

# Key unified platform

Parliament proposes national online portal on services for people with disabilities

Mohammed Darwish  
TDT | Manama

A unified national online platform for people with disabilities has been proposed in Parliament under an urgent request to link services and employment support to the main state bodies involved.

The proposal calls for one on-line portal where people with disabilities can apply for services, track progress and follow up their requests.

It would be linked, within each body's remit, to the Ministry of Labour, the Civil Service Bureau (CSB) and the Ministry of Social Development, and co-ordinated with other relevant bodies, including the health and education authorities and the

Information and eGovernment Authority (iGA).

Proposal

MP Jaleela Alawi submitted the proposal with MPs Mamdouh Al Saleh, Abdulwahid Qarata, Lulwa Al Rumaihi and Muneer Seroor.

“The idea of the proposal can be summed up as calling for the establishment of a unified national platform concerned with services for persons with disabilities, as well as their employment and rehabilitation,” Alawi said.

She said it should be “a single digital “window” for requesting services and tracking them”, so people are not sent between offices and websites to get basic support.

The proposal says the plat-



form would serve as a national source of information on services for people with disabilities in Bahrain.

It would also handle job search services, including registration

as a jobseeker, matching candidates with suitable vacancies and tracking openings in both the public and private sectors, through links with the Ministry of Labour and the Civil Service

“The idea of the proposal calls for the establishment of a unified national platform concerned with services for persons with disabilities, as well as their employment and rehabilitation.”

- MP JALEELA ALAWI

complaints and grievances.

Obligations

The MPs pointed to Bahrain's obligations under international disability rights agreements, including the Convention on the Rights of Persons with Disabilities, which Bahrain ratified under Law No. 22 of 2011.

In explaining why it was submitted as urgent, the proposal says the lack of a single platform limits the ability to make data-backed decisions on the needs of people with disabilities, including employment and rehabilitation, and slows access to work because there is no unified pathway linking jobseekers with disabilities to the Ministry of Labour and the Civil Service Bureau.

# Manufacturing output could reach BD632m this year

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Bahrain's manufacturing output could reach about BD632 million in 2026, according to estimates published in the Trading Economics database, alongside a wider growth rate for the economy of close to 3 per cent next year.

Trading Economics' published estimates, based on global sta-

tistical and economic analysis, point to moderate growth in factory activity in 2026 if supportive policies continue and the industrial investment climate improves.

The platform's research-based projections link the expected pace of growth to expanding non-oil activity and continued investment in aluminium, petrochemicals and higher value-added manufacturing, with ongoing

work on industrial infrastructure.

Separate official data show the non-oil economy remains the main driver.

GDP

Figures from the Ministry of Finance and National Economy and the Information and eGovernment Authority (iGA) put real GDP growth at about 2.5 per cent in the second quarter of



Image used for illustrative purposes only

2025 compared with the same period in 2024, with non-oil activity up by around 3.5 per cent at constant prices.

In its second-quarter 2025 economic report, the government said non-oil activities accounted for more than 85 per cent of total GDP, in a sign of continued progress in widening the economic base and reducing reliance on oil as a key source of growth.

Within the non-oil econo-

my, manufacturing remained a major part of output.

Output

At constant prices, manufacturing output was about BD543.70 million in the second quarter of 2025, compared with roughly BD535.21 million in the first quarter of the same year, according to the data.

Sector figures indicate manufacturing contributes roughly a fifth of GDP, supporting non-oil

growth and jobs.

The figures sit alongside policy steps aimed at backing local industry in recent years, including customs exemptions for key raw materials used by industrial units, work to support industrial value chains, and efforts to expand the use of technology and digital systems.

Exports

The direction also matches the National Industrial Strategy for 2022–2026, which focuses on raising industrial exports, increasing value added, improving the competitiveness of locally made products, and creating higher-quality jobs in higher-value manufacturing.

The data and estimates come against a backdrop of cost pressures and competition affecting manufacturing at points during 2025, though the overall impact is described as limited compared with some service sectors.

# Parliament votes to add public bodies' surpluses to state budget

● Bill moves to Shura for review

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Parliament yesterday passed a draft law that would pull year-end budget surpluses from all public authorities and public institutions into the state budget.

The law also requires that at least half of the net profits due to the state from Mumtalakat and Bapco Energies be included, despite government calls urging MPs to reconsider.

In its amended form, the draft says “the surpluses of the budgets of all public authorities and public institutions” must be included in the state budget, with no carve-outs.

It also says the budget must include “a percentage of not



MP Zainab AbdulAmeer

less than 50%” of the net profits accruing to the state from Mumtalakat Holding Company and Bapco Energies, after the statutory reserve has been set aside.

MP Zainab AbdulAmeer argued in the chamber that the change would tie state-owned company returns more clearly to public finances.

“We are living through an unusual time,” she said, linking the debate to calls for reforms and pressure tied to credit ratings.

“The Bahraini today is the one paying the bill for public debt.”

She also questioned why state-owned firms, could lean on public funds when they hit trouble but keep profits at arm's length from the budget in better years.

Proposal

The government urged MPs to reconsider, saying much of what the proposal sought was already covered by existing law and practice.

It also warned that pulling all public bodies' surpluses into the state budget could add costs if the budget became responsible for the spending, losses, or debts of bodies that now run under their own financial systems.

After passage in the Council of Representatives, the bill now moves to the next stages, including review in the Shura Council, before it can be ratified and published.

Medgulf Takaful B.S.C. (c)			
Condensed interim statement of financial position			
As at 30 June 2025			
	30 June 2025 BHD	31 December 2024 BHD (Restated)	1 January 2024 BHD (Restated)
<b>Assets</b>			
Cash and cash equivalents	2,356,150	1,779,109	2,153,421
Islamic placements with financial institutions	2,188,969	2,189,081	2,123,191
Investments	12,599,947	12,859,904	14,095,755
Takaful contract assets	-	396	2,592
Retafakul contract assets	4,918,767	5,888,627	5,824,305
Other receivables	243,758	233,818	314,615
Prepayments and other assets	566,243	494,339	520,129
Statutory deposit	183,951	183,951	152,290
Property and equipment	37,152	50,429	75,327
Intangible assets	96,915	114,849	105,013
<b>Total assets</b>	<b>23,191,852</b>	<b>23,795,103</b>	<b>25,366,638</b>
<b>Liabilities, policyholders' fund and shareholders' equity</b>			
<b>Liabilities</b>			
Takaful contract liabilities	18,310,398	17,843,444	18,095,666
Retafakul contract liabilities	118,667	238,761	75,666
Payables and other liabilities	2,150,908	1,642,626	1,724,045
Provision for employees' leave and end-of-service benefits	96,485	222,898	210,996
<b>Total liabilities</b>	<b>20,676,458</b>	<b>19,947,729</b>	<b>20,106,373</b>
<b>Policyholders' fund</b>			
Deficit in General Takaful fund	(4,240,951)	(2,863,545)	(1,704,741)
Investments fair value reserve	4,875	4,875	131,250
<b>Total deficit in Policyholders' Fund - General Takaful</b>	<b>(4,236,076)</b>	<b>(2,858,670)</b>	<b>(1,573,491)</b>
<b>Deficit in Family Takaful fund</b>	<b>(747,321)</b>	<b>(726,257)</b>	<b>(510,566)</b>
Takaful finance reserve	205,908	194,318	253,639
Investments fair value reserve	(183,656)	(87,140)	226,875
<b>Total deficit in Policyholders' Fund - Family Takaful</b>	<b>(725,069)</b>	<b>(619,079)</b>	<b>(300,032)</b>
<b>Total policyholders' fund</b>	<b>(4,961,145)</b>	<b>(3,477,749)</b>	<b>(1,603,523)</b>
<b>Shareholders' equity</b>			
Share capital	6,667,000	6,667,000	6,667,000
Retained earnings	713,183	561,767	325,116
Statutory reserve	58,106	58,106	31,923
Investments fair value reserve	38,250	38,250	(161,250)
<b>Total shareholders' equity</b>	<b>7,476,539</b>	<b>7,325,123</b>	<b>6,863,789</b>
<b>Total liabilities, policyholders' fund and shareholders' equity</b>	<b>23,191,852</b>	<b>23,795,103</b>	<b>25,366,638</b>
Condensed interim statement of policyholders' revenue and expenses			
For the six months period ended 30 June 2025			
	30 June 2025 BHD	30 June 2025 BHD (Restated)	30 June 2025 BHD (Restated)
<b>General Takaful</b>			
Takaful contributions	3,747,353	1,038,869	3,398,432
Takaful service expense	(5,066,062)	(650,810)	(3,596,743)
<b>Takaful results before retafakul contracts held</b>	<b>(1,318,709)</b>	<b>388,059</b>	<b>(198,311)</b>
<b>Net (expense) / income from retafakul contracts held</b>	<b>(82,423)</b>	<b>(296,862)</b>	<b>51,812</b>
<b>Takaful service results</b>	<b>(1,401,132)</b>	<b>91,197</b>	<b>(146,499)</b>
Net finance expense from takaful contracts	(77,522)	(280,601)	(69,090)
Net finance income from retafakul contracts	-	109,487	-
<b>Net takaful operations results</b>	<b>(1,478,654)</b>	<b>(79,917)</b>	<b>(215,589)</b>
Investment income	97,909	76,780	103,467
Other income / (operating expenses)	3,339	(17,926)	4,595
<b>Deficit of takaful revenue over expenses for the period</b>	<b>(1,377,406)</b>	<b>(21,063)</b>	<b>(107,527)</b>
<b>Other comprehensive loss</b>			
<b>Items that may be reclassified to income in subsequent period</b>			
Change in fair value of FVOCI investments	-	(96,516)	(131,250)
Takaful finance income / (expense)	-	11,590	-
<b>Total other comprehensive loss for the period</b>	<b>-</b>	<b>(84,926)</b>	<b>(131,250)</b>
<b>Total comprehensive loss for the period</b>	<b>(1,377,406)</b>	<b>(21,063)</b>	<b>(107,527)</b>
The financials have been reviewed by BDO, Kingdom of Bahrain, and approved by the Board of directors on 30th December 2025 and signed on their behalf by:			
	Chairman	Director	
Interested parties may contact the Company at the below address for full financial statements.			
Registered Office: 14th Floor, Bait Al Tijjar, Building 519, Road 1010, Block 410, Sanabis, P.O.Box 31397, Manama, Kingdom of Bahrain Tel: + 973 17218881			
Medgulf Takaful B.S.C (c) are authorised by Central Bank of Bahrain - C.R. - 66716			