Takaful International and Al Salam Specialist Hospital Partner to Launch Month-Long Women's Health Campaign Marking SCW's 25th Anniversary

TDT | Manama

Reema Nowrooz, Director of Family Takaful & Healthcare at Takaful International

Ahmed Al Sayed, Chief Executive Officer of Al Salam Specialist Hospital

Takaful International Company and Al Salam Specialist Hospital have joined forces to launch a landmark Women's Health Campaign in celebration of the 25th anniversary of the Supreme Council for Women (SCW).

Designed to empower women across the Kingdom, the initiative is open to all women, regardless of whether they hold existing insurance coverage.

Running throughout September 2026, the campaign offers exclusive savings on a broad spectrum of medical, diagnostic, and preventative healthcare services at Al Salam Specialist Hospital. Accessible to all women across Bahrain, the initiative includes reduced rates on select physician consultations, dermatology and aesthetic assessments, screening mammography, and surgical procedures, as well as specially priced wellness packages.

Commenting on the campaign, Reema Nowrooz, Director of Family Takaful & Healthcare at Takaful International, stated: "At Takaful International, we believe that healthcare is a fundamental pillar of comprehensive protection and overall wellbeing, and supporting women's health is an essential part of our responsibility toward the families and communities we serve. Through our Family Takaful and healthcare solutions, we continuously strive to innovate and develop services that address the evolving needs of our clients while facilitating access to high-quality healthcare. In line with this vision, we ensured that this campaign is accessible to all women—whether insured or uninsured—reaffirming our commitment to the community and providing a proud opportunity to celebrate women and honor their contributions on the occasion of the 25th anniversary of the Supreme Council for Women."

For his part, Mr. Ahmed Al Sayed, Chief Executive Officer of Al Salam Specialist Hospital, said: "Women's health is an integral part of the health and wellbeing of our community. At Al Salam Specialist Hospital, we are committed to supporting initiatives that promote prevention and early detection while making access to high-quality healthcare more accessible. Our partnership with Takaful International provides women across the Kingdom of Bahrain with an opportunity to benefit from a comprehensive range of healthcare services at accessible rates, encouraging regular screening and preventive care as an essential part of their health journey. We are particularly proud that this initiative coincides with the 25th anniversary of the Supreme Council for Women, recognizing its pioneering journey and its contributions to supporting women and advancing their role in society. At Al Salam Specialist Hospital, we will continue to uphold our commitment to delivering high-quality, patient-centered care and contributing to a healthier and more health-conscious community."

This collaborative initiative combines the strengths of leading insurance and medical providers to encourage women to take a proactive approach to preventative care, early detection, and overall health management.

The Women's Health Campaign remains valid from September 1 through September 30, 2026. All interested individuals are invited to contact Al Salam Specialist Hospital directly at 13101010 to inquire about package details, availability, and scheduling.

Terms and conditions apply. Select physician and surgical discounts apply to full-time hospital staff only and cannot be combined with existing promotions or insurance coverage.

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Condensed Consolidated Interim Financial Information - For the six months ended 30 June 2026

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Condensed Consolidated Statement of Financial Position
As at 30 June 2026 — USD '000

	30 June 2026 (Reviewed)	31 December 2025 (Audited)
ASSETS		
Balances with banks	598	718
Placements with banks	2,126	2,794
Investments	1,396	1,870
Right-of-use asset	2,948	3,023
Property and equipment	3,689	3,797
Other assets	4,684	3,155
TOTAL ASSETS	15,441	15,357
LIABILITIES		
Employee accruals	366	374
Ijarah liability	3,370	3,421
Other liabilities	13,807	11,315
TOTAL LIABILITIES	17,543	15,110
EQUITY		
Share capital	1,005	1,005
Statutory reserve	249	249
Accumulated losses	(29,877)	(27,528)
Equity attributable to owners	(28,623)	(26,274)
Subordinated Mudharaba (AT1)	26,521	26,521
Non-controlling interest	-	-
TOTAL EQUITY	(2,102)	247
TOTAL LIABILITIES AND EQUITY	15,441	15,357

Condensed Consolidated Statement of Income
Six months period ended 30 June 2026 — USD '000

	Six months ended 30 June 2026 (Reviewed)	Six months ended 30 June 2025 (Reviewed)	Three months ended 30 June 2026 (Reviewed)	Three months ended 30 June 2025 (Reviewed)
REVENUE				
Asset management fees	140	4,705	52	2,632
Net change in fair value of investments carried at fair value through consolidated statement of income	(452)	(613)	(506)	(517)
Net realised loss on exit of investments	-	(4,225)	-	-
Other investment income	-	152	-	131
Rental and other income	3,395	1,497	2,956	549
TOTAL REVENUE	3,083	1,516	2,502	2,795
EXPENSES				
Staff cost	1,533	1,754	777	715
Legal and professional fees	189	269	129	126
Finance expense	82	84	41	42
Depreciation	188	186	93	93
Other expenses	3,969	2,160	3,504	1,562
TOTAL EXPENSES	5,961	4,453	4,544	2,538
(LOSS) / PROFIT BEFORE IMPAIRMENT ALLOWANCES	(2,878)	(2,937)	(2,042)	257
Reversal of expected credit losses	529	338	64	18
Reversal of impairment on property and equipment	-	30	-	30
(LOSS) / PROFIT FOR THE PERIOD	(2,349)	(2,569)	(1,978)	305
(Loss) / Profit for the period attributable to				
Owners	(2,349)	(2,569)	(1,978)	305
Non-controlling interest	-	-	-	-
	(2,349)	(2,569)	(1,978)	305

Condensed Consolidated Statement of Cash Flows
Six months period ended 30 June 2026 — USD '000

	2026 (Reviewed)	2025 (Reviewed)
OPERATING ACTIVITIES		
Net loss for the period	(2,349)	(2,569)
Reversal for credit losses	(529)	(330)
Fair value loss on investments carried at fair value	452	613
Realised fair value loss on exit of investment	-	4,225
Restricted cash for AUM investors	604	-
Depreciation	188	186
Finance expenses	82	85
Operating (loss) / profit before changes in operating assets and liabilities	(1,552)	2,180
Changes in operating assets and liabilities:		
Investments	22	9,144
Funding to project companies	-	1,099
Property and equipment	(4)	(24)
Other assets	(1,002)	536
Employee accruals	(8)	(68)
Other liabilities	2,492	(10,905)
Placements with financial institutions (original maturity more than 3 months)	531	(218)
Net cash from operating activities	479	1,744
FINANCING ACTIVITIES		
Profit distribution to AT1 Sukuk holders	-	(528)
Rent paid towards right-of-use asset	(133)	(133)
Net cash used in financing activities	(133)	(661)
NET INCREASE IN CASH AND CASH EQUIVALENTS	346	1,083
Cash and cash equivalents at beginning of the period	1,050	1,392
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	1,396	2,475
Represented by:		
Balances with banks	598	829
Placements with financial institutions (original maturity less than three months)	2,120	1,646
Less: Restricted cash from exit of investments	(1,322)	-
	798	1,646
	1,396	2,475

Extracted from the financial statements reviewed by KPMG and approved for issue by the Board on 31st August 2026.

Bashar Mohamed Ebrahim Almutawa
Chairman of the Board

Shaikh Ahmed Bin Isa Al Khalifa
Member of the Board

Note: These financial statements have been reviewed by KPMG who have issued a disclaimer of opinion due to the significance of certain matters for which they could not obtain sufficient appropriate audit evidence.

Condensed Consolidated Statement of Changes in Owner's Equity
Six months period ended 30 June 2026 — USD '000

2026 (Reviewed)	Share capital	Statutory reserve	Accumulated losses	Equity attributable to owners	Subordinated mudharaba AT1	Total Equity
Balance at 1 January 2026	1,005	249	(27,528)	(26,274)	26,521	247
Total comprehensive income	-	-	(2,349)	(2,349)	-	(2,349)
Balance at 30 June 2026	1,005	249	(29,877)	(28,623)	26,521	(2,102)
2025 (Reviewed)						
Balance at 1 January 2025	1,005	249	(22,742)	(21,488)	26,256	4,768
Total comprehensive income	-	-	(2,569)	(2,569)	-	(2,569)
Profit to Subordinated Mudharaba (AT1)	-	-	(793)	(793)	265	(528)
Balance at 30 June 2025	1,005	249	(26,104)	(24,850)	26,521	1,671

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Municipal Councils Return Next Week

Rubbish-bag charges, property classifications and 240 abandoned homes among issues awaiting action

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Mohammed Darwish

Abdulaziz Al Naar, Muharraq Municipal Council chairman

Zaina Jassim, Vice-Chair of Northern Municipal Council

Saleh Tarrada, Chairman of the Capital Trustees Board

Municipal councils will begin returning next week with a backlog of local problems to tackle, from stalled projects and rubbish-bag charges to property owners seeking a clear right to challenge changes to long-held planning classifications.

The Northern Municipal Council will resume meetings on September 14, with Vice-Chair Zaina Jassim saying delayed works, municipal fees, building permits and land classifications will be among the first issues before members.

Ms Jassim told The Daily Tribune that the council would begin its fifth and final convening period by reviewing money allocated to municipal projects, including schemes held up during the recent hiatus caused by regional conditions.

'We need to look again at the budgets allocated to municipal projects and reorder the priorities,' she said.

The council will also study cutting rubbish-bag charges and allowing households to buy the bags themselves.

'People should have the freedom to buy the rubbish bags directly,' Ms Jassim said. 'They should not be charged for them through municipal fees when there is no guarantee that the service will be provided in full and without interruption.'

Another proposal would make the road level a compulsory entry on building permits to help prevent later problems when a property and the adjoining road sit at different heights.

Ms Jassim is also calling for a clear appeals route when long-standing property classifications are changed by the Urban Planning and Development Authority.

She said complaints had come from residents in areas where the same classification had stood for 20 years or longer.

'The existing classification is an acquired right for the property owner and should not simply be touched,' she said. 'If it is going to be changed, the citizen must have a say.'

Muharraq Municipal Council Chairman Abdulaziz Al Naar said members would meet on September 7, with abandoned homes high on the agenda.

About 240 abandoned houses lie across the second and fourth constituencies alone, he said.

Mr Al Naar said some cases had been held up because properties belonged to heirs unwilling to pay for repairs or upkeep.

'Owners must be made to repair and maintain abandoned houses,' he said, warning that neglected properties could put nearby residents at risk.

The Capital Trustees Board will convene on September 9, Chairman Saleh Tarrada said, while its committees return on September 6.

Mr Tarrada told The Daily Tribune that urgent requests would be dealt with first. The board also plans to discuss changes to municipal executive regulations and review replies received from government bodies during the 60-day recess.

Southern Municipal Council Chairman Abdullah Abdul Latif said his council would also return on September 9.