

What's On

Annual recognition ceremony for employees and graduates of Ajyal training program

Mandani commends Gulf Bank's success and employee dedication

KUWAIT CITY, Dec 5: Gulf Bank recently hosted its annual employee ceremony, celebrating the eighth batch graduation of the Ajyal program in the presence of Acting CEO, Mr. Waleed Khaled Mandani, and bank executives.

Mr. Mandani expressed gratitude to employees for their year-long efforts, leading to positive impacts on the bank's overall performance. He highlighted the successful launch of Gulf Capital Investment, Invest GB, and commended collaborative efforts across various departments.

Proud of Gulf Bank's enhanced customer experience, Mr. Mandani emphasized ongoing service development and the introduction of more competitive products.

He highlighted the bank's commitment to prioritizing customers and its significant strides in digital transformation. Additionally, he emphasized the crucial role of youth development in the bank's strategy, particularly through the Ajyal program.

Work Environment

Ms. Salma Al-Hajaj expressed satisfaction in the numerous accomplishments of Gulf Bank's employees over the past year. Furthermore, she emphasized the bank's strong sense of unity and communication among its staff, highlighting how this cohesion reflects the financial institution's values and distinctive work environment.

She went on to affirm the team's commitment to supporting one another by providing tools and opportunities for the enhancement and growth of the workforce. This commitment is realized through ongoing training initiatives, including participation in the Ajyal Program for Fresh Graduates. Additionally, Gulf Bank collaborates with renowned universities and training institutes worldwide to ensure continuous learning and development for its employees.

Panel Discussion

Conversely, the ceremony featured a panel discussion moderated by Ms.



Waleed Khaled Mandani delivers his speech.



Waleed Khaled Mandani and Salma Al-Hajaj stand in the middle of the Ajyal graduates.



Department directors during the dialogue session.

Salma Al-Hajaj, the General Manager of Human Resources. The panel included Mr. Mohammed Al-Qattan, the General Manager of Consumer

Banking, Mr. Faisal Al-Adsani, the Director of Corporate Banking, Ms. Mona Mansour, the General Manager of Customer Support Services, and Mr.



Part of the audience.

Shahzad Anjoom, the General Manager of Information Technology. During the session, the participants delved into the significant develop-

ments witnessed by the bank throughout the year in its digital transformation journey, aiming to solidify its position as a bank geared for the future. Each

department provided insights into completed stages and ongoing efforts within this transformative process.

The discussion also highlighted the bank's achievements in sustainability across environmental, social, and governance realms. Emphasis was placed on the bank's dedication to implementing top-tier environmental sustainability practices in the ongoing development processes of its branches.

Ajyal Training Program

The Ajyal training initiative attracts individuals with under five years of experience, offering them the chance to enhance their skills and nurture both their professional and personal development.

In its continuous commitment to developing and enriching the capabilities of its workforce, the bank initiated the ninth edition of the Ajyal program in September 2023. This edition welcomed a fresh cohort of newly recruited trainees in collaboration with the American University of Kuwait.

Gulf Bank's vision is to be the leading Kuwaiti Bank of the Future. The Bank is constantly engaging and empowering its employees as part of an inclusive and diversified workplace in recognition of every employee's role in delivering customer excellence and serving the community at large. With its extensive network of branches and innovative digital services, Gulf Bank is able to give its customers the choice of how and where to conduct their banking transactions, all while ensuring a simple and seamless banking experience.

Gulf Bank is committed to maintaining robust developments in sustainability at environmental, social and governance levels through diverse sustainability initiatives, strategically selected to benefit the Bank both internally and externally. Gulf Bank supports Kuwait Vision 2035 "New Kuwait" and works with various parties to achieve it.

Parties aim to enhance trade relations

South African Ambassador explores business opportunities at Lulu Hypermarket Kuwait

KUWAIT CITY, Dec 5: The South African Ambassador to Kuwait, His Excellency Manelisi Genge made a significant visit to the regional office of Lulu Hypermarket Kuwait on December 4, 2023. During his visit, His Excellency engaged in productive discussions with Mr. Mohamed Haris, Director of Lulu Hypermarket Kuwait, and other esteemed members of Lulu's top management to explore potential business collaborations, particularly focusing on the import of more south African product ranges into the vibrant Kuwaiti market for the upcoming year 2024.

The meeting commenced on a cordial note, with warm greetings exchanged between the Ambassador and the Lulu Hypermarket team. Expressing gratitude for the opportunity to visit the renowned retail giant, His Excellency acknowledged Lulu's prominence in the Kuwaiti retail landscape and its contribution to the region's economic growth.

In addition to these discussions, the Ambassador highlighted that as part of the strategic initiatives for 2024, South African delegate teams are poised to visit Lulu stores across Kuwait. This upcoming visit aims to further strengthen the partnership between South Africa and Kuwait by providing an on-the-ground understanding of the market dynamics and consumer preferences. It underscores the commitment of both nations to fostering lasting economic ties and promoting cultural exchange through mutually beneficial business endeavors.

The discussions between the parties centered on identifying potential sectors and more products for import from South Africa to Kuwait. Both parties expressed a keen interest in further exploring these opportunities, aiming to



South African Ambassador to Kuwait, His Excellency Manelisi Genge with Mohamed Haris, Director of Lulu Hypermarket Kuwait, and other esteemed members of Lulu's top management.

enhance trade relations and strengthen economic ties between south Africa and Kuwait. LuLu Hypermarket currently imports and stocks more than 70 well-known South African brands, including food and non-food items. The hypermarket also has a dedicated sourcing office for various products from the region, conveniently located in South Africa's port city of Cape Town.

Digital disparities exposed

AUK professor's research on Kuwait's digital landscape pioneers in Mideast

KUWAIT CITY, Dec 5: Dr. Fahed Al-Sumait, associate professor of communication at the American University of Kuwait (AUK), collaborated with researchers at the London School of Economics and the Gulf University for Science and Technology (GUST) to publish a report that stands as the first of its kind in the Middle East. The 'Kuwait's Digital Inequalities Report 2022,' featured in the Kuwait Foundation for the Advancement of Sciences (KFAS) 'Al-Taquadum Al-Ilmi' magazine, offers essential insights into Kuwait's current digital landscape.

Dr. Al-Sumait and his co-researchers Ellen J. Helsper, Cristina Navarro, Nouf Al-Saif, and Nilesh Rau, carried out a national survey that shed light on the factors affecting digital skills and access. This survey was part of a global project known as 'From Digital Skills to Tangible Outcomes' (DISTO).

The survey, conducted between October 2020 and January 2021 with over 700 adults in Kuwait, unveiled that respondents aged 18-25 demonstrated more than twice the digital skills compared to those over 40; however, these skills are not fully harnessed in professional or educational settings. The survey also indicated a deficiency in navigation skills as the lowest among those recorded, while online social skills dominated, emphasizing the necessity for more accessible ICT skills and media literacy training. Importantly, the report highlighted that the country does not have a significant gender gap, which is present in many countries across the Middle East and worldwide.



Dr. Fahed Al-Sumait

Instead, women on average demonstrated higher levels of personal uses, access to more internet devices, and achievement of more work-related outcomes than men.

The 'Kuwait's Digital Inequalities Report 2022' serves as a compass for navigating Kuwait's path into a highly digitized and globally interconnected future. Dr. Al-Sumait emphasized the importance of the gathered data in informing policymakers and businesses. In particular, more can be done to reduce barriers and add incentives that address current limitations in access, skills, and uses, especially for older populations, those with limited formal education, and the high number of expatriates living in the country. Doing so will foster greater equity, promote higher participation, and contribute to society-wide benefits in both productivity and well-being.

By consistently publishing their findings, AUK professors play a vital role in advancing their fields, shaping the academic community, and actively engaging in groundbreaking research that changes and influences scientific discourse.

No fees via KFHOnline for a limited period

KFH offers int'l money transfer in collaboration with Western Union

KUWAIT CITY, Dec 5: Kuwait Finance House (KFH) has collaborated with Western Union to offer co-branded international money transfer services through its mobile app, KFHOnline.

KFH Manager E-Channels and Cash Management Services, Meshal Mandani, said that KFH and Western Union are offering the new service without any transfer fees for a limited period.

He pointed out that the services are beneficial to customers in terms of saving time and effort, as it permits them to send money (cash or bank account) to their designated beneficiaries at desired locations across Western Union's global network.

Mandani added that customers who want to transfer money from their account to an overseas location via Western Union can conveniently and securely access the KFHOnline app on their mobile devices. Then, they can carry out the transfer procedure by following specific and swift steps.

He pointed out that the service is designed to offer the best benefits to KFH customers and is part of the Bank's cooperative efforts with global money transfer companies. The aim is to facilitate secure, transparent, and prompt money transfer that aligns with customer expectations.

Western Union is one of the largest and accredited international money transfer operators. Customers can send money through Western Union's vast retail network, which spans more than 200 countries and territories. Payouts can also be made into billions of bank accounts and millions of digital wallets and cards in over 110 countries. Real-time international money transfers are available for accounts in 100 countries.

Western Union's Regional Vice President for the Middle East, Pakistan and Afghanistan, Hatem Sleiman, emphasized the importance of the collaboration, which gives customers access to the full scale of Western Union's network.

Sleiman added that according to World Bank's 2022 remittance data, Kuwait ranked in the top 10 send markets globally. Consumers expect a choice in how and when they send money. They want services that are easy to access, re-



Meshal Mandani



Hatem Sleiman, Regional Vice President, MEPA, Western Union.

liable, convenient and can be completed at speed. Joining forces with Kuwait Finance House to expand its digital app capability, Western Union aims to serve these needs. The collaboration brings Western Union another step closer towards ensuring accessible financial services for all, which is a central component of its strategy.

It is worth noting that KFH provides a range of digital banking solutions via the KFHOnline app. These include a set of new services such as submitting a personal finance application online through KFHOnline, opening a gold account with options for selling and buying, gold delivery service, cheque book request, instant cheque printing, instant debit card issuance via QR code, and cheque deposit. Customers can also view investment plans, make local and international transfers, and create investment deposits.

'Uniting for a Cleaner Tomorrow'

Beach clean-up by IMA, KCWA, UPNRI & Maharashtra Mandal

KUWAIT CITY, Dec 5: Indian Muslim Association (IMA) in collaboration with Kuwait Canara Welfare Association (KCWA), UPNRI & Maharashtra Mandal Kuwait invites all to participate in Beach Cleaning Event aimed at promoting cleaner Beach & stronger sense of community & environmental responsibility.

Event Details:
Date: 8-Dec-2023; Time: 8:30 am
Location: Shuwaikh Beach, Opposite

to KPC Head Office

Event is a collective effort to bring together individuals from all walks of life to contribute to the well-being of our coastal ecosystem. Whether you're a nature enthusiast, a community supporter, or simply someone who cares about the environment, your participation will make a difference.

Event Highlights:

- Engaging Beach Cleanup Activities
- Informative Talks on Environmental Conservation
- Opportunities to Learn about Sustainable Practices
- Networking with Like-minded Individuals

Join us as we unite for a day dedicated to fostering community, promoting environmental awareness & taking positive action. Your participation & efforts can contribute to a cleaner & healthier coastline, ensuring a better environment for generations to follow.

Feel free to share this with your friends and family. For more information, please contact below POC's

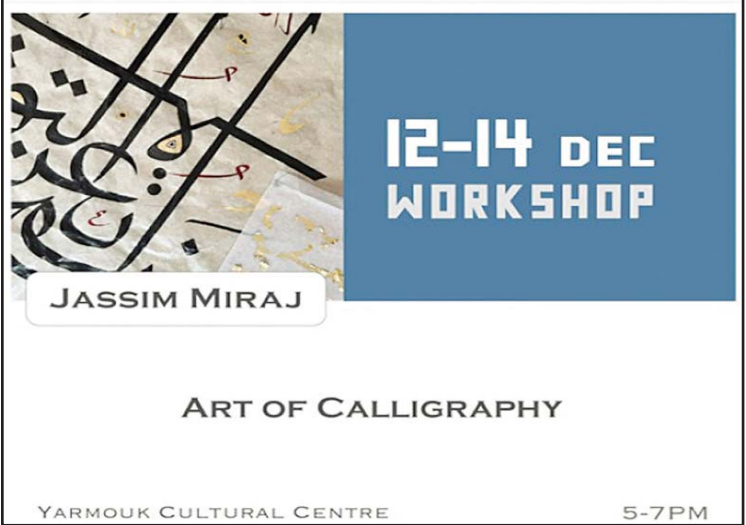
60044851 (IMA)
97895654 (KCWA)
97856660 (UPNRI)
56555728 (Maharashtra Mandal)

For further details and queries, please refer attached flyer

Visit: www.imakuwait.org



Beach Clean-Up poster



DAI Workshop: Art of Calligraphy flyer.