



A promo poster of ABK's new service.

**ABK launches new online Application Service for prepaid cards**

Al Ahli Bank of Kuwait (ABK) announced the launch of its new Online Prepaid Application Service, which allows ABK and non-ABK customers to apply conveniently online for two of the Bank's most popular cards; the Multi-Currency Prepaid Freedom card and the Emirates Visa Gold Prepaid Travel card. Application fees are KD 10 paid online and customers can collect their cards within two working days for the normal service. Applicants can also receive the

card on the same day if they apply online by 10 am provided they are able to collect the card from ABK's Hawally branch between 17:00 pm - 19:00 pm from Sundays to Wednesdays. The ABK Multi-Currency Prepaid Freedom card offers many benefits to customers, mainly multiple currencies in one card that includes Kuwaiti Dinar, US Dollar, British Pound, Euro, Emirati Dirham, Saudi Riyal, Bahraini Dinar, Qatari

Riyal, Swiss Franc and Canadian Dollar. Additional benefits include exchange rates that are locked in to protect customers against future fluctuation rates, as well as free travel insurance of up to USD 250. The ABK Emirates Visa Gold Prepaid Travel Card allows customers to earn Emirates Skywards Miles with local and overseas purchases, free travel insurance up to USD 250,000 and it is equipped with the new innovative contact-

less payment technology; ABK's Tap 'n' Go, allowing cardholders to conduct low value transactions in a faster, more convenient and secure way at any terminal that accepts Visa payWave. ABK continuously develops its services and products in line with its commitment and determination to deliver Simpler Banking solutions for its customers. Customers can apply for their cards online by visiting ABK's website : www.eahli.com

**Deal strengthens Bahrah Trading Co position in government sector**

**BTC wins Kuwait Fire Service Directorate contract**

KUWAIT CITY, April 9: Bahrah Trading Company (BTC), one of the Al Sayer Group Holding Companies and the exclusive distributor of AVIA Ashok Leyland in Kuwait, was recently awarded contracts to supply various firefighting support vehicles to Kuwait Fire Service Directorate (KFSD).

The latest contract awarded to BTC involves supply of 8 nos. AVIA Ashok Leyland half-lorries including refrigerated trucks and self-loading crane trucks with rear lift gate. These are support trucks to assist other fire equipment & vehicles during any fire and rescue incident.

According to Mubarak Naser Al Sayer CEO Al Sayer Group Holding "Bahrah Trading won contract among stiff competition from other half-lorry makers in the market. This is the first time Ashok Leyland trucks are being supplied to government sector in the region."

The handover ceremony of the trucks was attended by delegates from Ashok Leyland MENA including Karthik Ganesan, Regional Manager accompanied by U. Umashankar, Regional Sales Manager (Trucks) and Ramesh Deshpande, Divisional Manager. KFSD represented by Eng Manosur Obaid Head, Specifications & Tender Study Department in the presence of Capt Eng Abdulaziz Benian received the ve-



A photo from the event.

hicles. Members from BTC team led by Hamza Melakandy, General Manager also attended the handover ceremony. Hamza Melakandy General Manager BTC said "For over six decades, Ashok

Leyland has been a technology leader in India's commercial vehicle industry, molding the country's commercial vehicle profile by introducing technologies and product ideas that have gone on to become

industry norms. From 2.5 tons to 49 tons in trucks, from numerous special application vehicles to diesel engines for industrial, marine and genset applications, Ashok Leyland offers a wide range of products."

Ashok Leyland is the 2nd largest manufacturer of commercial vehicles in India, the 4th largest manufacturer of buses in the world and the 16th largest manufacturer of trucks globally. With

a turnover in excess of US \$ 2.3 billion (2012-13) and a footprint that extends across 50 countries, it is one of the most fully-integrated manufacturing companies in this part of the globe.



Aerial view of The Capitol project

**Company to showcase latest projects and services at Kuwait realty exhibition**

**TREG presents The Capitol project in Canada**

KUWAIT CITY, April 9: Since Top Real Estate Group (TREG) has expanded its real estate business to include Toronto city in Canada, it has prepared studies for the various real estate projects offered in the market to provide its clients and investors in the region with the optimal real estate projects and investment opportunities that give them high yields. Mohamed W. Al-Qaddoumi, the Deputy Managing Director for Marketing of TREG and Manager of the group branch in Canada stated that the group is pleased to present to its clients one of the best real estate investment projects in Ontario, Canada where the economic growth rate is deemed one of the strongest growth rates in the world since 2005. He added that Ontario has announced a plan for development of its infrastructure for an amount of \$ 130 billion over the next ten years which has made it the focus of interest of investors from all over the world.



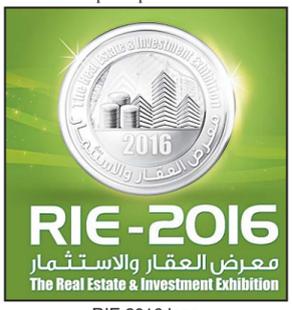
Mohamed Al-Qaddoumi

Al-Qaddoumi said that the Group announces the first one of its projects in Canada i.e. The Capitol located in the heart of Kingston city, Ontario province and is under development by IN8 Development Company that has more than 25 years of experience in the field of real estate development and is deemed one of the leading companies in the field of real estate investment. Regarding the project, he stated that it consists of 20 floors containing 223 flats of different models of one bedroom to three bedrooms in addition to many amenities and services such as seven thousand feet of commercial spaces, roof restaurant and hall, theatre hall and gym. He added that the prices start at CAN \$ 240 thousand of which 35% shall be paid upon execution of con-

tract and the balance shall be paid in 2018 upon completion of the project.

Al-Qaddoumi stated that it is forecasted that the value of flats shall increase at the rate of 20-25% during the construction period until the date of completion. He added that the return on investment arising from the increase of real estate value and rent income may reach 10% per annum starting from the first year to 12% per annum in the following years.

Regarding the city, he stated that Kingston city in Ontario province has strong economy but the downtown currently has an undersupply of flats. He added that the area has a military base "CFB Kingston" that is the largest Canadian military base with about 8 thousand staffs. About 7 thousand employees are working in the health care and government institutions in the downtown. About 35 thousand students live in the city where they study in Kingston University in addition to Queen's University which is the oldest and well established university in Canada at 650 meters from the capitol project. The number of students of Queens University is forecasted to reach about 24 thousand students, 95% of them from outside Kingston. The university provides 3,900 beds in the campus. The large number of students and employees in the city and the undersupply of flats have resulted in the increasing demand on flats for rent and therefore the project is



**Renault to invest \$1bln in Morocco**

RABAT, April 9, (AFP): French carmaker Renault has signed agreements with Morocco to invest more than \$1 billion and create 50,000 jobs in the North African country, the Moroccan industry minister said.

"This strategic project alone will give Morocco 50,000 new jobs and combine investment of more than 10 billion Moroccan dirhams" (more than \$1 billion/912 million euros), Moulay Hafid Elalamy said, after the deal was signed on Friday in the presence of King Mohamed VI. The agreement "definitively changes the automotive sector in Morocco", the minister said, adding that it has been the kingdom's main exporting sector for the past three years.

Renault's head of operations for the Africa-Middle East-India region was optimistic about the deal. The agreements will "more than double the revenue that we make in Morocco, with a target of two billion euros in a few years," Bernard Cambier said. He said Renault products made in two factories in Morocco so far showed "the best quality of all... Renault-Nissan plants" worldwide.

The Africa-Middle East-India region is Renault's top market worldwide outside Europe, with sales there increasing by 16.9 percent in 2015, according to figures published in January. Sales went up by 11.5 percent in Morocco and by 8.7 percent in Algeria.

an appropriate opportunity for investors to realize the highest degree of security with good annual yields of their investments.

During the Real Estate and Investment Exhibition (11-16th April, Kuwait International Fairs Ground, Mishref, Hall 8) Top Real Estate Group will be showcasing Canada developments and the company latest projects and services.

**New world of bespoke services opens up for premium credit cardholders**

**Gulf Bank offers clients concierge services**

KUWAIT CITY, April 9: Gulf Bank announced that its Priority Banking Clients can enjoy a wide choice of local concierge services at special rates when using their premium credit cards through Peacock Concierge, one of Kuwait's leading concierge service providers.

Through Peacock Concierge, holders of Gulf Bank's VISA Infinite, VISA Signature and MasterCard World premium credit cards will benefit from a selection of local concierge services: **Dedicated concierge services:** A 24/7 Qualified and Bilingual (English & Arabic) Personal Assistant is at the clients' Service, to handle their requests, finding last-minute event tickets to concerts, exhibitions, securing high-end dinner reservations or making full holiday and travel plans in the hotel and airline of their preference. **Messenger service:** A speedy and friendly messenger service to handle clients' everyday tasks with utmost confidentiality, and efficiency. Those tasks could be car maintenance check (service) or paying bills, renewing their license, processing government and legal documents.

**Limo service:** Luxuriously tailored Concierge Limo aims to support all of clients' personal and professional travel and transportation needs including Pick-Up and Drop by to Kuwait International Airport. **Valet Parking:** Free Valet Parking at many venues and shopping centers in Kuwait. **Airport meet-and-assist services:** A fast track service through immigration and assistance in issuing visas and luggage collection. **Road-side assistance:** A 24/7 vehicle



A flyer of Gulf Bank's local concierge services for premium credit cardholders.

recovery service and mobile workshop service.

The details of Peacock Concierge Services, are listed on Gulf Bank web-page by logging on www.e-gulfbank.com.kw.

Peacock Concierge was established in 2011 within our Kuwait office. Peacock Concierge has since made rapid and fruitful expansions within our surrounding GCC neighbors, with global reach.

As of 2015, Peacock Concierge offices can now be found in Kuwait, Bahrain, UAE, and Saudi Arabia.

As leaders in the region, Peacock Concierge is among the most professionally optimized, culturally oriented lifestyle management powerhouses. They have a

recovery service and mobile workshop service. The details of Peacock Concierge Services, are listed on Gulf Bank web-page by logging on www.e-gulfbank.com.kw.

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Faisal Al-Hamad, CEO of NBK Capital with the graduates (right), and the ceremony organizers (left).

**NBK Capital platinum sponsor for CFA Charter Award Ceremony in Kuwait**

NBK Capital sponsored the eighth annual CFA Charter Award Ceremony, class of 2016. Board members from the CFA Society - Kuwait, representatives from NBK Capital and a number of professional analysts in the community were present at Salwa Al-Sabah Hall to congratulate the recent CFA graduates.

The CFA Society in Kuwait, an organization that promotes the highest ethical standards and professional excellence within the local investment community, organizes the event annually to celebrate the graduation of new professionals who successfully complete the CFA designation requirements.

At the celebration, Faisal Al-Hamad, CEO of NBK Capital, said, "The CFA Institute is a strategic partner for NBK Capital. We both share the important responsibility of supporting these individuals who have demonstrated their high level of excellence and professionalism. Our goal is to help them reach new heights in their financial careers." He added, "Our sponsorship falls under NBK Capital's Corporate and Social Responsibility "CSR" strategy, and as evidence of the extent of our commitment to invest in the development of our people, and open new opportunities for them to build a prosperous future. Today,

we welcome a new group of these ambitious professionals into the exciting world of finance, and we want to congratulate them on their great achievements".

This is the sixth year in a row that NBK Capital sponsors the CFA Graduation, which is reflective of the robust relationship the company has with the CFA Institute.

CFA Society - Kuwait is an association of local investment professionals, consisting of portfolio managers, security analysts, investment advisors and other financial practitioners, that has served CFA charter holders and CFA Program candidates locally since 2008.

## BELGIUM STRUGGLING TO WIN BACK TOURISTS

**BRUSSELS:** Gone are the usual snappy crowds on Brussels' famed Grand Place, visits to the Atomium monument have plummeted and hotel rooms are empty. Two weeks after the Belgian capital was hit by terror attacks, the country's tourist industry is in despair. As Belgium struggles to move on from the March 22 Islamic State suicide bombings that struck Brussels airport and a metro station, killing 32 people, the financial impact of the attacks is weighing on the economy.

For some holidaymakers not scared away, the chance to explore the city's delights undisturbed during the normally busy Easter holiday period has been an unexpected boon. "We like it. There's not too many people and we can take great pictures," said a smiling

Lucien Liu from China as he marveled at the near-deserted Grand Place square with its celebrated 15th-century Gothic city hall. Danish tourist Jeppe Strauss, in town for a few days with friends, said they had encountered no queues at the museums.

"It made our trip a lot more pleasant since we did not have to spend a lot of time waiting," he said on a street lined with waffle and chocolate shops. But there is no such silver lining for those working in the tourism industry, which accounts a significant part of the economy, as much as nine percent in some parts of the country. Hotel and restaurant bookings are down by half since the attacks, according to Patrick Bontinck, head of the Brussels tourism office.

### 'Economic carnage'

"This has never happened before," said Said Rabet, owner of the Saint-Michel hotel which boasts views of the Grand Place and is usually fully booked. Now, just five of his 14 rooms are taken. "It's not enough to say things are going badly, it's worse than that. This is economic carnage in the hotel and restaurant sectors," he added. The effects are being felt across the country. Hospitality businesses in the northern Flanders region, home to the tourist hotspot of Bruges, say revenues are down by a third since the attacks, according to a survey by the Unizo employers' group on Thursday.

Belgium's tourism sector was already struggling in the wake of the Paris terror attacks in November after it emerged

they were largely planned in Brussels. Following the Paris bloodshed, the Belgian capital went into lockdown for several days over fears of an imminent attack, with soldiers deployed on the streets and schools and the metro system closed.

While Belgium remains on high alert, authorities are still hunting for a suspected third attacker whose bomb did not go off at Brussels airport. Prime Minister Charles Michel insisted Wednesday that the country was returning "to normal life". Rudi Vervoort, head of the Brussels regional government, said steps have already been taken since the Paris attacks to reassure visitors. "We can of course guarantee the safety of all visitors, all tourists in hotels, in all the main tourist spots," he said at

the same press conference as Michel.

A special phone line has been set up to respond to visitors' questions and there are webcams at key sites so tourists can go online and "see for themselves that everything is fine", he added. Hopes are high that Sunday's reopening of Brussels airport—whose departure hall was wrecked in the blasts—will help bring back the tourists. For staff at the quirky Atomium, a huge nine-sphered structure offering panoramic views, a return to business as usual can't come soon enough. A second metal detector has been installed to help visitors feel safe. "Last week, 98 percent of my group bookings were cancelled," said Yvonne Boodts, who organizes guided tours of the monument. "I have never seen anything like it." — AFP



## NBK CAPITAL PLATINUM SPONSORS CFA CHARTER AWARD CEREMONY

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## YAHOO FAITHFUL SEEK CALM AT THE EYE OF THE STORM

### YAHOO'S OVERALL FINANCES FAIL TO IMPROVE

**SUNNYVALE:** For those faithful to Marissa Mayer's vision for the future of Yahoo, cries sounding the company's demise stop at the door to its Silicon Valley main campus. Shouting by activist investors eager to overthrow the board and critics' proclamations that the end is near are muted inside the campus walls by a confidence by some here that the pioneering internet firm is not dying but being reborn.

"Working inside Yahoo feels nothing like what is being said on the outside," Adam Cahan, senior vice president of product and engineering in charge of video said during a chat on the company's Sunnyvale headquarters. "That stuff I read, I would tell you I am at a completely different company; I am literally having this out-of-body experience." Cahan was promoted by Mayer after she took the job as Yahoo chief executive in 2012 with a mission to return the one-time online search star to its former glory.

She had Cahan lead a belated charge into mobile at a time when lifestyles had shifted to smartphones but the bulk of Yahoo's focus still went into offerings tailored for those going online using desktop or laptop computers. It remains unclear whether Mayer will fulfill her vision for Yahoo, since an activist investor has launched a campaign to oust her and the rest of the board and a deadline for bids for company assets was reportedly set for April 11.

Empty desks can be seen at the headquarters, and employees talk of "poachers" hunting talent at the company. While Mayer injected some energy and glamour into the company, Yahoo's overall finances have failed to improve, with the company's valuation propped up by its stakes in Alibaba and Yahoo Japan. Yahoo is facing perhaps the deepest crisis since helping pioneer Internet users more than two decades ago, having fallen behind online innovators such as Google and Facebook. Earlier this year, the company opened the door to a sale of its core operations at the

same time it is pursuing Mayer's efforts at revitalization. But some shareholders are impatient, and one activist investment group has launched a bid to gain control of the Yahoo board, calling the transformation efforts a failure.

### Tilting to engineers

In Sunnyvale, however, the work continues. When Mayer took charge, fewer than 30 engineers out of company that then had about 13,000 employees were developing for mobile Internet. Overall, less than 15 percent of the workforce was involved in technical jobs. Mayer set out to make Yahoo a "mobile-first" company and, in a dramatic internal shift, skewed the workforce to engineers. More than half of the jobs in Yahoo's streamlined workforce are now technical.

Meanwhile, the ranks of people tapping into Yahoo offerings on mobile devices swelled to 680 million, and revenues from mobile, video, native advertising and social climbed over \$1.6 billion. Video viewing is up nearly 80 percent from a year ago, and revenue related to video has jumped 64 percent year-over-year to \$375 million. "For me, it represents the kind of tectonic shift we have been experiencing inside the company that hasn't been apparent on the outside," said Cahan.

Cahan took on video at Yahoo about six months ago, putting him in charge of one facet of Mayer's term of "Mavens"—mobile, video, native advertising and social. A live sport streaming partnership to stream a National Football League game was so successful that Yahoo went on to partner with other US sports leagues. With the Mavens strategy, Yahoo is pursuing areas that promise growth even as it faces headwinds in its traditional search and Web businesses. While outsiders rail that Yahoo's quarterly financial figures lack of growth, insiders see Mavens as hidden success blossoming as the company's old businesses wither. "These are massive growth platforms that can change the course of Yahoo," Cahan said.

### Yahoo answer to Siri?

Enrique Munoz Torres heads the team fashioning Yahoo's place in the world of online search, adapting to mobile and tailoring results to individual users while behind the scenes Microsoft and Google handle the heavy lifting of cataloging everything on the Internet. While he wouldn't disclose details regarding what Yahoo may have in mind, he said he was excited by the potential of digital virtual assistants such as Google Now, Apple's Siri, and Microsoft's Cortana. "It is an area that we find fascinating," he said, without elaborating on any specific Yahoo plans in the sector.

Simon Khalaf, who headed the analytics firm Flurry acquired by Yahoo, also sees growth potential. "Yahoo is going to be a property where you consume media; talk about media, and have utility. It is a big departure from what Yahoo used to be," he said. The head of the team behind Yahoo's widely used free email service, Jeff Bonforte, described himself as a "boomerang" employee who left the company for a while then returned when it bought Xobni, a start-up he had joined. Bonforte said the company has made progress in improving products like Yahoo Mail, which draws users into Yahoo's world, where it can then make money with ads or other methods.

Still, many analysts say Yahoo has a long and difficult path to find its former glory. The research firm Trefis said in a note last month that while Yahoo has made progress in some areas, it "has not been able to capitalize on new web trends in the past, namely social, local and mobile." Trefis analysts say that Yahoo "faces an increased threat to both its search and display advertising businesses" and needs to do more to adapt to mobile. Yahoo needs "a dedicated mobile platform" to showcase its content, and "aggressive marketing" to revamp its image for investors and users, Trefis said. — AFP

## TOP REAL ESTATE GROUP PRESENTS 'THE CAPITOL PROJECT' IN CANADA

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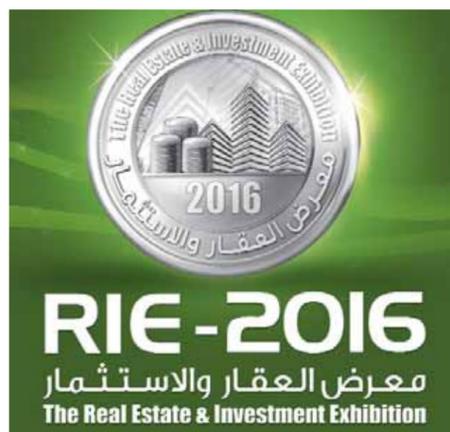
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## KFH NAMES 7 WINNERS OF BANKING CARDS CAMPAIGN 'SHOP AND WIN BACK UP TO KD 50,000 WITH KFH CARDS'

**KUWAIT:** Kuwait Finance House (KFH) named 7 winners of the twelfth draw of the new banking cards promotion campaign themed "Shop and Win Back Up to KD 50,000 with KFH Cards" that had been launched in an attempt to encourage clients to use KFH credit, prepaid and debit cards while making purchases in Kuwait and overseas. For every KD 10 spent on their KFH cards, clients will get a chance to enter a draw and win back up to KD 500 of their daily spends for 100 days ending April 19th 2016. KFH Credit and Prepaid cards used in domestic and international retail spends and KFH Debit cards used in international retail spends are eligible for the daily draw.

The winners are: Sarah AL Sultan, Bader Alhouthi, Latifa Aladwani, Adel Alazmi, Mohammad Alajmi, Saqr Ali and Faye Mohammad. KFH strives to continuously offer its clients new promotions and discounts in order to distinguish them among peers, not to mention to further bolster

bank's leading position in the field of banking cards. KFH marketing campaigns play a significant role in underlining KFH's principles that include boosting sales, and benefiting clients and merchants.

This new campaign is part of KFH's efforts to reward its clients and grant them additional value; thus achieving customer satisfaction and boosting their confidence. The campaign also aims at enhancing the bank's presence especially that it dominates the largest market share in the field of banking cards. It is worth noting that KFH has won several awards in the field of banking cards which reiterates its success and efficiency in banking cards market. KFH enjoys high confidence and leadership in the market in addition to high quality products which have enabled it to achieve growth in cards market and increase the number of customers. KFH occupies the leading position as the issuer of banking cards and one of leading banks at the GCC level.

