

Thumbs up for Hawrat Anqa sewer network

Hasan Barakat
TDT | Manama

For years, residents in Hawrat Anqa have lived with a missing service that many neighbourhoods take for granted. The Southern Municipal Council took a decisive step, unanimously approving a recommendation to establish a sewage network for Block 1062.

The unanimous vote was not a routine approval but a clear recognition of a need that has grown alongside the area itself.

Members of the Southern Municipal Council agreed on the urgency of advancing the project, focusing the discussion on essential infrastructure.

In Hawrat Anqa, the ab-

sence of a full sewage network has shaped everyday life in quiet but constant ways.

Comfort

It is felt in how areas respond to water, how streets function after rainfall, and the level of comfort families experience in their own homes.

This is not a distant issue. It is part of daily routines, of small adjustments people make without always discussing them.

The approved recommendation is expected to support healthier surroundings, improve environmental conditions, and bring the area in line with the level of services seen across more developed neighbourhoods.

'Arsonist' held

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The Ministry of Interior announced that the General Directorate of Criminal Investigation and Forensic Science had arrested an Asian for deliberately setting fire to a house in the Gudaibiya area.

The directorate explained that, immediately after receiv-

ing the report, the competent authorities initiated search and investigation procedures and gathered information and material evidence, which led to the identification and arrest of the suspect within 24 hours of the incident.

Legal procedures have been taken to refer the case to the Public Prosecution.

Housing demand

Waiting list reaches 29,000 applications, reflecting growing need for homes

Mohammed Darwish
TDT | Manama

Waiting-list in Bahrain's housing system stood at 29,000 applications by the end of 2025, the Ministry of Housing and Urban Planning told Parliament, saying 17,190 housing services had been allocated and 2,520 applications cancelled during the current legislative term.

The figures came in a reply to MP Khalid Buanaq, who asked about old applications, rejected files and the steps being taken to clear the queue. The ministry said the oldest applications, dating back to 2004 and earlier, are still the hardest to clear.

It said these cases are being handled under a three-choice plan, with allocations made by application date.

Cases

The remaining cases involving subsidised residential plots depend on infrastructure works being finished on land reserved for that purpose.

Under that plan, applicants may choose a residential plot with BD40,000 in Tas'heel finance and housing allowance

for two years from the date of entitlement; a flat with a BD3,000 grant and a two-year exemption from common-area maintenance fees; or Tas'heel finance of BD70,000 together with a BD10,000 grant.

The ministry said it had finished allocating the second and third choices for all those who wanted them across the kingdom, while the first had so far covered 2002 applications and part of 2003.

Applications

On cancelled applications, the ministry said 42 per cent were removed after a change in marital status, 29 per cent because the applicant or a family member did not meet the permanent residence requirement in Bahrain, 17 per cent because income exceeded the limit for the service, and 12 per cent because the applicant or a family member owned residential property.

It added that a cancelled application may be revived within two years if the applicant later meets the housing conditions, under Article 69 of Decision No. 909 of 2015 on the housing system.



MP Khalid Buanaq

The ministry said most pending applications are from the first family category, which covers a husband, wife and children, if any, and accounts for 88 per cent of the total.

Category

The second category makes up 8 per cent, the third 3 per cent and the fourth 1 per cent.

These applications cover housing units, flats and residential plots.

It also gave figures for the fifth category, which is limited to temporary housing.

This category includes divorced women, widows, women deemed abandoned by court order who have no children, and unmarried women who have

lost both parents.

The ministry said 135 applications had been submitted under this category during the current legislative term and 77 had been allocated.

Health

It said applicants in this category must usually be between 21 and 60 when they apply, though women over 60 may still apply if their health allows them to live alone.

Income must not exceed BD800 at the time of application and allocation, and the monthly payment for temporary housing must not exceed 25 per cent of income, up to a ceiling of BD100. Applications are reviewed individually and referred to the Housing Committee, which can allow exceptions in some cases.

The ministry said it launched an electronic service for fifth-category applications in 2023 through its online services portal, allowing women to apply and track their applications from submission to allocation.

It said text messages are sent at each stage, and where an application is turned down the reason is also sent by text message.



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Statement of financial position as at 31 December 2025 (Expressed in Bahrain Dinars)

	31 December 2025	31 December 2024
Assets		
Intangible assets	3,192	16,297
Furniture and equipment	45,968	37,606
Right-of-use assets	-	5,133
Investments	460,452,628	465,760,465
Policy loans	4,198,516	4,447,090
Reinsurance contract assets	266,471	141,203
Accrued interest income	8,324,057	8,598,722
Prepayments and other assets	111,220	94,860
Statutory deposits	645,112	648,426
Term deposits with banks	11,578,128	48,238,264
Cash and cash equivalents	36,210,714	14,674,538
Total assets	521,836,006	542,662,604
Equity and liabilities		
Equity		
Share capital	65,439,300	65,439,300
Statutory reserve	10,235,216	9,995,155
Contingency reserve	232,192	232,192
Investments fair value reserve	(594,524)	(883,497)
Insurance finance reserve	88,110,018	83,802,383
Reinsurance reserve	35,385	31,878
Accumulated losses	(45,447,691)	(47,604,729)
Total equity	118,009,896	111,012,682
Liabilities		
Employees' end-of-service indemnity	29,009	30,138
Lease liabilities	-	5,945
Amounts due to related parties	68,052	84,884
Insurance contract liabilities	401,971,663	429,667,626
Zakat and tax provisions	592,810	789,539
Other liabilities	1,164,576	1,071,790
Total liabilities	403,826,110	431,649,922
Total equity and liabilities	521,836,006	542,662,604

A Company incorporated in the Kingdom of Bahrain (C.R. No. - 21606) and licensed by the Central Bank of Bahrain as a life insurance company with paid-up capital of BD 65,439,300.

Statement of comprehensive income for the year ended 31 December 2025 (Expressed in Bahrain Dinars)

	Year ended 31 December 2025	Year ended 31 December 2024
Insurance revenue	7,044,083	8,038,136
Insurance service expenses	(9,598,625)	(5,096,989)
Insurance service result before reinsurance contracts held (a)	(2,554,542)	2,941,147
Allocation of reinsurance premiums	(35,437)	(115,509)
Amounts recoverable from reinsurers for incurred claims	(18,860)	106,838
Net expenses from reinsurance contracts held (b)	(54,297)	(8,671)
Insurance service result (a+b)	(2,608,839)	2,932,476
Insurance finance expenses for insurance contracts issued	(18,224,506)	(19,226,833)
Reinsurance finance income for reinsurance contracts held	2,807	12,433
Net insurance finance result (c)	(18,221,699)	(19,214,400)
Net financial results from insurance operations (a+b+c)	(20,830,538)	(16,281,924)
Realised income from investments, net	24,124,989	23,567,106
Unrealised gain on investments at FVTPL	2,316,431	3,046,377
(Provision)/reversal of impairment on investment securities, net	(1,174,724)	399,395
Income from investments	25,266,696	27,012,878
General and administrative expenses	(1,478,376)	(1,549,517)
Other income	506,447	494,048
Depreciation of right-of-use assets	(5,133)	(6,856)
Interest expenses on lease liabilities	(73)	(434)
(Provision)/ reversal of impairment on other financial assets, net	(587,902)	86,484
Profit before zakat and income tax	2,871,121	9,754,679
Zakat and income tax expense	(470,515)	(552,056)
Profit for the year	2,400,606	9,202,623
Other comprehensive income		
Items to be reclassified subsequently to profit or loss		
Fair value gain on investments at FVOCI	288,973	446,552
Insurance finance income for insurance contracts issued	4,317,932	7,765,885
Reinsurance finance expenses for reinsurance contracts held	(10,297)	(27,726)
Other comprehensive income for the year	4,596,608	8,184,711
Total comprehensive income for the year	6,997,214	17,387,334

The financial statements have been audited by BDO. A copy of the audited financial statements will be available at the registered office of the Company. The financial statements were approved by Board of Directors and signed on its behalf by:

Mr. R. Doraiswamy
Chairman

Mr. Debashis Prasad Pattanaik
CEO & Executive Director