

برنامج التوعية
الاستثمارية الخليجي

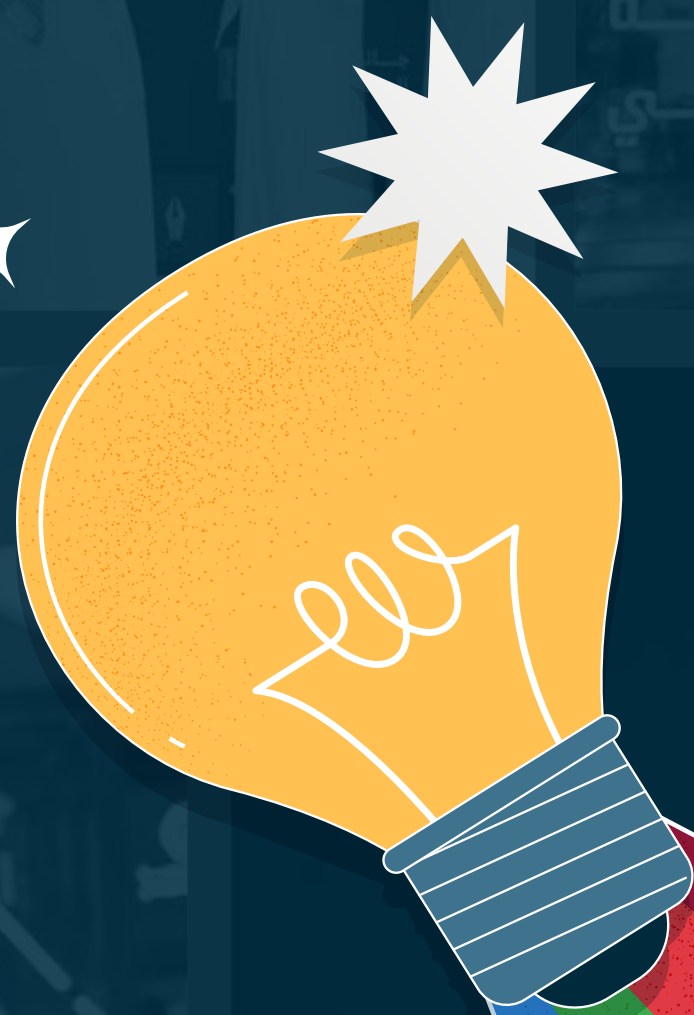


جائزة المستثمر
الذكي الخليجي

الموسم الرابع

Gulf Smart Investor Award Guide

Ask about anything; you'll get the answer!



He who doesn't know the falcon, roasts it

This is an old folk proverb we still use today. And by that we mean that a person who doesn't know the value of what they have might make a mistake in how they handle it. In this guide, we will give you all the information you need about the Gulf Smart Investor Award so you can submit a proper entry, enter the evaluation, compete with full force, and, God willing, win a valuable prize





Guide's Treasures

It will lead you to the biggest treasure; the prize!
So, work hard and focus, and God willing, you can do it.



Which track do you prefer?

Discover which of the four tracks suits you best,
and know its details and prizes!

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What is Mulim?

Mulim is the **Gulf investment awareness program** that was launched by the financial regulatory bodies in the GCC countries. It aims to raise awareness of financial and investment culture in the financial markets through various awareness initiatives.

Mulim targets three categories



Individuals

Citizens and residents of the GCC countries



Investors

Both current investors and those who are about to invest



Participants in Financial Markets

These are the participants in the financial markets in the GCC countries

Mulim's initiatives are divided into two sections

Awareness Campaigns

Gulf Smart Investor



Important Information about the Award

The Gulf Smart Investor Award is one of the Mulim initiatives. Its goal is to encourage participants in GCC countries to produce creative content that contributes to enriching the awareness content on the culture of financial and investment dealings. All submissions are evaluated by a specialized committee to select the winners from each track.



In short, _____

it is an award that celebrates creators who contribute to promoting financial and investment awareness

Important Information about the Award

You might ask: Who can participate?

Individuals

Creative people with
experience and talent
in **GCC countries**



Universities

This category is dedicated
to **university students** in
the **GCC countries**

Schools

This category is dedicated
to **school students** in the
GCC countries



Participants' Personalities

Among them, which one are you?



The Hasty One

Their main goal is to participate without caring about quality. Their motto is: "Just wing it, it might work!" If they had taken their time, they could have achieved a better result and had a greater chance of winning.

The Skilled One

They plan and organize their time, pay attention to details, and are aware of the award's deadlines. They always say: "Arrange your affairs, and you will succeed!" And yet, they can handle unexpected circumstances.



The Procrastinator

Procrastination is their way of life. Their phrase they never get tired of is "tomorrow, tomorrow," and they procrastinate until the opportunity is lost, but in the end, they regret it and say: "If only I had pushed myself a little."

Participants' Personalities

Among them, which one are you?

The Creative One

They must add creative and unexpected touches to their submission. They love to be different from others, and they always say to themselves: "Use your brain, you can do better than this."

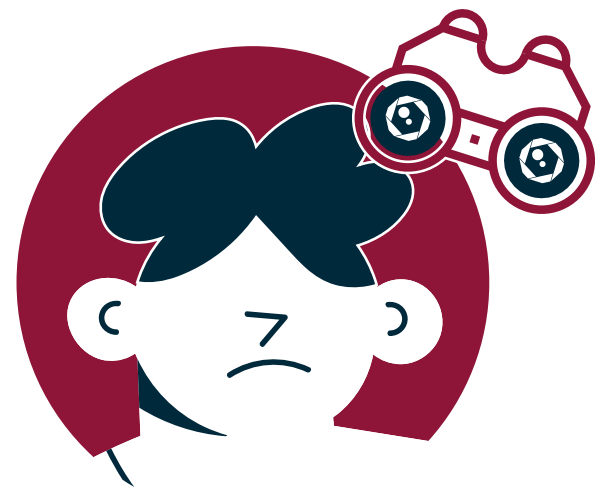


The Attentive One

This person has their eyes wide open and takes a long time to submit a perfect entry. They follow the criteria and conditions and always say: "This needs someone who is fully attentive!"

The Conspiracy Believer

This person doesn't participate because they are convinced that winning is impossible. They always say to others: "There's no hope of winning even if we're the only ones who participate!" But if they had tried harder, they would have discovered that things are easier than they imagine.



Award Tracks

And through 4 tracks
you can submit your creative work!

Video



Drawing



Photography



Writing



Award Tracks



Video

Launch an innovative video idea where every scene creates inspiration and highlights the importance of financial or investment planning in improving the future.





Video Track

Video Track Conditions

- The video duration must not exceed 180 seconds (3 minutes)
- Submit the final video in MP4 format
- Participation may be individual or as a group (up to 4 persons)
- A formal representative must be designated for groups (handling communication, entry documentation procedures, and receiving the prize)
- Use only licensed or original elements (e.g., music, footage)

Prize Value for the Video Track

Individuals	Universities	Schools
First Place 150,000 SAR	First Place 75,000 SAR	First Place 50,000 SAR
Second Place 125,000 SAR	Second Place 50,000 SAR	Second Place 35,000 SAR
Third Place 100,000 SAR	Third Place 35,000 SAR	Third Place 25,000 SAR
		Fourth Place 20,000 SAR
		Fifth Place 15,000 SAR

Video Track

Examples of Submissions



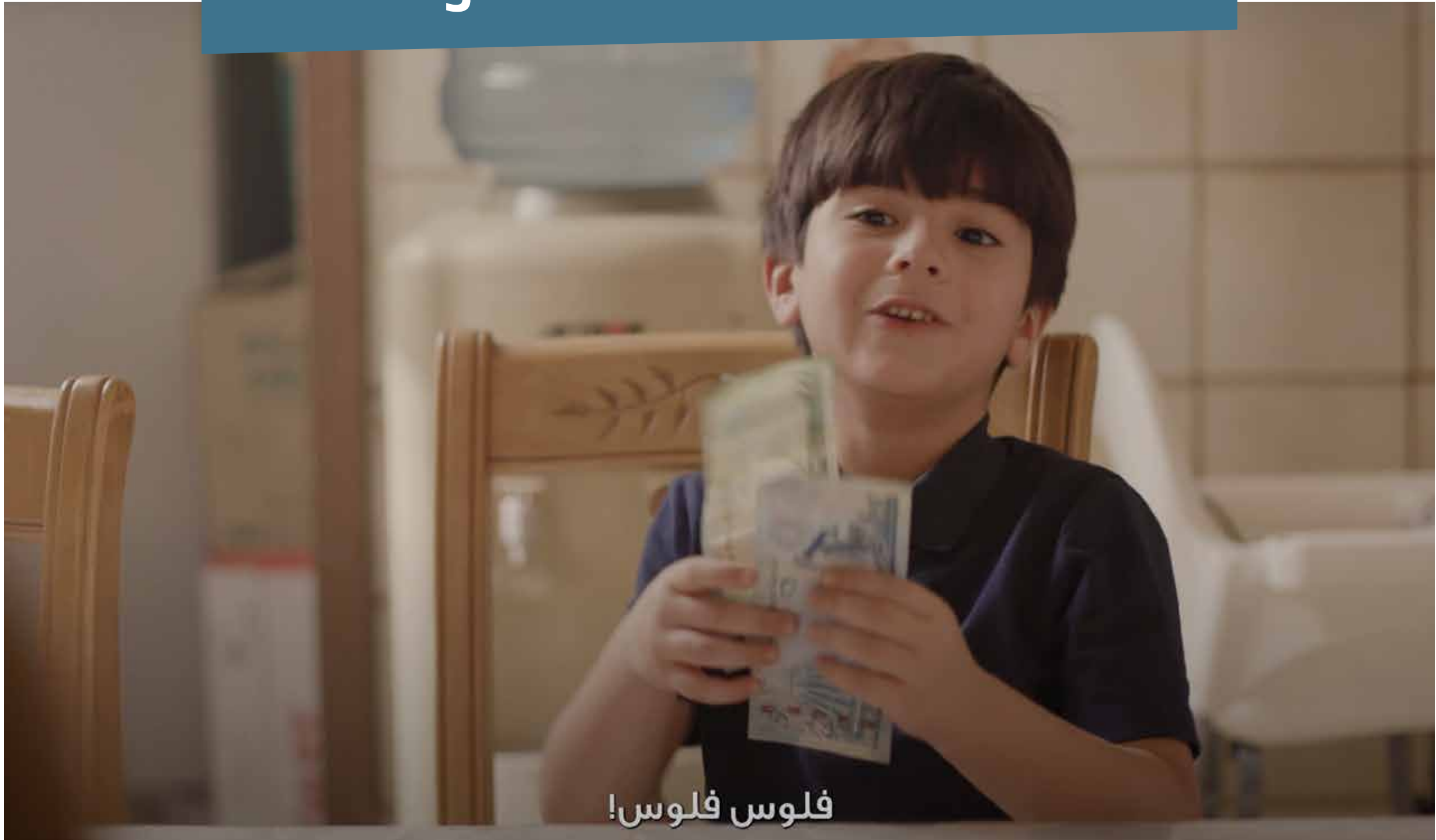
Reasons for Rejection

- Unclear idea.
- Lack of a financial or investment awareness aspect.
- No copyrights ownership of the music used.

Reasons for Acceptance

- The submission has a financial or investment awareness aspect.
- Good production quality, filming, and effects.
- The use of audio effects with owned rights.

Winning submission from last season



Award Tracks



Drawing

With your artistic creativity, create a beautiful drawing that dazzles the eyes and inspires minds, through which you promote awareness about one of the financial or investment topics.





Drawing Track

Drawing Track Conditions

- Hand-drawn or digital artwork is acceptable
- Entries must be uploaded in high-quality JPEG or PNG format
- Pre-made drawings or templates must not be used
- A signature may be added, provided it does not affect the artwork as a whole

Prize Value for the Drawing Track

Individuals	Universities	Schools
First Place 75,000 SAR	First Place 50,000 SAR	First Place 35,000 SAR
Second Place 50,000 SAR	Second Place 35,000 SAR	Second Place 25,000 SAR
Third Place 35,000 SAR	Third Place 25,000 SAR	Third Place 20,000 SAR
		Fourth Place 15,000 SAR
		Fifth Place 12,000 SAR

Drawing Track

Examples of Submissions



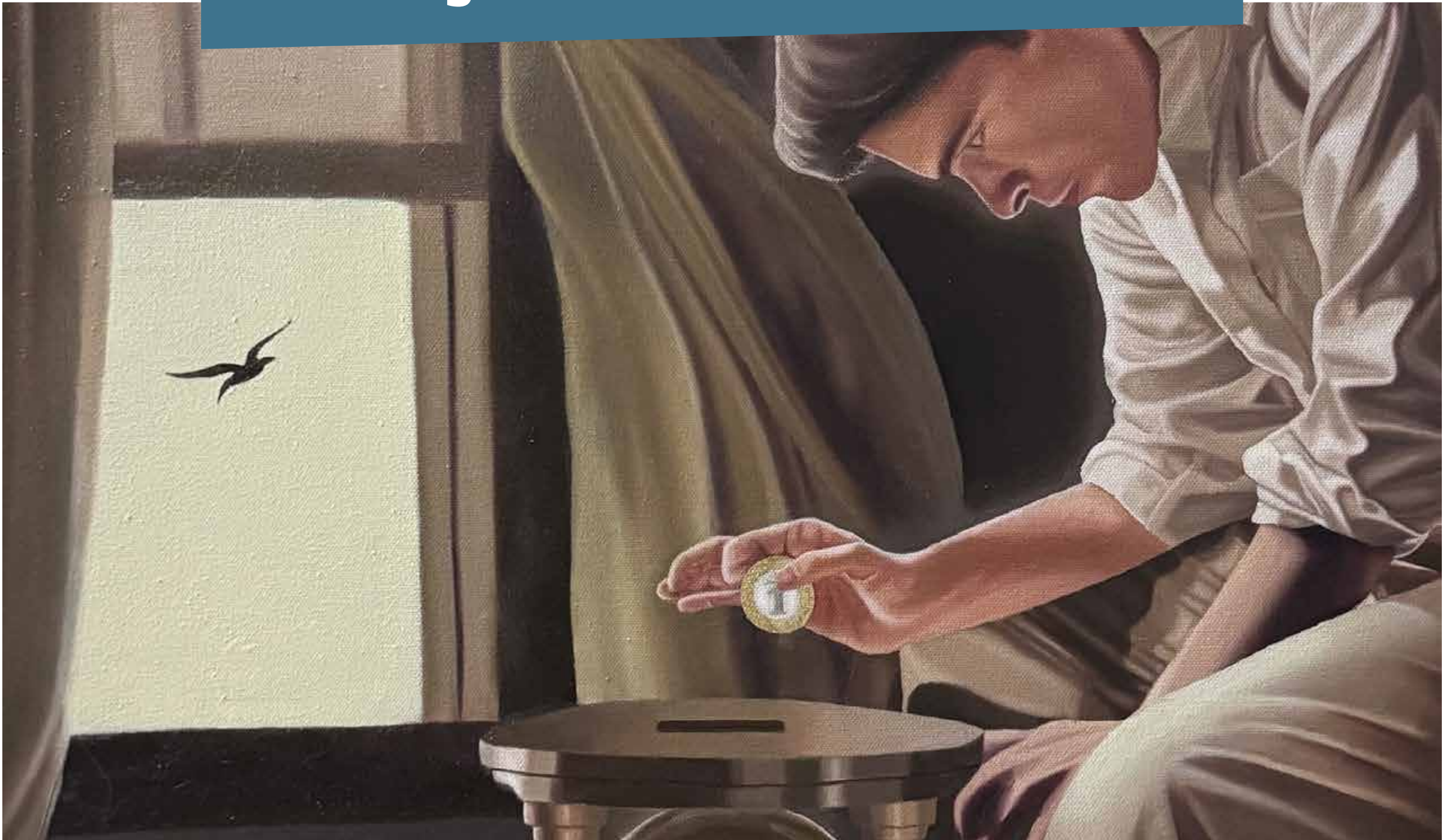
Reasons for Rejection

- The use of ready-made drawings.

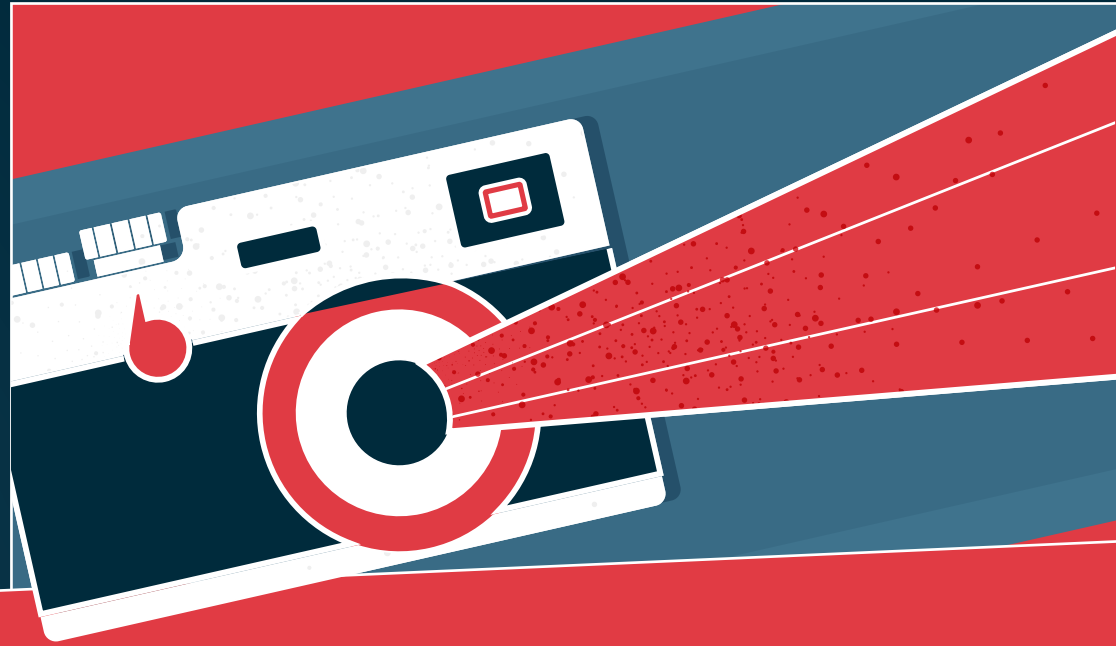
Reasons for Acceptance

- Quality of the work and tools used.
- Idea and creativity, and enhancing the awareness aspect of financial or investment culture.

Winning submission from last season



Award Tracks



Photography

Choose a professional angle and a creative composition, and take a picture that is full of life and promotes financial or investment awareness with its smart idea.





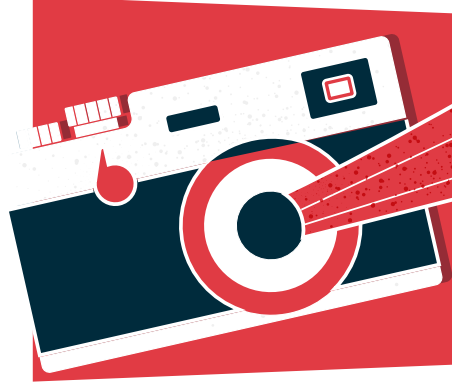
Photography Track Conditions

Photos must be original; editing is allowed provided it does not significantly affect the base work, and pre-made elements must not be used

Entries must be uploaded in high-quality JPEG or PNG format

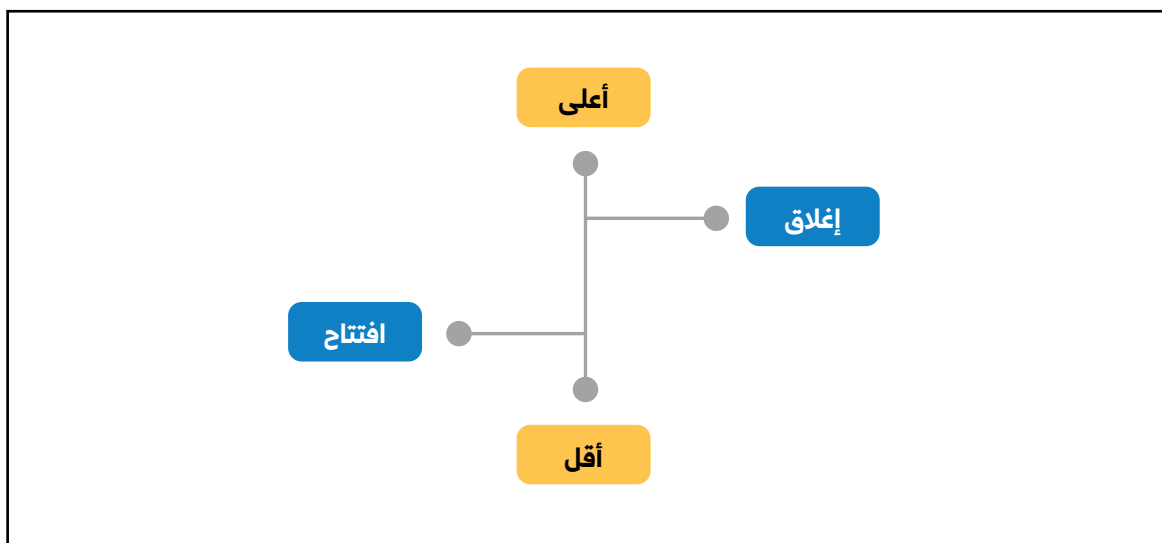
Prize Value for the Photography Track

Individuals	Universities	Schools
First Place 50,000 SAR	First Place 35,000 SAR	First Place 25,000 SAR
Second Place 35,000 SAR	Second Place 25,000 SAR	Second Place 20,000 SAR
Third Place 25,000 SAR	Third Place 20,000 SAR	Third Place 15,000 SAR
		Fourth Place 12,000 SAR
		Fifth Place 10,000 SAR



Photography Track

Examples of Submissions



Reasons for Rejection

- Unclear idea.
- Lack of a financial or investment awareness aspect.
- The submission is not considered part of the photography track.

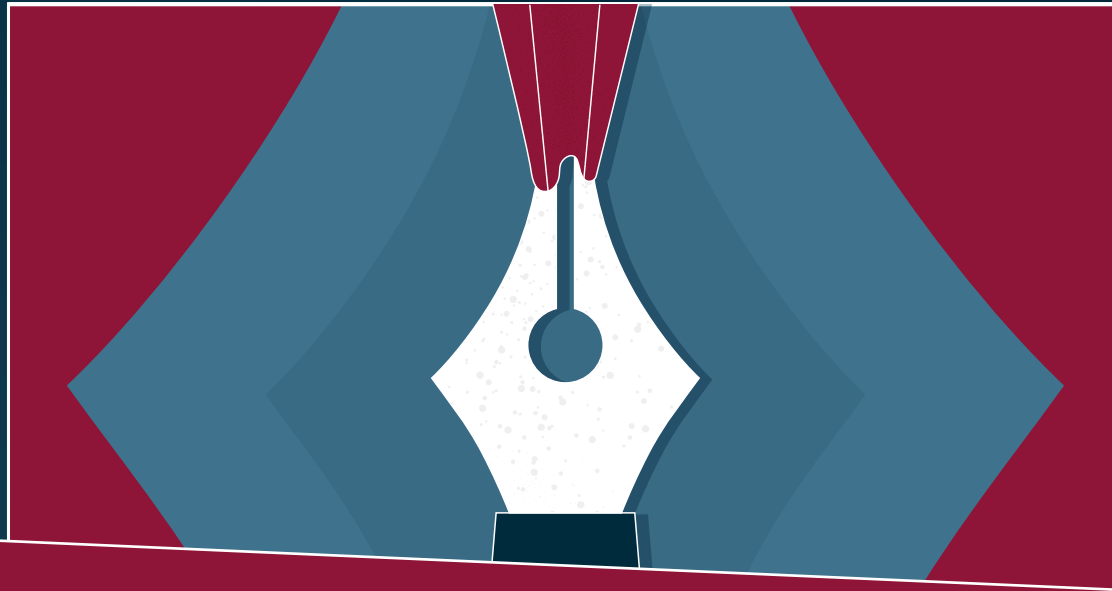
Reasons for Acceptance

- Clear idea.
- The presence of a financial or investment awareness aspect.

مشاركة فائزة من الموسم السابق



Award Tracks



Writing

Whether it's a story or an article, be creative with your letters and unleash your words to raise people's awareness about making sound financial or investment decisions.



Writing Track

Writing Track Conditions

You may submit a story or an article

Entries must include the author's name and the title inside the file

The submission file must not exceed 300 words (including the name, title, etc)

Submit as a Word file, font size 12, single line spacing

Prize Value for the Writing Track

Individuals	Universities	Schools
First Place 35,000 SAR	First Place 25,000 SAR	First Place 20,000 SAR
Second Place 25,000 SAR	Second Place 20,000 SAR	Second Place 15,000 SAR
Third Place 20,000 SAR	Third Place 15,000 SAR	Third Place 12,000 SAR
		Fourth Place 10,000 SAR
		Fifth Place 8,000 SAR

Writing Track

Examples of Submissions



Reasons for Rejection

- No title provided for the submission text.
- Exceeding the allowed word count.
- Spelling mistakes.
- File not submitted in the correct format.

Reasons for Acceptance

- Title included for the submission text.
- Adherence to the allowed word count.
- Clear and logical sequence of events.

Winning submission from last season

الإسراف في كَفِّ الزمان

هل يكسر الإسراف أعمدة دول، ويقتل أحلام المستثمر الذكي؟

لقد مرت قرون منذ أن حكى ابن خلدون عن سرّ الأُفول، وقال إنّ الأمم تَعوي من أعالي الجبال، تدفعها أقدام الإسراف والتبذير، فلا يقتلها بذلك عدو من الخارج، بل ينحرها الداخل، لتبقى مفلسة، خاوية الجيوب، فتصير جمرّة تتوهج حتى تنفنى. فإذا كان الإسراف ينخر عظام الحضارات، فماذا يفعل بإنسان واحد؟

الإسراف لا يعرف حجمًا، سواء أكان خزينة دولة أم حسابًا مصرفيًا لشخص واحد. قد تتعجب لسقوط دول كاملة، فهي لا تموت فجأة، بل تفتح تلك الدول خزائنها، تنفق كل الذهب، وتبسط يديها كل البسط، فتقعد ملمومة محسورة. وهكذا المبدّر، فهو مثل الذي أشعل كل شموعه دفعة واحدة، يظن أن نور اللهب سيصده للأبد، لكن سرعان ما يجد نفسه في الظلام.

من حفلات ماري أنطوانيت إلى قصور نيرون في روما، كان الإنفاق العشوائي سبب دمارهم، فقد قدّموا رغباتهم على أولوياتهم فهلكوا، وما التاريخ إلا عِبَر لمن اعتبر!

وما أشبه اليوم بالأمس، فنحن لسنا بأبعد عنهم. خذ أنت العبرة، وضع لكل دينار مهمّة، ووجّهه حيث يفيدك. استثمر وادّخر جزءًا منه، وحدّد أولوياتك، وابتعد عن إنفاق اللحظة. فكّر بالغد قبل اليوم، قسّم نفقاتك، وارسم خطًا يمثل حدود الكماليات.

ولا تعتمد على توفير المال وحده، استثمر في الأسهم والصناديق الأمنة؛ لأن المستثمر الذكي لا يعتمد على الحظ مثل المبدّر، بل يخطط لكل درهم، ليجعل ماله يعمل لصالحه، فينمو مع الوقت بدل أن يتبخّر.

قد يجعلك الادخار المنتظم تعيش ملكًا بلا ديون، إذ تكفي نسبة 20% من الدخل لإعلان استقلالك المالي بعد سنوات، أو يمكنك تطبيق

From the Memory of Previous Seasons

Snapshots of unforgettable moments!



Fourth Season

with Bigger Prizes!

In continuation of the successes of the previous seasons of the Gulf Smart Investor Award, the fourth season is launched. In an effort to achieve a greater impact for the award

The prize value has been raised!





Prize value of up to

1,500,000 Saudi Riyals

**For 44 winners
across different award tracks**

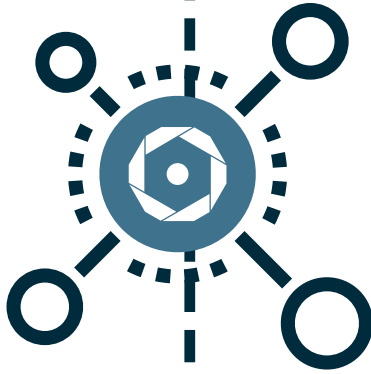
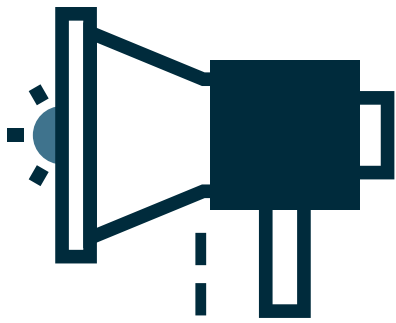


Get to know the award timeline

from the announcement date to the coronation date

Award Launch

September 2025



Registration Closes

February 2026



Committee Work

March 2026



Winner Confirmation

April 2026



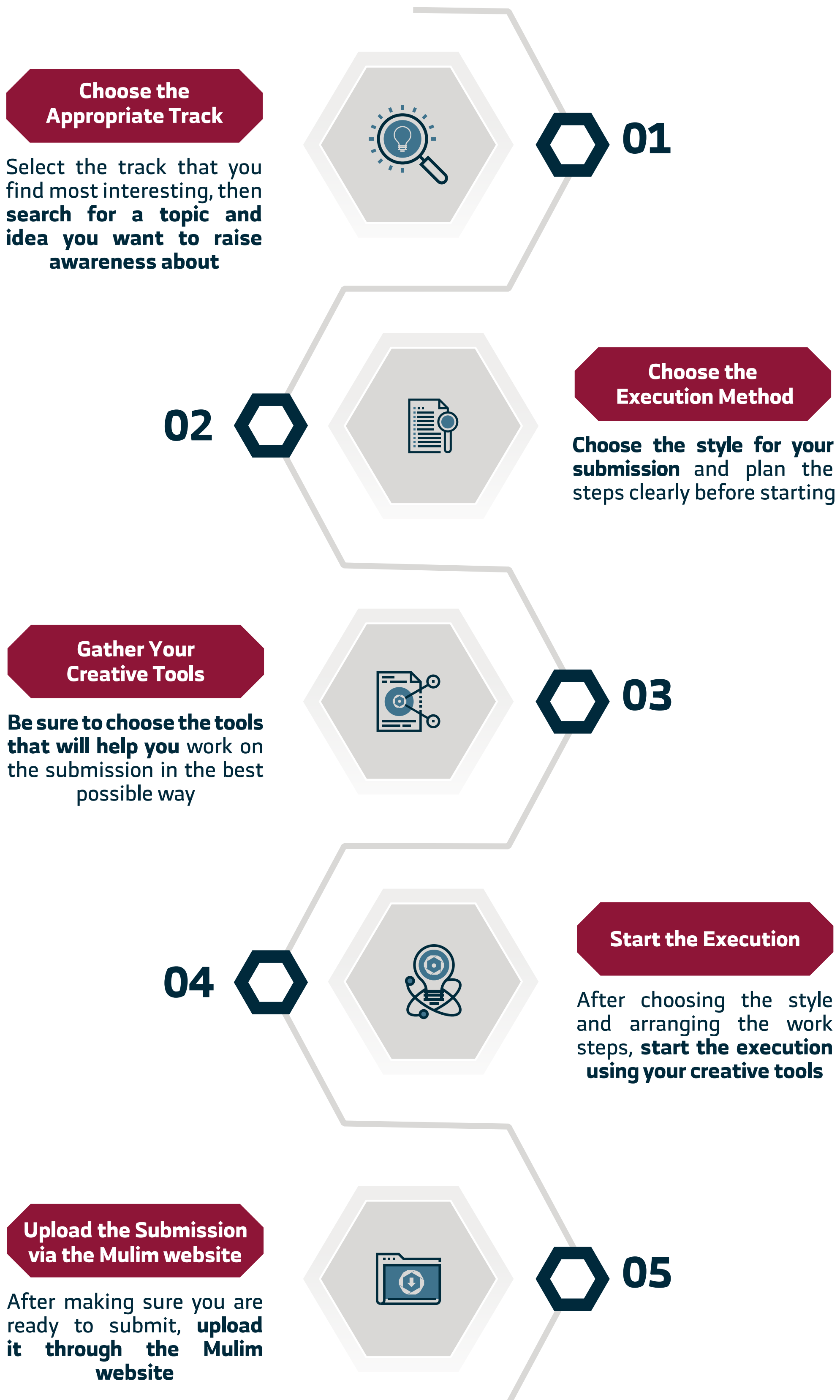
Award Ceremony

May 2026



How to Participate?

Step by Step





Judging Criteria, Focus on This!

Adhering to the criteria increases your chance of winning because submissions that comply with the conditions are evaluated by a specialized judging committee in each track of the award based on the criteria mentioned

Quality of artistic execution

Creative idea and innovation

**Clarity of the financial or investment
awareness aspect**



Suggested Topics for Your Submission



Financial Planning and Saving

Saving

Thriftig

Wastefulness and Extravagance

Expense

Money Box

Sound Spending

Financial Planning

Sound Financial Habits



Investment

Money

Investment

Financial Terms

Stocks / Shares

Financial Technology (FinTech)

Emotional Investment

Investment Funds



Investor Protection

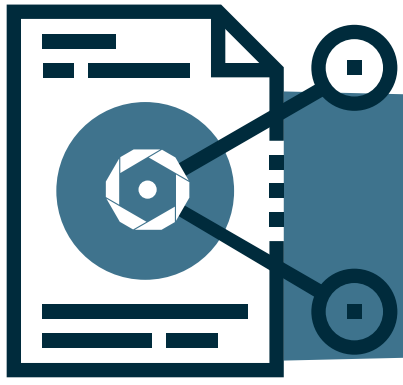
Financial Fraud

Protecting Funds and Investments

Investor Rights

Licensed Financial Institutions

Blind Investment



Submission Mechanism

1



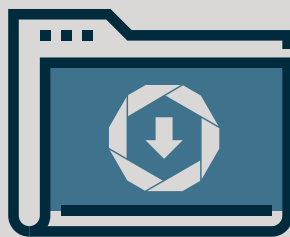
Access the Mulim Website

2



Fill out the Submission Form

3



Upload the Submission in the Appropriate Format and Size

Submission Form

Home Gulf Smart Investor Award Authorised and Unauthorised Capital Market Institutions Contact Us العربية

Submission Form

For Gulf Smart Investor Award

Please fill out the following form to participate in the competition

Participant Information

Full Name

Full Name

Email Address

Email Address

Phone Number

+966 Enter mobile number

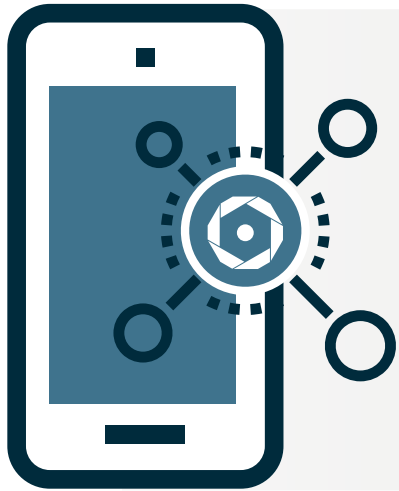
Country

Country

City

City

MulimGCC.org



**Scan the QR Code for all important
links about Mulim and the award**



We are excited to see your creativity!

برنامج التوعية
الاستثمارية الخليجي



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Thank You



MulimGCC.org