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## South Africa's new finance chief pledges policy continuity

*The fiscal framework is to some extent sacrosanct. I don't see much changing in that fiscal framework.*

**Enoch Godongwana**  
South Africa's Finance Minister

**Business | 11**

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Minister of Commerce & Industry and Acting Minister of Finance H E Ali bin Ahmed Al Kuwari (right) during his meeting with Malaysian Minister of Rural Development H E Datuk Dr. Abdul Latiff Ahmad, in Doha, yesterday.

## Qatar, Malaysia review bilateral relations

THE PENINSULA — DOHA

Minister of Commerce & Industry and Acting Minister of Finance H E Ali bin Ahmed Al Kuwari yesterday met the Malaysian Minister of Rural Development H E Datuk Dr. Abdul Latiff Ahmad, and his accompanying delegation currently visiting the country.

During the meeting, the officials touched on the bilateral relations between the two countries and discussed aspects of cooperation, especially in the trade, investment, and industrial fields, as well as ways to

enhance and develop them.

Discussions also touched on the trade policies between the two countries.

The meeting pointed out the efforts exerted by both sides to confront the COVID-19 pandemic.

During the meeting, Minister Al Kuwari spoke of the economic policies that Qatar had adopted, including the package of incentives and legislation that contribute to increasing foreign investment and creating more investment opportunities for companies looking to invest in Qatar.

## Qatargas delivers first Q-Max LNG cargo to Krk LNG Terminal in Croatia

THE PENINSULA — DOHA

Qatargas Operating Company Limited (Qatargas) yesterday announced the delivery of the first cargo of liquefied natural gas (LNG) on a Q-Max LNG carrier to the Krk LNG Terminal in Croatia.

The cargo aboard the Qatargas-chartered LNG vessel, 'Al Dafna,' was loaded at Ras Laffan on July 19, 2021 and delivered to the Krk LNG Receiving Terminal on July 27, 2021. This is the first cargo discharge operation by Qatargas to this LNG terminal involving a

Q-Max LNG carrier. The Q-Max is the largest LNG vessel class in the world and has the ability to deliver 260,000 cubic metres of LNG.

The Krk LNG terminal is a floating liquefied natural gas (LNG) regasification terminal in Omišalj on the island of Krk, Croatia. It commenced operations on January 1, 2021 and has capacity of 2.1MTPA. The terminal provides natural gas for the Croatian market, and the terminal is also connected to export into neighbouring natural gas markets including Italy, Austria, Hungary, Romania and Slovenia.



### BUSINESS BRIEFS

#### QSE listed firms' net profits rise to QR20.5bn in H1

**DOHA:** All companies listed on the Qatar Stock Exchange (QSE) have disclosed their financial results for the period ending on June 30, 2021, where the value of their net profits for that period amounted to QR20.5bn, compared to QR16bn for the same period last year (2020), with an increase of approximately 28.31 percent.

All financial statements of listed companies are available on Qatar Stock Exchange's website. **-QNA**

#### QSE gains 0.12%

**DOHA:** Qatar Stock Exchange (QSE) index gained 12.64 points, or 0.12 percent, when the bourse closed trading at 10,933.06 points yesterday. The volume of shares traded increased to 210,768,081 from 210,102,330 on Thursday, and the value of shares decreased to QR356,891,610 from QR495,564,055 on Thursday. Indices of four sectors ended in green zone and three sectors ended in red zone today. QSE Total Return Index gained 0.12 percent to 21,642.65 points and QSE Al Rayan Islamic Index increased 0.03 percent to 4,577.20 points. QSE All Share Index added 0.07 percent to 3,486.64 points. **-QNA**

## UDC launches first residential villa compound 'Giardino Gardens' at The Pearl-Qatar

THE PENINSULA — DOHA

United Development Company (UDC), a leading Qatari public shareholding company and the master developer of The Pearl-Qatar and Gewan Island, has announced the launch of 'Giardino Gardens', the first residential villa compound at The Pearl-Qatar in Giardino Village precinct, with the first batch of villas recently offered for leasing.

The compound consists of 80 villas divided between 28 standalone villas and 52 semi-attached villas, all of which have luxurious specifications and spacious interiors ranging from 4 to 6 bedrooms, in addition to state-of-the-art facilities that include a clubhouse with a gym, outdoor swimming pool, multipurpose hall, prayer rooms as well as tennis and squash courts, which will be ready by end of February 2022.

Giardino Village is considered the most diversified district of The Pearl-Qatar with residential plots, completed villas and low-rise residential buildings, as well as United School International and Giardino Mall, all of which enhance the comprehensiveness



of this precinct. Giardino Village is located in tranquil surroundings close to the vibrant retail hubs of Medina Centrale and Porto Arabia, making it an ideal place for those wanting a discreet and private residence amidst a rich landscaped setting.

UDC is also currently developing a

number of other projects on The Pearl-Qatar, including three residential villa compounds in Floresta Gardens, Floresta Galleria and Giardino Mall shopping complexes, United School International and Corinthia Yacht Club, in addition to ongoing development of Gewan Island. **➔P10**

## Five Qatari firms among Forbes' Top 100 Arab family businesses in Mideast

**LANI ROSE R DIZON**  
THE PENINSULA

Five companies from Qatar which are jointly owned and run by family members have made it to the Forbes' Top 100 Arab Family Businesses in the Middle East 2021 list. The Qatari family businesses include Al Faisal Holding (Rank 11), Alfardan Group (Rank 26), Almarna Group (Rank 72), Abu Issa Holding (Rank 95), and Almuftah Group (Rank 100). Only Arab families were considered for the list, while listed companies were not considered to be family-owned businesses.

Forbes noted in the list that family businesses are considered more influential than corporates in the Middle East, citing a PwC report on family firms contributing approximately 60 percent of the region's GDP and employing 80 percent of the workforce. The report estimated that in the previous decade, up to \$1 trillion had passed from one generation to the next within the Middle East's family businesses.

In its most recent Middle East Family Business Survey 2021, PwC highlighted the extraordinary resilience and agility of family businesses in the Middle East amidst an exceptionally challenging year. It added that while many have been hit hard by the COVID-19 pandemic, they remain optimistic that growth will return in the coming months and years, and are looking forward to the future.

PwC said that 89 percent of Middle East family businesses expect revenue growth in 2022,

*It is estimated that in the previous decade, up to \$1 trillion had passed from one generation to the next within the Middle East's family businesses.*

while 58 percent plan to expand into new markets in the next two years. The survey added that 42 percent of the family businesses in the region admit that conflict does occur from time to time. It added that 59 percent also see an opportunity to lead on sustainable business practices.

The report went on to reiterate that financial resilience of family businesses makes them well-placed to succeed and fuel the post COVID-19 recovery. Recent events have also shown that those who embarked on their digital journey were better placed during the crisis, PwC noted.

Of this year's top 100 family firms, 87 percent are diversified business conglomerates, which invest in a variety of different sectors and geographies. When it comes to gender diversification however, family businesses in the Middle East are still very much run by men, said Forbes. It added that of the top 100 family-run companies in 2021, 32 of the chairpeople are the original founders or cofounders, and only three are headed by women. "As new generations take over and families modernise, we may see more women in the top roles in future," Forbes added.

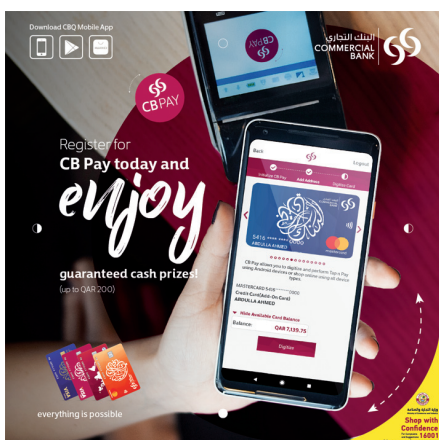
## Commercial Bank urges customers to pay with mobile phones

THE PENINSULA — DOHA

Commercial Bank has launched another exciting, "Register, Tap N' Earn" campaign following the huge success and overwhelming customer response of its prior Tap N Pay campaign launched earlier in the first quarter of this year.

CB customers who have not yet enjoyed the seamless experience of paying with their mobile phones are encouraged to register their cards on the CBQ Mobile App and use it for in-store payments.

The "Register, Tap N' Earn" campaign that runs from August 15 to October 31, 2021, reflects



the Bank's digital leadership in the market. CB customers, who use Android operated mobile phones, are invited to use CB

Pay, Qatar's first Cards digital mobile wallet, for the chance to earn QR50 by registering for their first CB Pay tap transaction and additionally earn QR10 for every subsequent tap, up to a maximum total of QR200 guaranteed cash prize over the campaign period.

To seize this opportunity, customers just have to login to the CBQ Mobile App using their Android mobile phone, digitise their CB Credit or Debit Cards by selecting CB Pay under Card services and start using

the Android mobile phone for their in-store POS purchases.

Amit Sah, EGM and Head of Retail Banking at Commercial Bank, said: "As a digital market leader and trendsetter, Commercial Bank is proud to reshape customer payment behavior and launch the second campaign this year to encourage and benefit customers from a unique offering like Register, Tap N' Earn campaign."

"CB Pay has proven its relevance since its introduction to the Qatari market, given the radical and ever-changing behaviour of customers who are, nowadays, steering more towards mobile and digital banking," he added. **➔P10**

# QIB wins 'Most User-Friendly Mobile Banking Solutions' award from IFM

THE PENINSULA — DOHA

Qatar Islamic Bank (QIB) has received the “Most User-Friendly Mobile Banking Solutions in Qatar” Award from International Finance Magazine (IFM), a London-based global financial publication.

QIB has launched its all-new version of its award-winning Mobile App, creating a simplified and more engaging user experience. The App adopts a convenient, “step by step” approach with enhanced navigation to enable easy and full access to the Bank’s digital services 24/7 and from anywhere in the world.

QIB’s Mobile App has seen the introduction of major functionalities, bringing many new banking services for the first time to Qatar, and allowing customers to fulfil all their banking needs from anywhere in the world. With over 100 features on the App, QIB continues to offer its retail customers the fastest and most secure way to fulfil their banking needs including opening a new relationship with the Bank, an additional bank account, getting instant personal financing, or issuing a Credit Card via the QIB Mobile App.

QIB has also succeeded in increasing customers’ trust and usage of its digital channels to fulfil most of their banking needs, including local and international transfers, bill payments, early settlements, and buying takaful policies.

New structures and design have been



introduced to the QIB Mobile App creating a breakthrough in digital banking and customer experience in Qatar. In addition, QIB launched The Group’s new trading and brokerage services on the App under “Brokerage”, enabling customers to connect their QIB bank accounts with The Group’s accounts and trade instantly in any stocks listed on the Qatar Stock Exchange.

Following the successful launch to India, enabling its customers to make seamless transfers within seconds, QIB expanded its Direct Remit Service to Pakistan and the Philippines. QIB was one of the first banks in Qatar to introduce the mPay digital wallet to its customers and is now introducing the next phase to make payments at merchant outlets using QR Code, when they purchase goods and services in Qatar.

This prestigious award is a recognition of QIB’s unparalleled leadership in digital banking in Qatar, allowing citizens and residents of Qatar, and across the globe, to fulfill their banking needs remotely via the Bank’s

innovative digital channels and services.

D. Anand, QIB’s General Manager – Personal Banking Group, said: “QIB has made continuous strides in digital innovation with our long-term strategy being focused on meeting our customers’ needs and expectations. We continue to revolutionise the digital banking scene in Qatar with the introduction of innovative products and services to create a seamless banking experience for our customers”.

He added: “We are proud to be receiving this prestigious award from International Finance Magazine and to be recognised as the top innovators in the banking industry in Qatar. Thanks to our investment in upgrading our mobile banking services, the QIB Mobile App has become the preferred channel of our customers, offering them the most comprehensive, fastest and secure banking experience in Qatar.”

With more than 100 features, the QIB Mobile App has become customers’ preferred banking channel and a digital one-stop-shop in answering all their banking needs from any location across the globe, and at any time with 24/7 accessibility.

A premium London based business and finance magazine, International Finance recognises industry talent, leadership skills, industry net worth and capability on an international platform. After a meticulous study by an experienced research team, winners are declared on the strength of their application and accomplishments.

# Huawei contributes smart technologies to HBKU’s QCRI project for chronic diseases

THE PENINSULA — DOHA

Huawei has announced a digital innovation partnership with Hamad Bin Khalifa University’s (HBKU) Qatar Computing Research Institute (QCRI) in support of efforts to combat chronic diseases. QCRI will use Huawei’s smart technologies to collect data that can be used on its health-based computing platform, SIHA, (System for Integrated Health Analytics). By analysing data from wearable devices such as the Huawei Watch Fit and Huawei Smart Scale, SIHA provides clinicians with the ability to efficiently monitor and track patients with chronic diseases, including those suffering from diabetes and obesity.

“Huawei’s constant investment in scientific research and development is why our wearables are considered the best in the market. Applying the latest sports and health technology, they ensure that consumers are provided with the best possible solutions for a healthy lifestyle, according to their individual needs. We are proud to be working closely with QCRI on this project, through which we are able to promote health and wellbeing among even more consumers,” said Steven Li, President Huawei Consumer Business Group, Middle East Multicountries.

Huawei’s smart wearables promote healthy and active living, and have won acclaim from global consumers. The Huawei Fit and the latest release Huawei Watch 3 Pro monitors SpO2, sleep and pressure, the smartwatch series’ comprehensive feature set allows users to stay up to date on their health condition. Meanwhile, the Huawei Smart Scale can be used



to keep track of weight loss targets with nine parameters, including weight, body fat percentage, and muscle mass. Each of these devices connect to Huawei Health, the integrated go-to health and fitness companion.

SIHA’s various capabilities serve as a lifestyle decision support system for physicians and patients, and also support research on chronic diseases. The QCRI platform can connect to medical devices such as continuous glucose monitors to capture blood glucose-related data. Using artificial intelligence (AI) models that combine patient data from multiple sources, the system can then predict low blood sugar events. Patients can also use the SIHA mobile app to log their food consumption, in Arabic or English, to keep track of their calorie intake along with their activity and sleep. Clinicians can use SIHA to perform clinical trials on a group of patients and analyse their overall activity, sleep, and nutrition data from a single dashboard that gives them individual or aggregated views of the data.

SIHA also provides an opportunity for clinicians to collaborate with researchers to gain additional insights and analytics on the data collected through Huawei’s smart devices.

# Over QR400m deals expected at BYH Exhibition 2021

THE PENINSULA — DOHA

NeXTfairs for Exhibitions and Conferences, organiser of the upcoming Build Your House (BYH) Exhibition 2021, has announced that the BYH expo has received the approval of the Ministry of Public Health (MoPH) and will now be held at the Qatar National Convention Center (QNCC) from September 20-22 under the patronage of the Prime Minister and Minister of Interior H E Sheikh Khalid bin Khalifa bin Abdulaziz Al Thani.

Rawad Sleem (pictured), Co-founder & General Manager of NeXTfairs for Exhibitions and Conferences, said that the second edition of BYH Exhibition is expected to attract deals worth over QR400m from diversified entities, including government, local, and international companies specialised in various sectors.

He added that the expo will also feature a special competition for young designers to showcase their talents and provide them with opportunities for partnerships and alliances between companies.

Raffle draw prizes will also be given during the event, with one lucky visitor winning the grand prize - 2021 Ford Ranger XLS.

Sleem noted that all protective measures against



**Raffle draw prizes will also be given during the event, with one lucky visitor winning the grand prize - 2021 Ford Ranger XLS.**

for suspected cases.

An online pre-registration would be required to attend the exhibition, with visitors observing social distancing. Restaurants and cafes won’t participate in the event. And visitors and exhibitors will be provided with a comprehensive digital guide to public safety measures, including reminding visitors that face masks should be worn, and checking the green color on Eheteraz App.

Sleem stressed that NeXTfairs has also signed a partnership agreement with Boecker, the global leader in health and safety, to ensure public health and safety during the new edition of BYH exhibition.

Speaking about the competition, Sleem said 20 students from Virginia Commonwealth University in Qatar (VCUQatar) will compete for the best Residential interior designs before the opening of the exhibition.

# AAB presents Lexus UX in Qatar

THE PENINSULA — DOHA

Abdullah Abdulghani & Bros. Co. (AAB), the sole distributor of Lexus vehicles in Qatar, presents the Lexus UX, an innovative addition to the luxury compact crossover segment. The model combines the brand’s latest luxury offerings and safety technologies in a package that combines new charismatic design elements and ultra-efficient powertrains.

“The Lexus UX is designed for the modern urban explorer seeking a fresh, contemporary, and dynamic take on luxury driving,” said Chika Kako, Executive Vice President of Lexus International and Chief Engineer of the UX. “We designed the UX to appeal to young buyers who seek not only what is new and exciting, but what is also relevant to their lifestyles.” She added: “I wanted to positively overturn the image of a crossover and offer a car with nimble performance and excellent maneuverability that makes it as easy to drive like a sedan.”

The UX is the first Lexus vehicle to be constructed on the new Global Architecture Compact (GA-C) platform. With a lightweight yet super-rigid structure, extremely low centre

of gravity, and a refined suspension tuning, the GA-C platform provides the UX with exemplary handling agility and ride comfort, along with a distinctive driving personality.

The Lexus UX has a front-wheel drive configuration and is powered by a new high-efficiency 2.0 litre, four-cylinder engine, which is coupled with a new 10-speed Direct Shift Continuously Variable Transmission (DCVT).

The Lexus UX introduces world-firsts such as wireless lighting for the airflow knob and a unique aero ventilation design, which was developed to reduce air turbulence over the wheel surface. The UX also has a Lexus-first palm rest integrated audio control system, as well as Lexus’ advanced safety technology package, Lexus Safety System+.

The introduction of Lexus UX continues the expression of the brand’s design direction and commitment towards crafting vehicles with heightened excitement and passion, expanding the vision of the brand’s future to a broader audience. The provocative elegance of the design starts up front with the latest iteration of the brand’s signature Spindle Grille. It features a new

block-shape mesh pattern with individual elements that gradually change in shape as they radiate out from the central Lexus emblem.

Complementing the Lexus UX’s emotional design is a thrilling drive personality. The UX 200 delivers a combination of engaging performance and high efficiency from a newly developed 2.0-litre inline four-cylinder engine, which produces 168 hp and 205 Nm of torque. Combining revolutionary laser-clad intake valve seats with an all-new intake port profile, and D-4S direct plus port fuel injection makes this one of the most efficient engines on the market.

The addition of a Variable Valve Timing-intelligent Electric (VVT-IE) motor on the intake side enhances drivability while also reducing emissions. The new Direct-Shift Continuously Variable Transmission (DCVT) also combines the smooth, fuel-efficient performance of a continuously variable transmission with a more direct driving experience.

The Lexus UX’s distinct personality is completed by its exquisite interior, which invites the driver and passengers to enjoy a range of advanced



features that offer a refined cabin experience. These include an enhanced in-vehicle 10.25-inch multimedia display, 10.2-inch coloured and adjustable head-up display (HUD), 7-inch colour multi-information display (MID), a wireless charging system for smartphones, and an analog clock with GPS correction function. The vehicle also offers the Lexus Climate Concierge with a 2-zone independent temperature control system, and a 13-speaker Mark Levinson sound system that incorporates advanced features such as Quantum Logic Immersion (QLI) to create a naturally enveloping soundstage. Additional features include

multi-adjustable power front seats, as well as 60:40 split folding rear seats with cup holders, and a hands-free power trunk with a kick motion sensor.

Highlighting Lexus’ unrelenting focus on safety, the vehicle ensures complete peace of mind with Lexus Safety System+, an advanced safety technology package that includes Pre-Collision System (PCS) with pedestrian detection during daylight and certain low-light conditions, as well as daytime cyclist detection, all-speed range Dynamic Radar Cruise Control (DRCC), Lane Departure Alert (LDA) with Lane Tracing Assist (LTA), and adaptive high beam system (AHS).

# UDC launches first residential villa compound ‘Giardino Gardens’ at The Pearl-Qatar

FROM PAGE 09

UDC is a leading Qatari public shareholding company with a mission to identify and invest in long-term projects contributing to Qatar’s growth and providing good shareholder value.

Established in 1999, the Company was first listed on the Qatar Stock Exchange in June 2003. UDC activities cover a multitude of vital investment sectors including real-estate development, property management, infrastructure and utilities, maritime and hospitality related businesses.

UDC’s flagship project is The Pearl-Qatar, an urban mixed-use, man-made island development. Located 350 metres offshore of Doha’s prestigious West Bay District, The Pearl-Qatar is one of the largest real-estate developments in the Gulf.

# South Africa's new finance chief pledges policy continuity

BLOOMBERG

South Africa's new finance minister pledged to pursue policy continuity and said he's committed to the Treasury's existing fiscal framework and spending restraint.

In his first interaction with investors since being appointed to the post last week, Enoch Godongwana (pictured) said that while his style may differ from that of his predecessor Tito Mboweni, his approach toward

managing the nation's finances will be similar.

"I will be sticking to the sustainable fiscal path he has chosen," Godongwana, 64, said Friday on a conference call organized by Standard Bank Group Ltd. and HSBC Holdings Plc. "The fiscal framework is to some extent sacrosanct. I don't see much changing in that fiscal framework."

The rand pared a decline and bond yields fell as Godongwana spoke. The rand



was little changed at 14.7885 per dollar by 3.50pm in

Johannesburg, rebounding from a loss of as much as 0.6%. The yield on the most-liquid 2026 government bond was 3 basis points lower at 7.4%, after trading as high as 7.44%.

Godongwana's appointment as a replacement received a vote of confidence from Fitch Ratings, which said he accepts the need to avert a debt crisis and that it didn't anticipate any immediate impact on the Treasury's fiscal plans.

Under Mboweni, the

Treasury committed to stabilizing the nation's debt ratio at 88.9% of gross domestic product by the 2026 fiscal year and changed its focus to make a primary budget surplus its most critical fiscal anchor, instead of a spending ceiling. Its plans, which included spending curbs, have been opposed by some members of the ruling African National Congress and its labor-union allies.

Godongwana faces an onerous task turning around an

economy that shrank the most in a century last year, when stop-start restrictions were imposed to curb the spread of the coronavirus, and has since battled to regain momentum. While surging commodity prices have given the government a tax windfall, it is facing pressure to do more to counter the fallout from the pandemic and violent riots last month that saw thousands of businesses being looted and ransacked.

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