



BAHRAIN CHAPTER OF
THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA



4TH ANNUAL WOMEN CONFERENCE (VIRTUAL MODE)

Invest in Women: Accelerate Progress

22 MARCH 2024

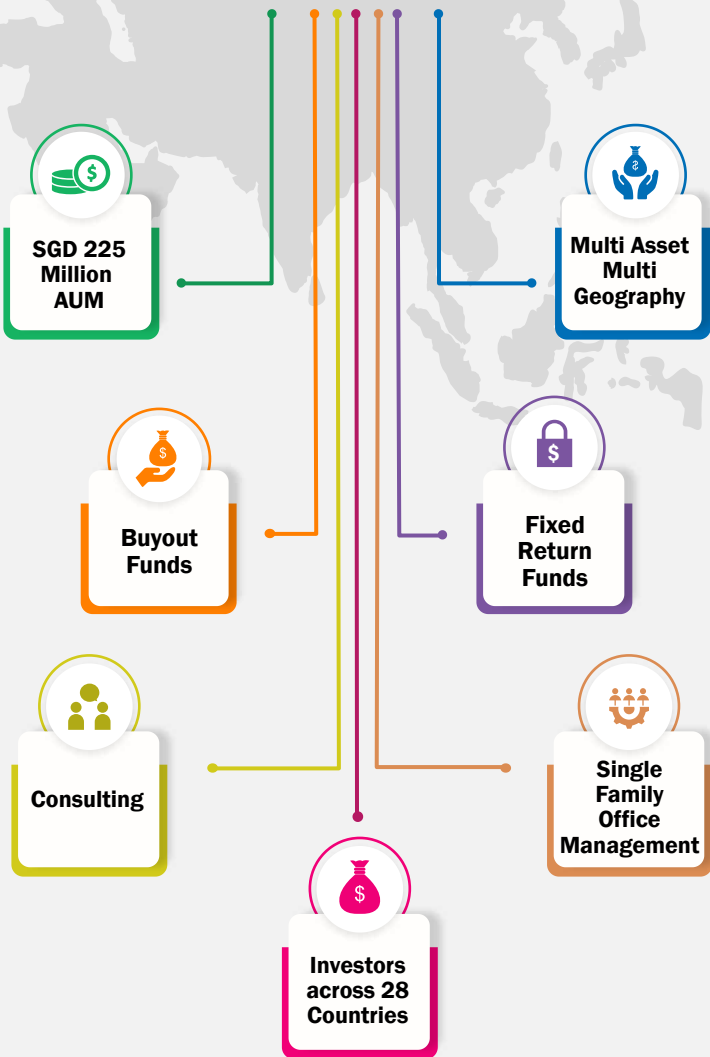


www.bahrain-icai.org

[in](#) ICAI Bahrain [f](#) BCICAL [@](#) bahrainicai [v](#) ICAIBAHRAIN [t](#) @bahrainICAI



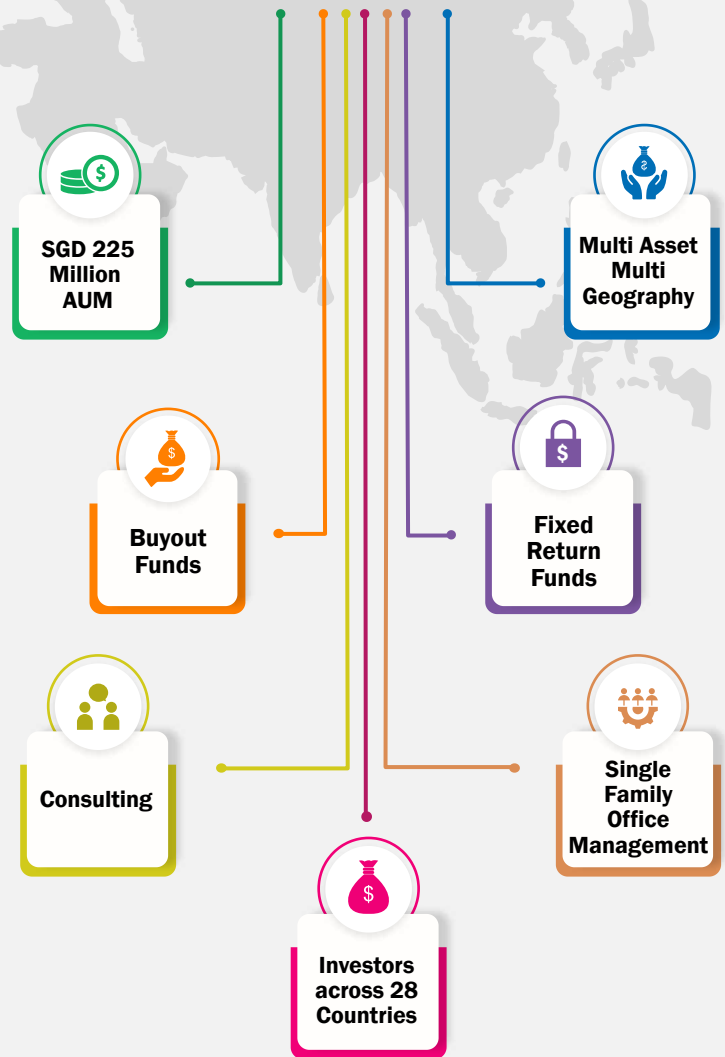
TIW CAPITAL GROUP



Presence in Singapore | Dubai | Bahrain | India

For More Information, write to info@tiwcg.com
www.tiwcg.com

TIW CAPITAL GROUP



Presence in Singapore | Dubai | Bahrain | India

For More Information, write to info@tiwcg.com
www.tiwcg.com



**His Majesty
King Hamad bin
Isa Al Khalifa**

*The King of the
Kingdom of Bahrain*



**His Royal Highness
Prince Salman bin
Hamad Al Khalifa**

*The Crown Prince and
Prime Minister*

Living our values



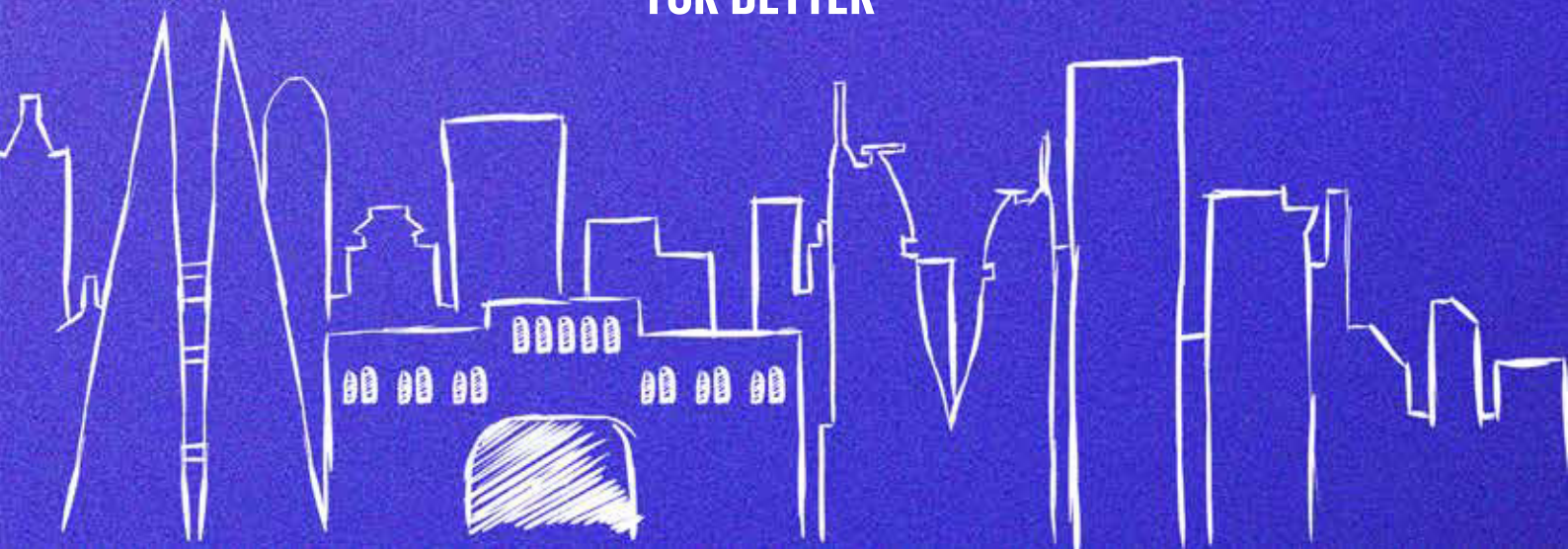
INTEGRITY

EXCELLENCE

TOGETHER

COURAGE

FOR BETTER





CHAIRPERSON'S MESSAGE

Dear Esteemed members,

I am honored to address you, as the chairperson of our esteemed organization, on this momentous occasion of our 4th Annual Women's Conference. This year, as we gather to celebrate the remarkable achievements and relentless spirit of women around the globe, we align our focus with the United Nations' theme for International Women's Day: "Invest in women: Accelerate progress." This theme resonates deeply with our ethos, especially when viewed through the lens of Indian culture, which has long celebrated the strength and grace of women.

In our rich Indian heritage, women have been extolled since ancient times, revered as 'Devi' or goddesses, and honored as the very fabric of our society. Our rich history is replete with tales of women who were scholars, warriors, and leaders, embodying the virtues of strength, courage, wisdom, and compassion. The concept of 'Shakti', which signifies power and empowerment, is a testament to the respect accorded to women in our culture.

The annual theme for our term (2023-24) "संगच्छध्वं संवदध्वं" resonates with the UN's Theme for International Women's Day: "Invest in women: Accelerate progress" on the same principle of Progress thru Inclusion. It implores us to move forward in harmony, to engage in dialogue, to understand one another's minds, and to collaborate seamlessly.

Today, as we gather to celebrate the achievements and potential of women, we are reminded of the need to invest in their futures. By empowering women, we are not only upholding the traditions of our past but also paving the way for a more equitable and prosperous future.

Our conference aims to highlight the strides made in women's empowerment, both in India and globally, while also addressing the challenges that remain. We will explore topics such as economic independence, leadership, and the role of women in innovation and technology. We will also delve into the importance of gender-responsive financing and the impact of investing in women on societal progress.

As we celebrate this year's theme, let us also remember the words of the Manu Smriti: "Where women are honored, there the gods are pleased." Let us honor our women by creating opportunities for them to thrive and by investing in their dreams and aspirations. It is our collective responsibility to ensure that women's contributions are recognized, their voices amplified, and their rights protected.

In closing, I urge each one of you to carry forward the message of this conference and the spirit of our culture. Let us work together to invest in women and accelerate progress, for when we empower women, we empower humanity.

Let's make this conference a milestone event in our journey towards a more inclusive and progressive world.

CA Sthanumurthy Viswanathan Meera
Chairperson, BCICAI



EDITOR'S MESSAGE

SANGACCHADHWAM SAMVADADHWAM

Happy Women's Day

"Empowering Women: Celebrating Strength, Wisdom, and Leadership!"

In celebration of the upcoming Women's Conference, we are delighted to present this special edition of our magazine dedicated to the incredible accomplishments and contributions of women all over the world.

From breaking down barriers in traditionally male-dominated fields to caring for families and communities, women have always been at the forefront of progress and development.

As we gather to celebrate the accomplishments of women from all walks of life, let us also reflect on the challenges they continue to face and renew our commitment to the pursuit of gender equality and empowerment for all.

As we come together to celebrate women's accomplishments and reaffirm our dedication to gender equality, let's strengthen their voices, encourage their aspirations, and work together to create a future in which every woman can prosper.

CA Jagadish Padmanabhan

Editor



Dear Members and Readers,

In this Special edition of our Magazine, we celebrate the multifaceted brilliance of women, focusing on key pillars of empowerment: health, finance, self-care, and achievements. Our diverse range of articles delves into the importance of prioritising both physical and mental well-being, on the importance of managing women's health with confidence and knowledge. Additionally, we also provide valuable insights on financial literacy and independence, empowering women to take control of their financial future. Amid life's hustle, we emphasise the significance of self-care rituals, advocating for the nurturing of your mind, body, and spirit. Lastly, we shine a spotlight on the remarkable achievements of women worldwide, inspiring you to dream big and reach for the stars. Here's to celebrating the extraordinary resilience, strength, and brilliance of women everywhere.

Warm regards

CA Maragathavalli R

Co-Editor



राजदूत
Ambassador



सत्यमेव जयते



वसुधैव कुटुम्बकम्
ONE EARTH • ONE FAMILY • ONE FUTURE

भारत का राजदूतावास, बहरीन
Embassy of India, Bahrain



MESSAGE

I wish the Bahrain Chapter of The Institute of Chartered Accountants of India (BCICAI) all the very best for their Fourth Annual Women Conference scheduled for 22nd March 2024. Their theme of "Invest in Women: Accelerate Progress" is topical and relevant. In the past few decades, the role of women in and their contributions to the India growth story has increased exponentially. This is also manifest in the achievements of women among the Indian Diaspora. In doing so, they have provided a fresh impetus to creative energies in the communities they live in and work with. The friendly Kingdom of Bahrain is no different. In my seven months here, I have seen the kindness of the leadership and Government of Bahrain towards the Indian community. I hope that this will continue and in doing so open up many avenues for collaboration between the people of India and Bahrain.

(Vinod K. Jacob)
Ambassador



PRESIDENT'S MESSAGE

I am delighted to note that Bahrain Chapter of ICAI is organizing its 4th Annual Women Conference on 22nd March 2024 at Bahrain, virtually. The Bahrain Chapter, established in 1985, stands as one of ICAI's oldest and most distinguished chapters. For nearly four decades, they have tirelessly served as flag bearers for the Institute's values and aspirations, consistently promoting professional excellence within the country of Bahrain.

The theme chosen for this year's conference, "Invest in Women: Accelerate Progress," is so apt. Aligned with UN theme for International Women's Day 2024, it stresses the fundamental importance of empowering women as the driving force behind global progress. By investing in women, we pave the way for a more just, equitable, and sustainable future for all.

The new Council year has set in and as it is said that Vision without Action is merely a Dream. In this regard, the vision for the current year is DRISHTI. This is though a single word but it encompasses a holistic meaning wherein each letter of DRISHTI signifies as follows:

D- Digitalization for a Digitally Empowered India, and the profession we have come up with a new committee of AI on ICAI. Further, we have also come up with an E-office in ICAI. R-Research, for promoting Research we will be exploring the correlation between increased GDP and improved tax payments aiming to unveil insights into the economic impact for improving the tax compliance. I-Integrity in furtherance to augmenting the Integrity of our profession concept of UDIN was initiated a few years back and recently it has touched the mark of 6 crores which is in itself a testament to our credibility. S- Skill Building the Institute has always been committed to the skill building of its members. In this regard in addition to the 2 COE which are already in place, 9 more COEs have been identified. H-Handholding- Today, with a membership of 4 lakh, if each CA would adopt a student, around 4 lakh students would be adopted on the idea of "Each One, Teach One. T-Transparency for increasing transparency mechanism of Peer Review. Financial reporting Review and Tax audit Review are in place. I -Independence- To establish independence within the profession we have come up with a revised Code of Ethics which is a step in this direction. As it is said that accomplishment of a goal requires collective efforts, I would encourage the foreign chapters to come together and endeavour to contribute significantly in achieving this vision.

All the more, ICAI strongly believes in fostering gender equality and empowering women within the profession and it is evident from the fact that around 30% of our total members strength comprise of women CAs and over 43% of total members comprise of CA girl students. Being a pioneering academic institution we have always endeavoured to provide a level-playing field to the women members Moreover, renewal of MoU with FICCI Ladies Organization to support women entrepreneurship is one of our notable initiative in this regards. Further ICAI has organized the inaugural CA women excellence awards and is also organizing the exclusive campus placement for our women CA members to provide them with great opportunities.

On this note, I extend my heartfelt congratulations to the entire Management Committee of the Bahrain Chapter for organizing this significant event on such a theme. I am confident that the conference souvenir released on this occasion will serve as an invaluable resource for all participants and look forward to its positive impact in Bahrain and beyond.

I wish the Conference a grand success.

CA. Ranjeet Kumar Agarwal
President, ICAI



VICE PRESIDENT'S MESSAGE

Globally, women make up around 47.7% of the workforce. Increasing women's economic power continues to be a key goal in the efforts towards gender equality. Investing in women is strategically necessary for inclusive economic growth, food security, and income opportunities. These factors improve individual, family, and community outcomes and ultimately support social stability and long-term sustainable development.

The Profession of Chartered Accountancy is indeed an inclusive profession where around 30% of its membership strength are women-chartered accountants and over 43% are female students pursuing the course. It is pertinent to celebrate the achievement of women who have broken the glass ceilings and are not only taking care of investment decisions but are guiding and spreading financial literacy amongst their family and friends. The Institute of Chartered Accountants of India (ICAI) has been taking dedicated steps in this direction through its Women Members Excellence Committee (WMEC).

With immense pride, I can say that members of ICAI who are employed abroad have excelled in their careers and significantly impacted the organization's goals and objectives. The Institute of Chartered Accountants of India (ICAI) has been especially mindful of providing its members with the necessary knowledge to maximize their potential.

I am pleased to note that Bahrain Chapter of ICAI is organizing 4th Annual International conference on 22nd March 2024 at Bahrain. The conference's theme, "Invest in Women-Accelerate Progress," nicely illustrates the necessity of identifying critical gaps to map out a course for achieving progress by investing in the capabilities of women. The conference will certainly provide an excellent opportunity to witness the deliberations by eminent and resourceful experts on subject areas of professional and contemporary relevance.

I would like to express my gratitude to the managing committee of the Bahrain Chapter of ICAI for their unwavering commitment towards the advancement of the profession and the enhancement of professional knowledge of the members residing in the region.

I hope the conference achieves grand success.

CA. Charanjot Singh Nanda

Vice President, ICAI

أمن بسهولة عبر قنواتنا الرقمية

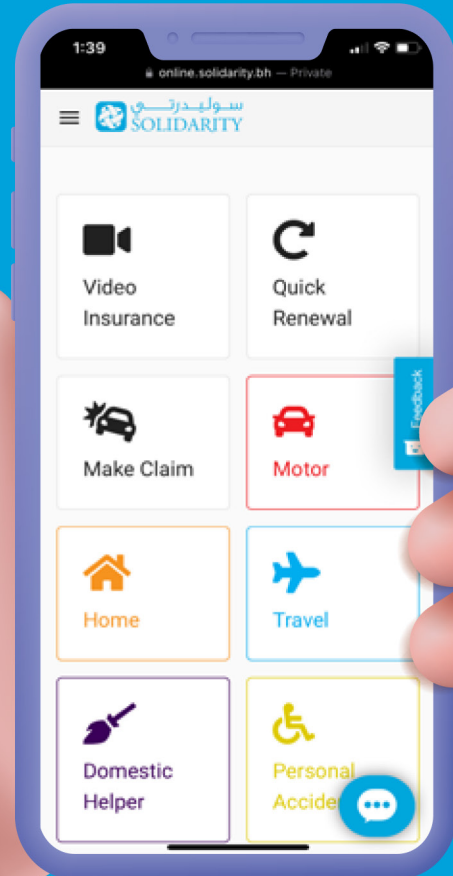
التأمين عبر الفيديو
solidarity.com.bh

الموقع الإلكتروني
solidarity.com.bh

واتس اب
1713 0000

شاشة الخدمة الذكية
فرع السيف
فرع سند
فرع عراد

تطبيق سوليدرتي
App Store
Google Play





Empowering Women in STEM

Dr. Srimathy Kesan
CEO Space Kidz India

Igniting Innovation and Progress The ever-evolving landscape of science, technology, engineering, and mathematics (STEM) demands a diverse and inclusive workforce. Yet, despite significant strides, women remain underrepresented in these fields across the globe, including India. This underrepresentation not only hinders gender equality but also limits the potential for innovation and progress. By dismantling stereotypes, fostering opportunities, and celebrating achievements, we can empower women in STEM, unlocking a brighter future for all.

Women's educational choices in STEM fields reveal a global trend. According to the UNESCO Institute for Statistics, women are more likely to pursue degrees in biology (55%), chemistry (45%), and environmental science (66%). This reflects a growing interest in understanding and protecting the natural world. However, fields like computer science (28%) and engineering (35%) still see a lower proportion of female graduates. India faces a similar challenge. While the participation of women in higher education has increased, their presence in STEM fields remains low. A report by the All India Council for Technical Education (AICTE) in 2021 revealed that women comprise only 26.3% of engineering graduates in India. This disparity is even more pronounced in specific disciplines like mechanical engineering (around 5%) and electrical engineering (around 10%).

A persistent misconception suggests that women are less adept at technology-related fields. However, there's no scientific basis for this belief. Studies have shown no inherent gender difference in cognitive abilities related to technology. Pioneering women like Ada Lovelace, the world's first computer programmer, Grace Hopper, who developed a computer language compiler, and Katherine Johnson, a mathematician who played a pivotal role in NASA's space missions, serve as testaments to women's brilliance in these areas.

India boasts its own inspiring women in STEM who are shattering these myths, to name a few along with the work they have embarked on

Dr. Rajeswari Chatterjee

A leading astrophysicist and the first woman director of the Indian Institute of Astrophysics (IIA). Her research on cosmic rays and solar flares has been instrumental in furthering our understanding of the universe.

Dr. Tessy Thomas

Nicknamed the "Missile Woman of India," Dr. Thomas is a renowned aerospace scientist who played a critical role in developing the Agni missile program.

Dr. Shanghita Jindal

A materials scientist and entrepreneur, Dr. Jindal is a leading figure in graphene research. Her work on developing new applications for this revolutionary

material has the potential to transform various industries.

Dr. V. Kamakoti

A renowned computer scientist, Dr. Kamakoti is a pioneer in natural language processing research. Her work has significantly improved the ability of computers to understand and interpret human language.

Dr. Asha Verma

A marine biologist and conservationist, Dr. Verma is a champion for ocean health. Her research on coral reefs and marine ecosystems is crucial for protecting our oceans for future generations.

These are just a few examples of the many talented Indian women who are making significant contributions to science and technology. Their achievements serve as powerful examples, shattering the myth that women are not cut out for these fields.

Despite progress, women remain underrepresented in leadership positions within the tech industry, both globally and in India. According to a report by the World Economic Forum, women make up only 28% of the global STEM workforce, and this disparity is even greater in leadership roles (25% in top companies). In India, a National Science Foundation report suggests that women hold only 15% of leadership positions in scientific institutions.

Women have a rich history of groundbreaking achievements in STEM. Marie Curie, the first woman to win a Nobel Prize (Physics, 1903), and Tu Youyou, who received the Nobel Prize in Physiology or Medicine (2015) for her discovery of artemisinin used to treat malaria, are just a few examples.

Initiatives like the "AzaadiSat" project by us at Space Kidz India (SKI) are exemplary efforts to empower

women in STEM. This groundbreaking project involved 750 rural girls from across India in building and launching a satellite in February 2023. This project not only provided young girls with hands-on experience but also symbolized inclusivity and the potential for women in space exploration. This was the 1st Satellite in the World to be built by such large number of girls.

The Road Ahead, Creating a More Equitable Future, Empowering women in STEM requires a multi-pronged approach. Educational initiatives and role model programs can challenge outdated perceptions about women's abilities in STEM fields. By showcasing the achievements of women like Dr. Rajeswari Chatterjee, Dr. Tessy Thomas, and others, we can inspire a new generation of girls to pursue careers in STEM.

STEM organizations and companies should actively recruit and promote women, fostering a more inclusive environment that values diverse perspectives and experiences. This can involve unconscious bias training, implementing mentorship programs, and creating flexible work arrangements to support women in balancing work and personal lives.

Mentorship programs, scholarships, and internships can provide crucial support for women pursuing STEM careers. These programs can connect women with experienced professionals, offer financial assistance, and provide valuable hands-on experience.

"A Brighter Future for All", By investing in women in STEM, we unlock a world of possibilities. A future where groundbreaking discoveries, technological advancements, and innovative solutions are fuelled by the brilliance of diverse minds. Let's work together to create a more equitable and prosperous future for all, on a global scale.. This will not only empower women but also lead to a more innovative and progressive society that benefits everyone.



Grant Thornton
Abdulaal

Audit | Tax | Advisory

Go Beyond!
to help clients
Grow Beyond!



160+ employees



13 Partners and Directors



connect@bh.gt.com

GrantThornton.bh



**AMERICAN
EXPRESS**

Unlock the benefits of The Platinum Card[®].

Start with 30,000
welcome points*.



**Not a Cardmember?
Apply now**



*Terms and conditions apply.

This Card is issued by AMEX (Middle East) B.S.C. (c) pursuant to a license from American Express. American Express is a registered trademark of American Express. AMEX (Middle East) B.S.C. (c) is regulated and licensed by the Central Bank of Bahrain as a Financing Company.



The Evolution of Feminism: A Journey Through Time and Achievements

CA Sharmila Shet
Immediate Past Chairperson BCICAI

In simple words, Feminism is the belief in the social, economic, and political equality of the sexes. It is about all genders having equal rights and opportunities. It's about leveling the playing field for everyone, no matter their gender.

Feminism in India

Feminism in India is like a big wave that has been rolling across the country for many years. This movement has seen many changes over time,

- The First Wave (late 1800s-early 1900s): This was about getting education for women and stopping bad practices like Sati. Leaders like Raja Ram Mohan Roy and Ishwar Chandra Vidyasagar fought for these changes, and Savitribai Phule worked hard to start schools for girls.
- The Second Wave (post-1947 independence): This wave focused on getting women equal rights under the law. Women's groups formed, and new laws helped women own property and make their own choices in marriage.
- The Third Wave (1980s-2000s): This wave addressed a diverse range of issues, including environmentalism, health, and combating violence and inequality in property rights, with increased participation from rural women.
- The Fourth Wave (present): This wave is leveraging the internet and social media for activism, raising awareness about the unique challenges faced by women from different backgrounds and movements like #MeToo against harassment.

The story of feminism in India is like a river that keeps flowing. Each wave has made life better for women, giving them more freedom and respect. But the journey isn't over. With each new wave, women in India are coming together to make sure their voices are heard and that they get the same chances as everyone else. It's a story of hope and strength that continues to grow.

Modern Feminism

Inclusivity and diversity have become cornerstones of modern feminism. Today's feminism is all about including everyone, like women of different races, transgender people, and people from other parts of the world.

Also, the modern feminist movement is shaped by social and political issues like protecting the planet, digital rights, the right to make choices about one's body, etc.

Technology and social media have also become integral to feminist activism, providing platforms for

education, organization, and advocacy. Feminists use the internet and places like Facebook and Twitter a lot to teach people, plan events, and stand up for what they believe. However, tools like this can expose the activities to bullying, online harassment, mean comments and wrong information.

Challenges in Feminist Moments

However, Feminism is not without its own challenges. The road to the feminist movement has always been bumpy. Not everyone agrees on what feminism should look like, and sometimes people misunderstand it as being against men. There's also the challenge of making sure that feminism includes everyone – women from all corners of the world, from different backgrounds and cultures, and with different stories.

Future of Feminism and the Importance of Continued Activism

Women's rights have changed over time. A long time ago, women couldn't vote or have the same chances as men. But many brave people worked hard to change that. We've come a long way since then. Now, women can do a lot more and have more rights.

But we're not done yet. No society has truly achieved equality. Even in places where significant gains have been made, feminism is far from irrelevant.

Feminism is like a garden that needs constant care to keep growing. By teaching boys and girls about respect and equality from a young age and by making laws that protect women's rights, the garden of feminism can flourish. It's important for everyone, all of us to chip in, talk about these issues and work together for a fairer world.





GROW & ADVANCE YOUR CAREER

CPA

Certified Public Accountant

CFA

Chartered Financial Analyst

CIA

Certified Internal Auditor

FRM

Financial Risk Manager

ACCA

Association of Chartered Certified Accountants

CMA

Certified Management Accountant

CDMP

Certified Digital Marketing Professional

CONTACT US

+973 1781 6330

morgan@bibf.com



Global Transaction Banking

Global Transaction Banking incorporates all areas of expertise and services aimed at facilitating transactional activities both domestically and globally.

Global Corporate Finance

Global Corporate Finance represents the investment banking activities of FAB. Combining local expertise with international reach, we offer award-winning deal origination, structuring and

Global Markets

Our Global Markets team leverages the strength of our intellectual capital and technology to offer best-in-class products across an integrated, global cross-asset platform..

Licensed by the CBB as a Conventional Retail Bank.
Classified: Internal\FAB Internal

XEROX ALTALINK C8100 SERIES



Meet your Digital Workplace Assistant
Much more than just a color printer.



www.bi-bh.com | xerox@bi-bh.com | Tel +973 17 815 444 | Fax : +973 17 725 726



Invest in the Right Asset : You

CA Shubhashree S

A simple meaning for the word Invest is

- to spend money on something in order to make it better or more successful,
- to spend time, energy, effort, etc. on something that you think is good or useful

But the trick is to spend this time and effort on the right assets so that it grows in the long run and works for your benefit. When the question of what the right asset is, our thoughts on investment always gravitate towards mundane things such as house, mutual funds, life policies, gold, jewelry or clothes. But seems like the best investment – You – is always put on the back burner.

WikiHow says "Investing in yourself means making decisions in every aspect of life positively, developing mindful habits that improve every area of your life from your finances to your career, health, and relationships." In short, Investing in yourself is pursuing personal growth and expression.

Let us analyze the whys, hows of investing in You and finally brush past the challenges in putting yourselves ahead of the game.

The Why

Why should you invest in "YOU" at all?

Everyone wants to be happy and lead a problem-free life. Being happy does not mean that there are no problems, but it only means that you have learnt to

deal with your problems in a better way. Happiness then is a state of mind and to achieve this state one must consistently invest in oneself.

The How

How can one go about investing in the Right Asset and maximum the gains? The below list is a few pointers:

- **Set goals** – Planning on the next steps in life and having a goal will always propel you to work on yourself. Setting a goal provides a direction, a clear focus, and a sense of purpose and motivation. But these goals need not have to be grand. Set small goals which you can achieve and then expand them. You know yourself best and what limitations you have. So, you set your own goals rather than be carried away by the plethora of internet goal setting guides.
- **Build a support system** – Building a support system around you are of paramount importance. For instance, you can hire domestic help to assist in the house-hold chores. Thinking that you are super human and can do all the work really does not give you peace in the long run but only leads to burn out situations.
- **Physical activity** – Sedentary life style is no longer a choice. A 15-minute walk or a run consistently is better than sitting on the couch browsing the internet.

- **Spiritual progression** – You don't have to be religious to embark on a journey to know about the various mysteries of the human world. Learning to calm your mind through practices such as mindful meditations will go a long way in helping you to be at peace with yourself.
- **Career progression** – Once you attain a certain college or professional degree, do not think that it is the end of all your learning. The present age requires you to continuously hone your skill set. Always be eager to learn. There are plethora of courses short and long term easily available for you to start learning again.
- **Learning events** – Another way to learn is to attend seminars and conferences that are relevant to you. Apart from learning you will also network and hone your social skills.
- **Spend on experiences rather than material things** – Even though it is a joy to spend on the things that you must have such as clothes, gadgets etc, try also to spend on experiences. Maybe you can travel to a place which gives you a great experience which you can cherish. This will always be a wonderful memory to reminiscence.
- **Get rid of toxicity** – Toxicity should be avoided in not only what you eat but also in terms of avoiding toxic people around you. If you believe that someone is not in line with your best interests, move away from such people. You keep your peace.
- **Handle your finances** – Investing in yourself also means that you take care of your finances so that you are covered for any future needs and requirements. It may mean you create a budget, plan for your further career development, create funds for your child's education, retirement plans etc.
- **Mentors** – No human being knows it all. So, it is a good idea to reach out to those people who have walked the path before you. Notice how these people handled their lives to become the best in what they do. Take inspiration from them.

The above is only a gist of how you can invest your time wisely. Investing in yourself can increase your well-being, knowledge and skills

The Challenges

Let us now look at ways of how this investing is hampered so that you can avoid them at any turn.

- **Lack of confidence** – When you wish to turn over a new leaf and try something new, you might not have the confidence nor the will power. But you never know until you try. One way is to set small goals and achieve them which builds confidence. For instance, if you want to start on a health regime, try small by doing regular exercises, yoga, run or walk on a daily basis consistently. Even 15-20 minutes a day will be helpful in the long run than no exercise at all.
- **Resources** – Initially, you may lack the resources or may not find the resources you need to invest in yourself. Maybe you have set your heart on taking a course for your career advancement, but it turns out to be too expensive. Do not despair, you can always find a temporary way to overcome this by finding out alternatives.
- **Lack of a good Support system** – Often, you may find yourself juggling too many things and unable to manage. Developing a good support system over a period of time is the key. And when faced with issues, do not hesitate to ask for help.
- **Not choosing appropriate mentors** – It may happen that sometimes the people whom you look up to after a certain point of time, may not fit your ideal vision. It is fine to change gears and search for new mentors to further your life goals.

Taking the time to spend time with yourself and invest on what you like or passionate about is the key to be happy. And a happy person always attracts success and prosperity in life. Life is a celebration and the best way to celebrate is by investing in the right asset and that is YOU!

The best investment you can make, is an investment in yourself. If you invest in yourself nobody can take it away from you.

Warren Buffet

أسلوب حياة متكامل على البحر

فلا النسيم

مجتمع سكني مستقل ذو المناظر المائية الخلابة المطلة على القنوات الداخلية والخارجية التي تتدفق في جميع أنحاء المنطقة وتقع بقرب أكثر الموانئ حيوية في ديار المحرق.



فيلا مع مسبح خاص



4-3
غرف نوم



فلا للتملك الحر



نمط حياة
بحرية



فيلا مؤثثة جزئياً



20 دقيقة
من الممامة

diyar.bh | +973 77556606



ديار
Diyar
النسيم
AL NASEEM



Russell Bedford
assure audit



Assure Consulting W.L.L
Management Consultants

20+
years of professional
service in Bahrain & GCC

150+
cumulative years of
professional
experience

40+
members include CA,
CPA, CFA, CIA, CISA,
MBA, etc.

500+
customers
globally

AUDIT & ASSURANCE

External
Audit

Internal
Audit

IT
Audit

CORPORATE SERVICES

Company
Formation

Accounting
& VAT

Liquidation
Services

MANAGEMENT CONSULTING

Process
Improvements

Business
Restructuring

HR
Advisory

TRANSACTION ADVISORY

Business
Plans

Financial
Restructuring

Valuation &
Due Diligence

Falcon Tower, Diplomatic Area, Tel : (+973) 17 532 030, 17 531 883

www.aabahrain.com info@aabahrain.com

www.consultassure.com info@assureconsult.net

Member of Russell Bedford International. A Global Network of Independent Professional Services Firms



BAHRAIN P.O. Box: 669, Manama, Kingdom of Bahrain, T: +973 1772 5522, F: +973 1772 8184, E: nassbah@batelco.com.bh

YUSUF BIN AHMED KANOO



يوسف بن أحمد كانو

More than a 130 Years of Regional & International Business Excellence



كانو للاستثمارات العالمية
KANOO GLOBAL INVESTMENTS



كانو للمشاريع الاستثمارية
KANOO VENTURES



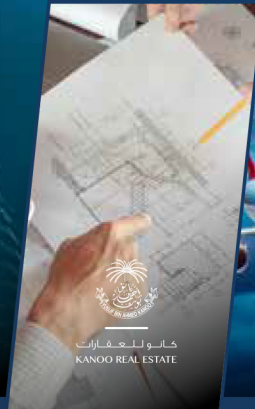
كانو للصناعة والطاقة
KANOO INDUSTRIAL & ENERGY



كانو للوجستية
KANOO LOGISTICS



كانو للملاحة
KANOO SHIPPING



كانو للعقارات
KANOO REAL ESTATE



سفرات كانو
KANOO TRAVEL



Empowering Women through Entrepreneurship

Ms. Noorhan Al-Zan, CFA, MBA
Founder & CEO – Noor Consultancy & Coaching

In 2023, Forbes estimated that women-owned businesses generated \$2.7 trillion in annual revenue employing almost 12.2 million people. Statistics also showed that women make up 43% of entrepreneurs worldwide and 43% of the labor force according to the World Bank.

Why does that matter?

Because in a world where creating sustainable economies is at the forefront of global agendas, women continue to represent a huge potential to build, create and inspire new business ideas.

According to a study by BCG, diverse leadership teams (that include women) generate 19% more revenues due to increased innovation. Another study by Peterson Institute of International Economics found that having more women in leadership positions is associated with higher levels of corporate social responsibility. Which means that women do not only help the bottom line of the companies they build or work for, but they also contribute to societal and environmental issues along the way.

But if the statistics and studies are so promising, why is Venture Capital funding for female founders reported at 1.8% (compared to over 80% for men), and why do 66% of women founders in MENA region believe that investors are less inclined to invest in start-ups led by women? And why is there a \$1.5 trillion credit gap faced by women-owned small and medium enterprises reported internationally?

In my view, it all falls back to creating a suitable ecosystem, where women receive the right tools to support their success – one that allows for funding,

mentorship, and guidance as required. An ecosystem which appreciates the value of having a thriving entrepreneurial space that is not only diverse but offers equal opportunities to all its participants.

Through my business, I have had the pleasure of meeting founders and business owners from across the GCC, and while we still need to see more women in this space, the power and absolute determination of women founders in the region is inspiring.

It's empowering to see them, through their businesses create career options for themselves, enhance their learning, contribute to their financial freedom, and help create jobs and opportunities within the markets where they serve.

The entrepreneurial ecosystem in Bahrain is focused on seeing more women entrepreneurs prosper and grow through initiatives like Riyadat and others than not only fund but support in training and mentoring women. Thankfully, we see such models increasing across the GCC and the world.

I was asked before by a colleague, if I want women to get "better" opportunities than men (while they work just as hard), my answer was and still is NO. We're not asking for "better", we're asking for "equal" opportunities and that's the cornerstone of empowerment.

Women are already powerful; they just need to be provided with sufficient space and support to bridge the "gap". Educate, inspire, and empower women – and watch as the entire ecosystem flourishes with ideas, innovation and healthy competition



DESIGNED TO DECEIVE

CA Nisha Sharma Kotwani

Malicious Apps are designed to trick you into allowing a scammer to access your device. An App that looks like a useful tool or a fun game, or that uses a well-known logo can still be risky. This will be true regardless of which mobile device you use. Here is some information and best practices that are important for you to add-on to your knowledge.



WHY CAN APPS BE SO DANGEROUS?

Apps can be risky because they can access sensitive data or control device functions. This is especially true when a device has access to your business network, data, and contacts. Think before downloading an App. It is worth a few minutes of careful thought and research to avoid a data breach.



START WITH A REPUTABLE SOURCE

Use an Official Store

Be sure to download Apps from the official store provided by your device's manufacturer. Many smaller or independent sources don't have the same testing, filtering, and community reporting that official stores use to detect malicious Apps. Even when using an official App store, remain vigilant. Malicious Apps will occasionally appear in an official store before being identified and removed.



Are there clues you can use?

Looking carefully at the details provided on an App's page will really help you avoid scams. App pages may look different from store to store, but they all contain similar information.



Vendor and App Name

Learn about which company or person developed the App and what the App is called. Look for clues that will help determine if the source of the App is trustworthy and if the vendor offers any other Apps.

Downloads and Ratings

Some stores will show how many times the App has been downloaded, its average rating and if it offers in-App purchases. Pay attention to numbers and dates i.e. number of downloads or reviews. The more times an App has been downloaded or reviewed, the less of a chance the App will be risky.



Description

What is the developer's explanation of the App's purpose and function. Make sure it talks about the features you expect for this App. It should also look professional and be free of spelling or grammatical errors.

Reviews

Customer feedback about the App can hold valuable clues about the App's performance and safety. A trend of unaddressed performance issues can be a warning that the App may not be well-maintained.

Additional Information

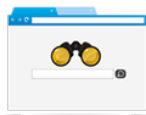
App stores will show more information in some format. This should include the date an App was last updated and the ability to look for other apps from the same developer. Apps that are updated regularly tend to be safer.

TAKE THE NEXT STEP

Using an Internet Search to Verify the App

Internet search

Looking for warning signs in the App page will help you identify most scams. However, it is still a best practice to also perform a web search to verify that there are no known issues with the App you want to download.



App and developer name

You can copy and paste the vendor's name into a search engine to verify the developer. You can do the same with the App name.



REMEMBER...

- No device is perfectly secure, and no App Store can stop all risky apps.
- Don't rely on a familiar name or logo. These can be spoofed (faked).
- When you are unsure about an App, consider doing some additional research.

DOWNLOAD BUT DON'T GET DECEIVED.





Self-Care Rituals for Busy Women: Finding Balance in a Hectic World

CA Buvana Paneer Selvam



In today's fast-paced world, women often find themselves caught in the whirlwind of balancing careers, families, and personal lives, leaving little time for self-care. However, neglecting self-care can lead to burnout and decreased well-being. It's crucial for busy women to prioritize their own needs amidst the chaos of daily life. Here are some self-care rituals tailored for busy women to help find balance in a hectic world.

Firstly, carving out dedicated "me-time" is essential. Even if it's just a few minutes each day, use this time to engage in activities that bring joy and relaxation, whether it's reading a book, taking a bath, or practicing meditation.

Secondly, prioritize sleep. Adequate rest is vital for overall health and productivity. Establish a bedtime routine and ensure you're getting enough quality sleep each night.

Physical activity is not only beneficial for your body but also for your mental well-being. Find ways to incorporate exercise into your busy schedule, whether it's a quick workout at home, a yoga session, or a brisk walk during breaks. Even short bursts of activity can boost energy levels and reduce stress.

From my personal experience, participating in a team Steps Challenge organized by my organization, complete with rewards, has been a transformative experience for me. Setting daily step goals and tracking my progress not only encouraged me to integrate more movement into my routine but also fostered a sense of camaraderie among colleagues. By engaging in friendly competition and supporting each other's efforts, we collectively cultivated a healthier workplace

culture. Moreover, achieving my personal step targets boosted my confidence and energy levels, enhancing my overall well-being both at work and in my personal life. Ultimately, the combination of friendly competition, collective support, and enticing rewards made this Steps Challenge an incredibly rewarding and fulfilling experience for me, both personally and professionally.

Similarly, participating in the Yoga 108 Surya Namaskar Challenge conducted by the BCICAI in over the span of two weeks has been a transformative journey for me. This intensive practice of performing 108 rounds of the Sun Salutation sequence has not only enhanced my physical strength and flexibility but has also significantly improved my mental and emotional well-being. I felt motivated to push beyond my limits and strive for personal growth. This immersive experience has not only deepened my connection to the ancient practice of yoga but has also instilled in me a profound sense of self-awareness and inner peace. As I completed each round of Surya Namaskar, I felt a renewed sense of vitality and clarity, enabling me to navigate daily challenges with greater resilience and mindfulness. The Yoga 108 Surya Namaskar Challenge has truly been a transformative experience, empowering me to cultivate a healthier and more balanced lifestyle that extends far beyond the duration of the event.

In conclusion, finding balance in a hectic world requires intentional self-care rituals. By prioritizing "metime," sleep, exercise, healthy eating, seeking support, and embarking on personal challenges, busy women can nurture their well-being and find harmony amidst the chaos of daily life.



BELLWETHER

Innovative Services W.L.L



CONSULTANCY

- Regulatory Compliance
- Risk Management
- Financial Due Diligence
- Strategic Planning
- Feasibility Study & Financial Projection
- Business Valuation
- Corporate Governance
- Process Reengineering
- Restructuring



EVENT MANAGEMENT

- Conferences
- Conventions
- Concerts
- Trade Shows



SOFTWARE PUBLISHING

- Business and other applications

Office No: 22, Building No: 667, Road No: 3626
Block: 336, Adliya, Kingdom of Bahrain
☎ 35358705 ✉ bellwetherbahrain@gmail.com

One firm

As a community of solvers, with 8,000 people across the region, we bring the right combination of people, technology and expert capabilities across Audit and Assurance, Consulting, Tax, Advisory and Strategy, to solve the region's most pressing challenges.





POWER OF SIMPLICITY

Something **NEW** awaits you in



TallyPrime



NEW

Intuitive and
Powerful Dashboards



NEW

TallyPrime with
WhatsApp



NEW

Excel Import
Function



NEW

Manage Audit Trail
with Edit Log

Get 14-day free trial



SPEAKER'S PROFILE

CA SRIPRIYA KUMAR



Sripriya Kumar is a Chartered Accountant qualified from the Institute of Chartered Accountants of India (1996). A deeply committed and highly ethical professional, Priya brings over 25 years of experience in Risk Advisory Services. Priya has a distinguished academic record with country top scores at school and college levels including an All India 17th rank in the CA inter examinations held in November 1994. As partner of SPR & Co, Chartered Accountants, Priya has advised large clients across a variety of industry domains both in India and abroad. The new age firm renders Risk, Process, Foreign Trade Policy advisory, Digital Transformation, Corporate Law advisory and Insolvency resolution services.

In addition to her professional role, Priya also presently serves as an elected member on the Central Council of the ICAI (2022-25 and earlier in 2016-19), the apex body that is in charge of the affairs of the Institute. She presently chairs / co-chairs the Corporate Laws and Corporate Governance, Sustainability Reporting Standards Board and the Professional Skills Enrichment Committee of ICAI. She has also chaired / co-chaired in Committees on Audit Quality, Continuing Professional Education, Career Counselling, Committee on Insolvency Code, Peer Review initiatives of the institute and was also involved in Expert Advisory Opinions, Auditing and Assurance Standards Board of ICAI. She has also served on the Disciplinary Committee of ICAI.

MS LAYLA, CFO – BENEFIT



Ms. Layla Alqassab is the CFO of The Benefit Company and Board member of Bahrain Fintech Bay. As Chief Financial Officer, she has the responsibility of overseeing the Company's financial strategy as well as looking after its financial planning and management activities. She ensured the utilization of technology in digitizing many of the Finance processes and is responsible for bringing key insights through advanced data analysis. She brings with her over 20 years of experience within the Banking, Finance, Payments and Fintech industries. Prior to joining Benefit, Ms. Alqassab worked with BNP Paribas and prior to that she started her career with PwC in the Audit & Assurance services line having worked with multiple clients and projects across the GCC and Middle East region.

As part of her role, Ms. Alqassab is also a member of the Gender Equal Opportunities Committee within Benefit, and the Charity, Social Responsibility and Sustainability Committee at Benefit. She serves as an Advisory Board member to Women in Tech Bahrain Chapter and is on Professional Sector Advisory Boards of the University of Bahrain Business School and the Gulf University. She is also a member of the International Standards committee with the Bahrain Association of Banks. She is a Fellow ACCA and holder of BSc. Accounting from Cardiff University. Ms. Alqassab is also a Certified Professional Coactive Coach and ACC member of the International Coaches Federation (ICF). As a Coach, she works with individuals to help them grow at both a professional and personal level. She lectures at the BIBF on a part time basis.

DR. SRIMATHY KESAN



Dr. Srimathy, Founder & CEO of a leading Indian Aerospace Startup Space kidz India, pioneering in design, fabrication and launch of small satellites, spacecrafts and ground systems. Her goal is to provide economical and sustainable access to space to cater the needs of education, research and the industry. With 7+ years of experience, we have launched 18+ BalloonSats, 2 Suborbital Payloads and 3 Orbital Satellites which include World's Smallest and Lightest Satellite-KALAMSAT", was launched by NASA and 4 other Orbital satellites, KalamsatV-2, SD SAT, AzaadiSAT and AzaadiSAT 2.0 by ISRO. She is the only Indian to be decorated with the Ambassador status to the top 3 Space centers of the World, NASA, ESA and GCTC - Moscow. Apart from taking children to these research centers for hands-on Space training - Rocket building and launching techniques, Satellite making. "Dr. Srimathy Kesan became the first woman from India to experience zero gravity flight, along with Astronaut Moon Walker Charles Duke, the first woman engineer of the Apollo mission Ms. Poppy, astronaut Richard Garriott, and astronaut Wrangler Christina Korp". Dr. Srimathy Kesan is a staunch believer of "Actions speak Louder than words". More than writing research papers she practically embarks into experimenting all the problem quotients in Space through balloon satellites and cube satellites.

MS. NOORHAN



Noorhan is the Founder & CEO of Noor Coaching & Consultancy, a luminary in the startup ecosystem with over 12 years' experience in financial services, specializing in Treasury and Investments. Her leadership has profoundly impacted the startup work, mentoring, and advising over 350 startups across six countries. Her extensive involvement includes roles with Hope Ventures (Beban), Spring Studios, Mashroo3i, Tamkeen x BIBF Entrepreneurship Program, Omantel innovation Labs and Startup Bahrain Techstars. A seasoned Senior Lecturer in the GCC, Noorhan has educated professionals for over 8 years in Banking and Investment topics. Her academic prowess is further highlighted by her CFA charter holder status, Fellowship at the Chartered Institute of insurance, MBA focusing on Sustainable Finance. She is also certified in Sustainability studies and Islamic Finance. Noorhan is the first woman in MENA to attain CertBALM qualification from the UK focusing on Bank Asset Liability Management. As an Associate Certified Coach with the ICF, she combines her financial expertise and strategic coaching, guiding emerging entrepreneurs and professionals towards success. Board Positions and Chairs: Currently on the Institutional Review Board of King Hamad University Hospital Previously Board Member CFA Society Bahrain and Chairperson and Founder of Qodwa Mentorship Program. Previously Savings and Investments Committee Member BIBF

MS. ELENA BOTVINA



Elena is an Economic Affairs Officer at the Division of Investment & Enterprise of UNCTAD, working on facilitation of the intergovernmental support as well as expansion of the technical cooperation projects on assessing the progress of the private sector in attainment of 2030 Agenda for Sustainable Development with a view to facilitate sustainable investment and inclusive growth. She conducted extensive economic research and contributed to preparing analytical reports on sustainability and SDG reporting as well as coordinated development of the practical case studies on measuring the contribution of the private sector to the implementation of the SDGs. Elena leads technical cooperation project and regional partnership on enabling policy frameworks for enterprise sustainability and SDG reporting in the African region and facilitates the work of UNCTAD as a co-custodian for developing metadata guidance for the SDG indicator 12.6.1 that encourages enterprises, especially large and trans-national companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle. Her previous experience relates to working in multinational organizations providing expertise in credit ratings, audit and reporting including Fitch Ratings and KPMG. Elena holds an MBA degree from IMD Business School, Switzerland and B.A. from State University of Management, Russia. She also holds a position of the Past President of the Junior Chamber International in Geneva that is focused on providing leadership development opportunities that empower young people to create positive change in the local and global context.

MS. SUBHALAKSHMI KRISHNAMOORTHY



Smt. Subhalakshmi Krishnamoorthy obtained her B.E in Electronics and Communication from Kerala University with distinction. She was the first girl to do engineering from her place. A school topper always, she was a recipient of National Merit Scholarship for her education.

She joined Indian Space Research Organisation and served as Scientist for more than 3 decades, contributing for 39+ missions of ISRO. She had delivered complex systems for ISRO's Remote Sensing, Communication, Scientific, Navigation and Planetary Satellites. She was Deputy Project

Director for four satellites. She served in 4 Centres of ISRO and was Deputy Director prior to retirement.

She was part of Mangalyaan, Chandrayan-1 & Chandrayan-2. The instruments designed and developed by her were flown in Pragyan Rover and Vikram Lander. She was fortunate to get handshake and appreciation from Honorable Prime Minister Sri. Narendra Modi after successful

"Mangalyaan" Mission in 2014.

She is recipient of four Awards

1. IETE Smt. Manorama Rathore Memorial Award
2. ISRO Team Award
3. IEEE Women Technologist of the year 2020.
4. India Top 100 Women Icon Award 2021

MS. PADDY KENNEDY



Paddy Kennedy has been in the business of developing individuals for more than 30 years. Her entire professional career has been one of teacher, trainer, coach, speaker, writer, and mentor. Paddy is a seasoned professional speaker, emcee, speech coach, leadership development specialist, strategic communication trainer, voice coach, and accent reduction teacher. She is a former Radio Journalist with Broadcast News, Canada's largest Radio Network. Paddy is a best-selling author (Expert World Leaders) and a contributor to Women On Success; her latest book, *Your Brave Voice*, is in the final stages of publication. She is presently writing *Harmony Unleashed: Women, Power, and Worth* which will be published in 2024. She is the Principal of the International Communication company, Kennedy Communication Studio – International, a registered Company in Vancouver, Canada and Dubai, UAE. Her clients come to her over from 120 countries, all looking for a better, more effective way to speak, communicate, present, and lead. She is considered a Global Thought Leader in the field of Voice and Communication. Paddy recently was the Emcee for the prestigious COP28 event: *Art: A Catalyst for Social Change*. She has been a professional speaker since 1997 and has since spoken in more than 30 countries. Paddy is a Canadian and lives in Dubai, UAE.

CA MAHAVIR KOTHARI



Mahavir is a Chartered Accountant (CA), an MBA, Cost & Management Accountant (CMA) and trained coach from Co-Active Coach Training Institute. He has more than 25 years of diverse cross cultural international experience as a finance leader in several countries including USA, South Africa, India, UAE, Bahrain and Angola.

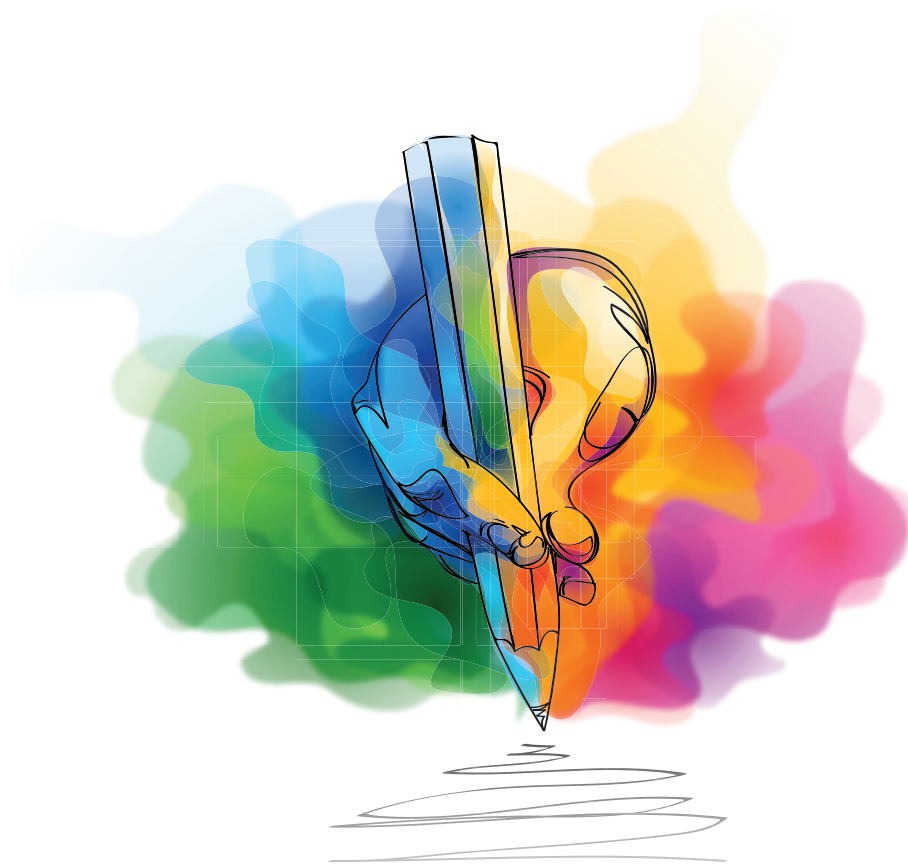
He is currently working as Senior Manager Finance in Bapco Energies. He is also a member of the Executive Leadership of iSAW, a US based foundation, promoting acceleration of Gender Equality as Director Middle East. He is also former Chairman of the Bahrain Chapter of Chartered Accountants of India.

His pro-bono work is mainly focused on creating collective impact and accelerating gender equality which would result in achieving gender equity.

He participated in Leadership Excellence for Women Awards & Symposium (LEWAS 2023) as a panel member to discuss how men could be better allies and collaborators with women under the theme - "Allies and Advocates: Still a Sticky Floor".

He also co-facilitated a business challenge workshop held at Bapco Energies. The workshop was a ground-breaking event and the first of six business challenges LEWAS put forward during its 2023 annual symposium. The workshop was conducted through a collective impact partnership with Bapco Energies, LEWAS iSAW and WPC Energy Women10x initiative. The outcome of the workshop was a report providing recommendations that would help accelerate gender equality within Bapco Energies

Being a formally trained coach, he is a firm believer of making coaching accessible to everyone and has started his journey to be a certified coach.



Invitation to write articles in the BCICAI CONNECT

BCICAI Education Committee is Inviting its members to share their expertise and contribute articles in your Magazine, "The Connect" on various topics of interest to its members.

Some points to consider for the article to be published in your Magazine - "The Connect" are:

1. The Article should be of a minimum 500 words
2. The article should be the original work of the author.
3. It can be of any topic of interest and relevance to the Members of BCICAI and may cover areas such as Accounting, Auditing, Taxation, Law, Technology, Management etc.

You can also encourage your family to contribute to the magazine on various technical and non-technical topics of interest.

Interested members can send their contributions along with a passport size photo colour photo to the following ExCom members at their email ids and/or contact them for further details.

CA Jagadish at email: jaga_dish08@yahoo.com or Phone + 97339342521 or

CA Maragathavalli at email: maragathamsn@gmail.com or Phone +97336744936



Unlimited international transfers

BHD 1 for 7 days!

India, Bangladesh, Pakistan, Egypt,
and the Philippines

BHD 5 for 7 days!

UK, USA, European Union (EUR, DKK, SEK),
and Switzerland

Download today

