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MALAWI: 'Warm Heart' of Africa warms to investments

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Calls to review, delay expat health charges

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Consumer sector stabilizes, but sluggish

Fiscal adjustments by the government and oil prices that doggedly remained around the \$50 mark, negatively impacted consumer sentiment and caused a slowdown in the consumer sector in 2016.

indicators remain noticeably weak in 2017 and far below the double-digit growth of previous years, said the National Bank of Kuwait (NBK) in its latest assessment of the country's economy.



Though this sentiment appears to have stabilized and we are seeing some recovery in card spending, consumer confidence and household credit, nevertheless, most consumer

Consumer spending growth bounced back in 2Q17, but remained below the 2015 pace. Spending growth on credit and debit cards at point-of-sale machines improved to 9.1

percent year-on-year (y/y) during the second quarter, up from 4.3 percent y/y in 2Q16. Growth in total spending, including ATM withdrawals, which has been slower, has also been improving, accelerating to 4.9 percent y/y in 2Q17, said Kuwait's leading bank in its latest economic report.

Despite the improvement, durable goods have yet to show signs of stabilization. The auto market has been struggling and sales are estimated to have retreated by 20-25 percent in 2016 and a further 12 percent during the first half of 2017.

Noticeable weakness in durable goods purchases continued to be reflected in the ARA Consumer Confidence Index, produced by regional marketing research and consultancy firm, ARA Research & Consultancy. The index shows that though durable goods sub-index soared in July, the 3-month average was still down 10 percent y/y.

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Kuwait Banking sector needs to be 'efficiently resilient'

Central Bank of Kuwait (CBK) does not implement a 'higher-the-better' regulations on Kuwait's banks to hamper their functioning, rather we want them to be "efficiently resilient" said the Governor of the CBK, Dr. Mohammed Al Hashel.



"We aim to be prudent but in a balanced way, carefully weighing the costs of each measure against its benefits," said the governor, adding that stability of the Kuwait banking sector has not only helped them adjust and weather a challenging macro environment, but has also enhanced their capacity to play an important role in credit intermediation, with the ultimate aim of supporting

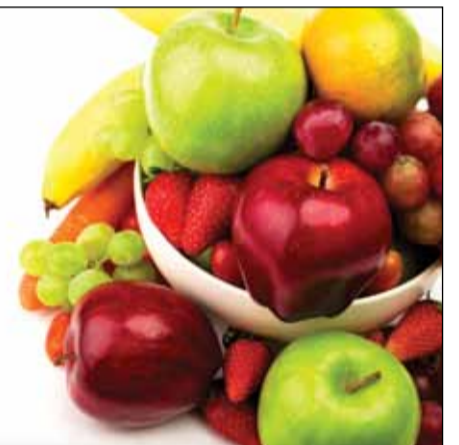
the country's economic growth. Delivering the keynote address at the recently concluded Euromoney Conference held in Kuwait, Dr. Hashel detailed a host of new measures taken by CBK, in line with the best global practices, to support the banking sector.

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EXCLUSIVE to THE TIMES KUWAIT

Europe's Battle on Four Fronts



Anatole Kaletsky

Chief Economist and Co-Chairman of Gavekal Dragonomics and the author of *Capitalism 4.0, The Birth of a New Economy*

With Germany's election over, Europe has reached the end of a season of continuous political upsets. It is now time for actions that adequately respond to the upheavals created by all these votes.

Frans Timmermans, European Commission's

first vice president, last year described the state of Europe as "multi-crisis": Brexit, refugees, "illiberal democracy" in Hungary and Poland, the still-unresolved euro crisis, and the geopolitical risks attributable to Donald Trump and Vladimir Putin. All are challenging the "European project" that began 60 years ago with the Treaty of Rome.

But crises invariably create opportunities. And last year's multi-crisis has produced a convergence of opportunities. European leaders no longer have an excuse for inaction while they wait for voters' next rebuff.

Economic reforms in France, German unease about refugees and the euro, new attitudes toward European integration in Brussels, and signs that Brexit will be delayed indefinitely or even completely averted: all have created new possibilities for taming the dangerous

forces unleashed by last year's populist revolts. But realizing these opportunities will require four simultaneous political and economic breakthroughs across Europe.

France must act on over-regulation and excessive public spending. Germany must rethink fiscal austerity and monetary dogma. Britain needs a turnabout on nationalism and immigration. And European Union officials must abandon their obsession with driving all member countries toward an "ever-closer union" that many of their citizens do not want.

Without simultaneous breakthroughs on all four fronts, it is hard to imagine progress on any of the separate aspects of the multi-crisis. For example, any easing of German-inspired austerity will require evidence of economic reform in France; but French reforms will succeed only if Germany agrees to more generous fiscal rules and supports monetary policies that benefit the eurozone's weaker members.

Similarly, Brexit could be averted or indefinitely delayed if the EU offered an extension of the negotiating period beyond March 2019 and suggested some modest concessions on immigration and welfare payments. But European leaders would consider offering such concessions only if they saw clear evidence that British voters were changing their minds about leaving the EU.

Now consider the German voters who have turned against Chancellor Angela Merkel and her SPD coalition partners, mainly because they resent what they see as uncontrolled immigration and unjustified transfer payments to Greece. These voters will oppose the fiscal and monetary integration required to stabilize the eurozone if they think their money will be spent on subsidizing poor countries on Europe's periphery that refuse to cooperate on refugees and fail to abide by EU laws.

The only way to convince German voters that their money will not be misdirected would be to create separate political institutions and a separate budget for the eurozone. This is the proposal advanced by French President Emmanuel Macron and supported in principle by Merkel. But plans for such a two-track Europe can advance only if Merkel can overcome German nationalists who want to break up the single currency, and only if Macron can silence integrationist zealots in Brussels who want to force all EU countries to join the eurozone.

At first sight, simultaneous progress on many fronts seems too much to hope for. After all, if the necessary breakthroughs in France, Germany, Britain, and Brussels were each a 50-

50 coin-toss, the probability of all four coins landing 'heads' would be only 6.25 percent.

Fortunately, there are at least two reasons for dismissing such apparently logical scepticism. First, the political and economic decisions that leaders across Europe now face are anything but independent.

What happens in Paris, London, and Brussels will depend crucially on the government program that Merkel negotiates with her eventual coalition partners in Berlin. And Germany's coalition agreement will, in turn, depend on Macron's diplomatic skills in advocating a distinct politico-economic identity for the eurozone.

Equally important, the EU bureaucracy will have to embrace - enthusiastically - the concept of a two-track Europe. This means abandoning the assumption that all EU members are heading for the same destination, and an end to treating non-euro countries as second-class laggards (described condescendingly as "pre-ins").

Now, suppose that EU leaders recognized that the only feasible way to maintain European stability and progress would be by adopting the two-track or "concentric circles" model, with a more politically integrated eurozone surrounded by a looser economic confederation of non-euro countries. Under these circumstances, Britain would be likely to change its mind about Brexit.

Failing that, Britain would spend several years in a transition limbo and would then almost certainly re-join Sweden, Denmark, Poland, Hungary, and the Czech Republic in the outer ring of EU countries that object to the pooling of sovereignty required by the euro. This outer orbit would also attract Norway and Switzerland through the irresistible pull of economic gravity.

This points to the second reason to believe that EU leaders could achieve simultaneous political and economic breakthroughs across Europe. The necessary decisions in Paris, Berlin, London, and Brussels are not just a random coin toss. There are strong incentives for voters and political leaders in all democratic countries to take decisions that support

economic prosperity and political stability, once it becomes obvious that all the alternatives are economically damaging or politically dangerous.

This is the point that French voters arguably reached in April when they elected Macron, and a similar turning point is rapidly approaching in Britain, as the risks and contradictions of Brexit become ever clearer. All that remains is for Germany to recognize that its prosperity and security depends on a more integrated eurozone inside a more flexible EU.



“Without simultaneous breakthroughs on all four fronts, it is hard to imagine progress on any of the separate aspects of the multi-crisis.”

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Tackling AMR with the IMF



Jim O'Neill

A former chairman of Goldman Sachs Asset Management and a former UK Treasury Minister, is Honorary Professor of Economics at Manchester University and former Chairman of the British government's Review on Antimicrobial Resistance.

This month is the first anniversary of the United Nations High-Level Meeting on Antimicrobial Resistance, which the United Kingdom's independent Review on AMR helped to bring about. That moment last year was very gratifying for me, as the chairman of the Review, as well as for my team and the UK's Chief Medical Officer, Sally Davies.

Last year's High-Level Meeting resolved that member-state delegates are to reconvene for a progress assessment after two years – so, in September 2018. The meeting also called for the establishment of an Interagency Coordination Group to guide efforts in the fight against AMR during that two-year period. From what I have gathered, the group is being led by deeply committed individuals. And, more broadly, policymakers at the national and international levels have begun to pay more attention to the threat of AMR.

In fact, since the UN High-Level Meeting, the G20 has also made notable commitments in the battle against AMR. At the G20 summit in Hamburg, Germany, in July, governments agreed to establish an 'R&D Collaboration Hub', and to begin to phase out antibiotics in agriculture, where producers use them to promote animal growth.



The UK Review recommended that an additional \$2 billion be earmarked for early-stage research into AMR, so the creation of an R&D hub is very welcome. But the agreement to limit the use of antibiotics in agriculture was even more significant. In the past, key G20 member states have resisted such commitments. And in the texts that served as a foundation for the UN High-Level Meeting, agriculture wasn't even mentioned, owing to fear that it would render any eventual agreement dead on arrival.

The steps that the UN and the G20 have taken are encouraging. But the fight against AMR is hardly over, and has probably only just begun. Looking forward, one of the biggest challenges will be holding to account individual countries and multilateral organizations, such as the UN itself. How will we confirm that governments and

institutions have followed through on their lofty declarations?

For starters, we can look at the intersection of economics and public health. There are many ways that international institutions can use economic-policy levers to reduce significantly the probability of infectious-disease outbreaks, and to increase vulnerable countries' resilience to such risks.

To my mind, the International Monetary Fund should take the lead. As Peter Sands and his colleagues show in a May 2016 study in *The Lancet*, infectious-disease outbreaks have far-reaching economic costs, and yet they are rarely, if ever, factored into assessments of macroeconomic risk. The IMF already conducts regular reviews of countries' economic health, and financial markets give significant weight to its analyses.

For the sake of economic as well as public

health, the Fund would do well to start tracking countries' progress in the fight against AMR as well.

The European Union declared more than ten years ago that it would fully phase out the use of antibiotics for animal growth promotion. But who, other than the occasional investigative journalist, has ever actually delved into EU member states' progress toward that goal?

In the UK, my Review colleagues and I were quite impressed by the government's formal policy response to our recommendations, especially with respect to reducing antibiotic prescriptions, preventing hospital-acquired infections, and limiting the use of antibiotics in farming to 50 milligrams per kilogram of livestock.

Over the past year, I have given public talks at some of the British universities that are actively working on the AMR threat. I have been encouraged to see more academic researchers pursuing this topic than in the past. But when I have quizzed my audiences, I have come to realize that hardly anyone knows about the government's policy response. This could mean that my audiences are simply uninformed; but I doubt that. What is more likely is that the government has not yet followed through on its commitments. The IMF is ideally suited to get to the bottom of this question as a part of its routine economic assessments. And its analyses would be even more valuable to less wealthy countries, where preventing outbreaks of infectious diseases could directly boost long-term economic growth.

One last concern that I have on this first anniversary of the UN High-Level Meeting is that policymakers still need to agree on a source of funding for the market-entry rewards intended to encourage the development of new drugs and diagnostics. Such innovations will be crucial for preventing and detecting AMR, and an incentive mechanism to stimulate them is increasingly regarded as the right way to go. That, too, is a topic on which the IMF could provide invaluable advice.

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South Africa opens new home for African Art

The Zeitz Museum of Contemporary Art aims to show the world that contemporary African art that has been ignored for too long by the international art community, is thriving, and worthy of attention and appreciation.

The museum, which opened its doors to the public on Friday, 22 September, is on its own a work of art. The century-old Grain Silo Complex on the historic Victoria and Albert Waterfront in Cape Town, which had been

lying disused since 1990, underwent a \$38 million transformation to become the state-of-the-art museum.

The huge silo, at one time an iconic edifice of Cape Town's skyline and the tallest building in South Africa, has been transformed into a 9,500-sqm of custom designed space by the South African office of renowned British architect firm Heatherwick Studio. Spread over nine floors, the Zeitz Museum creatively retains and modifies many elements from the monumental silo's original structure. It is only befitting that an epochal silo that once mirrored Cape Town's strong industrial past should now house the world's largest museum dedicated to modern African art.

The nine-floor museum attempts to thrill visitors with its array of inventive, whimsical, puzzling and, at times, confrontational modern art. Visitors will be greeted by a massive dragon, made of bicycle inner tubes, with a 100-meter-long tail and dazzled by the whimsical, eye-searing bright images of zebras and balloons and richly costumed figures. They will be dragged into a video exhibition that assaults the senses on nine

screens and they will be haunted by room after room of ghostly cow hides, plastered into ethereal shapes.

But the museum's curator Mark Coetzee says the museum's true ambitions are even grander than just amazing visitors. "I think the foremost gesture of the museum is a political one. For a very long time, the narrative of Africa and the representation of Africans have been defined by others, by outsiders. And the museum's motivation is to say, let's create an institution where people from Africa, whether we were born here thousands of years or whether we immigrated yesterday, can contribute to the writing of our own history. Let us also define how we want to be represented to the world."

He adds that the exhibits also give voice to many pressing issues in the modern world. "What contemporary art museums do is, basically, they give us the tools to be able to negotiate the time that we are living in. Artists tend to ask very difficult, complex questions of society: 'Why is there separation of wealth and power? Why does the ability to represent culture or represent people rely on a few people's input and not a holistic group of people? How do we negotiate difference in society when we have different religions, or different genders, or different orientations?'"

"And so what a museum does is, it creates a very safe space to discuss very difficult issues which impact all of us in the 21st century."



Rwanda calls for reforms at the UN

Addressing the 72 session of the United Nations General Assembly last week, Rwandan President Paul Kagame said planned reforms at the United Nations were needed to improve the efficiency of the international organization and make it more appropriate to the realities of a changing world.

The president said that despite its relevance and competence in handling some situations, there were clear indications that the UN was not meeting the needs and expectations of many of its member states.

He called on member states to lend their full support to reform efforts by the UN Secretary-General Antonio Guterres to make the organization more effective and transformational. "The reforms must not be just a one-off event but rather a mindset of constantly striving to improve performance," said Mr. Kagame.

With an annual budget that runs in billions of dollars and a clear demand for the body's input in the global development agenda, the President said there is need to improve performance, delivery and accountability at the UN.

"We have the tools and the mandates to address global challenges, from climate change, to peace-building, human equality and development. Where we fall short, is in getting things done," Mr. Kagame said.

"Every year, the UN channels billions of



dollars in humanitarian assistance. The UN provides a platform for major international agreements. The United Nations also sets the global agenda on key policy issues, from development, to women's rights. These are signs of an organization that is both relevant, and, in many cases, competent. And yet there is a sense that the UN is not meeting our needs and expectations," he said.

The deficit of trust and accountability in the international system must be overcome, said the President. "To be truly effective at delivering a 'decent life for all', the United Nations must treat all the people it serves with impartiality and respect, and it must be a good steward of the funds entrusted to it. Abuse and waste are therefore not a mere public relations problem, but an existential challenge which must be tackled head-on," he added.

Obama-era 'Power Africa' program to continue under Trump

President Donald Trump, who has shown a penchant for dismantling or diluting many of the policies of his predecessor Barack Obama, has however chosen to continue with the Obama-era 'Power Africa' program, which seeks to double access to electricity in sub-Saharan Africa by 2030.

The US government's coordinator for the 'Power Africa' program, Andrew Herscovitz, said during a recent press briefing in Pretoria, South Africa, that many in the current administration are appreciative of how the program harnesses private sector funds to advance development goals. The private sector invests between 50 and 100 dollars in projects for every one dollar of government money, Mr. Herscovitz said. "So this is a model that many in the administration really like and want to see continue."



He said a number of top officials, including the US Secretary of State, Rex Tillerson, have made statements in support of Power Africa and indicated that they intended to continue it. He added that the program is on track to achieve its overall goals. It has tripled its initial goals and now aims to generate 30,000 megawatts and make 60 million connections by 2030. Moreover, three of every four projects generate renewable energy and many countries are beginning with smaller solar and wind

projects. Developing connections with electricity distribution grids is still a "significant challenge, but we see tremendous growth in the companies that are providing solar home systems, the pay-as-you-go models, where people in peri-urban and rural areas are able to get access, not just a simple tower and light bulbs, but to clothing irons and electric razors, and televisions, radio chargers, all with a small solar panel that costs them less than \$2 a day, sometimes less than 50 cents a day."

Zimbabwean police officer wins UN peacekeeper award

Zimbabwean Assistant Inspector of Police Annah Chota has been named the recipient of this year's International Female Police Peacekeeper award for her service and achievements.

Annah Chota, who served in the United Nations Interim Security Force for Abyei (UNISFA) — a special administrative region in Sudan —, was presented the award last week at the International Women and Law Enforcement Conference in Cairns, Australia.

She was the head of the Gender and Children Affairs unit in the



police component of UNISFA and helped establish a women's network in Abyei, the UN said in a statement.

"Through training workshops and

campaigns with local communities, Ms. Chota contributed to a shift in how communities deal with rape, domestic violence, child marriages and forced marriages, by recognizing rape of a wife by a husband as an offence," the statement said.

As a result of her effort, the community has witnessed more women reporting gender-based violence and community protection committees can now record and recognize sexual and gender-based crimes in the absence of a police service, it added.



MALAWI

'Warm Heart' of Africa warms to investments

An economist by profession, His Excellency Wilfred ALI, Ambassador of the Republic of Malawi to the State of Kuwait, has been involved for much of his professional career in promoting international trade and foreign investments, as well as improving public-private partnership projects in his country. It is no surprise therefore that when asked to don the diplomatic mantle and move to Kuwait as Malawi's top diplomat to the area, he would make enhancing bilateral economic ties with countries in the region a top priority.

Ambassador ALI who arrived to head Malawi's mission in Kuwait in November 2015, is also accredited as non-resident ambassador to the other five Gulf Cooperation Council (GCC) states as well as to Iraq, Iran, Pakistan and Yemen. Despite having such an extensive area under his diplomatic mandate, the ambassador along with his embassy staff has been working assiduously to consolidate and advance his country's interests in this part of the world.

"However, long before the start of our diplomatic ties, Malawi and Kuwait have shared strong bonds of friendship on the people to people level. In the 1980s, non-governmental organizations (NGO) such as the Malawi Muslim Committee, which later became the Direct Aid society, headed by renowned philanthropist the late Dr. Abdul Rahman Al-Sumait, were actively engaged in social and humanitarian work in Malawi," said the envoy.

Expounding on the firm relations with Kuwait, the diplomat noted that Kuwait has always been a reliable and unstinting supporter of growth and development in Malawi. "Direct Aid and other NGOs have been providing much-needed humanitarian aid in times of droughts, floods and other calamities, while also assisting in various social welfare projects, including in the fields of education, healthcare and sanitation.

"On the government level, the Kuwait Fund for the Arab Economic Development (KFAED) has played, and continues to play, a substantial role in financing several mega infrastructure developments in the country. Among the main infrastructure projects funded by KFAED are telecommunications, road networks, hospitals and water projects that have helped invigorate economic activity in the country. Most recently, the Fund provided a loan of around KD3 million for the 64km-long Lirangwe-Chingale-Machinga road that links our capital

ALI has endeavored to stimulate trade, increase investment and promote tourism to Malawi from the region, while also mobilizing development assistance and humanitarian aid. Leveraging his extensive experience and expertise in economics and diplomacy, the envoy has been consolidating and enhancing existing ties and forging new commercial and trade links between Malawi and the region.

Agriculture accounts for over 35 percent of the Malawian GDP and 90 percent of its export revenues, with industry and services making up the remaining bulk of its economy. Some of the main agricultural products include sugarcane, cotton, tea, coffee, corn, potatoes and tobacco; while processing tobacco, tea and sugarcane form the leading industries.

"The potential to increase trade ties with Kuwait, as well as with other countries in the region, is tremendous. We are now exploring and pursuing various options for increasing agricultural exports, including that of rice, tea, coffee, sugar and legumes to Kuwait. A bilateral air-transport treaty that is currently under discussion would further facilitate and enhance the shipment of agricultural products to Kuwait," clarified the ambassador.

Saying that he would like to see more Kuwaiti investments in Malawi, the envoy pointed out that his country is a lucrative investment destination with excellent opportunities available in agro-processing, horticulture, mining, infrastructure and tourism among others.

He added, "The government has earmarked 100,000 hectares of fertile land along the fresh water Lake Malawi for irrigation farming, which investors can take advantage of. We are especially looking to promote investments that bring added value to our agriculture sector, while seeking direct investments in the untapped, capital-intensive, mining and tourism industries."

Conscious of the need to attract foreign investment in order to stimulate and drive economic growth in the country, Malawi has launched several investor-friendly fiscal initiatives and policies, including tax breaks for investors, 100 percent foreign ownership in projects and full repatriation of profits, dividends, interests and investments.

In addition, security of investments in Malawi is assured



as the country is a signatory to the International Convention for Settlement of Investment Disputes (ICSID), and has membership in the Multilateral Investment Guarantee Agency (MIGA) — a World Bank institution that offers compensation to multilateral investment losses. "We are also discussing the signing of a bilateral investment protection and promotion agreement with Kuwait, which should provide additional assurance for investors from this country," said the ambassador.

Malawi, with its strategic location in the center of South East Africa, offers investors easy access to a huge and growing market for their products.

In addition, the country's membership in various regional organizations, such as the Common Market for East and Southern Africa (COMESA) and the 15-nation Southern Africa Development Community (SADC), provides investors preferred access to a market of over 400 million people. Also, products from Malawi have access to the vast United States marketplace by being a participant in the African Growth and Opportunity Act (AGOA).

Expanding on the investor attractiveness of his country, the ambassador noted that tourism is

one area that could attract investors from this region. "The country is replete with tourist attractions, from the pristine Lake Malawi, to several game reserves and nine National Parks teaming with a multitude of exotic and endemic flora and fauna. We already have a large number of people from this region traveling to enjoy the tourism hot spots in Malawi, and entrepreneurs among them will realize the immense potential for investing in the tourism infrastructure."

He added that visa regulations are extremely simplified and obtaining a tourist visa was only a matter of few hours by visiting the embassy. "We want to make it easy for everyone to travel to Malawi and would like to invite Kuwaiti investors to visit and see for themselves the immense business and investment potential, as well as rich resources our country offers," said the envoy.

Malawi's macroeconomic stability, its liberalized economy, investor-friendly business climate, sound legal framework, competitive investment incentives and entrenched multi-party democracy, as well as highly competent, English-speaking workforce, makes the country a safe, secure and lucrative destination for investments from Kuwait and the region.



“ Long before the start of our diplomatic ties, Malawi and Kuwait have shared strong bonds of friendship on the people to people level. ”

In a recent exclusive interview with The Times Kuwait, Ambassador ALI spoke at length about the cordial diplomatic ties between Malawi and Kuwait, the strong bilateral relations in various domains, and the lucrative potential for increasing trade and investments in his country.

"In the 53 years since Malawi gained independence from Great Britain in 1964, we have been working with nations around the world to strengthen bilateral relations, promote global peace and, support just causes and shared values. In the 1990s we entered into diplomatic relations with Kuwait and in 2011 we officially opened our embassy here.

with southern regions of the country," said the ambassador.

In the nearly two years since his arrival in the country, Ambassador



Game watching in the Nyika National Park of Malawi



Beautiful Beaches of Lake Malawi

In school, but learning nothing

Sean Coughlan

BBC News Education Correspondent

Six out of 10 children and teenagers in the world are failing to reach basic levels of proficiency in learning, warns a hard-hitting report from the United Nations, which describes the findings as staggering and representing a learning crisis.

Much of the focus of international aid in education has been on the lack of access to schools, particularly in poorer countries in sub-Saharan Africa or in conflict zones. But this new research from the UNESCO Institute for Statistics warns of the lack of quality within schools — saying more than 600 million school-age children do not have basic skills in maths and reading.

In sub-Saharan Africa, the research suggests 88 percent of children and adolescents will enter adulthood without a basic proficiency in reading. And in central and southern Asia, 81 percent are not reaching an adequate level in literacy. The report warns any ambitions for social and economic progress will be stifled without a literate and numerate population.

The quality of schools and teaching needs much more scrutiny, say the reports. In North America and Europe, only 14 percent of young people leave education at such a low level. But, the UN research suggests, only 10 percent of the world's school-age children live in these more affluent, developed regions.

"Many of these children are not hidden or isolated from their governments and communities — they are sitting in classrooms," said Silvia Montoya, director of the UNESCO Institute for Statistics. She said the report was a "wake-up call for far greater investment in the quality of education".

This problem of "schooling without learning" was also highlighted by the World Bank in a report this week. It warned that millions of young people in low- and middle-income countries were receiving an inadequate education that would leave them trapped in low-paid and



insecure jobs. The president of the World Bank, Jim Yong Kim, introducing the report, said the failures in education for so many represented "a moral and economic crisis".

Researchers warned of pupils in Kenya, Tanzania, Uganda and Nicaragua who after years in school were unable to do simple sums or read simple sentences. A basic level of proficiency in primary school was reached by 99 percent of pupils in Japan, but by only 7 percent of pupils in Mali, they said. There were also wide gulfs within countries. At the end of primary school in Cameroon, only 5 percent of girls from the poorest families were at a level to continue with their education, compared with 76 percent of girls from wealthy families, the report said.

What's to blame? The World Bank study examined the factors underlying such poor achievement: It warned that in the poorest countries many pupils arrived at school in no condition to learn. Many had suffered from

malnutrition and ill health, the World Bank said, and the deprivation and poverty of their home lives could mean they began school physically and mentally underdeveloped.

There were also concerns about the quality of teaching, with too many teachers not being particularly well-educated themselves.

There was also a problem of teacher absenteeism in some countries in sub-Saharan Africa, which has been linked to teachers not being regularly paid.

The World Bank's chief economist, Paul Romer, said there had to be a more honest admission that for many children being in school did not mean worthwhile lessons. He said progress would depend on recognizing that "the facts about education reveal a painful truth".

The report warned of a lack of scrutiny over standards and the absence of even basic information about pupil achievement. While the debate in Western countries has been

about excessive testing, the World Bank said that in poorer countries, there was "too little measurement of learning, not too much".

The problem of low achievement is worst in sub-Saharan Africa. But the researchers also pointed to countries that had made progress, such as South Korea and Vietnam.

And at the United Nations last week there were international pledges for greater investment in education. Former UK Prime Minister and UN education envoy Gordon Brown said he wanted the Global Partnership for Education, which channels aid to education projects, to have funds worth \$2 billion by 2020.

For children missing school because of the conflict in Syria, the Education Above All Foundation and UNICEF, along with other charities, committed an extra \$60 million. "Funding our education goal will do far more than place a child at a desk. It will unleash opportunity and hope," said Mr. Brown.

Kuwait Banking sector needs to be 'efficiently resilient'

Continued from Page 1

With the aim of designing and building a regulatory regime that helps avoid any financial turmoil and limits the very potential of even the buildup of crises, the CBK along with the banking community has worked diligently to build buffers and is being prudent despite pressures to ease up, said Dr. Hashel.

He pointed out that the CBK had enhanced its Capital Adequacy Regime (CAR) and as a result the CAR of the banking industry stood at 18.6 percent,

well above the Basel benchmark. Additional capital requirements up to 2 percent have been put up so that banks maintain additional cushion and limit the buildup of systemic risk. He added that the asset quality of Kuwait banks had improved with non-performing loan ratio steadily declining to reach 2.2 percent, a historically low level and thus growth in Kuwaiti banks net income has remained profitable unlike their counterparts in advanced economies.

On new financial technologies (fintech) impacting the banking sector, Dr. Al Hashel said

that a constantly changing business environment required a dynamically adapting banking system that was also vigilant to upcoming risks. He pointed out that the financial sector was not immune to the growing footprint of latest technologies in everyday lives, especially in fintech and needed to be at the center stage of such progress. He noted that Central Banks the world over had to determine how far to go in embracing fintechs without compromising safety and stability of their systems. "Our approach to regulate innovations is both

enabling and proportionate, as we aim to use a tiered process of introducing rules in accordance with the risks involved."

Dr. Al Hashel concluded his remarks by noting that the government had taken some difficult yet necessary steps to enhance macroeconomic resilience and strengthen fiscal sustainability. He pointed out that progress was still needed on structural fronts such as rationalizing expenditures, increasing non-oil revenues, reforming labor market, increasing private sector role and in general diversifying the economy.

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Consumer sector stabilizes, but sluggish

Continued from Page 1

Nonetheless, there has been steady albeit slow improvement in consumer confidence over the last 12 months. Despite some weakness in the beginning of the year, the ARA General Index has managed to remain above the 100 point benchmark since May 2017. It rose to 106 in July. The index had been on a downward trend for four years and fell more rapidly in 2016 after the government hiked fuel prices. Despite the improvement in 2017, the 12-month average remained down 6 percent y/y.

Meanwhile, inflation in most components remained unchanged in June, leaving inflation in consumer prices largely steady in July, said the NBK report. Year-on-year (y/y) inflation at 1.3 percent remained at multi-year lows, mainly due to deflationary housing rent and weak food inflation. Revised consumer price index (CPI) statistics last month pointed to significantly lower housing inflation in recent months, which in turn dragged the overall inflation rate noticeably lower. Inflation excluding housing rent and food costs has remained higher at 4.2 percent y/y predominantly due to the direct and indirect effects of the fuel price hikes introduced in September of 2016. If transportation

costs are also excluded, inflation appears to be somewhat milder at 2.3 percent y/y, said NBK.

On the employment front, the bank noted that despite moderation in government hiring, employment remained healthy and provided support to the consumer sector. Employment growth among Kuwaitis, which has held up quite well in recent quarters, appeared to moderate in 1Q17; the number of new civilian jobs among Kuwaitis dipped below 3,000 for the first time in three years.

With private and oil sector jobs steady or improving, the drop in employment came mainly from the public sector, which only added around 8,900 jobs during FY16/17, a drop of 17 percent from the previous year. The sector also saw employment growth slip to 2 percent y/y, its slowest pace in over seven years. Meanwhile, non-Kuwaiti employment growth retreated to below 4 percent y/y during 1H17 after holding up above 5 percent for over two years.

The consumer sector is likely to recover further in 2017 following the recent decision to moderate the hike in utility prices, and calls for postponing or reviewing the proposed fees for expatriate health services, as well as a government commitment to limit its spending cuts.

Calls to review, delay expat health charges

City Center names 4th draw winners of Shop & Win campaign



City Center, the leading international hypermarket group, held the fourth draw in its seven-draw mega 'Shop & Win' promotion, at its Dasma outlet on 14 September. The event was held in the presence of officials from the Ministry of Commerce, the COO of City Center, Ajay Goel and Regional Development Manager Nasser Al-Ghanim, and attended by a large gathering of City Center customers and staff.

The 'Shop & Win' campaign offers shoppers the opportunity to win 49 fabulous prizes each time they shop for KD3 or more. The fourth draw saw the following seven lucky winners take home amazing prizes.

Hamada Fawzi Moustafa (BMW 318i Model

2017); Marissa Ragas Agbo (MG GS Model 2017); Ayman Faisal Mohammed (Samsung 55" curved TV); Ali Reda Abdul Hussain (HP 15" laptop); Yousef Hassan El Awady (Mobile iPhone7); Agamini Tajan (Gift voucher worth KD100); and Khola Ahmed Zaqout (Gift voucher worth KD50).

The promotion which is ongoing means that you could be the next winner of one of these fabulous prizes.

Reporteur of the Health Committee of the National Assembly, MP Khalid Al-Otaibi has called for postponing the implementation of the decision to raise the charges for expat health services to early next year saying there is need to take into consideration some charges which are announced by the Ministry of Health.

Al-Otaibi said, "We are with the increase in fees for health services to the expatriates to keep pace with the increase in the price of medical devices and equipment, but we must take into account the humanitarian dimension and the average income of a large section of residents." Al-Otaibi said part of the list of health fees for expatriates needs to be reconsidered, especially since some of the medical examination fees cannot be sustained by a fairly large number of people in the country.

Al-Otaibi pointed out the fees for some of the services announced by the ministry outweigh the prices in some neighboring countries and even the prices in force in some European countries, which necessitate postponing for further study the application of the decision to increase the fees. Health committee member Dr. Hamoud Al-Khudair said the meeting with the Health Minister is possible to reduce some fees despite the existence of an agreement to impose them. MP Dr. Waleed Al-Tabtabaei preferred the health insurance as an alternative to increasing health fees for expatriates and to be associated with residence permit.

Al-Tabtabaei said the application of health insurance will clearly be a substitute for increasing health fees for expatriates. He called for the treatment of expatriates to be included in the health insurance related to residence, which is paid by the resident upon renewal of the residence permit.

MP Hamad Al-Harshani said the increase in fees for expatriates is an important demand, but it is better that the increase is not effective immediately and does not create discrimination

between them, taking into account the conditions of Arab labor.

MP Adel Al-Damkhi said MPs should be informed about any government project to increase the fees for expatriates. He said that the issue is not just an increase in fees, but that it needs to be studied carefully and to examine the effects. MP Abdullah Fahad said addressing the imbalance in the population structure is not done by imposing fees on basic services such as health for expatriates. This is not a solution, because the solution begins by improving people's lives and improving their jobs and then asking them to pay



fees. Fahad said that there is no objection to the imposition of taxes in the case of presence of a complete system.

In the same context, MP Yousef Al-Fadhal said the increase in health fees for expatriates is not natural, exaggerated or illogical, but the expatriates will not be able to afford it. He stressed raising the health fees for expatriates is because of pressure on medical services and some people who come on visit visas to avail of the health facilities because of low costs, but that does not mean raising fees to this extent.

Al-Fadhal stressed the increases should be reasonable and it should take into account the low income of expatriate workers. He pointed out this will be one of the issues that will be discussed during the Health Committee meeting soon.



Large crowd attends BAIA and BAS Carnival 2017



The British Academy of International Arts (BAIA) and The British Academy of Sport (BAS), held their annual Carnival on the BSK campus in Salwa on Saturday, 23 September. Hundreds of families attended the first big event of its kind in the new academic year.

The carnival offered a food court, activities and games for children and some other forty booths, there was something for everyone. The German Ambassador to Kuwait H.E. Karlfried Bergner officially opened the event in the presence of Madam Vera Al Mutawa MBE and Chairman, Sadiq Al Mutawa. BAIA has the most extensive range of accredited and recreational dance courses in Kuwait. These include ballet, tap, jazz and modern dance, all leading to internationally recognized examinations. BAIA also offers a

comprehensive range of theatre, music and art courses for children from three years so there was keen interest from children of all ages to sign up.

BAS too has an extensive range of sports activities on offer including swimming, gymnastics, karate, football, basketball, tennis, volleyball and Zumba. In addition, the annual basketball and volleyball tournaments between Embassy teams are an eagerly awaited fixture, as are the overseas educational trips that have proven very popular for a number of years.

The stage was always a focus for activity, with games and competitions arranged by Decathlon, the BAS yearly sponsor, who provided many prizes for the winners. In addition, BAIA and BAS students put on a variety of wonderful displays in dance, Zumba and Karate.

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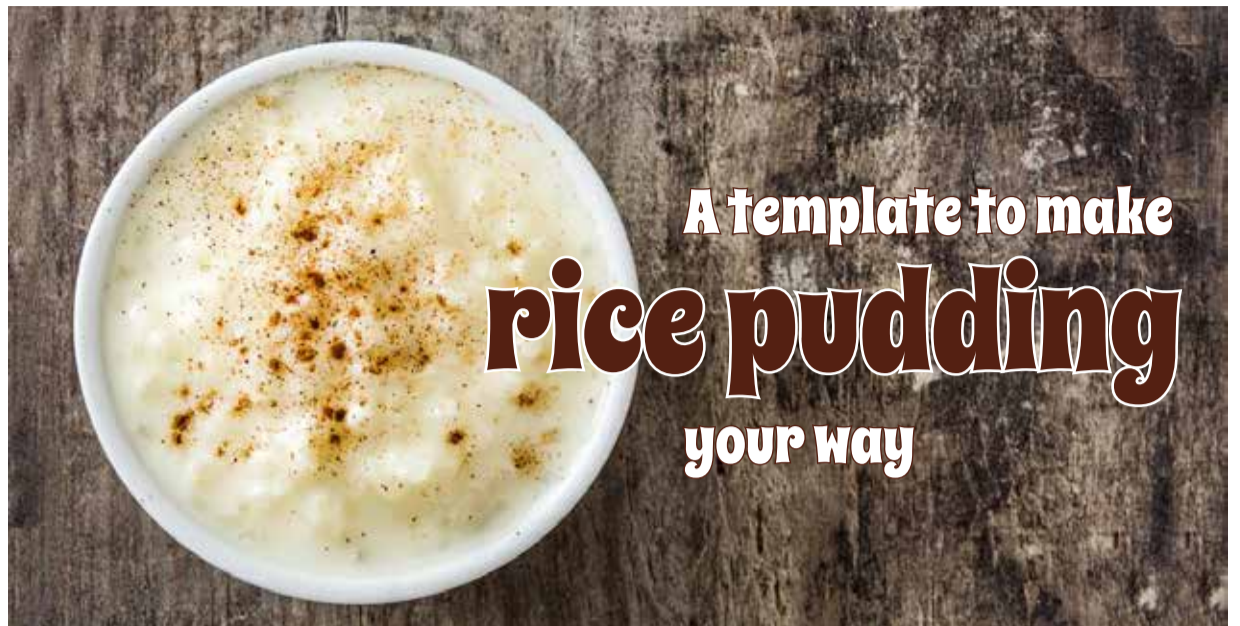
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A template to make rice pudding your way

Rice pudding is among the best comfort foods one can have. Not only is it sweet and rich — an indulgent custard that begs to be topped with a spoonful of whipped cream — it is also easy to make. Rice (long or short grain) is combined with whole milk, sugar, vanilla, and cinnamon and cooked until tender. Egg yolks are stirred in to thicken the pudding to a luxurious consistency, while



an extra splash of milk added during the last few minutes of cooking ensures creamy results.

With a number of ways to prepare rice pudding, use the template below and then prepare it the way that suits you the best.

To start, you need cooked rice: The key to good rice pudding is cooked rice. This means you can pick any type of rice you desire. Some prefer long grain rice, while others insist you need something like Arborio, which will yield a risotto-like creaminess.

The type of rice you choose will result in different textures. It is not necessary to have a specific type of rice. You can even use some leftover rice from dinner, or begin your rice pudding process by cooking rice according to the package directions.

If you are using the rice from last night's Chinese takeout, reheat in a few tablespoons of water in a

medium saucepan. By using already cooked rice, you can ensure that the grains are tender. And it frees you up to focus on the flavors. You could also use other grains, like quinoa or barley, to make 'rice' pudding.

Add something creamy: With your cooked rice in a medium pot, add more liquid, ideally something creamy and rich. A combination of half-and-half and whole milk is a good option, but you can substitute any kind of milk you like — 1 percent, soy milk, almond milk, coconut milk, or any combo you would prefer. Pour in enough so that your rice is completely covered — and then some more.

More liquid means a looser pudding, so add quite a bit more if that is what you are after. And if you do not know what kind of rice

or flavors to your taste, and stir to combine. You can use white sugar, brown sugar, honey, maple syrup, chocolate sauce, or whatever sweetener you might have on-hand. You can also stir in flavorings as you wish. A splash of vanilla extract is pretty standard.

Cook the mixture: Continue to cook until you reach your desired pudding consistency. Add in more milk if you want to loosen the mixture. You can temper an egg and add to get a pudding with some added richness.

Once you feel like you are close to done with cooking your pudding — by then, you will probably have been stirring and keeping an eye on it for about 20 minutes — decide on final mix-ins and add those while the mixture is still warm.



pudding you like, you can always add in more milk later if it is thicker than you decide you want.

Bring the rice and milk mixture to a boil and then reduce to a simmer. Toss in a pinch of salt while you are at it. Give it a stir now and then and make sure nothing's sticking to the bottom of your pan.

Add your sweet and your first round of flavorings: From here on, everything you add, or do not add, is up to your choice. Cook your pudding at a simmer as you add in sweeteners

You can add anything from dried fruits, citrus rind, spices, including cinnamon, cardamom, nutmeg, and ginger, as well as chocolate pieces, coconut flakes, chopped nuts, or even a big spoonful or two of Nutella.

Fresh fruits can work too: a mashed banana or fresh berries taste great as long as it is eaten sooner rather than later. For a firmer fruit, like apples, perhaps soften chopped fruit over medium heat with some butter and brown sugar. Play with what you can dig out of your pantry and fridge.





ASEAN marks 50th year of its foundation



Ricky Laxa
Staff Writer

To commemorate the 50th anniversary of the foundation of the Association of Southeast Asian Nations (ASEAN), a reception was hosted by the nine ambassadors in Kuwait of ASEAN member countries on 27 September at the Jumeirah Messilah Beach Hotel.

The ambassadors hosting the event were: the 2017 Chairman of the ASEAN Committee in Kuwait (ACK), Ambassador of Philippines H.E. Renato P. O. Villa; Ambassador of Brunei Darussalam H.E. P.A.A. Aliuddin; Ambassador of Kingdom of Cambodia H.E. Tan Bunpa; Ambassador of Indonesia H.E. Tatang Budie Utama Razak, Ambassador of Lao People's Democratic Republic H.E. Phouangkeo Langsy; Ambassador of Malaysia H.E. Dato Ahmad Rozian Abd. Ghani; Ambassador of Myanmar H.E. Aye Khaing; Ambassador of the Kingdom of Thailand H.E. Dusit Manapan and the Ambassador of Vietnam H.E. Nguyen Hong Thao.

Members of the diplomatic community, other officials and dignitaries attended the event.



The event commenced with the Kuwait National Anthem and theme of the ASEAN 2017 followed by a speech from the ASEAN 2017-2018 Chairman Philippine Ambassador Pedro Villa. In his welcome remarks, Ambassador Villa highlighted the vital role of the ASEAN in the region and globally, saying, "The ASEAN inherently is influential globally, if ASEAN is a country it has extensive land area covering 4.3 square kilometers making it the 7th largest with 2.3 trillion gross domestic production in 2016, the 7th biggest consumer base in the world if it's a country and with 625 million people making it the 3rd largest country after China and India."

Ambassador Villa further noted that Philippines as chair will highlight ASEAN as the model of a global player in the interest of its people. Philippines

adapted the theme partnering for Change, Engaging the World, which captures and consolidates common goals for its peoples and forges a common identity as ASEAN. The six thematic priorities include people oriented ASEAN, peace, stability in the region, maritime security and cooperation, ASEAN resiliency to capture challenges environmental degradation and calamities. ASEAN has followed its way of consensus building consultation and noninterference in its domestic affairs.

In an exclusive interview with The Times, Deputy Foreign Affairs Minister Khaled Suleiman Al Jarallah stated that the presence of ASEAN has always been considered as very important in the region and that Kuwait has established strong relations with them. "It is unfortunate

that we have not visited some of the ASEAN countries and we hope that in the near future we can visit them to keep our ties stronger. Kuwait is grateful with the community of the ASEAN and we hope to receive more of their nationals in Kuwait," said Minister Al Jarallah.

Among the highlights of the events



Deputy Minister of Foreign Affairs Khaled Al-Jarallah receives a copy of The Times, Vietnam supplement, from the Vietnamese Ambassador H.E. Nguyen Hong Thao.



were cultural presentations, mini exhibition booths, vocal renditions, fashion show and generous spread of delicacies from each of the ASEAN countries. Qatar Airways raffled two return tickets to any destinations among ASEAN countries and Indonesian Ambassador Tatang Budie Utama Razak generously offered two return tickets to Indonesia. The event ended with brief remarks from each Ambassador. "We hope to have more community events in the coming year and hope that not only Kuwait nationals visit the ASEAN countries but also other nationals to discover and marvel how much we are blessed with great lands and peoples," commented Ambassador Razak.

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Worker not paid for 13 years, license rules violated



Domestic Labor Department referred a sponsor who refused to pay the salary of his worker for 13 years to the Public Prosecution for necessary legal action. Meanwhile, officers from the Residency Affairs Department arrested a Kuwaiti citizen for running a domestic workers bureau on a license issued for importation of electrical appliances.

Public Relations and Security Media

Department of the Interior Ministry stated that inspection sector affiliated to the Residency Affairs Department was notified about a citizen using his import license to bring in domestic workers. Legal measures were taken to arrest the owner of the office, and security operatives recovered a quantity of receipts along with 16 mobile phones during the raid. In another development, Domestic Labor Department referred the director of a domestic

workers bureau to the General Residency Affairs Department for cheating.

Investigation revealed the accused is holding a private license registered in the name of a Kuwaiti lady, and he allegedly incited newly recruited domestic workers to run away after completing six months with their sponsors, and then assigned them to work on wages.

Al Mulla Exchange launches Paint Our Calendar 2018 competition

Al Mulla Exchange, the leading money transfer company, launched a painting competition for children to exhibit their artistic talents from 27 September to 27 October, 2017. The contest titled 'Al Mulla Exchange-Paint Our 2018 Calendar' is open to all children of Al Mulla Exchange customers below 15 years.

A participant has to be a recent client of Al Mulla Exchange within the last 3 months. The theme on the painting can be based on any topic in Kuwait (eg. nature, landscape, buildings etc). Only Crayon or Water Color based painting will be accepted. Only one entry per family is allowed and the child should be studying in Kuwait.

For selection purposes, a photograph of the painting has to be sent to the email id: almullaexchangecalendar2018@gmail.com. The selected painting should bear the name of the student, age and the school. A total



of 12 winners will be chosen for the 2018 Al Mulla Exchange Calendar.

Winners will be announced on 5 November, 2017. The prize money for each winner will be KD 100/- along with a certificate of appreciation from Al Mulla Exchange. The winners will be honored in a separate function that will be hosted by Al Mulla Exchange.



Red Arrows performs in Kuwait

The Red Arrows, officially known as the Royal Air Force Aerobatic Team, is the aerobatics display team of the UK's Royal Air Force based at RAF Scampton. The team gave a spectacular performance, filling the sky with color over Kuwait Towers on 28 September.

The 20-minute-long show showcased different aerobatic maneuvers including the concord and diamond, in addition to expert maneuvering by the airplanes, before it concluded with impressive collective maneuvers by the team. Three Kuwait F18 airplanes, one helicopter, and nine British Hawk T1 airplanes took part in the show to the delight of the crowd.

The show was attended by the Deputy Prime Minister and Minister of Defense Sheikh



Mohammad Al-Khaled Al-Sabah, State Minister for Cabinet Affairs, Sheikh Salman Al-Homoud Al-Sabah, the General Director of Civil Aviation, the British Ambassador to Kuwait, other officers and a large gathering of citizens and residents.

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PSA organizes Karate Championship 2017



On the auspicious occasion of Pakistan Defense Day, Pakistan Sports Association (PSA) Kuwait organized the 'PSA Karate Championship 2017' on 19 September at the Karate studio in Khaitan.

Children of different ages and from various communities participated in this thrilling event, and displayed their skills and expertise during

the competition.

The dignitaries that graced the event were Shamshad Khan Tanoli, Patron in Chief of Pakistan Qirat and Naat Council Kuwait, Dr. Jahanzeb, President ANP Kuwait, PSA Founder in addition to Director General Muhammad Irfan Adil, and President Maqbool Ahmed were among guests.

Souhruvedevi Salmiya conducts Onam-Eid meet

The Souhr Souhruvedevi Salmiya conducted an Onam-Eid meet that included a delicious sadhya, a variety of programs and excellent participation from a large audience at Nandanam Auditorium, Salmiya. Indian Community School (ICSK) Principal Rajesh Nair delivered the Onam message.

Father Georgy Varghese of Kuwait Marthoma Church, Sri Anil Kumar and Daniel Kurian



felicitated the gathering. The cultural events included Onam songs, solo performances, folk songs and dancing performances.

Initiative aims to foster ethical business practices in region

Corruption, lack of accountability and transparency, as well as other unethical business practices are immense challenges to doing business in any part of the world; it is no different among the Gulf Cooperation Council (GCC) states.

According to the World Economic Forum, corruption increases the cost of doing business by up to 10 percent on average. With growing awareness of the advantages of integrity in the workplace, business entities around the world are seeking to improve and formalise corporate integrity processes. In the GCC region, multiple private and public sector organizations are realizing the importance of implementing strong integrity practices for the success of their businesses.

In 2015, the Pearl Initiative, a Gulf business-led

organisation began a program of collaborative action to foster a culture of accountability and transparency among corporates in the region. The initiative was launched with a grant from the integrity initiative of German global conglomerate Siemens.

The program aims to raise awareness and encourage adoption of business integrity best practices amongst business leaders and students across the GCC region. The initiative supports the implementation of higher standards in areas such as corporate governance, anti-corruption best practices, inclusive management and boards, corporate reporting best practices and ethical leadership development.

As part of its program, the Pearl Initiative recently hosted a roundtable discussion in partnership with Siemens to explore the impact



In her opening remarks, Carla Koffel, Executive Director of the Pearl Initiative, highlighted the extent of corruption around the world, the adverse impact it has on business, as well as the potential damage bribery and corruption can cause to long-term profitability.

For his part, Mr. Klausner said: "We recognise the value of advancing transparency and good governance in business and have chosen the Pearl Initiative as one of the Siemens Integrity Initiative partners to address the real impact of corruption."

The roundtable offered a dynamic platform for leadership teams across organisations to examine the latest corruption trends and debate the actual effectiveness of universally accepted best practices, the event also reviewed cost-effective methods that organisations can introduce to enhance their resilience in overcoming corruption.

and future of integrity practices in the region. The roundtable panel discussion featured Herbert Klausner CEO, Siemens Kuwait, Wassim Ghazale, Director, Fraud Investigation & Dispute Services, Ernst & Young, and Ahmed Kiswani, Head of Corporate Governance, Risk and Compliance, Bursa Kuwait.

SIF Kuwait opens registration for Sastra Pratibha Contest



Science International Forum (SIF) -Kuwait in Association with Kuwait National Exchange Company announced the commencement of registration for the Sastra Prathibha Contest, Season IV.

Sastra Prathibha is a pan India and GCC talent hunt initiative by VIBHA in association with NCERT (HRD Ministry, Government of India) and Department of Science and Technology, Government of India. It is the biggest and prestigious contest of its kind in Kuwait, with the participation of more than 4000 students from the Indian schools in Kuwait. Registration forms are available at the science department/ SPC coordinator of the respective schools. Registration is strictly through the participating schools.

Registration closes: 12 October, 2017

Categories: Junior (Class 5, 6, 7), Senior (Class, 8, 9, 10)

Exam Date: 11 January, 2018.

Exam Type: Objective Type 100 questions, One Hour exam

Question Pattern: 40% from the given syllabus, 40% from the existing academic curriculum, 10% general knowledge questions and 10% analytical and logical type. All general knowledge questions will come from previous issues (Jan 2017 - Dec 2017) of DISCOVER e-magazine which is available at www.sifkuwait.com.

Two winners will be announced from each class and the distinction certificates will be awarded to the best performing students in each class. The school with maximum points based on Sastra Prathibha and Distinctions will be honored with the most prestigious 'Acharya J.C. Bose Sastra Puraskar'. Students enrolled will get a once in a lifetime opportunity to meet and interact with top scientists from India. Those interested are requested to contact the science department HOD of respective schools. For further updates on SPC Season IV, please follow www.facebook.



ICSK Amman celebrates International Day of Peace

The Indian Community School Kuwait (ICSK) Amman celebrated International day of Peace on 20 September.

A beautiful dance with lit candles, representing the theme was presented by

students of Class II C. Principal Rajesh Nair in his address highlighted that the need of the day is to establish World Peace. The program clearly represented the theme for 2017 'Together for Peace: Respect, Safety and Dignity for All'.

IAK organizes Onam-Eid celebration



Idukki Association Kuwait (IAK) conducted its Onam-Eid celebration named 'Ona Nilavu' on 8 September, 2017 at Smart Indian School Auditorium.

The celebration was inaugurated by Prof. Gopinath Muthukadu, a well-known magician, escapologist, life coach, and motivational speaker from Kerala.

IAK handed over its 2nd Humanitarian Award to Santhwanam Kuwait, an organization focused providing direct and indirect care to highly needy individuals and poor families in India and Kuwait.

Binu Sukumaran, Vice President and Santhosh Joseph, General Secretary received the award representing Santhwanam Kuwait, who shared Santhwanam Kuwait's gratitude to have this recognition for the first time on stage.

The celebration was filled with various competitions for children and adults, and many other performance arts. IAK Souvenir named 'Ona Nilavu - 2017' was released on the occasion by Prof. Gopinath Muthukad. The celebration ended with a ganamela session by famous singer Jins Gopinath.



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03 October



Humood Al-Khudher Concert: Humood Al-Khudher, a young Kuwaiti musician will be performing live at the Sheikh Jaber Al-Ahmed Cultural Center, at 8pm. Humood Al-Khudher is the musician who has brought a new style of singing with a positive message; it has distinguished him and gained him worldwide popularity. From 2015 to 2016 he has performed in live concerts in over 30 cities in the Middle East, Europe, South East Asia, Australia, New Zealand and North America. For more information and to book your tickets: Visit, www.jacc-kw.com.

04 October



The Beatles Sing Along: Ahmadi Music Group and Messilah Beach Blues will be hosting The Beatles Sing Along on 4, 5 and 6 October, at the National Museum Theatre, at 7:30pm. The event will have its singers singing the greatest hits of the Beatles band. For more information and to book your tickets: Visit, www.ahmadimusicgroup.com, or call 5063 8435.

06 October



Jashan-E-Diwali: Style Inn will be organizing an exhibition with various vendors showcasing their products at Body Space, Building 7, behind ICSK Senior School, from 3pm to 9pm. The exhibition will include ethnic and designer clothes for women and men, trendy and exclusive jewelry

collections, Rangolis, Diyas, snacks and more. Along with the exhibition, there will also be a fancy dress competition for kids, games, Mitai competition and many more exciting events. For more information: Call, 65554756.

07 October



YCC Minis: Yarmouk Cultural Centre will be organizing a fun creative workshop for kids aged 18 months to three years accompanied by a parent at its location at 10am. The workshop will include story narration, art activity, games and more. For more information and reservation: Email, education@darmuseum.org.kw.

The Afterthought Concert: Promenade Cultural Centre will be hosting a concert featuring The Afterthought at its premises in Hawally, from 7 to 9pm. The event will also include an opening act by Melissa Azavedo. No prior registration is required and the concert is free of cost. For more information: Call, 2227 7130.

08 October

Univer Fair: An educational fair, Univer Fair will be held at Holiday Downtown Kuwait, Abdullah Al Ahmed Street Sharq, at 6pm. Univer Fair will provide an opportunity to meet with many universities representing different countries to know more about available courses, admission requirements, fees and scholarships, application deadlines, accommodation and more. No prior registration is required and the event is free of cost.

14 October

Al Corniche Intersport Aquathlon: The Al Corniche Club will be organizing the Al Corniche Aquathlon Race for swimmers, runners and athletes at its location at 6:30am. The event is open to both members as well as non-members. Racers have the option to participate individually or in a relay team of two. The course is traffic friendly, providing the greatest degree of safety for all competitors. Individuals and teams have the option to choose between two different distances (750m swim, 5k run or 1500m swim, 10k run). For more information and to register: Visit, www.events.pro-vision.com.

Dr. Ramesh Ramchandran's appointment raises storm in Kuwait parliament

The appointment of Dr. Ramesh Ramchandran as CEO of Equate Petrochemicals last week is creating uneasiness among Members of Parliament in Kuwait. Equate, a joint venture between Dow Chemicals of the United States and Petrochemical Industries Company (PIC)— a subsidiary of state-owned Kuwait Petroleum Corporation (KPC) — appointed Dr. Ramchandran as CEO with effect from 20 November.

Reason for the parliamentary flare-up is that Dr. Ramchandran, a US-based Indian engineer will replace the current President and CEO Mohammed Husain, a Kuwaiti.

Kuwaitis remain sensitive over the appointment of foreigners in the oil industry and several MP's have voiced their concerns over the appointment. Kuwait lawmaker MP Essa Al Kandari warned the oil minister over the new appointment and said it represented a political embarrassment and had a negative impact on the oil sector as a whole.



While Oil minister Essam Al Marzouk justified the appointment saying it was part of the joint venture deal with Dow Chemical, which has been a partner to state-owned PIC in several key petroleum projects.

Dow Chemicals and PIC are the major shareholders in EQUATE, the billion-dollar joint venture which was established in 1995. EQUATE is the world's second largest producer of Ethylene Glycol (EG) and accounts for nearly 60 percent of revenue from Kuwait's non-oil exports.

Dr. Ramchandran, who is currently the President of MEGlobal, a Canada-

based subsidiary of EQUATE, has a professional career of over 25 years in several leading roles at the Dow Chemical Company (Dow). He has served as the President and CEO of Dow Chemical International Pvt. Ltd. (Dow India) and as President of Dow Canada among other prominent positions.

A chemical engineer by training, Dr. Ramchandran holds a Masters in Business Administration (MBA) in finance from Rutgers University in New Jersey, USA, and a Doctorate (PhD) in chemical engineering and applied science from Columbia University, New York, USA. He earned his Doctorate in surface and colloid chemistry from Columbia University, New York and has several publications and patents to his credit. He has spent his entire career in the chemical industry, initially as an analytical chemist before moving into the commercial side of the business holding product and marketing manager roles for a wide variety of business units.



Soul & Spice Restaurant at Courtyard Kuwait launches new menu

Soul & Spice, the renowned Indian Restaurant at the Courtyard by Marriott Kuwait, held an opening ceremony to launch its brand new menu. The event was attended by the Ambassador of India to Kuwait H.E. Sunil Jain, representatives of different companies in Kuwait and the local media.

The attendees were treated to a mouthwatering selection of food and beverages, including laal maans, chicken curry, shrimps



biryani and other dishes.

Soul & Spice Restaurant offers a fresh approach to contemporary modern Indian cuisine, which is prepared using a unique blend

of authentic Indian spices and crafted with the finest seasonal ingredients. The result is an exquisite creation that is sure to delight the senses.

The new menu includes a large selection of vegetarian and non-vegetarian dishes from mouth-watering starters to scrumptious main courses and desserts. In addition to a range of curries and dal, along with biryani and freshly baked naan.



ICSK holds second summit conference on academic excellence

The Indian Community School Kuwait (ICSK) organized the Second 'ICSK Summit Conference', a discussion forum for achieving 'Academic excellence through quality enhancement' on 20 September, 2017 at ICSK Senior premises. The prime focus of this summit was to bring to light the various means to attain heights of excellence in the forthcoming CBSE board examinations AISSE and AISSCE (Classes X & XII).

Many intellectuals attended the conference including the members of the

Board of the Trustees, Principals and Vice Principals of all the branches of ICSK, the Heads of Departments, Assistant Heads of Departments Academic Supervisors and Subject Coordinators.

Senior Administrator and Principal (Senior Branch) Dr. V. Binumon presented the topic of discussion and emphasized that educational excellence through quality enhancement essentially calls for the undying support and sacrifice of four strong pillars - the management,

the teaching faculty, the parents and the students. All the members of the eminent gathering actively participated in the discussion. Principals, Vice-Principals, Heads of Departments, Assistant Heads of Departments, Academic Supervisors and Subject Coordinators shared their valuable thoughts about creating academic excellence at ICSK. The discussion paved way for a healthy exchange of valuable ideas to enhance the quality of education at the school.

New tool improves efficiency of emergency care

Hospital emergency departments are often strained to the limit when responding to disasters or crises involving a lot of people. In such situations, one of the first steps that healthcare staff does on people being brought in is to conduct a triage to determine critically ill patients and assign priority treatment to them.

In most hospitals, healthcare personnel usually use an emergency severity index (ESI) to assign a score from Level 1 for patients who are the most critically sick, to Level 5 for patients who are the least sick. A patient's ESI level determines how quickly and in which emergency department the patient will be seen. Currently, this decision is completely subjective with nurses and physicians making a quick assessment based solely on their clinical

judgment. Most patients are assigned Level 3 without really differentiating between whether they need immediate medical attention or could wait for a while.

Now scientists at John Hopkins University in the US have developed a new electronic triage tool that demonstrates improved identification of patient outcomes compared to ESI. The tool was developed following a multi-site retrospective study of nearly 173,000 emergency department visits.

The study showed significant differences in patient priority levels using e-triage and ESI. For example, out of the more than 65 percent of visits triaged to ESI Level 3, e-triage identified about 10 percent, or more than 14,000 patients who may have benefitted from being up-triaged to a more critical priority level, such as



Level 1 or 2. The e-triage tool was also able to increase the number of patients down-triaged to a lower priority level, such as Level 4 or 5, to help minimize low-acuity patients from waiting and overusing scarce resources.

The e-triage tool uses an algorithm to predict patient outcomes based on advanced

machine learning methods to identify relationships between predictive data and patient outcomes. When a patient arrives, the e-triage tool compares that person's health status to that of hundreds of other similarly afflicted patients in a database to make a prediction on the severity of the patient's condition.

Machine-based learning takes full advantage of electronic health records and allows a precision of outcomes that was previously not possible, said the research team behind the tool. They added that the theory behind this tool, and all clinical decision support tools, is that the tool paired with the clinician can make better predictions or better prognostics tasks than the tool alone or the clinician alone can make.

Frequent blood donations safe, but not for all

Although most people can safely give blood eight weeks after their last donation, this may not be a healthy choice for some donors, says a new study on blood donations.

evidence that frequent donations caused 'major adverse effects' such as draining donors' physical energy, dimming their mental sharpness or harming their general quality of

probably not ideal. They recommend that blood donors should ideally wait 12 to 16 weeks before donating again.

Blood donors give about a liter of blood each time, and this depletes them of about 200 to 250 milligrams of iron. It takes the average donor about 180 days to fully recover those iron stores, if no supplements are used; the recovery time shrinks to 90 days if the donor daily takes a standard iron pill.

The currently recommended blood-donation intervals do not reflect this scientific evidence. In the United States, the Food and Drug Administration has set eight weeks as the minimum for men and women. In France and Germany, men can donate every eight weeks, and women every 12, while the United Kingdom has longer wait times.

One reason is that practical concerns, such as maintaining an adequate donor blood supply, have tended to color the blood donation campaigns. But now, several US blood banks have started measuring donors' iron levels and recommending longer donation intervals to people who are found to be iron deficient.

life. Nevertheless, a quarter of the frequent donors did develop iron deficiency by the two-year mark and several participants complained of symptoms such as fatigue, dizziness and trouble breathing.

Experts believe that donating frequently on a routine basis may be needlessly risky, and the shorter interval between donations is



The large clinical study conducted in the United Kingdom and involving more than 45,000 blood donors was done to ascertain whether frequent blood donations lead to adverse health effects. 'Frequent', in this trial, meant every eight weeks for men and every 12 weeks for women, over a period of two years.

The study did not find any



Despite being listed by the World Health Organization (WHO) as the third most prevalent illness in the world — just behind tooth decay and tension-type headaches — migraine is often undiagnosed and generally misunderstood.

Migraine is described as a condition that produces recurring, severe, often-incapacitating headaches and other debilitating symptoms lasting from a few hours to a few days.

Until quite recently a common remedy for migraine was to lie in a dark room and wait for the pain to pass. But today, with effective modern treatments, and several new medications specifically formulated for migraine in the pipeline, people no longer need to suffer in the dark.

The first thing to realize about migraine is that it is not just a bad headache. Rather, migraine is a complex neurological disorder where the brain becomes abnormally sensitive to certain stimuli. When the brain is irritated it slows everything down, which is why people cannot see clearly, feel clumsy, cannot think straight, cannot speak well or feel nauseous when afflicted with migraine.

Blood vessels get super-sensitive with increased blood flow, which causes the throbbing pain. At the same time the trigeminal nerve — the large nerve on both sides of the head that supplies sensations to the head and face and controls the muscles used in biting and chewing — begins to send out all sorts of pain signals. However, not all migraine attacks are the same nor are the triggers that initiate them.

Migraine is also genetic in nature. If one of your parents has migraine, there is a 50 percent chance that you will be predisposed to migraine, and, if both your parents have migraine then the

chances jump to 75 percent.

Some of the factors that can trigger migraines or make them worse include fluctuations in estrogen levels in women, a drop in barometric pressure (as when a storm is approaching), anything that causes inflammation (such as a cold or any type of infection) and the overuse of over-the-counter medications and prescription opiates. Physical conditions such as obesity and sleep apnea also can contribute, as can lifestyle choices like smoking, drinking alcohol and eating foods high in preservatives and artificial sweeteners.

However, all migraines are not the same nor are the triggers that initiate them; hence each specific attack needs to have tailored treatment regimens. The prescription medications currently used to prevent migraine were all developed for other purposes. These blood pressure medicines, anti-seizure drugs and antidepressants have proven effective in reducing migraine. There is also a whole new class of medications formulated specifically for migraine that are probably going to be released in the next year or two, which should change the face of migraine treatment strategies as we know them.

Moreover, new treatment strategies are not limited to drugs and take an integrative approach that can include sleep studies, psychological counseling, stress reduction and relaxation techniques, as well as physical therapy, exercise and lifestyle changes.

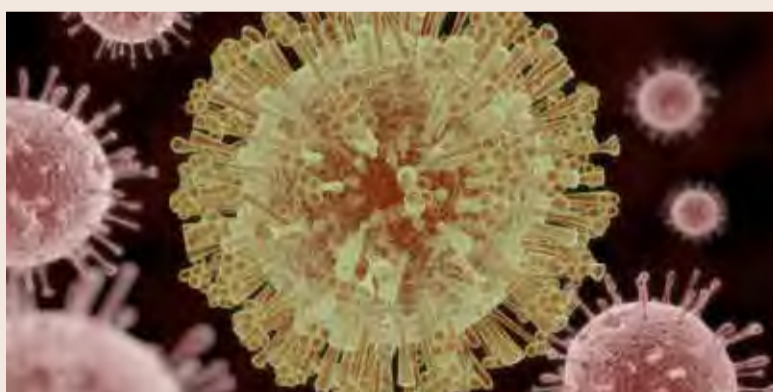
However, no treatment program can totally eliminate migraine as it is genetic in origin. Currently available treatments can, at best, hope to alleviate the suffering and allow people to be in control of their pain, instead of their pain controlling them.

One vaccine to treat multiple viruses

Millions of people around the world affected by diseases caused by viruses, such as Zika, dengue and Hepatitis C, could be treated with a one-time vaccine discovered by scientists at the University of Southampton in the UK.

Vaccines work by stimulating the body's immune response to the coat of proteins (antigens) on the virus which enable the body to fight off the virus and recognize it in the future. But viruses are able to change their coat proteins and thus evade the antibodies, meaning some viruses can be very hard to vaccinate against.

The research team at Southampton found that that natural killer cells (NK cells) — a fundamental part of the body's immune system — recognize many different viruses through a single receptor called KIR2DS2. This cell receptor is able to target a non-variable part in the virus called the NS3 helicase protein, which is



essential to proper functioning of the virus.

The team says that NS3 helicase protein could be the key to overcoming the defense mechanisms in many lethal viruses, including those similar to Hepatitis C viruses, such as Zika virus, dengue virus, yellow fever virus, Japanese encephalitis virus, and other flaviviruses that contain a region within their NS3 helicase proteins that is recognized by exactly the

same KIR2DS2 receptor. "We believe that by targeting this NS3 helicase region, we could make a new type of vaccine based upon natural killer cells, which can be used to help protect people from these infections," said the researchers.

The new finding could change the way viruses are targeted by vaccines, but the scientists cautioned that their study is still at an initial phase and more studies would be needed to test the findings.

Facebook facilitates blood donations in India

Facebook users in India will have the option to sign up as blood donors starting from 1 October, which is the country's National Blood Donor Day. There is a shortage of safe blood in India and Facebook hopes to address this by introducing new features to help donors, patients, and hospitals connect more easily.

Facebook will begin showing a message in the News Feed prompting users to sign up as blood donors. The information will remain private and set to 'only me' by default, though users can share their donor status on their profile if they wish. The feature

will roll out on Android and the mobile web first, as they are the most popular platforms in India, Facebook noted.

More tools will be rolled out in stages. If someone or a clinic needs blood, they can create a special post that includes information about where the blood is needed, the contact information, and an option to identify the blood group required and an anecdote about the patient. When that request is posted, those nearby who have indicated they are willing to donate blood will be sent a Facebook notification and given



the option to respond through Messenger, WhatsApp, or a call. Donors' details are kept private unless they choose to disclose it to the person in need of blood.

In designing the new features, Facebook says it worked with non-profit organizations, health industry experts, potential donors, and those who have used Facebook to find blood donors. "By raising awareness and growing the number of blood donors in India, we want to make it easier for people and organizations to give and receive blood," said Hema Budaraju, head of Facebook programs in South Asia.

Dubai tests pilotless 'flying taxis'



Last week, Dubai test-flew a 'pilotless' two-seater drone designed to transport people autonomously. Called the Autonomous Air Taxi (AAT), the city claims the vehicle will be the world's first 'self-flying taxi service'.

Dubai's Road and Transport Authority (RTA), which is responsible for all future AAT flights, has set an ambitious target for autonomous transport to account for a quarter of total trips by 2030.

According to reports, the two-meter tall AAT drone hovered at a height of 200 meters during the test flight, had a maximum flight time of 30 minutes at a cruising speed of 50kmh and a maximum airspeed of 100kmp. The RTA said it also plans to make the AAT available to the public via a smartphone app that would allow users to book flights and track routes.

Developed by Volocopter, the German manufacturer behind the eponymous 18-rotor helicopter-drone hybrid, the AAT is fitted with optional emergency parachutes and nine independent battery systems. Each battery takes two hours to fully charge, but that charging time is expected to be significantly reduced in the final production version of the taxi.

Over the next five years, the RTA will work with the country and city's aviation authorities to develop the policies and laws for the AAT and its services, while the US company JDA Aviation will be in charge of overseeing preparations for the AAT flights and for managing safety.

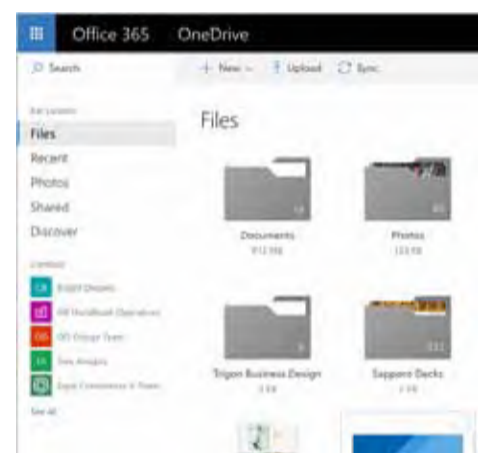
Microsoft to update OneDrive

Microsoft last week unveiled what it said were future changes to its OneDrive cloud storage service. The software giant said it is improving the web interface of OneDrive, with a cleaner UI and the ability to easily see what content has been shared with others with a new people card and information pane. The interface also includes tweaks to the folder interface.

OneDrive will also be updated with improved sharing options for Office, Windows, and Mac. Office 2016 will see the new sharing pane in the coming months, and it allows OneDrive users to share documents to specific people or those in an organization.

These updates will also be extended to the mobile clients, allowing you to quickly see what content has been shared with others and who has or has not accessed it.

Microsoft is also making some other minor changes to OneDrive. ZIP file support will be included in the web view, and DRM or IRM files will now be fully supported on OneDrive. If you open a file on the web version of OneDrive, it will now open in edit mode rather than read mode, and the mobile and desktop apps will include sharing notifications when files have been shared. There are a lot of other changes for Office 365 users that can be checked out at Microsoft's OneDrive blog.



Create lamps out of paper

Bare Conductive, a UK based company, has launched a light kit on Kickstarter that lets you easily transform any piece of paper, or plastic or textile or other surfaces into a working, customizable lamp. Each kit lets you build three types of lamps: a touch version, one that dims, and a proximity lamp where brightness is controlled by hovering your hand over a pad.

The kit uses a special non-toxic paint that is electrically conductive and aptly enough called 'Electric Paint'. The paint works on materials including paper, plastic, and textiles and can be used to make touch-sensitive buttons for interactive books, installations, and other applications. Though Electric Paint follows in the line of other conductive ink devices such as Circuitscribe's rollerball pens that allow you to draw working electrical circuits, the new kit offers a more utilitarian product that an ordinary person can use.

The kit enables backers to use the electrical



ink to create functional buttons for their lights. The kit also includes a light-up board powered by USB and made up of six LEDs that feature three different lighting modes. Those who want something a bit sturdier than a paper version have the option to use plastic instead. The Electric Light Paint kit is available

on Kickstarter for an early bird price of \$36.50 which will increase to \$43 once the special deals are gone. The kit comes with everything you need, including the electric paint, the light-up board, paper templates, and a micro USB cable. The kits are expected to ship in December.

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Gorgeous small towns in GREECE

From sun-kissed beaches in the south to mountain villages in the north, the small towns in Greece emerge as memorable places you will want to visit again. And again.



Kalambaka: Red-roofed houses fill a small valley between Meteora pinnacles, with some of the old houses extending right up to the rock. The narrow stone streets are just made for getting lost in, with colorful delights around every corner. Remains of an ancient Greek temple can be found in a 10th century church dedicated to the Virgin Mary. Besides being the gateway to the famous monasteries of Meteora, Kalambaka is also a good place to buy handmade wooden souvenirs.



Parikia: Another treat among Greece's small towns, Parikia is the capital and largest town on the island Paros. For many travelers it is a quick stopover on the way to Santorini, but if you linger awhile, Parikia's charms emerge. Parikia is relatively flat, so you can walk or bicycle to nice beaches. Start your tour at the old windmill in the town center, from there walking by whitewashed buildings with colorful doors and windows to the 13th century castle, the highest point on the island.



Fiskardo: Picturesque is perhaps the best word to describe Fiskardo, a fishing village on the Ionian island of Kefalonia. Besides fishing boats, you will also find large yachts moored in the harbor. Fiskardo was once ruled by Venetians who left their architectural style stamped on the village. One of 365 villages on Kefalonia, Fiskardo is home to pebble beaches and sun-kissed coves, with trees down to the waterline.



Nafplio: This town was an important seaport during the Middle Age. Still serving travelers, it is a popular day trip destination from Athens. Nafplio features traditional Greek architecture though features from the days of Venetian rule can be found. A prime example of Mycenaean Revival or 20th century neo-Mediterranean architecture can be found in the building housing the National Bank of Greece. Sights to see include the clock tower, churches dedicated to saints Nicholas and George and the brightly lit waterfront at night.

Agios Nikolaos: The name Agios Nikolaos translates as Saint Nicholas and for sure you will find a festive holiday atmosphere on this Crete island town. There is something for everyone here: shopping, arts, pretty beaches, museums, archaeological ruins and three waterfronts to explore. If you have energy enough, you can hike a trail to a colorful nearby village, go scuba diving or play a round of golf.

Symi Town: Symi used to be a center for shipbuilding and sponging, but today it is a magnet for travelers. With waterfront cafes and benches overlooking the water, Symi has a cosmopolitan feel as homes climb the hillside on this mountainous island. Since it is built on a hill, pace yourself as you go from one site to another. Top attractions include an 18th century Greek Orthodox monastery, a castle overlooking the city that was built by the Knights of St. John, and numerous churches and chapels, some built by the Byzantines.

Galaxidi: The word 'picturesque' does not do Galaxidi justice. This small town on the Gulf of Corinth is considered one of the most scenic small towns in Greece. It is hard to argue with postcard perfection. Galaxidi is an old naval town filled with mansions built by sea captains and now home to Greece's most important shipping families. Wander the streets to see these neoclassical mansions, maybe even stay in one that is been converted to an inn.

Metsovo: Located in Northern Greece, Metsovo is a popular winter destination because it is close to skiing, but any time is a good time to visit this picturesque village. Stroll the cobblestone streets starting from the central square. Perhaps you will head up to the 15th century church of Agia Paraskevi, famous for its carved wooden temple. Or, you can visit a 17th century castle, a folk art museum or a monastery with a watermill or one with 17th century wall paintings.



Mithymna: Also known as Molyvos, Mithymna is the tourist capital of Lesbos Island. This picture-postcard town features brown stone houses climbing up the hillside, sandwiched between the sea and the Byzantine Castle of Mithymna, the key local landmark. Fishing boats fill the harbor while the town is surrounded by farmlands, including olive groves. Visitors give high marks to the hospitality found here, as well as stone houses decked out with flowers and the town's overall charm. Some call it the prettiest town in Greece.



Chora, Patmos: Chora, on the island of Patmos, is likely to fit our pre-conceived notion of how a Greek island village should look: Old whitewashed buildings creep up a hillside that is capped by an ancient Byzantine monastery. The 12th century monastery dedicated to St. John the Theologian dominates Chora's landscape. You reach the monastery by walking the narrow pathways to the top where you will be rewarded with stunning views of the Aegean Sea. Though it has only a few hundred residents, Chora is the island's capital.



Parga: This ancient town has sandy beaches, perfect for sunbathing or swimming. Take a break from the water to explore two historic castles, the 14th century Venetian castle that sits on a small peninsula and the ruins of Ali Pasha castle that overlooks Parga from a hilltop. Stroll through nearby orchards and olive groves. Buy some Parga honey to remember your visit when you get home.



Mykonos Town: Mykonos is a good place to lose yourself in Greek mythology. This town sits on pretty rocky ground and is famous for its windmills that date back to the Venetians; some windmills have been converted to homes. You will also want to see Petros the Pelican who guards the waterfront and Little Venice, fishermen's houses with balconies that extend over the water. The colorfully decorated white houses give Mykonos a cosmopolitan feel.

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