

# Low-cost housing units to be distributed to five categories

Al-Shaya meets citizens during 1st weekly meetings

## Mishref co-op holds press confab to announce '20 budget

Co-ops union reaches deal with MoSA to make some changes on cutting profits and return of Umrah trips

By Fares Al-Abdan  
Al-Seyassah Staff

KUWAIT CITY, April 15: The head of the Mishref Cooperative Society, Ali Al-Fahd, said the Union of Cooperative Societies has reached an agreement with the Ministry of Social Affairs to make some amendments to the Decision No. 16/2016 on reducing the governorate's percentage of cooperative profits and the return of Umrah trips.



Ali Al-Fahd

Al-Fahd said during a press conference to announce the society's budget for the year 2020 that there is a constant disagreement between the Cooperative Societies Union and the Pharmacists Association over the issue of pharmacies, indicating that there is a confusion between the two sides about the Constitutional Court ruling.

To resolve the dispute over this part the two parties are waiting for a response from the fatwa and legislation department to take a final opinion on the ruling of the Constitutional Court, indicating that there are two legal opinions. The first says that all pharmacies belong to cooperative societies (and this opinion cancels Law 30/2016 and goes back to what it was before 1996). The other opinion is that the licenses that were issued after 1996 belong to pharmacists, while the licenses before 1996 remain for cooperative societies.

He pointed out that the union and the Ministry of Social Affairs have worked on amendments to Decision No. 16/2016 for more than 4 months and came out with a final report, stressing that the most prominent amendments include technical works, raising the ceiling of the freedom to purchase goods

by cooperative societies worth 7,500 dinars instead of 2,500, as well as reducing the percentage of profits to be paid to the ministry from 5 to 2 percent, in addition to the return of Umrah trips.

He pointed out that there are many points that they seek to amend and that have been added to the cooperative work development committee, as well as the technical work and project proposal, hoping there will be a decision agreed upon by both the Union of Cooperative Societies and the Ministry of Social Affairs to avoid clashes.

Regarding the recruitment rate, he explained that the current employment rate is 7 percent of the sales rate, but a request has been made to reduce it to 6 percent.

The sources indicated this matter will help control the work of cooperative societies in which the recruitment rate exceeds 10 percent and indicates an increase in appointments compared to the actual need of the association, saying the appointment at a rate of 6 percent is reasonable and comfortable and

will help to maintain the budget and expenses and the Mishref Cooperative Society is the first in Kuwait in terms of its size and performance, where the rate of appointment is just 4.8 percent.

With regard to exempting the investors affected by the lockdown decision, Al-Fahd said until now there is no decision regarding this issue, while those affected by the partial curfew the decision was implemented last year according to which the coops were exempted from paying state proper rents by 30 percent.

Returning to the press conference, Al-Fahd said: "This conference is for fiscal 2020 budget for an exceptional year during of the Corona pandemic, a crisis that hit the area of products, employment, and others but it was a great challenge for cooperative societies and their performance, until these societies proved they can play the big role spearheaded by the Mishref Cooperative Society."

He added that during the pandemic, the Mishref Coop achieved the highest net profit and broke the barrier of 7 million dinars, and that no cooperative society at the level of Kuwait has reached this figure since the establishment of cooperative work, and this was a great challenge for cooperative societies to achieve a net profit with this number.

He went on to say, the Mishref Coop also broke the barrier in the sales which recorded 56 million dinars, the second highest at the level of sales in cooperative work after the Rawdah Cooperative Society, and thus "we can say that we got the first place at the level of Kuwait in the financial statements".

## KUWAIT CITY, April 15: The Public Authority for Housing Welfare (PAHW) announced the listing of 4,507 housing units from the low-cost housing projects within the 2021-2022 fiscal year's budget, reports Al-Qabas daily.

It affirmed that the offering and the contracting process for the implementation of the project will take place after receiving the approval of the Ministry of Finance.

In response to a parliamentary question, PAM explained that the infrastructure works in the low-cost housing project will be completed in May.

Sulaibiya and Taima areas are not designated for housing.

The procedures for distributing low-cost homes in the new project according to the residential welfare regulation target five categories - the families of divorced women, widows of Kuwaiti citizens, Kuwaiti families applying for housing care (their priority in distributing alternative housing) is not mentioned, the families of Kuwaiti women who are widowed, and widows of non-Kuwaitis and their families.

### Assistance

The categories also include Kuwaiti and non-Kuwaiti military personnel from the Ministry of Interior and Ministry of Defense, and other special cases from the aforementioned families whose circumstances require assistance and renting of house without being restricted to priority, based on a decision issued by the minister or director general or based on a recommendation from the committee.

Meanwhile, Minister of State for Municipal Affairs and Minister of State for Housing and Urban Development Shaya Al-Shaya received citizens during the first weekly meetings in the presence of officials from Kuwait Municipality and Ministry of Housing Affairs.

He said, "The meetings are in line with the directives of His Highness the Prime Minister Sheikh Sabah Al-Khaled to open the doors permanently, and not temporarily. This approach will be implemented in all the bodies under my supervision."

Al-Shaya recommended the formation of a committee in the Kuwait Municipality and the housing ministry for completing the transactions of elderly people with special needs, according to the legal procedures.

He revealed, "I had to complete these transactions myself, and I did not see the presence of any elderly with special needs due to the difficulties they face during their visit in the government agencies."

Al-Shaya said, "The meetings are aimed to listen to the observations and suggestions of citizens dealing with the housing ministry and the Kuwait Municipality in order to remove the barriers between officials and citizens. It is the right of citizens to meet the officials directly and convey their problems, and it is the duty of the officials to listen to them and solve their cases according to the legal frameworks if possible, or to clarify the procedures that are followed in their cases."

## Kuwait partakes in 60th GCC finance officials meeting

KUWAIT CITY, April 15, (KUNA): Kuwait's Ministry of Finance on Wednesday took part in the 60th meeting of GCC Undersecretaries of Ministries of Finance Committee via video-conference.

During the meeting, in which Undersecretary Aseel Al-Manifi took part, the conferees discussed several topics that concern the Gulf citizen, Kuwait's Ministry of Finance said in statement.

The meeting also touched on the role of the GCC joint program production corporation regarding media campaign on the Gulf citizenship, it added.

The conferees deal with the implementation of the decisions on ground to reach the Gulf economic integration in line with the GCC leaders' recommendations, it noted.

They reviewed some reports on the meetings of governors of GCC central banks and monetary institutions and the joint Gulf market as well as others, it stated.



Aseel Al-Manifi

## HH the Amir 'congratulates' Djibouti President Guelleh on election victory

KUWAIT CITY, April 15, (KUNA): His Highness the Amir Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah, on Thursday, sent a cable of congratulations to Djibouti President Ismail Omar Guelleh on election victory.

In his cable, His Highness the Amir wished President Guelleh success and

good health as well as further development of the two friendly countries' ties.

His Highness the Crown Prince Sheikh Meshaal Al-Ahmad Al-Jaber Al-Sabah and His Highness the Prime Minister Sheikh Sabah Khaled Al-Hamad Al-Sabah sent similar cables.



Joel Stewart – Founder of International Franchise Marketplace



Shari Stout, Senior Commercial Officer, U.S. Commercial Service - Kuwait.

## ABCK-AmCham, US Comm Service host event

### Regional webinar focuses on 'How to Franchise US Brands, Legal Aspects'

KUWAIT CITY, April 15: ABCK-AmCham Kuwait in collaboration with the U.S. Commercial Service – Kuwait, and Al Tamimi & Company hosted a webinar on how to Franchise U.S. Brands, Investing in the U.S., and the Legal Aspects of Franchising. The virtual webinar was organized with the support of AmCham Dubai, and AmCham Oman.

The webinar started off with opening remarks by Frank Belonus, the Chairman of the Board of ABCK-AmCham Kuwait, as he welcomed the participants and introduced Joel Stewart- Founder of International Franchise Marketplace, Fady Ghanem- Partner, Corporate Structuring of Al Tamimi & Company, and Mrs. Shari Stout – Senior Commercial Officer of the U.S. Commercial Service in Kuwait.

Stewart opened the discussion by talking about how to Franchise a U.S. Brand. He mentioned the main 3 aspects that one must investigate prior to franchising: Identifying the reasons for wanting to franchise a U.S. brand, identifying the leverageable elements of a U.S. franchise, and engaging with the franchise that will meet ones' objectives. He further elaborated on these 3 elements by speaking about the different franchise development models, whereas the single unit development is the basic core of the franchise system, the area development system which is where someone agrees to open a series of franchise units in a specific geographic area, and the master franchise agreement which is when someone becomes the franchise developer of a region, and they can sub-sell unit development agreements to others.

### Brand

Another important element is the brand and the operations of the franchise. In which the brand represents a "substantial similar customer experience, and this is the real power of a franchise, you could go to a location in another country and that experience should be substantially like the franchise that you opened right next to your house. The power of the brand is created through the brand operations, in which the brand has experimented and refined their operations to be efficient and to create a very pleasant customer experience, this allows your franchise to be powerful", Stewart noted. He informed the participants that if they were interested in finding available U.S. Franchises, they can reach out to franchise brokers, such as himself, or the U.S. Commercial Service.

The topic of the legal aspects of franchising was opened by Fady Ghanem, who spoke about the legal aspects to consider when opening a franchise. He also spoke about the different industries that are available for franchising, and he also urged those who are interested in expanding their business to ensure that their intellectual property is protected in any place in which they wish to expand their brand to. He also asked franchisees to investigate their trademarks to ensure that they are recognized locally and regionally, depending on the nature of the business and scope of the franchise.

Ghanem also spoke about franchise agreements, as he mentioned that no

two franchise agreements will ever be the same, but that they should include the following: the term of the franchise, Trademark licensing and business operation along with the limitations on usage, fees and mode of payment, territory and scope, Standard Operating Procedure (SOP) and Manuals, Restrictions, Termination of the franchise agreement, Obligations for execution, termination, and post-termination, non-compete agreements, confidential information, responsibilities and obligations of franchisor and franchisee.

Ghanem spoke about the main role of a franchisor, which involves securing protection for their intellectual property, licensing the use of their brand name, in which he mentioned that is incredibly important for franchisors to monitor the franchisee's activities to ensure that they are following the SOPs and manuals, and their role is to conduct research and development to improve sales and customer adoption.

### Targets

He also finalized his talk by talking about the main roles of the franchisee, which involve paying royalties, complying with procedures, and complying with franchise targets.

To finalize, Mrs. Shari Stout spoke about the U.S. Commercial Service's mission. Their mission in Kuwait is to promote the export of goods and services from the U.S., supporting U.S. companies to identify local partners, support Kuwaiti companies on finding U.S. suppliers, and aiding Kuwaiti companies interested in investing in the U.S., which is done through their customized services.

Mrs. Stout spoke about the benefits of investing in the U.S., including the fact that the U.S. has a vast population of 325 million people, with a 20 trillion USD GDP. The U.S. also offers strong intellectual protection laws, as well as diversity and innovation with a well-trained workforce. The U.S. Commercial Service aids companies to invest in the U.S. through the Select USA Investment Summit, and this year's program will be held virtually through June 7-11, 2021. The purpose of the program is to introduce international investors to the U.S. by introducing them to economic development organizations virtually, as well as having them participate in investor education sessions that will be hosted over the course of the 4-day period. To learn more about the Summit please contact the U.S. Commercial Service-Kuwait office.

To conclude the event, Belonus thanked participants and panelists for their input and questions and encouraged attendees to follow ABCK-AmCham Kuwait on social media for more upcoming events.

**ABCK-AmCham Kuwait:** Is a non-profit organization operating since 1985 and is composed of 500 corporations, small and medium sized companies, and prominent business leaders and entrepreneurs, both American and Kuwaiti. ABCK-AmCham Kuwait has acted as an advocate for American interest in the state of Kuwait. For More Information, please visit our website at [www.amchamkuwait.org](http://www.amchamkuwait.org) or follow us on social media channel @abck1985.

## Preventive measures taken

### 6,000 Grade 12 students answer aptitude tests

KUWAIT CITY, April 13: Six thousand Grade XII female students answered the aptitude tests at the Kuwait University for the academic year 2020/2021, amid health requirements and preventive measures that have been taken by the government of Kuwait to present the spread of coronavirus, reports Al-Seyassah daily.

In this regard, Vice-President for Evaluation and Measurement, Dr. Rawaa'a Saud Al-Jarallah, said the stu-

dents answered the aptitude test for Arabic, English and Mathematics in preparation for their admission to the Kuwait University.

Al-Jarallah explained that Kuwait University has offered three exam opportunities which is the case every academic year and that the students had to be divided into several batches to keep in line with the health regulations issued by the Ministry of Health.

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