Work permit transfers allowed after three years

13 VIEWPOINT
Fast-Tracking Climate Action

Issue No 789 Established 1996 03 - 09 April, 2016 www.timeskuwait.com 150 Fils

Freeze in oil output unlikely to revive price slump

Recent data from OPEC, the 13-nation oil exporting bloc, shows that during the first quarter of 2016, the disparity between oil supply and demand increased. Compared to the last quarter of 2015, oil demand declined by 0.6 million barrels per day (mb/d), while oil supply

many investors of a consensus on an oil output freeze emerging when oil producers meet in mid-April.

In March, Qatar's Minister of Energy and current OPEC President Mohammed Bin Saleh Al-Sada, announced that OPEC and non-OPEC producers will hold a meeting in the

Saudi Arabia, Russia and Venezuela. At that meeting the four countries had proposed an accord to freeze oil output at January 2016 levels and called on other producers to do so.

According to a report by analysts at Kuwait-based Asiya Capital Investments Company, there are two major reasons why investors are being too optimistic about a deal among oil producers. First, the agreement may not happen. Saudi Arabia has been increasing market share with the main objective of hurting high-cost oil producers in the US, the main source of the oversupply, and that mission has not been fully accomplished. Although oil output has begun to fall in the US, production is still relatively high. Also, it remains unclear whether Saudi Arabia would agree to join any deal that exempts regional rival Iran. The country's Deputy Crown Prince Mohammad Bin Salman has already said that Saudi Arabia will freeze production only if Iran and other major producers do so. "If anyone decides to raise production, then we will not reject any opportunity that knocks on our door," he warned.

The second reason is that, even if the agreement takes place, its effect will be limited, as the countries

Continued on Page 6



went from 2 to 2.3mb/d. Despite this mismatch, grim projections made at the start of the year of oil prices continuing to slide downward have largely failed to materialize; in fact, since late January oil prices have gone up. One reason for this apparent anomaly is the expectation among

Qatari capital on April 17. Revealing that around 15 OPEC and non-OPEC producers, accounting for about 73 percent of global oil output are supportive of the initiative, the oil minister noted that the meeting would be a follow-up to the talks held earlier in Doha between Qatar,



Indian community expresses concern over happenings at ICSK

Staff Report

Keys to the boardroom of Indian Community School Kuwait (ICSK) have been returned by the sponsor, providing a temporary relief to the honorary board members who were locked out last week, after differences arose between the sponsor and the board over allegations of financial violations and misconduct.

The Indian Community School Kuwait, which was founded in 1959, is supposed to be run by the community for the community.

However over the past several years there have been allegations from various sections of the community on the running of the school, including charges of financial misdemeanors, lack of transparency, constitutional violations, arbitrary inductions into the board and misconduct by board members.

While keys to the boardroom have been returned, the larger problems plaguing the school continue to exist. Written complaints, made to the Indian

Continued on Page 6

SALE

!

Lower prices, more savings

AL-HOMAIZI LIMITED

Sunday - Thursday 10am - 10pm
 Friday and Saturday 10am - 11pm
www.IKEA.com.kw - 18 4040 8

facebook.com/ikeakuwait
 @ikeakuwait
 ikeakuwait



ICSA honors achievements of graduating class

The International Institute of Computer Science & Administration (ICSA), a leading source of Educational courses for career advancement, recently held a Commencement Ceremony for the graduates of Office Management, Airline Ticketing and the Bachelor of Science in Business Administration and Bachelor of Arts in Information Technology courses on 25 March at the Divva Ballroom of the Dawliyah Complex in Kuwait City.

Special guests for the occasion were Ambassador of the Philippines to Kuwait H.E. Renato Pedro O. Villa, CAP-College Foundation Vice President Felito "Eller" M. Alivio and Hon. Consul General-Atty. Raul Dado who was accompanied on stage by ICSA President Aamir Farooq Muhammad and ICSA Managing



Director Yasir Muhammad.

President Mr. Muhammad started the ceremony with a heartfelt speech where he lauded the students for their hard work and spoke words of encouragement for their future endeavors. Stepping up, Guest Speaker Consul General Mr. Dado extended positive wishes to the Filipino



community and highlighted the benefits of education. Distinguished guest speaker the Filipino Ambassador Villa talked a little on issues pertinent to the Filipino community and went on to outline the necessity of hard work and determination by reminiscing on his own difficult experiences.

During the highlight of the



ceremony, the Philippine Ambassador together ICSA President and Managing Director presented the certificates to the graduating class, who beamed with pride over their achievements. There were also special awards such as the Inquisitive Learners award and the Leadership award handed over to deserving students.



In an atmosphere of excitement and jubilation, the graduates, many of whom attended with their families, celebrated the successful completion of their courses with high hopes for the future. Many beautiful memories were created amongst family and friends, with the ICSA graduating classes receiving commendations for their efforts.

LuLu expands in Bahrain; opens 6th Hypermarket in Zinj



Middle East retail major Lulu Group which is on a vast expansion mode underscored its commitment to Bahrain by opening its 6th Hypermarket in New Zinj's Galleria Mall.

The new Hypermarket which is also the 124th store of the Lulu Group globally, was officially inaugurated by H.E. Shaikh Khaled bin Abdulla Al Khalifa, Deputy Prime Minister of Bahrain in the presence of Bahraini Minister for Industry & Commerce H.E. Zayed Al Zayani, Labour Minister H.E. Jamil Humaidan, British Ambassador Simon Martin CMG, US Ambassador William Roebuck, Indian Ambassador Alok Kumar Sinha, Lulu Group Chairman Yusuffali

M.A., prominent businessman Mohammed Dadabhai, Lulu Group CEO Saifee Rupawala, Executive Director Ashraf Ali MA, Bahrain Regional Director Juzer Rupawala and other top officials.

"The opening of the 124th Lulu Hypermarket in the Kingdom of Bahrain and the 6th in the country is a moment of great pride for the LULU Group," said Chairman Yusuffali M.A. after the inauguration. "As announced earlier, this new hypermarket is part of our committed BD 100 million investment plan for Bahrain, commented Yusuffali. The group will open 2 more hypermarkets by the end of 2017 at Saar and Busaidi in Bahrain," added Yusuffali.



Nearly 900,000 Indians 'legally' residing in Kuwait

The Indian embassy released the latest statistics as of 10 February received from the Kuwaiti authorities; the number of Indian nationals legally residing in Kuwait has reached 8.8 lakh mark. In addition, there are approximately 28,000 Indian nationals who have overstayed their visas and, therefore, are staying illegally in the country.

Some highlights from the latest figures are:

The Indian community in Kuwait has grown by 10 percent in 2015 and remains the most preferred community in Kuwait.

The gender ratio of Indians in Kuwait is highly skewed as there are more Indian males than Indian females in the country.

Out of 8.8 lakh Indians, nearly 3 lakh are domestic workers (i.e. drivers, gardeners, cleaners, ayahs, cooks and housemaids).

The majority of Indians (4.26 lakh) are deployed in private sectors (i.e. construction workers, technicians, engineers, doctors, chartered accountants, IT experts, etc.). In addition, there are about 1.1 lakh dependants i.e. spouses/children. Out of these, there are about 42,000 Indian students studying in 20 Indian

schools in the country. With Indian companies being awarded EPC contracts of over US\$5 billion during last 2 years, Indian nationals working in private sectors may continue to rise in the coming 2-3 years.

There are about 27,000 Indians working for the Kuwaiti Government in various jobs like doctors, nurses, paramedics, engineers in National Oil Companies and a few scientists. The demand for Indian nurses remains strong in Kuwait.

The Kuwaiti authorities have deported 1,700 illegal Indians staying in the country from 1 December 2015 to 21 February 2016.

ENEOS Oil launches in Kuwait

Federal General Trading & Contracting Co., a subsidiary of KAICO Kuwait Automotive Imports Co. WLL (Alshaya & AlSagar), a leading Auto Parts & Auto lubricants distributor in Kuwait, proudly launched JX Nippon Oil and Energy, a diverse range of automotive lubricants from ENEOS in an official launch ceremony on 1 March



at KAICO head office in Al Rai area with the presence of many guests.

JX Nippon Oil and Energy Corporation is Japan's largest manufacturer and distributor of



petroleum products, gasoline, kerosene, diesel fuel, jet fuel, heavy fuel oil, lubricants, and asphalt.

ENEOS lubricants offer cutting edge technology with multiple benefits; it keeps the engine interior clean, prevents deterioration of

additive due to sulfur and significantly improves engine cleaning performance compared with conventional oils. It also significantly improves fuel efficiency and performance for all driving conditions from a short distance to long rides.

WIN 100 GRAMS GOLD EVERYDAY FOR 45 DAYS

BUY GOLD JEWELLERY WORTH KWD 50 AND GET 1 COUPON TO ENTER DAILY RAFFLE DRAW. ALTERNATIVELY, BUY DIAMOND JEWELLERY WORTH KWD 50 AND GET 2 COUPONS TO DOUBLE YOUR CHANCES OF WINNING.

OFFER VALID FROM MARCH 27TH TO MAY 10TH 2016



83/2016 / ٤٣

*T&C apply

THE KALYAN PROMISE



100% IGI/GIA CERTIFIED DIAMONDS



LIFETIME MAINTENANCE



ZERO DEDUCTION ON GOLD EXCHANGE



GLOBAL EXCHANGE AND RESALE FOR GOLD & DIAMONDS



CASH BUYBACK GUARANTEED ON GOLD & DIAMONDS

AL DABBUS STREET, FAHAHEEL - 23921533 / OPP. SOUK AL-WATIYA, MALIYA - 22286733 / OPP. FRIDAY MARKET, AL RAI - 24752933

94 BRANCHES SPREAD ACROSS INDIA & MIDDLE EAST / WWW.KALYANJEWELLERS.NET / FOLLOW US ON



Kalyan Jewellers launches 'Win 100 gms Gold Everyday' campaign

Kalyan Jewellers, one of the GCC's most-trusted and leading jewellery brands, has announced an attractive campaign 'Win 100gms of Gold Everyday' from 25 March - 10 May, 2016. This first of its kind campaign is set to create yet another benchmark in the jewellery retailing industry as Kalyan Jewellers gives away 100 grams of gold a day for the next 45 days. The campaign has been rolled out in Kuwait, Qatar and the UAE, allowing customers to win 100 grams of gold everyday in all the three markets respectively.

Customers can participate in the 'Win 100 gms Gold Everyday' initiative by making a minimum purchase of KD 50 across all the Kalyan Jewellers showrooms in Kuwait wherein they stand a chance to win 100 grams of gold everyday. Those who buy gold will receive one coupon, whereas those buying diamonds will

receive two coupons.

Mr. T.S. Kalyanaraman, Chairman and Managing Director, Kalyan Jewellers said, "As we move closer to our 100 showrooms milestone, we would like to thank our patrons for their unprecedented love and support. We are happy to have pioneered yet another industry's first and look forward to an overwhelming response to the 'Win 100 gms Gold Everyday' campaign. Such an initiative encourages consumers to take maximum advantage of their purchases, by availing of the opportunity to win 100 grams of gold everyday across all the 21 Kalyan Jewellers showrooms in the UAE, Kuwait and Qatar."

The draw dates are spread over the months of April and May 2016 in all three markets - Kuwait, Qatar and the UAE. In Kuwait, the draws will be held on 7, 14, 21, 28 April; 5 and 12 May, 2016.

Taste of Q8 concludes second food festival with extraordinary success

Under the patronage of Undersecretary of Ministry of Commerce Eid El Rashidi, the Open Air Annual Foodie Festival was held for three consecutive days (17-19, March) at the Marina Crescent. The much-awaited second annual food festival was packed with non-stop fun for all families. This year's event featured mouth-watering cuisine, Celebrity Chefs' meetings and great music. The 3-day program attracted many dignitaries and world renowned Celebrity Chefs who demonstrated their famous creations on a live-cooking demo stage.

Some of the most famous chefs who graced this year's event were; Reza Mahammad and Jenny Morris from Food Network; a Master French Pastry Chef Eric Lanlard who is also the author of five cook books and star of TV's Baking Mad and Glamour Puds; Dean Brettschneider (twice winner of the prestigious Continental Patisserie of the Year at the British Baking Awards); Bangkok's Ian Kitichai and Tim Hollands from Australia. Other notable figures included; Kuwait's Chef Adlah Al-



Sharhan and Chef Sulaiman Al-Qassar who hosts a cooking show 'Flavor and Spice' with Al Qassar. The amazing experience was complimented by the 'Grand Tasting' at the Farmer's Market near Marina. The family event had a fun package for kids at the 'Kid's Zone' with delicious treats as well as exciting activities and

games. The ambiance was great as bands and musicians entertained the audience with different songs. Participants interacted with the chefs at the Lurpak Hospitality Suite. Other attractions included the Nolte Cooking Demo stage and Bosch Cooking School tent where chefs organized a quiz and give-away.



We are one of the fastest growing hospital chains in GCC, engaged in providing outstanding healthcare services. It is a hospital chain managed by professionals with a mission and a passion for providing healthcare for the needy. At SHIFA, the growth has been phenomenal.

SHIFA's reputation for its humanitarian and selfless service has ranked this esteemed institution as the largest healthcare provider in GCC (Saudi Arabia, Bahrain, Qatar, Kuwait & Oman). Our effort to provide quality health care with compassion has rewarded us with the honor of being the top healthcare provider in GCC. With the service-oriented healthcare delivery model, SHIFA is geared to provide cost effective and user friendly medication. Armed with the best of the facilities in areas of patients care with highly qualified and dedicated team of Physicians, Nurses, Technicians and other professionals, SHIFA endeavors to match quality benchmarks for the benefit of patients since its inception.

مركز شفا الجزيرة الطبية
SHIFA AL JAZEERA
MEDICAL CENTER
FARWANIYA - FAHAHEEL
Al Nahil Int'l Clinic
مركز النخيل الدولي
Healing hands and loving care
JLEEB AL SHUYOUKH

Managed by
Shifa Al Jazeera Medical Group & Naseem Al Rabeeh Medical Group

- Internal Medicine ■ OB & Gynecology ■ Pediatric
- Skin & Cosmetology ■ General Medicine
- Radiology (X-ray & Ultrasonography) ■ Orthopedic ■ ENT Surgeon
- Dental Surgeon ■ Ophthalmology ■ Laboratory ■ Pharmacy

Farwaniya - Behind Maghatheer Complex, Opp: Police Station, Habib Munawer Street. Phone: 24734000 - Fax: 24767990
Fahaheel - Life Tower, Steak Round about Makka Street. Phone: 23919020 / 30 - Fax: 243919011
Jleeb Al Shuyoukh - Police Station Road. Phone: 24347090 / 24346686
Email: info@shifaaljazeera.com.kw / Web: www.shifaaljazeera.com.kw



Maurya Kala Parisar's 3rd Ethnic Food Festival a great success

The 3rd East Indian Ethnic Food Festival was organized by Maurya Kala Parisar on Friday, 25 March at Ras Salmiya. A record number of entries, over 70 dishes prepared by 42 contestants were on display at the food competition, which was the highlight of the event. The Ambassador of India to Kuwait H.E. Sunil Jain and his wife Gargi Jain complimented the organizers for presenting year after year such unique events. Games and quizzes with prizes kept the audience engaged while the judges evaluated the entries for the food contest.

Sana Abdul Hamid, who had prepared the 'Rani Changezi Awadhi Chicken', was declared the overall winner of the bumper prize of 24ct gold coins. In addition, a total of 11 prizes were given in four categories.

Vegetarian Category Prizes:

- First - Preeti, crunchy Urad Vada in yogurt
- Second - Kritika Dubey, Yam Masala Curry
- Third - Rashmi, Dahi Vada

Non Vegetarian Category Prizes:

- First - Sana Abdul Hamid, Rani Changezi (Awadhi Chicken)
- Second - Kainat Siddiqui, Dilpasand Murg Naan



With Rice
Third - Kanchan Nigam, Teekha Mutton Manpasanda with special Pua

Dessert category prizes:

- First - Priyanka Kanwar, black rice pudding with mango coconut
- Second - Dipali Basak, Suji Pitha
- Third - Shruti Katiyar, Besan Barfi

Open-Innovation (Fusion or Health) Category:

- First - Sana Abdul Hamid, Sada Bahar Gulkand Apple Mawa Barfi
- Second - A. S. Geetha, Millets





SIF holds annual Science Gala

Science International Forum-Kuwait (SIF) organized their annual Science Gala on 31 March, at American International School. The distinguished guest for the evening was world renowned cardiac surgeon and scientist, Padma Vibhushan Dr. M. S. Valliathan, along with Indian Ambassador to Kuwait H.E. Sunil Jain and Dr. Sachin Mandgavne, Assistant Professor at the National Institute of Technology.

A children's movie -'Quantum Indians' with a strong science theme was screened on the occasion. The film, which won India's prestigious National Film Award in the Best Educational Film category in 2013, highlighted the vital contributions made to science by three renowned Indian scientists, Dr. Satyendra Nath Bose, Sir C. V. Raman and Dr. Meghnad Saha.

Following his keynote address, Dr.



Valiathan answered questions from the audience, which was followed by Dr. Mandgavne's presentation

titled 'Science in Daily Life'. He drew attention to the amazing scientific processes in daily life and emphasized to students how honing their observation skills would help them become great innovators.

The winners and outstanding performers of Sastra Prathibha Contest 2015-16 and Kuwait Children's Science Congress 2015 received laurels at the function. The 'Acharya J. C. Bose Sastra Puraskar' for the best

performing school was awarded to Fahaheel Al Watanieh Indian Private School.

To recognize, encourage and celebrate the excellence of educators, SIF introduced the Inspire Excellence Award for Science and Mathematics teachers of Indian schools in Kuwait. The winners of Inspire Excellence Award 2015 were awarded for their exemplary service to education on the occasion.



UGC holds 40th Football Finals



The United Goans Centre, under the auspices of Kuwait Indian Football Federation (KIFF), organized its 40th edition football finals on 1

April at the Bayan playground. In the action-packed matches in the finals, Goa Maroons went against the Kerala Challengers. For the Under 14 inter

school childrens' finals, the talents of players from United Indian School and Indian Central School were highlighted in an intense match.

Work permit transfers allowed after three years

Manpower Public Authority has issued a decision to give an employee the right to apply for transfer of his work permit after three years of its issuance without the approval of his employer.

In a press statement, the official spokesperson and Director of Public Relations and Media



Department of Manpower Public Authority Aseel Al-Maseed affirmed that the conditions specified in the new decision will replace the current conditions for manpower transfer, thereby allowing employees to apply for transfer of their work permits after completing three years without the need for obtaining their employers approval.

She explained that the new

decision requires employees to adhere to the condition of giving advance notice to their employers as stated by the law. In case it becomes difficult to prove that an employee had given notice to the employer as per the law, the employee can file a complaint at the Labor Dispute Department for notifying the employer. The resignation notice will take effect on the day it was filed and the employer cannot file an absconding case against the employee during the notice period.

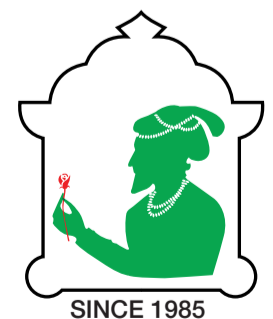
Al-Maseed stressed that the government contracts are exempted from the three-year law and that the transfer of work permit depends on the validity of the employer has another government contract to which he would want to transfer his or her employees, or if there is a prior rule that concerns the employer in terms of the expiry of the contract.

She clarified that the transfer of employees registered under government contract is limited to technical specialized professionals. However, transfer of employees of non-specialized non-technical professionals is possible by paying the charges set by the ministerial decision.



هافلي حويلين

Quick Bites
وجبة سريعة



SINCE 1985

MUGHAL MAHAL
مغل محل

Everyone's First Choice

Our branches

Hawally 22626782 22626783 /4	Sharq 22425131 22425132	Fahaheel 23911174 23911175	Farwaniya 24726126 / 7 24740003 / 4	Salmiya 1 25722223 25722224
Al-Rayan 23911174 23911175	Jahra 24565111 / 222 24565333	Fintas 23900026 23900027	Salmiya 2 25729292 25729293	Marina Mall 22244523
				Sharm El-Sheikh +20693604548

fahaheel@mughalmahal.com - www.mughalmahal.com



Embassy of Mongolia shifts to new premises in Salwa

Minister for Foreign Affairs of Mongolia, Lundeg Purevsuren, who is on an official visit to Kuwait, inaugurated his country's embassy at its new location in Salwa on 27 March. The inauguration ceremony

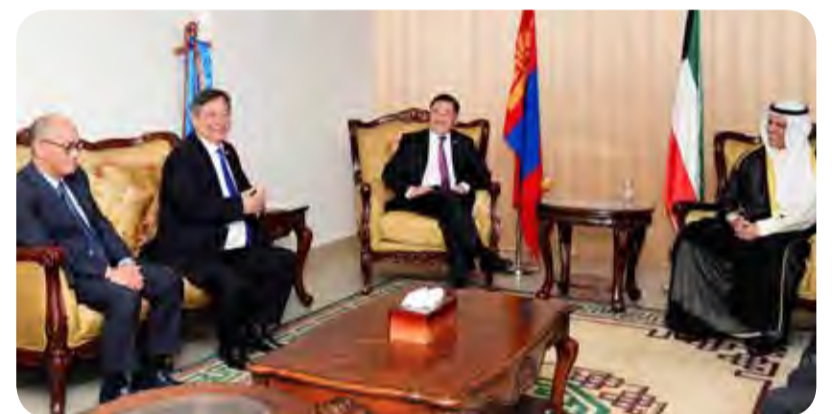
was attended by the Ambassador of Mongolia to Kuwait H.E. Dr. Sodnom Enkhbat, Kuwaiti officials, dignitaries and Mongolian embassy staff. The new embassy building is located on Moutaz Street, Villa 35, Block 8 in Salwa area.

Earlier, His Highness the Amir Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah, received the visiting Mongolian Foreign Minister at the Seif Palace in the presence of First Deputy Prime Minister and Minister

of Foreign Affairs Sheikh Sabah Al-Khaled Al-Hamad Al-Sabah.

During his visit to the country, the Mongolian Foreign Minister also met with His Highness the Prime Minister Sheikh Jaber Al-

Mubarak Al-Hamad Al-Sabah and held discussions with his Kuwaiti counterpart Sheikh Sabah Al-Khaled on means of strengthening bilateral ties between the two friendly countries.



Kuwait housing rent reduces by 5 to 10 percent in certain areas

Real estate expert Suleiman Al-Dulaijan disclosed that house rent in Kuwait in general has gone down by 5-10 percent, subsequent to 30 percent reduction in rent fees at some residential areas last year, while many areas like Abu Fatira and Mahboula witnessed minor increase in that regard.

Al-Dulaijan noticed the investment buildings have a close link with revenues of the banks, as well as demand, supply and many other factors. He also observed that size, description, the location of buildings and fittings are all major factors that determine the rent rate. He reiterated that rents are still below 10 percent and the commercial buildings

are affected by government's expenses, whereby the situation changes with the reduction in expenditure.

are more suitable for the current economic situation. He denied the claim that prices of property have been falling



He stressed the majority of investors now prefer to invest in restaurants, coffee shops and café joints, as they

drastically, and said "there is no point to consider rumors, but objectivity with caution is necessary".

Freeze in oil output unlikely to revive price slump

Continued from Page 1

involved are already producing near record levels, and those that are not, Libya and Iran, are unlikely to join. Moreover, latest data confirms that Iran is steadily returning to the market, increasing output from 2.9mb/d in January to 3.1mb/d in February. Iran has already said it plans to boost its production and that it will not halt production until it reaches 4.0mb/d, probably in 2017, which means that this year it will increase from 3.1 to 3.8mb/d. Meanwhile, in the United States, the US shale industry has been more resilient than expected during the decline in oil prices, showing quick responsiveness to oil price movements.

Pointing to further factors guiding their negative sentiment on oil price increases in the near future, the investment company said that OPEC's expectations of global economy growing by an additional 0.2 percentage points and for oil demand to increase 1.3 percent YoY in

2016 are not realistic. "We find these forecasts too high. With flat growth in Europe and Japan, and the US, China and most emerging markets decelerating, we project a 0.3 percentage point decline in global growth and a 0.8 percent YoY increase in oil demand. On the supply front, we assume an increase in Iranian output, other OPEC countries' output to remain around January levels - whether a freeze agreement takes place or not - and non-OPEC output to fall in line with the 0.7 mb/d decline projected by OPEC."

Asiya Capital concluded its report by saying that market disappointment about the oil output freeze, rapid technological development in the shale industry, stronger than expected Iranian production and weaker than expected global demand could push oil prices further below the fundamental-based price forecast. The combination of fundamentals and market expectations will most likely keep the price of oil below last year's level, the investment company concluded.

Indian community expresses concern over happenings at ICSK

Continued from Page 1

Embassy and the government of India, have not faded and the sponsor's moves are apparently a culmination of such complaints over the years. The school board has millions of dinars in its coffers and the lack of transparency in its functioning is a source of tremendous concern to the community. During the past 25 years since liberation of Kuwait there have been two big scandals involving financial misappropriation and several thousand dinars have vanished due to lack of proper supervision by the community or government of India.

The school has about 7,000 students in its rolls and is the largest Indian education institution in the country. Board members, who are elected to two-year terms, and on an honorary basis, are often seen to cling on to positions despite the end of their tenure. This reluctance to relinquish their seats raises suspicions among the community about their true motives. Despite these frequent distractions, the students and teachers have continued to perform well in

academics and co-curricular activities, making ICSK a preferred choice among Indians when it comes to education. The board claiming credit for accomplishments by students and teachers is only an attempt by these 'honorable' men to whitewash their shortcomings. To put the record straight, students from ICSK have been excelling during the past 50 years, including during the time when the previous board was dismissed for financial wrongdoings.

Speaking to The Times Kuwait, several members of Indian associations have said that the school is a public institution of the Indian community and complaints against the board have been increasing, so it is no surprise that the sponsor reacted to complaints by instituting an investigative committee into the financials.

The board members however claim that the dispute is actually over the ownership of a piece of land given by the Kuwait government to build a school. As differences continue between the sponsor and the board, community members are hoping that wisdom will prevail and an amicable solution will be found soon.

Darbar
داوبار
RESTAURANT

KUWAIT CONTINENTAL HOTEL
22527300; Ext:7, 90996027

Lunch & Dinner
every Friday
Buffet Dinner
on Thursday & Saturday
Now KD 3/-

Renovated & Re-opened

Ensuring satisfaction with insurance

Creating awareness and educating customers on the need for adequate insurance protection at optimum cost is a subject on which hardly anybody talks or writes. With more than 50 years' of experience in the insurance industry, and over 20 years with a leading insurance and re-insurance broking company in Kuwait, Ramesh Kohli who currently heads Aarkay Insurance is an indisputable expert on all matters related to insurance.

Time and again, Insured feels uncomfortable with thoughts for getting the desired or anticipated satisfaction in case of losses suffered by them.

Over expectation, misunderstanding the scope of insurance or overselling by insurers or intermediaries may cause such a situation. It is therefore important for insured to know, what to expect from insurance products.

Adequacy of sum insured: One should appreciate that except for few contracts of Life and Personal Accident Insurance, all other products of insurance only provide indemnity, that is, compensate the insured to the extent of monetary loss suffered by him, due to the loss event. Insurance contract is not meant to make profit out of insurance.

Consequential losses are not payable except when insured under 'Loss of Profit' and that too, to the extent of actual loss, due to reduced turnover or increased expenses.

Insured is not entitled to realize more than his intrinsic loss, at the time of loss, less depreciation, deductibles or reduction in market value. However, some contracts do

provide cover in respect of 'new for old', but this is also subject to actual replacement or reinstatement. Any sentimental loss or loss of goodwill is neither assessed nor payable.

Many a time, insured gets highly dissatisfied when facing assessment towards 'under insurance'. In case of partial or less than total loss, this concept further disturbs the insured and he fails to appreciate that though he suffered an 'x' amount of intrinsic loss, the net assessment represents much less, since sum insured of the policy was less than the actual market value of the subject, at the time of loss.

Though over insurance or higher value than market value cannot increase compensation, it causes no negative effect of under insurance, except paying slightly more than optimum premium cost. Declaration covers take care of such situation as well. While insuring, one is well advised to fix adequate value, increase or decrease the sum insured for additions and deletions or market value fluctuations from time to time during the policy period, so as to remain adequately insured at all times and ensure avoiding 'under insurance'.

A constant review or at least quarterly review of sum insured under various policies for adequacy of sum insured is recommended besides changes due to additions and deletions.

Duty of disclosure: Unknown to many an insured, all important and relevant facts in respect of subject matter of insurance, previous history of losses, any special features of risk are required to be disclosed to the insurer at the time of insurance as well as during the insurance period. This is called 'Duty of disclosure of material facts'. Non declaration of any 'material fact' can result in avoidance of insurance benefits by insurer. Disclosure of material fact is obligatory on the insured, whether specifically called for or not by insurer.

Facts which may affect the decision by insurer to accept or reject the proposal or accept at one rate or another rate of premium are considered material facts.

Since this 'duty of disclosure' is important for the validity of policy, insured and any one dealing with insurance should take due care to ensure that deliberately or in ignorance, material facts do not



remain undisclosed.

Experience shows that many a times, lapse happens, due to ignorance or non information by intermediaries, to effect premium saving. Whatever may be the case, the axe falls on the insured and one is well advised to ensure that the facts are firstly provided and secondly not held back by any one from insurer. The facts should also not be camouflaged by tick or dash etc.

Silence is not gold, under this obligation. Insurance contracts are

based on principal of 'Utmost good faith'. Some time the insured or proposer wonders, why in most cases, insurers do not ask for supporting papers, plans, inspections or visit all risks. It is because they are protected by the above principal, which gives rise to Duty of Disclosure of material facts by insured, failure of which protects the insurer.

To put in simple words, never try to hide symptoms from your physicians, if you wish to get well, should be a motto.

Election Philippine Commissioner holds training session for embassies in ME

Ricky Iaxa
Staff Writer

The Commissioner on Elections of the Philippines Andres Bautista arrived in Kuwait to hold two-day training programs for the Philippine embassies of Qatar, Bahrain, Kuwait, Lebanon and UAE at the Costa del Sol. The training program aimed to familiarize embassy officials with the standard procedures on the forthcoming Philippines Presidential elections and to uphold the sanctity of the ballots.



In an interview with The Times, Bautista said that Commission on Elections (COMELEC) visit to the Middle East is essential as they comprise one of the biggest slice of voters. He also added that as mandated by the law thirty days including weekends, overseas Filipino workers may come to the embassy to cast their votes. On the question of availability of ballots due to the contested issue imposed by the Supreme Court, Bautista said that although delays in printing have occurred, COMELEC is hopeful that it can

reach the target date. However for overseas Filipino workers, available ballot stocks in the store have been sent to foreign posts due to their early election dates.

Media also questioned the recent hacking of the COMELEC's website, which marred the credibility of the commission. Bautista argued that the COMELEC's website was public and that all information posted are for public dissemination. However, he said that just like other government websites around the world the site was

vulnerable to hacking. But for the elections a different website will be used with different security features to ensure the safety of results. The commission is also looking into the aspects of implementing electronic transmittal similar to that in the Philippines for such can help in the canvassing of the votes.

"OFWs votes are important among all areas thus the visit to the Middle East is essential and the country recognizes their great contribution to the economy and their voices have the right to be

heard and they have to exercise their right to suffrage. Also in 2013 there was a low turn out of voters. The visits and embassy's works will definitely help increase the number," added Bautista.

The debates are essential not only for those who are running for the positions, but for the people as well. Bautista said that COMELEC hosted such a debate back in 1992 and that as mandated by the law such debates should have been implemented.



The recent Presidential debates were held in Visayas and Mindanao and soon in Luzon area particularly in Pangasinan. Bautista also added that due to technology, Filipinos all over the world can now witness these debates.

GMA 7 announced that 11 million viewers were tuned in during the recent debate. "The debates give an opportunity for these candidates to present themselves and showcase their platforms and for the people to raise their questions and get to know their candidates better," commented Bautista.

Lastly, Bautista thanked the embassies for their hard work to ensure that the elections run smoothly and encouraged voters to vote right and COMELEC to count the votes properly. "OFWs should examine the platforms and track records of their candidates and decide as to who will lead the country well. COMELEC should respect the decision of the people and they should not interfere with the choice of the voters," ended Bautista.

THE COMPLETE INFORMATION PACK ON KUWAIT


A MUST FOR EVERY OFFICE & HOME A WORLD OF INFORMATION, FOR EVERY CITIZEN, RESIDENT & VISITOR

Now Available in all Book Shops

Rush to the nearest book shop & get a copy of Kuwait Pocket Guide 2016 Edition.

The first complete Kuwait Business Guide, Published since 1983



Kuwait Publishing House Co.

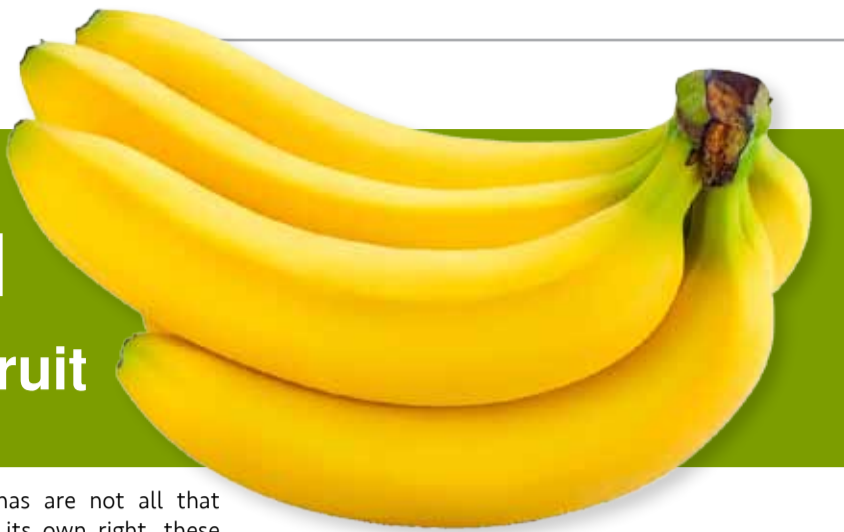
Tel: +965 2244 9686 / 2245 5171 / 2240 5912 - Fax: +965 2241 0471

E-mail: admin@kphku.com

Website: www.kphku.com

Banana

The unsung fruit



Peel, eat, and repeat. Bananas are not all that glamorous; never a star in its own right, these sweet, self-contained fruits are nevertheless a failsafe, quick and easy grab-and-go meal.



Go green: Treating bananas like plantains is an underrated tactic, especially because it opens up the whole world of savory possibilities to these sweet fruits. You can pair green bananas with other root vegetables such as parsnips or combine them with cauliflower for an unexpected salty-sweet combination.

Grill your bananas: Banana boats are a summer dessert that takes all of five minutes to get right. Wrap some in a foil and place them on a grill. They will soon become a soft and mushy almost instant summer pudding that you can then top with everything from ice cream, chocolate, and spices to crunchy nuts and other fresh fruit.



Bananas are surprisingly versatile, and with a few creative maneuvers they can be transformed into rock-stars of the foodworld. Here are a few ways of going bananas...

Banana for an egg: Ripe mashed bananas can be moist enough to replace eggs. The general rule of thumb is to use one banana for every egg you would use in a recipe. Bananas can prove a healthy replacement for eggs in muffins, cookies and other chewy baked goods.

Oven love: Crank your oven up to 176°C and get your bananas ready. Whether you choose to bake them with or without the peel, they will come out with a creamy, custardy dulce de leche quality and will get meatier and sweeter, so that one can eat them immediately with a spoon and little bit of seasoning.



Two-ingredient pancakes: To prepare this, all you need is bananas and eggs. Mash one banana and whisk in the contents of two eggs, drop onto a griddle and you are good to go.

Freeze: A banana can turn into the best possible smoothie base if placed in a freezer for a couple of hours. They impart thickness, sugar, and creaminess to an otherwise watery beverage. You could also opt for a frozen candy bar by coating bananas with peanut butter, chocolate or anything crunchy before freezing them.



Banana ice cream: Add frozen bananas in a food processor along with vanilla extract or cocoa powder and let it blend to give you a healthy alternative that compares to the exquisite taste of an Italian semifreddo, but only without the eggs and sugar.

Banana chutney: In a saucepan, combine bananas with aromatics (garlic and onions or ginger), chili peppers, and spices (curry powder, turmeric, cloves) with raisins and sugar. Store the chutney in sterilized glass jars for days before you serve to get the best flavor. Best served with chicken, frittata or burgers.



To make crispy fritters, add $\frac{3}{4}$ teaspoon of hot oil to one cup fritters batter. This will not only turn the fritters crispy but also prevent them from soaking too much oil.



While boiling milk, a little water can be added to the vessel before adding the milk to avoid the milk from sticking to the bottom.



To separate each string of noodles or any thin pasta, run it under cold water immediately after boiling and draining the water.

DINING IN KUWAIT

For a complete list of featured restaurants, visit http://www.timeskuwait.com/News_Dining_In_Kuwait

AL BOOM



The restaurant with its marine ambience has been a perennial favorite of both residents and visitors. Dinner is served in the hull of this hand-built boat, which is in the dry dock next to the Radisson Blu Hotel. Guests start their meal with a selection from the impressive salad bar. Next, a choice of top quality steaks and seafood or a combination of both is on offer. A savory platter

with delicate sweets, fruits, and pastries provides the perfect finale. Coffee and dates are served upstairs in the comfortable diwaniya with its fascinating collection of maritime memorabilia. The sloping wooden floors and the staff in their old-style Kuwaiti sailors' costumes add to the unique ambience. To eat at Al Boom is to experience an important part of local heritage.

Popular dish: Wagyu beef steak with baked potato and Arabic rice



Radisson Blu Hotel. Call 2567 3000.

FAILAKA AL MANSHAR

Fresh mezzah selections of mutabal, hummus, tabbouleh, and one of the best tomato soups ever tasted are always available. Bright salad combinations of calamari and crisp vegetables, juicy apple coleslaw, and the artichoke salad, with whole ripe artichoke hearts, are a satisfying choice. Small batches and limited stock is the key to keeping everything as fresh as made-to-order menu items. Feature nights and cooking stations are Failaka's specialty. Every Thursday evening is Far Eastern Night, when guests are served a fusion of culinary traditions of Arabic, Malays, Chinese,



Indian and other cultures to create every food-lovers delight. Order one of their many exotic teas or smooth espressos and indulge your senses with one final round of delicious delicacies to complete your experience.

Popular dish: Australian T-bone steak with Asian Roccolla salad side dish.



Al Manshar Rotana Hotel, Fahaheel. Call 2393 1000.

BURGER & KARAK



Located on the top floor of the prestigious Gate Mall in Egaila area, Burger & Karak offers a distinctive dining experience that separates it from the many fine eateries in the mall. With an

expansive menu offering different options ranging from salads to small mains and sides, burgers, chapati, desserts, drinks and of course, the traditionally spiced tea known as Karak.

Popular dish: Regular burger with cheese, tomatoes, pickles, lettuce and ketchup, accompanied by your choice of sauces and toppings.



The Gate Mall, Egaila. Call 2205 6356.

Every week, our 'Dining in Kuwait' section features selected restaurants in the country that provide sumptuous cuisines from around the world. Want to feature your restaurant in our 'Dining in Kuwait' section and reach out to our wide reader base? Email us at dining@timeskuwait.com with a brief about your restaurant along with images in high resolution.



BAS and Embassy of Romania organizes Third Kuwait International Volleyball Tournament

The British Academy of Sport (BAS) in association with the Embassy of Romania organized the Third Kuwait International Volleyball Tournament for the Independence Cup at The British School of Kuwait (BSK) campus on 25 March.

In attendance were most of the ambassadors from various embassies, different nationalities who cheered for their country's teams and sports lovers.

The community event brought together different nationalities residing in Kuwait with the aim to

foster cordial feelings and unite people with a common love for volleyball. The entire event was

This year for the first time 14 teams representing their embassies and countries participated in the

Philippines, Romania, Tunisia and USA. Strong teams and good matches provided action-packed entertainment to onlookers who were engaged by the exemplary display of sportsmanship.

Teams from Egypt played against Philippines and Kuwait squared off against, Tunisia in the semifinals. Finally, after a nail-biting finish, Tunisia emerged the winners of the Independence Cup for the second year after winning 4 matches.

Founder and Director of BSK Madame Vera Al Mutawa, Romanian Ambassador to Kuwait H.E. Vasile

Sofineti, BSK Director of Media Kefah Al Mutawa and The Director of British Academy of Sport Lucian Anisia presented the awards to the winners onstage and the Independence Cup to the Tunisian Team amidst applause.

The event was sponsored by: Sports Direct, Pro Sports, High Sierra, Ashraf& Co Ltd, Nikon and Jarallah German Specialized Clinic.

After this successful tournament, BAS is planning to organize Volleyball Tournaments for both ladies and men next year in February 2017, where the embassies from Kuwait will be invited to register their teams.



very family-oriented with mascots interacting with the children, and delicious food on sale.

tournament: Australia, Bulgaria, Egypt, France, Great Britain, India, Iran, Kuwait, Lebanon, Palestine,

ABK sponsors CRYcket Tournament

Friends of CRY Club (FOCC) along with Ahli Bank of Kuwait (ABK) announce the 19th 'CRYcket 2016' tournament for children, which will be held on 8 April at Al-Sahel Sports club, Abu Halifa. Established in 1997 in Kuwait, FOCC is a children's sports and cultural organization, associated with CRY (Child Rights and You), India. The one day 'CRYcket' tournament for children under 12 (Born on or after January 1, 2004) and Under 14 (born on or after January 1.2002) category will include spectators, parents and well-wishers. The children are grouped into teams in two age categories and the game is played with softball. There will be twelve teams, each set to participate in the Under-12 and Under-14 categories. The teams will be placed in four groups and will initially play in the

round robin league, from which one winner from each group will play in the semifinals.

The winners and runners-up in the finals of both groups will be awarded trophies. Three special trophies will also be awarded to the best overall player in each age category and the youngest player of the tournament. Additionally, medals and certificates of participation from CRY-India will be given to each player of all teams. The 7-over matches for both categories will be played simultaneously on two playgrounds. Professional umpires will control the games assisted by official scorers and ground managers. The teams will play in this tournament in recognition of a much felt need to support the less fortunate children. For more details visit www.focckwt.org.

Mubasher Holidays launches free travel insurance program for its clients

AIG MEA Limited (Kuwait Branch) and Mubasher Holidays have partnered to launch a free travel insurance scheme for all Mubasher Holidays' clients. This benefit is made available free of charge through 3500 travel agencies across the Middle East when using Mubasher's online booking service.

Mubasher Holiday's Group General Manager, Ahmed Hamzawy, said: "The selection fell on AIG due to the company's excellent reputation internationally and the availability of its services globally. Starting today customers will benefit from free comprehensive travel insurance upon booking through Mubasher Holidays' website through any travel agency in the Middle East." AIG's General Manager Kuwait,



Joseph Bejjani, said: "We are thrilled to launch this initiative in partnership with Mubasher Holidays. We constantly look to create innovative concepts and build local partnerships and this partnership offered us an opportunity to do both. With one

of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, we know that our continued success is dependent on being able to develop the tools the market needs and to reflect the environment in which we operate."

MDH MASALA
The real Indian Masalas for a real Indian taste

Sole distributor in Kuwait

Al-Othman & Al-Bisher Trd. Co. W.L.L.
P.O. Box: 22984 Safat 13090 Kuwait
Tel: +965 247 16 819 / 247 55 074
Fax: +965 24755073 / 24760108
Email: obtckwt@qualitynet.net
www.obtckwt.com

Indian remittances fall as Gulf reduces demand for foreign workers

Remittances to India - a large chunk of which comes from the millions of Indians working in the Gulf region - fell to \$15.8 billion last quarter, the lowest since April-June 2011, it has been reported.

Bloomberg reported that the figure represented a 9.4 percent drop from a year earlier, as the global slowdown and slumping oil prices reduced the demand for foreign workers.

India relies on remittances and earnings from services exports to help

bridge a trade shortfall and support its currency and Indians working overseas remitted \$72.2 billion in 2015, Bloomberg said, citing World Bank estimates.

It added that workers in the Gulf region accounted for more than half of funds sent home in 2014, while labourers in the UAE sent the single biggest chunk of \$13 billion.

Indians working abroad send home the most money in the world, helping to pay for imports of fuel and

electronics.

Bloomberg quoted Suvodeep Rakshit, an economist at Kotak Securities Ltd in Mumbai, as saying that the drop in cash flows is a "red flag", adding that a further drop would be "a headache" for Indian leaders to resolve.

India has about 14 million migrants overseas and remittances account for less than 4 percent of the Indian economy, compared with 10 percent for the Philippines and almost 30 percent for Nepal.

Ooredoo Kuwait inks \$36m deal to buy internet provider

Ooredoo Kuwait has entered into an agreement to purchase 99 percent of internet service provider FASTtelco for KD11 million (\$36.4 million).

The transaction is subject to the approval from the relevant regulatory and governmental authorities, a statement said.

Ooredoo said the transaction was "an important step for both Ooredoo and FASTtelco as well as for the industry" and shows its commitment to deliver best in class services.

The telco said the deal will allow both companies to offer full scope of fixed broadband and mobile services and open the doors to new revenue opportunities.

Following this transaction, Ooredoo and FASTtelco will continue to co-exist as separate entities in the foreseeable future, the statement added. Ooredoo CEO



Sheikh Mohammed bin Abdullah Al Thani said: "This is a major milestone for Ooredoo showing strong commitment to enhance people's lives. All stakeholders will benefit from this complimentary transaction, especially our business and residential customers, who will have access to the full scope of our advanced mobile and fixed broadband services."

"We will invest to provide the best

end-to-end customer experience across both companies and boost both Ooredoo's and FASTtelco's growth profiles."

FASTtelco CEO Talal Jassim Al-Bahar added: "Going forward, we see Ooredoo as the best partner for FASTtelco and therefore are excited about the potential this transaction unlocks for both companies and their employees in the years to come."

Electricity charges to go up seven-fold for heavy users

The government has submitted a draft law to the parliament's Financial and Economic Affairs Committee, which if approved in its entirety, could see the cost of electricity more than double for ordinary users, while it could increase by as much as seven and half times for heavy users.

At present electricity is supplied to consumers at the highly subsidized rate of 2 fils per kilowatt-hour; the draft bill proposes that it be increased between 5 fils and 15 fils depending on the level of consumption.

The Committee is expected to discuss the bill in its sitting on 6 May. Some members of the committee have already expressed reservations about the draft bill saying they would oppose it in its current standing. Saying they would call for reducing the proposed charges, as well as demand that the current rate

of 2 fils per unit be retained for those households that consume little electricity.

Faced with sliding oil revenues and a looming budget deficit of over KD12 billion in the current budget,



the government is planning on a slew of economic reforms, including slashing subsidies, to increase revenues. In March, the cabinet had approved the introduction of a 10 percent tax on corporate profits. However, cutting consumer subsidies is a more politically sensitive topic and has so far drawn only lukewarm support from legislators.

Kuwait Toastmasters' impressive show in Area 14 contests



Members of Kuwait Toastmasters Club achieved outstanding results at Area 14 (Division I) Annual Speech Contest 2016 which was held at the American University of Kuwait on 25 March.

Prolific speakers from Kuwait Toastmasters and other four clubs of Area 14 participated in the contests in four categories, namely, Impromptu speaking known as Table Topics, Speech Evaluations in which speakers evaluate a target speaker and suggest improvements, Humorous speech where speakers take up a theme to entertain the audience and finally International Speech through which motivational and inspirational stories and messages are conveyed.

Kuwait Toastmasters was represented by eminent speakers, Santosh Kumar and Satish Kumar.

TM Satish Kumar, collected three

trophies, winning the Humorous speech contest with his speech 'Laugh - the world will laugh with you', placed as first runner-up in the Table Topics contest and second runner-up in Evaluation contest.

TM Santosh Kumar won the first runner-up trophy in the International Speech category with his speech 'Rehmatulla'. Both will now represent Kuwait Toastmasters Club at the Annual Division I Speech Contests to be held on 6 May at the Australian College of Kuwait. Kuwait Toastmasters Club aims to develop leadership and communication skills amongst Kuwaitis and expats. The club recently celebrated its 17th anniversary.

To join the Kuwait Toastmasters Club, please contact its President Anup Dhand (98097487) or Vice President Membership Santosh Singh (97440064).

MMF leaders meet with the Indian Ambassador

The new office bearers of Malayali Media Forum (MMF) Kuwait met with the Indian Ambassador to Kuwait H.E. Sunil Jain on 28 March

were the attendees for the meeting while the Indian embassy community welfare secretary K.K Tahel witnessed the event. Issues related to the Indian



and discussed various topics faced by the expatriate Indian community in Kuwait. Sam Pynummoodu, Ismayil Payyoli, Nixon George, Thomas Mathew Kadavil and Regi Bhaskar

Community School, problems faced by Nurses recruitment agencies, reopening of canteen on Indian Embassy premises and more were discussed. In an emergency situation,

the Indian embassy will involve the Indian Community School as part of the Indian community since it is residing over here, the Indian Ambassador said to MMF leaders during the meeting. But as per the school constitution, Indian embassy cannot involve in the community school daily business. He added, Indian Embassy will inform the school director board to introduced the necessary amendments to the school constitution.

Regarding the MOH nurses recruitment concerns next month, MOH delegates are visiting the Kerala state, the Ambassador informed. He also stated that the functioning of the canteen on the embassy premises positively will be considered. The MMF representative briefed about the function of the organization with the Ambassador.

31000+

Thank you for liking us on Facebook

Like us on facebook TimesKuwait

www.timeskuwait.com

KUWAIT OUT AND ABOUT



9 APRIL



BBS community will be hosting Ramadan Bazaar at its alumni club in Jabriya from 10am to 8pm. Participants may exhibit traditional clothing, home décor items, perfumes, accessories and more. Booths will be allotted to interested parties, each being KD50 and will come with one table and two chairs. The final date of registration is 24 March. For more information and registration: Call 22275000 or email, bbsalumni@fawsec.com.kw

10 APRIL

CAP Exhibition

Contemporary Art Platform (CAP) will be holding an art exhibition titled, 'It's a Mad World' by Shurooq Amin, a renowned painter at their location in Shuwaikh. The exhibition, curated by Martina Cognati in collaboration with Ayyam Gallery, will be held from 7pm to 9pm from 10 to 21 April. For more information: Visit, www.capkuwait.com or call, 965 24925636

12 APRIL



The Fawzia Sultan Rehabilitation Institute Kuwait will be holding a conversation event titled, 'The emotions of cancer' at its location in Baghdad street, Salmiya at 10:30am. This event will be conducted by Saima Bhatti, a cancer survivor who will provide helpful tips and advice on the emotions related to cancer. This event is open to patients, survivors, families, friends and healthcare providers. For more information and to register: Contact, 97784045 or email, n.omar@fsrikuwait.org

Free drum classes

For those interested in drums, free drum music classes are being held in Salmiya for all age groups, from beginners to advanced by a well-experienced drum teacher. For more information: Call, 94974295

IFRA free coaching class

Indian Football Referee Association has recently started free refresher/coaching classes for current referees, new recruits and those aspiring to be referees. The classes will be held in Salmiya (Don Bosco School), every Friday from 9am to 12pm. Those interested: Call, 99519439.

14 APRIL



An open day event to buy and sell used photo and video gear equipment will be held in the basement of Symphony Style Mall, Salmiya, from 4pm to 10pm. This event will gather photographers and videographers from all over Kuwait. Special discounts will be given to attendees on many brand new products in the Symphony showroom. Table reservations will be KD20. For more information and booking call 25770700.

Don Giovanni Opera

Ahmadi Music Group presents Mozart's immortal classic Don Giovanni in Abdhussain Abdulridha Theatre in Salmiya on 14 and 15 April, at 7pm. The event will include live orchestra, chorus, international soloists and the ballet company of Center for the Arts, and will combine drama, comedy and Mozart's music. For more information: Call, 66184192 or visit, www.ahmadimusicgroup.com.

15 APRIL



Dancing sensation Neerav Bavlecha will be performing live at the Marina Hall Abbasiya, at 6pm. For more information: Call, 51792829 or 66891847 or email, dkdanceworld@gmail.com

Pilaterday

Visit FSRI every Saturday throughout February from 9.45am to 11.15am for pilates practice. Promote the benefits of exercise for breast cancer and help raise funds for cancer care at Al-Sidra Association. Bring your mat, a towel and a donation of no less than KD5, along with a friend to BBS Alumni Club in Jabriya.

NYF offers free yoga classes

Free yoga, breathing, meditation and reiki classes will be held by an experienced female yoga teacher for all age groups. Classes are assigned on the basis of different health problems, stress and other problems by different techniques. For more information: Call, 99315825.

16 APRIL



Amma Kuwait, an organization dedicated to humanitarian activities will be organizing the first anniversary of 'Amrita SPARSH' from 4pm to 7pm at the Kuwait Women's Cultural and Social Society, Khaldiya. The objective of the program is not only to bring all parents with special children under one roof who have benefited from the workshops and services but also to introduce new parents into Amrita SPARSH. At this event, parents, teachers, specialists and therapists will engage in an interactive,

engaging and fun learning sessions of important concepts and strategies. For more information: Call, 90975371, 66460164 or email, ammakuwait@yahoo.com.

18 APRIL

KERA to hold Vasantholsavam

Prominent NRI association from the Ernakulam district, Kuwait Ernakulam Residents Association (KERA) will be celebrating their fourth annual day celebrations branded Vasantholsavam 2016, a cultural extravaganza at the United Indian School, Abbasiya from 3pm onwards.

30 APRIL

Vertical marathon

Peak of Al Hamra, a unique race to test pain tolerance in participants will be held at the Al Hamra Tower, starting 9pm. To win, the participants will have to complete the race in the lowest time by climbing stairs up to the 60th floor which is almost 2000 steps. Both male and female participants between the age groups of 16 to 55 can take part. For more information and registration: Visit www.events.pro-vision.com/event/detail/35



Living Yoga Festival 2016

The Jivamukti Yoga Kuwait Collective will be holding the Living Yoga Festival 2016, on 22 April at the Al Shaheed Park and on 23 April at the Contemporary Art Platform rooftop.

Sydney-based advanced certified Jivamukti teacher Chris Johns will be leading a free Electro Jivamukti Yoga class at the Al Shaheed Park, and a challenging, intelligently sequenced two hour workshop at the CAP, where vegan refreshments and snacks will also be available. The event on 22 April is free and on 23 April is KD15.

For more information and tickets: Visit, http://livingyogakw.com/

www.orientalkuwait.com

Restaurants

SALMIYA
Hamad Al-Mubarak Street
Tel: 25720788, 25720799

CITY
Mubarak Al Kabear Street
Tel: 22456553, 22476886

The taste that touches your heart

Al-Andalous
Block-6, Street-4
24802961, 24802971
24801561

Farwaniya
Block-1, Street-122
24757070, 24758080
24745502

Qosour
Block-7, Street-14
25425003
25429812

Jahra
Behind Zamzam Center
Opp: Rauf hospital
24578992, 50377799
51691026

For publication of your announcements, upcoming activities or local events please email us at editor@timeskuwait.com To publish images kindly send pictures in high resolution.

Hands-free calls while driving to be banned in UAE

New regulations banning the use of hands-free speaking equipment, including Bluetooth-enabled devices, while driving a vehicle, are to be introduced in the United Arab Emirates shortly.

Revealing this, Major Khalfan Saeed Al Naqbi, Head of Traffic Planning and Policy at the Interior Ministry, said that several international studies have shown that speaking on the phone while driving impacts the way one drives and diverts the attention of a driver, irrespective of whether one uses a handheld device, a Bluetooth-enabled device or speaks through a wired headphone.

Speaking on the sidelines of the Vehicle Safety Conference in Dubai, Major Al Naqbi said: "Speaking on the phone [while driving] can have an adverse impact depending on what is spoken. It could make the driver angry or cause him stress



and that adversely impacts his driving. This is why we working on updating our regulations on phone use." Saying the changes could be implemented

in other GCC states as well, he added, "We are discussing with the traffic authorities of all the regional countries so that there is some

uniformity in regulations across the region. All GCC countries are closely connected and vehicles cross borders regularly so it is necessary to have the changes at the regional level."

He also said that apart from bringing in new regulations, the ministry is working on ways to ensure the rules are implemented. "We have involved university students as well as experts to develop an app that will automatically block the use of phones or other smart devices while a person is driving. We have also tried using jammers, but we are not convinced about jammers because we found that they can have adverse health impacts," he said.

Last year, UAE witnessed 675 deaths in road accidents, and use of mobile phones continues to be one of the biggest causes of accidents, second only to speeding. According to a study, a legal hands-free device makes a driver at least four times more likely to have an accident and has a 15-minute concentration lag effect. Physical use of smartphones makes driver up to 22 times more likely to cause an accident and is more than three times dangerous than drinking and driving.

Saudi to cut spending, set up mega fund for post - oil era

Saudi Arabia, the biggest Arab economy and the world's largest oil exporter, faced with a record budget shortfall and falling oil prices, promised to cut spending and issue more bonds.

Finance Minister Ibrahim Al-Assaf noted that the kingdom, which has so far relied on its massive fiscal reserves to bridge the gap in its budget following crude oil price drops of over US\$60 per barrel in a year, was working to cut unnecessary expenditure. He provided no details on the cuts but insisted that key spending in education, health and infrastructure would not be affected.

He said the government would also issue more conventional treasury bonds and Islamic sukuk bonds to "finance the budget deficit", which is officially estimated to be around \$39 billion, but which the International Monetary Fund and

other institutions project will be around \$130 billion. Pointing out that the Kingdom has so far issued bonds worth around \$27 billion to finance the deficit, Al-Assaf said, "We intend to issue more bonds and could issue sukuk for certain projects... before the end of 2015." Saudi Arabia pumped a record 10.6 million barrels of oil per day in June but this slowed to 10.4 million bpd in July. The budget shortfall is hitting as Saudi Arabia maintains a costly military intervention in neighboring Yemen.

Meanwhile, speaking recently to the media, the kingdom's Deputy Crown Prince Mohammed bin Salman, said that a proposed mega sovereign wealth fund would be created to fund the post-oil era. He said the Public Investment Fund, would eventually control more than \$2 trillion and help wean the kingdom off oil.

MENA primed to become global logistics hub

The MENA region is all set to become a global logistics hub in the next few years says a report titled 'Transportation & Logistics in MENA'.

Prepared by analysts at Al Masah Capital, a leading alternative asset management firm in the



region, the report notes that with India and China ranking as top merchandise export and import destinations for MENA markets, global supply chains could be redefined in the coming years. Citing the emergence of MENA-Asia corridor and the strategic location of MENA between the West and East, the study shows the region could serve as an ideal trans-shipment hub for international trade

and commerce.

Transportation and logistics industry in MENA generated approximately US\$66 billion in revenues in 2013 (2.7% of the GDP) of which the GCC accounted for US\$40 billion (2.5% of the GDP), says the report. As countries in MENA seek to diversify their economies, significant investments are being made into the development of state-of-the-art infrastructure and logistics facilities.

In the report, the industry has been categorized into four segments with Transportation being the most important segment, accounting for 40-60 percent of the total logistics cost, followed by Warehousing (15-20%), Freight Forwarding (10%) and Value-Added Logistics Services (5%).

The report also warns that despite robust growth prospects, MENA's transportation and logistics industry faces various challenges. Currently, the transportation and logistics industry is highly fragmented, which leads to inconsistent market regulations, poor service quality, and unskilled manpower, amongst many others issues.

Amir Temur

Uzbek people's pride

On gaining independence, Uzbekistan was able to restore historical justice - the name of their great ancestors and their rich heritage. One such great leader was Sahibkiran Amir Temur, popularly known as a symbol of bravery, courage and wisdom.

Amir Temur's life, over centuries has become as a great example for the youngsters of Uzbekistan.

The outstanding military leader and political strategist built a powerful centralized state in Mawarannahr (Land Beyond the River), based on the rule of law and respect for traditions. Being a wise politician with broad horizon and subtle analytical mind, Amir Temur went down in history primarily as a creator.

He surrounded himself with the best of science and culture, skilled architects, builders and artists, whose beautiful works were an indicator of the power of the state. He built the magnificent monuments which still cause an infinite pride in our compatriots, foreign visitors' great interest and admiration.

Temur engaged in legislative activity. The work entitled "The Code

of Timur" outlined his vision of the most effective state system and the country governing fundamental principles. Leafing through the pages of the treatise, one can only admire his personal qualities and strong-willed character. His most famous phrase added in the "Code" is, "One enterprising, courageous, brave, resolute and wise man is better than a thousand lazy and weak willed. Thus one experienced better controls than thousands of people."

His noble principles, underlying on the basis of a powerful state, a just society, strengthening generosity and kindness atmosphere, population's welfare, today have become the main criterion of modern Uzbekistan's social and economic life.

On the initiative of President Islam Karimov, 1996 widely celebrated the 660th anniversary of Amir Temur, the year being named after him in the country. International conferences and exhibitions were organized under the auspices of UNESCO. Monuments to Amir Temur were built in Tashkent, Samarkand and Shakhrisabz along with streets, parks and other geographic features across the country. "The Code of Timur" was

restored and reprinted several times as a unique source of study of national statehood history. On the eve of his 675th anniversary, an updated edition of the book with a preface by the President of Uzbekistan was published.

The Amir Temur Museum opened in the capital Tashkent, is an inexhaustible fount of spirituality, keeper of ancient relics and real masterpieces of art with great historical value. It includes stored unique items such as, manuscripts, letters, coins, ceramics, manuscripts and many others. Numerous exhibitions, dedicated to the epoch of the Timurids, have been held during the museum's existence. Such significant exposure as 'Samarkand-2750', 'Gifts', 'The life of Amir Temur', 'Timurids renaissance era', 'Shohruh - a monument to the creative activity of the Timurids' to name a few.

Order 'Amir Temur', an eight-pointed star with dihedral rays is also of particular attention, which symbolizes his descendants for independence and justice, national pride, and selfless devotion to the Motherland. It took a special place



in a number of high state awards, established in the country in the years of independence. It is awarded to citizens of Uzbekistan for great merits in strengthening of statehood, development of military affairs, as well as persons who are not citizens of the country, but who have made great contribution to the strengthening of international cooperation, peace and friendship between people. In addition, in some cases, it may become owners of enterprises, institutions, organizations, public associations, creative teams and military units, as well as administrative-territorial units of the republic. The majestic figure of Amir Temur, seated on a horse, is in its center, with its inscription, 'Strength in justice'.

The life and work of Amir Temur, also called as 'the savior of Europe' in some chronicles has attracted the

attention of hundreds of researchers, artists and culture outside Uzbekistan. Research scientists of Timurids are conducting research in more than 50 countries around the world. More than 900 papers in the European and more than a thousand in Oriental languages are published so far. The archives and libraries of Venice, Spain, France, Great Britain have kept written records of the diplomatic correspondence of the outstanding statesman and his successors with many countries of the world.

Thus, the priceless heritage of Amir Temur is a source of strength and energy which helps the people of Uzbek in building a state with a great future. Conducted reforms on human exaltation, respect the principles of justice in all spheres and tangible results are its clear proof.

Reading, Writing, and Refugees



Gordon Brown

Former Prime Minister and Chancellor of the Exchequer of the United Kingdom, is United Nations Special Envoy for Global Education.

Recently, Abdul al-Kader, his four-year-old daughter, Abdelillah, draped over his shoulders, was photographed standing at a dangerous intersection in Beirut, trying to sell biro pens to feed his family. The image of this Syrian refugee family's plight, tweeted by a Norwegian, Gissur Simonarson, immediately went viral.

Within a day or two, \$154,000 was raised to help Abdul, Abdelillah, and her nine-year-old sister, Reem. When asked what he would do with the money, Abdul said he would use it to educate his children and their friends.

The story of Abdul and his children highlights an obvious, if overlooked, truth: Far from seeking to scrounge off Europe, thousands of Syrian exiles are desperate to return home as soon as it is safe. It is sheer desperation that is forcing them to embark on life-threatening voyages.

And they are not alone. An astonishing 30 million children are displaced around the world: two-thirds to other parts of their countries, and the rest forced to flee from their homelands altogether.



Some refugees are victims of natural disasters – for example, the one million children recently made homeless by the earthquake in Nepal. Others are displaced by climate change. But the main reason for the rising number of refugees is violent conflict. Five years ago, war and fighting displaced roughly 5,000 children per day; today, that number is more than 20,000.

Aside from Afghanistan since the 1970s, Somalia since the 1980s, the Democratic Republic of Congo since the 1990s, and now Syria, the past year alone has seen refugees fleeing the Central African Republic, South Sudan, Iraq, Libya, Yemen, and Burundi. And, because the average time a refugee is away from his or her homeland is ten years, millions of refugee children could go without education for most of their childhood years.

That scenario – life on the streets, with some children trapped in slave-labor conditions, others trafficked for



prostitution or forced into unwanted marriages, and all vulnerable to extremists who seek to exploit their suffering – is so unacceptable that it forces us to act. While food, medicine, and shelter come first, education must be a high priority.

I found that out recently while visiting a refugee center in Beirut, where mothers pleaded with me to get their children into school. They understood that while nutrition and health care are vital to survival, education – which enables young people to prepare and plan for the future – is what gives them hope.

Yet, despite the efforts of international agencies, these vulnerable children will continue to fall through the cracks unless drastic action is taken now. Refugee children lose out because they benefit mainly from humanitarian aid, which maintains a short-term focus on shelter and food, and development aid, which is by its very nature long-term. Only two percent of humanitarian aid currently goes to schools, and aid agencies struggle to cope with emergencies.

To address this, plans are underway for a humanitarian fund that can provide money to keep schools operating through an emergency or to build new ones in refugee camps and settlements. Indeed, the real test for such a fund is in countries such as Jordan, Lebanon, and Turkey, where services are at a breaking point and some two million children – the majority with no schooling – are languishing in shacks, tents, huts, and squalid camps.

Turkey has 621,000 Syrian child refugees and needs additional school capacity for some 400,000. Lebanon has 510,000, with no room for 300,000. Jordan has 350,000, and is 90,000 places short.

The Global Business Coalition for Education and the charity Theirworld recently outlined a way forward that is economical and can be implemented immediately. The plan is simple: double shifts in existing schools, with local children attending during the first half of the day, and refugee children attending during the second half. The plan could ensure that one million refugee children are not condemned to lose their chance at an education.

Over the past year, thanks to international donors around the world and a determined education minister, Elias Bou Saab, 106,000 refugee children in Lebanon have been enrolled under a double-shift system. Starting with the new autumn term, the total is set to rise to 140,000.

But the funding for this year is \$30 million short – and 60,000 of the students cannot be accommodated. And then there are the 300,000

children in Lebanon alone whose education needs remain to be met.

Normally in an emergency, there are no facilities, buildings, or staff

to keep children in school. What is missing in Jordan, Lebanon, and Turkey, however, are not classrooms or trained teachers – there are plenty locally and among adult Syrian refugees – but the money to pay for them.

The sums are not large relative to the scale of the problem. For just over \$500 a year, or \$10 per child per week, we can provide school places that would allow parents and children to do what they would prefer to do; be educated in the region.

I ask the international community, old donors and potential new donors alike, to add another \$250 million to the \$100 million that we have already raised for Lebanon. If an impoverished refugee father is willing to give all he has to help children go to school, surely \$10 dollars a week is not too much for the international community to offer to keep a refugee child off the streets.

Relax Solutions
Solutions are unlimited

RELAX SOLUTIONS IS SEEKING KUWAIT DISTRIBUTOR/DEALERS FOR WELL-KNOWN & ESTABLISHED LUBRICANT OIL

■ MEDICAL TOURISM

■ FOOD & ACCOMODATION FOR CORPORATE FIRMS

■ CATERING AND F & B SERVICES

■ HOSPITALITY MANAGEMENT & AMENITIES SUPPLY

■ REAL ESTATE & PROPERTY MANAGEMENT

■ INTERNATIONAL LEGAL SERVICES ■ IT SOLUTIONS ■ TOURISM

■ OVERSEAS MANPOWER PLACEMENTS

■ BUSINESS SETUP & SOLUTIONS ■ EVENT MANAGEMENT

■ INTERIOR DESIGN AND CONSTRUCTIONS

OUR PARTNERS & CLIENTS

KUWAIT – Office 11, Floor 13, Burj Al Ali – Kuwait City

INDIA – No.10 RT Nagar, Bangalore +919901611786 / +919538759999 | UAE – 7TH Floor, Fairmont, Sheikh Zayed Road

QATAR – Al Handassah St., B Ring Road - DOHA | OMAN – P. C. 311, P.O. BOX 91 | BAHRAIN - Manama

(+965) 220 92 450 - 690 45 777 - 666 55 360
www.relaxkuwait.com - info@relaxkuwait.com

OUR BUSINESS STRATEGY – A SATISFIED CUSTOMER!

African and global business leaders to gather for Frontier 100 Forum

Business leaders from Africa and around the world are expected to gather in Nairobi, Kenya in mid-May for the Spring Frontier 100 Forum, organized by the Initiative for Global Development (IGD).

The US-based Initiative for Global Development (IGD) engages an influential network of global business leaders in creating sustainable growth and poverty alleviation through strategic business investment.

The Frontier 100 Forum is an exclusive, invitation-only biannual event that convenes the IGD Frontier

Leader Network, a network of CEOs and senior executives from the US, African, European and South Asian companies operating in Africa. More than half of IGD Frontier Leaders hail from the African continent.

Under the theme, 'Engines of Growth: Powering African Companies to Create Employment and Accelerate Development,' the forum will focus on how African companies and multinational corporations can drive job creation and capitalize on today's business environment for growth.

The African region is experiencing unprecedented economic growth and Africa's homegrown companies are at the center of that growth, creating more than 80 percent of jobs on the continent," said IGD's President and



CEO, Dr. Mima Nedelcovych.

The two-day forum is designed to encourage business leaders to offer

insight, collaborate, and identify bold, action-oriented strategies to promote a business-driven development

agenda on the African continent.

Forum sessions will range from strengthening Africa's private sector to fuel job creation, harnessing the current global business climate for growth, industrialization and matching African companies with multinational corporations to build supply chains.

According to the International Labor Organization (ILO), Africa has the fastest-growing working age population and this demographic is projected to increase by 70 percent or about 793 million by 2030. To address this upcoming 'youth bulge,' the Forum is also expected to explore the needs of an expanding workforce and develop institutions to create a skilled workforce capable of meeting Africa's growing needs.

Sylvester goes AWOL again



Sylvester, the South African lion who grabbed headlines last year by skipping his game-reserve and going AWOL (Absent Without Leave), is once again on the loose.

This time around, he is believed to have escaped the game-reserve by crawling under an electric fence guarding the area after heavy rains dislodged earth over the weekend. Reports from the South African National Parks (SANParks) authority indicate that Sylvester is currently wandering a sparsely-populated mountain region.

"We realized early yesterday morning when they check all the satellite tracking collars that he had escaped. We are awaiting a helicopter to begin an aerial search," said a SANParks official.

On his jaunt last June, Sylvester wandered over 300 kilometers while engaged in a sheep-killing spree. He was eventually tracked and captured while taking a nap high on the Nuweveld Mountains, around 1,750 meters above sea-level; he was airlifted back to the reserve.

"We anticipate this operation will be a lot quicker this time because he is wearing a tracking collar," said the Park official.

Sylvester's truancy comes in the wake of reports over the weekend that a lion roaming in the Kenyan capital Nairobi, which injured a man, was shot dead by wildlife rangers. It is believed to be the fourth time this year that lions have roamed outside Nairobi National Park and the second time someone has been injured by a lion in less than two weeks.

Nigeria under pressure to devalue its currency

Pressure is mounting on Nigeria, Africa's largest economy, to devalue its currency in order to aid growth and boost investment.

According to reports, the United States intends to press the West African nation to lower the Nigerian naira in order to create more flexibility in its foreign exchange. The two countries are set to hold talks in Washington that will primarily focus on the West African country's economy, security and development.

Nigerian economy is facing its worst economic crisis in years following a slump in oil prices since mid-2014. A number of analysts and the members of the central bank monetary policy committee (MPC) have called for the devaluation of the currency, a move President Muhammadu Buhari is against.

This will be the third devaluation since November 2014 after Nigeria's Central bank debased the naira by 8 percent to 168 to the dollar and also raised the private sector Cash Reserve Requirement (CRR) to 20 percent from 15 percent.

Last week, the MPC also hiked its benchmark lending rate by 100 basis points to 12 percent in a bid to tackle Nigeria's rising inflation. Inflation rose to a double digit rate in



"Nigerian economy is facing its worst economic crisis in years following a slump in oil prices since mid-2014."

February. The country's central bank has been selling dollars in order to support the naira which has fallen significantly against the dollar this year.

Nigeria's economy has been reeling from the oil slump causing the economy to grow by a mere 2.8 percent in 2015, its slowest pace over a decade and has been

seeking to diversify its economy. The International Monetary Fund (IMF) has already called on the populous country to implement steadfast structural reforms, during a visit by its mission earlier in the year.

"Eliminating existing macroeconomic imbalances and achieving sustained private sector-led growth requires a renewed focus

on ensuring the competitiveness of the economy. As part of a credible package of policies, the exchange rate should be allowed to reflect market forces more and restrictions on access to foreign exchange removed, while improving the functioning of the interbank foreign exchange market (IFEM)," the IMF noted.

Tunisia's ongoing transition receives support from UN and World Bank

The United Nations Secretary General Ban Ki-moon, accompanied by World Bank Group President Jim Yong Kim, visited Tunisia last week and reaffirmed strong support for the country in its historic transition to a more stable post-revolution era.

Following their meeting with Tunisian President Beji Caid Essebsi, the UN Chief said that he had congratulated Essebsi on the democratic progress that Tunisia was making and lauded the efforts of the president to reduce social and economic inequalities in the country. "I assured him that the United Nations supports Tunisia's citizens and Government at a time when the country is in transition," said Ban Ki-moon. Honoring victims of terrorism in Tunisia, Ban Ki-moon also expressed the global community's concern



against terrorist attacks in the country and full support for its fight against terrorism. The UN Chief later laid a wreath at the Bardo national museum in the capital, Tunis in remembrance

of the 22 people who were killed in a terror attack in March 2015.

While on the economic front, the World Bank president called for a sharper focus on creating jobs for

disfranchised youth and spurring economic growth in the country's lagging regions. Tunisia's economy has suffered in recent months because of insecurity and a significant drop in tourism.

The World Bank estimates that GDP per capita fell by 10 percent in 2015, with tourist arrivals and foreign investment shrinking by one-third. While the national unemployment rate stands at 15.3 percent.

Currently, the World Bank is working with Tunisia's government on a strategy aimed at reviving the economy and will lend the North African country \$5 billion over a period of five years. Secretary General Ban and Mr. Kim were on the final leg of a five-day, four-country tour of the region that also took them to Lebanon, Iraq and Jordan.

EXCLUSIVE to THE TIMES KUWAIT

Fast-Tracking Climate Action



Achim Steiner
and Christiana Figueres

Last December in Paris, world leaders came together to agree on a set of goals and pathways for decarbonizing the global economy and increasing our capacity to adapt to climate change. It was a landmark achievement, but it was just the beginning. Every country – with the support of cities, the private sector, and citizens – must now move swiftly to fulfill its promises and bring climate change under control.

The need for urgent, concerted action cannot be emphasized enough. Any delay will cause negative consequences to continue to accumulate. This will not only cause tremendous suffering, especially to the world's most vulnerable people; it will reverberate for decades to come, making the key goal of keeping the increase in global temperature below 2° Celsius (relative to pre-industrial levels) increasingly costly.

The rapid progress that is needed will require major reductions in carbon dioxide emissions, achieved through increased investment in the development and expansion of cleaner and more efficient energy. At the same time, efforts to conserve and expand carbon "sinks" – that is, the forests, wetlands, grasslands, mangroves, and sea grasses that absorb much of the CO2 being emitted – are crucial.

But even under the most optimistic scenarios, it will take time to engineer a global shift away from fossil fuels toward renewable energies and to restore the world's badly depleted ecological infrastructure. That is why it is important to pursue measures to reduce short-lived climate pollutants (SLCPs), which also cause climate change. These include black carbon or soot (the primary component of particulate matter that is also a



“ Many of the HFCs have a warming impact that is about 2,000 times more powerful than that of CO2. ”

major and growing health concern); hydrofluorocarbons (HFCs), used most commonly in refrigeration; and methane and tropospheric (or ground-level) ozone.

Pound for pound, these “super pollutants” cause much more warming than CO2. Indeed, the warming impact of soot is about 900 times greater than that of carbon, and the impact of methane is about 28 times greater; many of the HFCs have a warming impact that is about 2,000 times more powerful than that of CO2.

The problems caused by SLCPs extend beyond climate change. Black carbon and tropospheric ozone pollution are traditional air pollutants, which together kill nearly seven million people a year and destroy hundreds of millions of tons of food crops.

The United Nations Environment Programme's Climate and Clean Air Coalition to Reduce Short-Lived Climate Pollutants estimates that fast action to reduce SLCPs, especially methane and black carbon, has the potential to slow down the warming

expected by 2050 by as much as 0.5° Celsius. Moreover, it could save over two million lives annually, while preventing the loss of more than 30 million tons of crops per year.

There is reason to hope that we can reap these benefits. Under the Paris agreement, individual countries are to achieve emissions reductions according to their own nationally determined contributions. More than a dozen countries have included SLCPs in their national climate action plans. Furthermore, the Climate and Clean Air Coalition is working with its 50 member countries, as well as the World Bank and World Health Organization, to cut the super pollutants.

But, to be successful, efforts must go above and beyond the Paris agreement. Fortunately, progress is being made here, too.

Already, measures to mitigate HFC production and consumption are being pursued through the Montreal Protocol on protecting the ozone layer. Governments opened formal negotiations last November, and are aiming to reach agreement by the end

of this year. This builds on an impressive phase-out of older chemicals, such as chlorofluorocarbons and others, that has averted the equivalent of 135 billion tons of CO2 from entering the atmosphere, while accelerating the recovery of the ozone layer.

Of course, the reduction of SLCPs should not come at the expense of efforts to cut CO2 emissions. On the contrary, the world can and must reduce both simultaneously. And, indeed, efforts to reduce CO2 emissions are also occurring outside the Paris agreement framework. The International Civil Aviation Organization is working to reduce emissions from air travel, having reached a preliminary agreement on the subject just a few weeks ago. The International Maritime Organization is pursuing similar goals for shipping.

Warming from any climate pollutant is dangerous and sets in motion a series of potentially irreversible effects, including the continued rise of sea levels, destruction of forests, depletion of Arctic sea ice and glaciers in Greenland and the Tibetan Plateau, and melting

of permafrost. Making matters worse, these effects can reinforce one another, tipping the world into a vicious cycle that becomes ever more difficult to escape.

But if we act fast, harvesting fresh momentum on HFCs under sister agreements like Montreal and a growing array of cooperative coalitions, we can avoid disaster and ensure long-term economic development, including by supporting progress toward achieving the Sustainable Development Goals.

Simply put, the rate of action on all climate-related emissions will determine our success in eradicating poverty and will shape the world our descendants will inherit. With governments preparing to sign the Paris agreement on April 22, there has never been a better opportunity to press ahead toward a brighter, cleaner, more prosperous future.

Achim Steiner is Executive Director of the UN Environment Programme. Christiana Figueres is Executive Secretary of the UN Framework Convention on Climate Change.

THE TIMES
KUWAIT'S PREMIER WEEKLY NEWS MAGAZINE

THE WHOLE WEEK
IN ONE
MAGAZINE

Send an email to
subscribe@timeskuwait.com
to receive your free copy every week directly to your inbox

For latest
News Updates
please visit

www.timeskuwait.com

Find us on Instagram
[@the_times_q8](https://www.instagram.com/the_times_q8)

Like us on facebook
[timeskuwait](https://www.facebook.com/timeskuwait)

Follow us on twitter
[@timeskuwait96](https://twitter.com/timeskuwait96)

info@timeskuwait.com

+965 2481 0109
+965 2481 4404





Mongolia

Nomadic by nature

For those who love the rugged outdoors, Mongolia is love at first sight. Vast, remote and naturally beautiful, the steppes and deserts of Mongolia are an adventure destination on their own. Here, hardy nomadic herders practice traditions and ways of life that have remained largely unchanged over a thousand years.

The country's nomadic culture is famous — visitors can sleep in a herder's traditional felt yurt called a ger, help round up the sheep, ride horses and simply 'get back to nature'. The legacy of Genghis Khan (Chinggis Khaan) and resurgent nationalist pride sharpens the experience. While a culture of tremendous hospitality makes locals more accessible; it is indeed refreshing to meet people who are willing to open their doors to strangers.

Mongolia, which remained sealed off from the world during much of the 20th century seems to be heading the opposite way in the 21st century — its citizens have become globe-trotters and outsiders are arriving by the plane loads seeking business and leisure opportunities.

Chinggis Khaan Square: The Square features a bronze statue of Damdin Sükhbaatar, the hero who declared Mongolia's final independence from the Chinese, astride his horse. In 2013 the city authorities changed the name from Sükhbaatar Square to Chinggis Khaan Square, although many citizens still refer to it by the old name. Today, the square is occasionally used for rallies, ceremonies and rock concerts and festivals, but is generally a relaxed place where children drive toy cars and teens whiz around on bikes.



Khüiten Peak: The highest summit in Mongolia, Khüiten Peak is located at the very west region, in the Tavan Bogd Mountain range, marking the border with China. It is part of the chain of five mountains, which represents five saints in the country: Khuiten being 'cold', Burgd 'the eagle', Olgii 'cradle', Malchin 'the herder' and Nairamdal 'friendship'. The summit is at 4376m above sea level, and was ascended for the first time in 1963 by an expedition mandated by the Mongolian Government. It is extreme in every way, where temperatures average below zero all year long. As



Ulaanbaatar

If Mongolia's yin is its pristine countryside, then Ulaanbaatar (UB) conforms nicely to its yang. An enormous city of pulsating commerce, wild traffic, sinful nightlife and bohemian counter-culture, the Mongolian capital elicits as much shock as it does excitement. The contrasts within the city can be exasperating too; Armani-suited businessmen rub shoulders with mohawked

punks and del-clad nomads fresh off the steppes. This chaotic capital is not the easiest city to navigate, but with a little patience, travellers can take care of all their logistical needs, watch traditional theatre, sample international cuisine and party till three in the morning. This ever-changing city may be the biggest surprise of your Mongolian adventure.

the air is getting rare at this altitude, only experienced climbers are venturing to this yet wonderful area, making a more unique adventure. The best period of the year to climb is between June and August.

Ongiin Khiid: The bend in the pretty river here marks the remains of two ruined monasteries: Bari Lam Khiid, on the north, built in 1810 and Khutagt Lam Khiid, on the south, built in 1760. Collectively they are known as Ongiin Khiid. Formerly one of the largest monasteries in Mongolia, and home to over a thousand monks, the complex was destroyed in the 1937 communist purges when over 200 lamas were murdered. Since 1990 a small but growing contingent of monks has set up shop amid the ruins, completing a small temple in 2004, using some original beams from the old ruined monastery to build it.



Zanabazar Museum of Fine Arts: This museum has a collection of paintings, carvings and sculptures, including many by the revered sculptor and artist Zanabazar. It also contains other rare, and sometimes old, religious exhibits such as scroll thangka (paintings) and Buddhist statues, representing the best display of its kind in Mongolia. A bonus is that most of the exhibit captions in the museum are in English. The building itself carries historical value as it was built in 1905, making it one of the oldest Manchu-era commercial buildings in the city.

Chojin Lama Temple Museum: This temple museum is composed of four temples that were built in the years 1904 to 1908. It is dedicated to Chojin Lama Luvsankhaidav, the eighth Bogd Khan's little brother. It is considered as one of the most



Winter Palace of the Bogd Khan

Built between 1893 and 1903, this palace is where Mongolia's eighth Living Buddha, and last king, Jebtzun Damba Hutagt VIII (often called the Bogd Khan), lived for 20 years. For reasons that are unclear, the palace was spared destruction by the Russians and turned into a museum. There are six temples in the grounds; each now contains

Buddhist artwork, including sculpture and thangka.

The Bogd Khan's penchant for unusual wildlife explains the extraordinary array of stuffed animals in the palace. Some of it had been part of his personal zoo — look out for the photo of the Bogd's elephant, purchased from Russia for 22,000 roubles.

beautiful monasteries of Mongolia. It ceased to be used as a place of worship in 1938 and became a museum in 1942. It was then restored in 1960-1961. Today, the Chojin Lama Museum houses collections of sacred and liturgical objects, notably masks of ceremony for thetsam dance (religious dance). The paintings, sculptures, embroideries and masks here can be dated back from 17th, 18th, 19th and 20th centuries.

to drive to the remote western area — an eerie landscape so lacking in life that you may feel as if you have landed on Mars.



Gurvan Saikhan National Park: With its iconic sand dunes, ice canyon, striped badlands and stunning mountain vistas, this is understandably one of Mongolia's most popular national parks. Most travellers only see a fraction of it, sticking to the main sites — the standout one being the monstrous sand dunes known as Khongoryn Els. With more time, though, it is possible

Cuisine: Due to the effect of extreme continental climate, the traditional diet of Mongolians primarily consists of dairy products, meat, and animal fats. Use of vegetables and spices are limited. The most common rural dish cooked is mutton, often without any other ingredients while in the city, 'buuz', a steamed dumpling filled with meat is very famous.



Naadam festival

The Mongolian national holiday Naadam is celebrated each year on 11 July. 'Eriin gurvan naadam' the three

manly games of wrestling, horse racing, and archery, make up the core activities of the National day festivals.

Sugar-rich juices and fruit drinks harmful to child health

Many of the commercially available juices and fruit drinks targeting children contain as much a day's worth of sugar in a single can or bottle, shows a new report.

The study conducted in the UK calculated the levels of 'free' sugars in 200-milliliter sizes of 203 fruit drinks, 100 percent natural juices and smoothies marketed specifically to children. Nearly half of the tested products had at least a child's entire daily recommended maximum sugar intake of 19 grams (five teaspoons) of sugar, the study revealed.

The report notes that fruit drinks with excessively high sugar content

are often marketed as healthful products, which confuses many parents and children. In recent years, with more information about the high sugar content of sodas and other sweetened drinks, many parents are opting for the seemingly healthier fruit juice and smoothie alternatives.

The study points to the need to make a distinction between 'free' sugars and 'naturally occurring' sugars. Free sugars include those added to products, such as glucose, fructose, sucrose and table sugar, as well as naturally

occurring sugars in honey, syrups, fruit juices and fruit juice concentrates. Naturally occurring sugars are those present in whole fruits and vegetables.

Dieticians and doctors recommend that where possible, parents should

give children fresh fruit instead of fruit juice. If the only option is fruit juice, then they suggest choosing unsweetened juice, or diluting the juice with water and limiting the quantity to around 150ml a day. Dietary guidelines recommends limiting added sugars to less than 10 percent of children's total calories and promoting eating fruit, rather than drinking 100 percent juice.

As is usual when such studies get published, the fruit juice industry has taken issue with the findings.



They claim that research [funded by the industry] has shown, "Serving 100 percent juice to children in appropriate amounts is not associated with dental cavities in early childhood and in fact, increasing frequency of juice drinking may even have a protective effect on dental health in children." They added, "Weight is also not an issue, as a systematic scientific review of the evidence found drinking

appropriate amounts of 100 percent juice is not associated with weight status or obesity in children."



Scientists find minimum genes needed to sustain life

Scientists are moving ever closer to cracking the hidden code of life. Recently, genetic researchers engineered synthetic bacteria that could sustain life with only 473 genes – fewer than any other healthy, replicating cell currently found in nature.

By stripping an artificial cell down to the bare necessities, researchers hope to learn more about how life began on Earth and evolved over time, the study authors said. "We view life as DNA software-driven and we're showing that by trying to understand that software, we're going to get a better understanding of life," said J. Craig Venter, renowned genetics researcher

and founder, chairman and CEO of the J. Craig Venter Institute, a non-profit genomics research group.

Despite this breakthrough, the take-away from the experiment is how little scientists really know about the role that genes play in sustaining life. While most of the genes in the synthetic bacteria were found to have a specific job to do, including in reproduction, sustaining cellular structure and maintaining the cell's metabolism, scientists could not determine a specific biological function for 149 genes, or roughly 31 percent of the genes needed to keep the bacteria viable and for it to thrive.



With scientists being able to decipher the role of only two-thirds of genes in what is currently the most fundamental viable cell, the prospects of understanding the 21,000 genes in a human genome remains probably at around the 1 percent level.

What the experiment proved

is that scientists can now design a genetic structure in a computer, chemically produce it in a lab, and then successfully create a synthetic living cell by transplanting the lab-created genes into a 'blank' cell.

The ultimate goal of the research is to eventually be able to build synthetic organisms on demand. These cells could be used to produce antibiotics and other medications, biofuels, industrial materials and agricultural products. Other research efforts hope to use synthetic genes to create genetically engineered pigs that would have organs that could be transplanted into human beings.



Global senior population set to soar

The percentage of the world's population aged 65 and older is expected to double by 2050, says a new report out from the US-based National Institute on Aging (NIA).

The more than 617 million people around the world who are aged 65 and over now make up 8.5 percent of people worldwide. By 2050, this number is expected to more than double to 1.7 billion or nearly 17 percent of the global population.

Worldwide, life expectancy is expected to rise from 68.6 years in 2015 to 76.2 years in 2050. The number of people 80 and older is forecast to more than triple, from 126.5 million to 446.6 million worldwide, while their ranks in some Asian and Latin American countries could quadruple.

Growth in senior population is seen in every country in every part of the world. Older people are a rapidly growing proportion of the world's population," said NIA Director Dr. Richard Hodes. "People are living longer, but that does not necessarily mean that they are living healthier. The increase in our aging population presents many opportunities and also several public health challenges that we need to prepare for." Hodes said.

Origins of malaria go back to time of dinosaurs



Contrary to popular notion, malaria is not a relatively new disease associated with advances in human settlements and development of agriculture. A new study shows that malaria dates back to the dinosaur era, more than 100 million years ago. While this is of little consolation to those afflicted by the disease or those engaged in trying to prevent its spread, the new research has shown that Plasmodium, the parasite that causes malaria, is extremely resilient.

Fossil evidence presented by researchers show that a form of malaria related to the current strain that infects humans, birds and other animals, existed in mosquitoes more than 20 million years ago. Furthermore, research has revealed the presence of an ancestral strain of the malaria parasite in a biting midge that dates back over 100-million years ago.

Malaria is a potentially fatal disease caused by the Plasmodium falciparum parasite, which is spread through bites of infected Anopheles mosquitoes. According to the World Health Organization (WHO), there were approximately 214 million cases of malaria across the globe last year and around 438,000 deaths from the disease.

Researchers involved in the study say that gaining a better understanding of how the disease has evolved over millions of years may provide insight into ways to halt transmission through today's vector - the Anopheles mosquito.

Adults do not need tetanus shot every decade

Adults can get tetanus and diphtheria vaccine boosters every 30 years instead of the recommended 10 years, a new study suggests.

"We have always been told to get a tetanus shot every 10 years, but actually, there is very little data to prove or disprove that timeline," say researchers behind the new study conducted in the US.

For the study, the investigators examined immunity levels in over 500 adults. The researchers found that after completing the standard five-dose childhood vaccine series, adults remain protected against tetanus and diphtheria for at least 30 years without the need for further booster shots.

The researchers said a simplified age-based vaccination schedule for adults could involve a single booster vaccination at age 30 and another one at age 60. By using a simple age-based system, people would only have to remember to get their shots when they turn 30 and again when



they turn 60. The study authors noted that the World Health Organization recommends only a single adult booster vaccination during military service or when a woman becomes pregnant for the first time. The United Kingdom and some other countries recommend no adult booster shots at all.

According to the US Centers for Disease Control and Prevention, tetanus and diphtheria are infections caused by bacteria. Tetanus-causing bacteria can enter the body through cuts, scratches or wounds.



Milkshakes

HOOKAH Lounge Cafe

Private cabins for a relaxing shisha session,
Valet Parking available



cappuccino



Ice Cream



Turkish Coffee

2244 2098





Horrible beauty hacks

In today's world of multitasking makeup, products that do double (or triple) duty are practically de rigeur—and since this saves women getting-ready time (and precious storage space), many women couldn't be happier to discover that their concealer is also a great eyeshadow primer, or blush makes a great matte lipstick. But there are some products out there that you really, really shouldn't use in an alternate way, just because someone tells you that you can. Many of these 'beauty hacks' aren't just disappointing—they are downright dangerous. Here are beauty products you should never multitask with.

Lipstick on eyes: All women have seen those "amazing makeup hacks" that promise to vanish your dark circles by covering them with orange or red lipsticks, so it has to be fantastic, right? Wrong. Not only does lipstick make a terrible concealer (it sinks into creases like crazy, for one thing), it can also damage your eyes. It is true: red, orange and pink lipsticks (and liners) often contain carmine, an ingredient which can not only stain skin but can cause serious allergic reactions.

Hair dye on brows: Even though bloggers may say that coloring your eyebrows with home hair dye is easy, it is actually incredibly dangerous. Dye, even carefully applied, can drip into your eyes and potentially blind you. The fumes can also irritate your eyes, and if you use too strong a developer, the dye can even burn off your brows. It's not worth it. See a professional for all your brow-tinting needs, or use an amazing pencil to fill them in temporarily.

Lip gloss as skin highlight: It won't hurt you, but it will smear everywhere. The entire idea behind highlighting and strobing is that you are controlling the exact positioning of light on your face—but using lipgloss, which doesn't set on skin, means you are going to end up with shine all over the place as it smears across your face. Unflattering. Use a liquid highlighter that sets and stays instead, or a highlighting powder for ultimate reflective beauty.

Foundation 'goo' as concealer: This advice is often from teen magazines—the gooey, chunky foundation residue around the top of the bottle actually makes the 'perfect' concealer. Alas, this is not the case for a few reasons: since the average woman is likely to hang on to foundation well past its use-by date, the gunk around the lid is likely to be full of bacteria—not the best thing to put on blemishes or irritated skin. For another, prolonged exposure to oxygen tends to change the color of foundation and make it more orange.

Fix excess of hair products



It is an affliction many women suffer from, an overzealous use of product. And it often leaves you looking worse off than when you started. To spare you over-saturated, hard, crunchy, or otherwise over-done hair that needs fixing ASAP, here are some tips so you never ruin another blowout again because of too much hair product.



If you have overused hairspray: Hairspray is great for helping updos defy gravity and giving hair texture when needed, but if used in excess, it can make hair tacky, crunchy, and hard. Definitely not a good look on anyone. To fix this without hopping in the shower and starting from scratch, you can add a bit of hair oil, for which a spray form is best for this particular problem.

If you have overused an oil or serum: Similarly, you can also overdo it with the oil, causing hair to become a slimy, sticky mess. To fix this greasy problem, use a dry shampoo to help absorb some of the oil. If you don't have a dry shampoo handy, you can use a dry texturizing spray to help absorb and upgrade

the look by adding more texture and creating a tousled trendy bed head look. Another method is to blast the hairline or oiled areas with heat from your blow dryer to work out and eliminate some of the excess oil.

If you have overused gel: When gel leaves the hair looking wet, you can help dry it a little more with your blow dryer. It is quite hard to avoid not having hair turn dry and flaky-looking when you use too much gel and need to break it up. Fortunately, a little dry shampoo can be a good fix as well.

If you have overused dry shampoo: Although it can be a lifesaver, dry shampoo tends to leave hair dusty with a touch of lackluster. Using the right kind of dry shampoo for your hair type is

a huge help in avoiding this, so is working the product in after applying and not spraying the product too closely. To help the dry dusty look, use a small bottle of water that mists rather than sprays a direct stream of water, which is ideal for a quick moisture shot.

If you have overused mousse: Mousse is another common hair staple that is way too easy to get a little product-happy with. If you have applied a bit too much in your locks and left them a little more sloppy than you would intended, use your blow dryer and scrunch the hair as if you were still applying the mousse, making sure to hold a bit of the heat directly on the saturated section. This will help absorb the formula and dry it more without interfering with your style.

Beautiful BOXY TOPS

The boxy shirt is quite possibly the most versatile top trend to emerge in recent memory. It works for any occasion—from work to the weekend—plus there are types for every body shape and they come in interesting, flattering pieces. They may seem a bit tricky to wear at first, but the style comes naturally once you learn some easy, super-chic ways to blend this piece in seamlessly with the rest of your wardrobe. Here are some tips:



Work with opposing shapes: When in doubt, pair a boxy shirt with slim pants. Your legs will look slimmer than ever, thanks to the flattering contrast in proportions. Another clothing item you must evaluate is a pencil skirt for its straight lines balance out the boxiness. While you may love how a boxy top looks with fitted pieces, you can also wear it with slouchier pants or jeans;

just make sure the shirt is on the shorter side.

Stick with monotone: Matching the colors of separates ensures a more unified look, so a white boxy top and white jeans or skirt is a sleek option.

Be carefree with colors and prints: Bold colors and prints can also do nicely for your style, the trick is making sure the boxy top you wear is the focus and the remaining accompaniments help to bring out the color. Choose a color



in the lower half that complements your top, for example, if your boxy top features incredible summer colors, go for a loose skirt in one shade or tone.

For boxy tops with ornate geo print that is similar to a scarf print, mix its traditional vibe with edgy leather pants to create some fantastic contrast.

Keep in mind that boxy tops are meant to be relaxed, so have some fun with them, mixing patterns,

prints and colors. One easy way to style prints is to pick a print set comprised of a boxy top and flattering pants. To set the fashion stage on fire, go for modern prints that are good for your shape and style preference.

Play the layering game: You don't have to stick with a simple combination to create a flattering outfit when layering does the job. Layer a boxy top over a fitted dress for an instant cool upgrade when you want to try something new this season. You can even try layering a button-down shirt under a boxy top for a borrowed-from-the-boys look. Pair with a short skirt for contrast.

Stick with the usual style: With a boxy top, denim will always work in your favor. For a hip-length piece, skinny ankle-length jeans will add polish, especially when worn with a pair of chic flats. If your tee is a bit more cropped, opt for a high-waisted, wide-legged pair. With denim, you will be pleased to find that chambray and a boxy shape is a match made in shirt heaven.

Experiment with shapes and textures: Materials like scuba can be brave attempt into new fashion, and you should consider wearing a chic boxy top in that texture, particularly if you want to live up to trends successfully.

Don't limit yourself to regular boxy tops, venture into new trends, like a boxy top with a high neck and kimono sleeves or ones with buttons on the back.

Al Khuzama
Perfumes & Cosmetics

Now Open in The Gate Mall
(Al Egaila)

Baitak Tower Ph: 22496158 @atyab_alkuzama

www.atyabalkuzama.com



Seagate launches 8TB external hard drive with USB-C port

Seagate has announced a monstrous 8 terabyte (TB) external hard drive, which will be launching next month for \$350. The Innov8 requires just a single USB-C port for power, making it a perfect companion for many recently released laptops that provide this port. Seagate claims it's the first external drive of this size to not require a dedicated power source or adapter.



The Innov8 is not exactly a small USB drive, but most people will probably keep it on a desk; it is not the fastest drive out there either, though the USB 3.1 should keep transfer rates quite brisk. The drive is really about the sheer size and that single USB-C port; it is enough to store more than two million songs, four million photos and 800 HD movies, once you download that volume of content, of course.



Microsoft reveals future tech at Build event

Every year, Microsoft holds an event for developers called 'Build'; last week in San Francisco it was time for 'Build 2016'. Microsoft has been in top gear for the last year or so, spewing a host of products; with the exception of the Windows Phone, most of them have clicked with customers. It definitely has a winner with Windows 10, its robust personal assistant Cortana, the envying Surface Pro 4 and the Surface Book, as well a wild future to look forward to with HoloLens.

Delivering his keynote address at the Build 2016 conference, Microsoft CEO Satya Nadella announced that there are now 270 million computers running Windows 10, the latest version of Windows operating system that was launched last summer. Microsoft also revealed updates to digital assistant Cortana, which can now interact on

behalf of the user with other social bots — automated programs that can chat with users in a humanlike way.

However, most of the interest at Build 2016 centered on Artificial Intelligence (AI) and Augmented Reality (AR) with the company unveiling what it called the Microsoft Bot Framework — a set of tools that will let anyone create a bot that they, and their customers, can chat to, in the hope that these programs might replace web and app interfaces. Piquing the interest of developers at the gathering, Microsoft then assembled a chatbot on stage for Domino's Pizza, showing how a conversational interface could replace the standard online ordering forms that allow you to, for example, select a pizza topping from drop down menu.

"We want to build intelligence that augments human abilities and experiences," Mr. Nadella told the

audience in San Francisco. "You'll soon be able to use Skype to books trips, shop, and plan your schedule, just by chatting with Cortana," said the CEO. Essentially, Skype will know which company or service you want to talk to, bring a new bot into your chat to help out, and then get rid of the bot when you're done.

Microsoft also launched last week its experimental version of a teleporter, called 'holoportation', which was designed to transmit 3D models of people anywhere in the world. Holoportation, which leverages camera arrays for scanning, compresses, transmits and reconstructs the 3D scans to Microsoft's HoloLens and other head-mounted displays. The tech allows wearers of augmented and virtual reality headsets to see and interact with remote users in 3D as if they were in the same space, according to Microsoft.



Branchless banks increase digital payment services in Africa

San Francisco-based Branch International or Branch.co, which offers digital financial services to mobile phone users in Sub-Saharan Africa, through a free-to-download Android app, is a kind of "branchless bank for the next generation," according to founder and CEO Matt Flannery.

Unlike traditional banks that would ask potential users for a credit history before issuing a credit card, the new app works by asking users permission to access and analyze data stored in their phones, such as how much they spend each month on a mobile plan, or who they call most often. From this data, Branch.co learns and predicts who is likely to be a good borrower, and can give users a credit line from \$2.50 to \$500 in about 10 seconds, which they repay within a few days of a few weeks.

Branch.co employs a team of six data scientists and engineers in San Francisco, with a larger team of 30 employees in Nairobi, Kenya. Its app is gaining popularity with

people who are sole proprietors and entrepreneurs, especially farmers, drivers and merchants.

"Our service is already reaching the middle class in Kenya," Flannery said, "But I'm building this with the intention that it will serve everyone much the way that Twitter started out as a thing that people used at South by Southwest, but ended up playing a big role in the Arab Spring."

In contrast to much of the developed world where use of smartphones for making bank payment has still to catch on, the majority of people who have mobile phones in Sub-Saharan Africa make payments with them as a going concern, especially via remittance platforms like M-Pesa.

In addition, smartphone uptake is on a meteoric rise in the region. Industry analysts estimate that sub-Saharan Africa will add more than 400 million new smartphone connections by 2020, bringing the installed base to more than half a billion at that point.

Soccer legend Pelé sues Samsung over advertisement

Brazilian soccer star Pelé is suing Samsung for \$30 million. The 75-year-old football legend claims that Samsung used a lookalike of him in a full-page ad for its UHD TVs last year. In a lawsuit filed in Chicago, Pelé said the South Korean company had used a large portrait photograph of a model that "very closely resembles" him, next to an image of a Samsung TV showing a soccer player in the middle of a "modified bicycle or scissors-kick, perfected and famously used by Pelé."

The ad, which appeared in The New York Times, does not mention Pelé at all, and it's possible to argue that the white soccer player is actually performing a volley rather than a bicycle kick. However, the complaint notes that Samsung previously tried to use Pelé's image for marketing in 2013, but that the South Korean electronics company pulled out of the deal at the last minute, and "never obtained the right to use Pelé's identity in any manner or in any format."



Pelé's lawyers argue that the ad will confuse consumers and dilute the value of the soccer star's endorsements. When Brazil hosted the World Cup in 2014, Pelé reportedly earned \$25 million from endorsements, which included deals with Subway, Volkswagen, Santander, and Procter & Gamble.

ICSA

INTERNATIONAL INSTITUTE

OF COMPUTER SCIENCE & ADMINISTRATION

Your Partner in Success

22467301 - 99302850

Microsoft IT Academy
Program Member

BRITISH COUNCIL Aptis Test Center

ICSA

Join us

AutoCAD

2D & 3D

Professionally with Projects

Graphic +

Web Designing

Adobe Photoshop, Adobe Illustrator
Adobe Flash, Adobe Dreamweaver
CorelDRAW

Create your own fully functional Website

Just in few months

100%

Job Oriented Course

Flexible schedule

Be Laptop Technician

Special Course for PC & LAPTOP Maintenance

Just in 3 months

COMPUTER Secretarial & Office Management

- Secretarial Procedures
- Microsoft Outlook
- Office Etiquette
- Customer Services
- Business Correspondence
- Telephonic Techniques

Xpress Xplus

For those who want more

ooredoo



Unlimited

Ooredoo
Minutes/SMS

Unlimited

App Usage
30 days

2GB
Internet

4G+