



المجمع الدولي لعشبي للمحاسبين القانونيين

The International Arab Society of Certified Accountants (IASCA)

عضو في طلال أبوغزاله فاؤندينشن  
Member of TAG-Foundation



**IASCA**  
**Newsletter**  
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**YOUR GATE TO ACCOUNTING, AUDITING AND CODE OF ETHICS**



## **Climate Change: The Real Lead Actor to Drive National Policies**

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# IN THIS ISSUE:-



**1** Climate Change: The Real Lead Actor to Drive National Policies By: Talal Abu-Ghazaleh



**5** IAASB Publishes New Illustrative Reports to Support ISSA 5000 Implementation



**2** IASCA Conducts Specialized Assessment Sessions for the Trade Bank of Iraq's AML/CFT Reporting Department



**6** IPSASB Issues Updated IPSAS Standard to Ease First-Time Adoption



**3** ASCA (Jordan) Delivers Specialized Course on the Amendments to Social Security Law and Related Accounting Practices



**7** ISSB Issues Targeted Amendments to IFRS S2 to Support Implementation



**4** IASCA Holds the IACPA Exam in December 2025

## Climate Change: The Real Lead Actor to Drive National Policies

Clarity has emerged that climate transformations strike today at a pace that unsettles even the most optimistic among us. What we once believed to be a distant prospect has arrived unannounced, confronting the world with a stark reflection of its readiness, resilience, and preparedness. The risks long warned by experts are no longer speculative tales of a future that may or may not unfold, but have turned into a living reality affecting all. Europe, once presenting itself as a model of foresight and control, now feels its way painstakingly across its own terrain and among its people. The droughts afflicting its rivers and farmlands today are not passing crises, but clear signals that the climate system itself has become the dominant force shaping national policies, determining budgetary priorities, and steering strategic decision-making.

Let us be clear: when the waters of the Rhine, the Po, and the Danube recede, the consequences extend far beyond Europe's borders. The entire world's mood shifts with it, from grain prices to energy flows, transportation, and trade. The outlook is even grimmer when looking at agriculture: crops like maize, wheat, and olives show sharp declines, and even vineyards suffer from accelerated degradation as temperatures continue to rise well above their historical maximum.

It is, therefore, only natural that global markets watch every decline and every shortfall in production with growing trepidation. While European states seek to save what they can, my gaze falls on the Arab world, where the vulnerability goes deeper, dependence on external sources is heavier, and the margin for delay far narrower. If Europe – one of the world's richest regions in technology and resources - can be shaken by a single drought-stricken season, what then of lands that are already struggling to secure drinking water



and irrigation, and that rely on global markets for their food far more than on their own land?

Yes, import dependence converts any foreign disturbance into a direct menace to the table of the Arab citizen, while the aridity of infrastructures makes adaptation to shifts in resources difficult and complex. In this lies the core of the matter: it is not a question of European drought per se, but rather of what it portends for a future that will not stop for anyone. It is a world wherein policies will be dictated by water and food above anything else. On that horizon stand large-scale migrations and perhaps even conflicts driven by the struggle to secure water and harvests.

This looming future requires that our Arab states not only react but also not content themselves with temporary palliatives. Food and water security are not traditional policy dossiers; they are one single battle for survival - one to be fought only with modern tools. First among them is interactive, so-called artificial intelligence programming with the potential to change agriculture and water management from a game of probabilities to an exact science: predicting harvests, managing irrigation, monitoring aquifers, and



making up for years of waste and exaggerated reliance on sources outside national borders.

The positive side of the picture includes previously unimaginable opportunities brought about by current technologies. These include analyzing weather and soil data to determine the best planting times and exactly how much water each crop will require, thereby minimizing waste and increasing yields. They even allow for early detection of pests and diseases before an outbreak occurs, thus enabling earlier solutions that prevent losses rather than simply mitigating them after the fact. More broadly, intelligent systems must support decision-makers at higher levels in better apportioning financial resources while aligning agricultural development strategies with long-term development and sustainability goals.

Yet this transformation cannot be based only on technology; it needs to be underpinned by a strategic vision, including investment in water infrastructure, farmers' capabilities, and robust public-private partnerships. Modern irrigation projects, water treatment and reuse, and sustainable financing of small farms are all integral steps toward securing the future—along with full use of global expertise from those who have already taken the lead in adopting interactive, AI-driven agricultural technologies. Maybe the biggest challenge is long-term financing, as development of water and agricultural infrastructure requires significant resources that cannot be satisfied through government funding alone. In this context, strengthening public-private partnerships becomes a strategic necessity: capital and operational know-how come from the private sector, while the public sector provides policy stability, incentives, and guarantees. Training programs for farmers and extending access to modern technologies should also form part of the vision, allowing them to become active partners in creating

a sustainable system that is resilient against future shocks.

I would go so far as to claim that such a diversified framework of financing, partnerships, and infrastructure could make all the difference between AI remaining a purely technological tool and becoming a physical force, one that would enhance food self-sufficiency and open the way toward a promising, sustainable future. The European lesson is crystal clear: even the strongest and wealthiest of nations can be caught totally off guard the moment when climate itself becomes the architect of public policy. As for us, the margin for maneuver is far narrower, and the cost of complacency far greater. Early action is, therefore, not an option, but an imperative. Of all things in this world, water is surely the source of life and stability; those who manage to secure it and use it judiciously ensure all other abilities, including providing food, avoiding crisis, and attaining sustainable development.

It is with this in mind that I would like to say: Indeed, Arab food security requires a flagship initiative so that technology, resources, and strategic vision converge and convert climate threats into opportunities to rebuild on smarter, more efficient foundations. Europe's drought is not a wake-up call, but a mirror of what awaits us if we fail to prepare, and an opportunity to redefine Arab food security, shifting from dependence to self-sufficiency, and perhaps even abundance, with tools whose absence has become unacceptable, which include AI, advanced technologies, and the strategic, intelligent management of water and food resources.

It is a fact that the future will not wait for the hesitant, nor will nature grant a second chance to those who stand idle at a distance, while the world drafts its new policies in the ink of rainfall patterns and the direction of the winds.



## IASCA Conducts Specialized Assessment Sessions for the Trade Bank of Iraq's AML/CFT Reporting Department

BAGHDAD - The International Arab Society of Certified Accountants (IASCA) conducted a series of specialized assessment sessions for the Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) Reporting Department at the Trade Bank of Iraq. The sessions came as part of the IASCA's ongoing efforts to support banking institutions and strengthen their compliance with AML/CFT requirements, in line with internationally recognized best practices and established professional standards.

The assessment sessions were designed to deliver a comprehensive review of the Department's existing policies and procedures, evaluate its adherence to relevant laws and regulatory directives, and examine the effectiveness of reporting and risk management frameworks, as well as the robustness of the internal control systems in place.

The sessions also addressed the practical challenges faced by compliance teams, while offering professional observations and targeted recommendations aimed at enhancing operational efficiency and strengthening institutional readiness in managing risks of money laundering and terrorist financing.

IASCA emphasized that the



implementation of these sessions is part of its core mission to support the banking and financial sector across the Arab countries, and to contribute to the consolidation of good governance, transparency, and compliance practices, in alignment with local regulatory requirements and relevant international standards.

For its part, the Bank expressed its appreciation for the cooperation with IASCA, underscoring the importance of these sessions in strengthening the capabilities of specialized staff and enhancing the overall compliance framework—thereby positively contributing to the soundness and integrity of banking and financial operations.



## ASCA (Jordan) Delivers Specialized Course on the Amendments to Social Security Law and Related Accounting Practices



AMMAN - The Arab Society of Certified Accountants (ASCA/ Jordan) conducted a specialized training course titled “The Amendments to Social Security Law and Related Accounting Practices,” as part of its ongoing training programs aimed at enhancing the professional competence of accounting and finance practitioners and strengthening their understanding of relevant legislation and regulatory frameworks.

The course aimed to highlight the key amendments introduced to the Social Security Law and its regulations, explain their accounting implications for entities, and clarify the accounting treatment of contributions, penalties, and settlements. It also outlined the accounting and regulatory obligations imposed on employers under the amended framework.

The course also covered practical applications and real-life case studies, enabling participants to apply the provisions of the law correctly,

avoid potential violations, and achieve full compliance with the requirements of the Social Security Corporation.

ASCA affirmed that the delivery of this course forms part of its ongoing commitment to supporting professional competencies, keeping pace with legislative updates, and equipping accountants and auditors with practical knowledge that enhances the quality of professional performance and ensures compliance with applicable laws and regulations.

At the end of the course, participants commended its practical content and value in effectively linking legal provisions with accounting applications, noting its direct impact on improving professional practices within institutions.

At the conclusion of the program, participants were awarded certificates of attendance, in recognition of their efforts and active participation.

## IASCA Holds the IACPA Exam in December 2025

AMMAN - The International Arab Society of Certified Accountants (IASCA) conducted the International Arab Certified Public Accountant (IACPA) exam in December 2025 in different regions of the Arab world.

The results of the exam were announced and posted on IASCA's official website. <https://www.iascasociety.org>

The IACPA exam consists of four parts; economics and finance, accounting, auditing, and legislation.

It is worth mentioning that the IACPA program aims at building and developing the essential knowledge and capabilities related to understanding the theoretical and conceptual aspects of the International



Financial Reporting Standards (IFRS). That is in addition to building the ability to apply international standards in practical accounting in a professional manner, and assisting in the continuous professional development (CPD) regarding the standards, and the follow-up of their amendments and updates.

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## IAASB Publishes New Illustrative Reports to Support ISSA 5000 Implementation

NEW YORK- The International Auditing and Assurance Standards Board (IAASB) published [a new set of illustrative practitioner's assurance reports](#) to further support the implementation of International Standard on Sustainability Assurance (ISSA) 5000, General Requirements for Sustainability Assurance Engagements. The IAASB developed this new set of examples through a joint initiative with a group of jurisdictional auditing and assurance standard setters, whose collaboration and support have been crucial in shaping this guidance.

While ISSA 5000 includes four illustrative reports that reflect the baseline requirements of the standard, this new publication provides more specific examples to help practitioners apply the standard in real-world scenarios.

The examples illustrate how ISSA 5000 can be applied across a range of engagements:



**Five examples of assurance reports with unmodified assurance conclusions, addressing common engagement types:**

- Assurance on sustainability disclosures aligned with IFRS S1 and S2, for both limited and reasonable assurance engagements
- Assurance on selected sustainability disclosures in an entity's sustainability report
- Assurance on sustainability disclosures prepared using multiple reporting frameworks
- Assurance engagements combining limited and reasonable assurance



- A further three examples of assurance reports with modified conclusions illustrating a:
  - Qualified conclusion
  - Disclaimer of conclusion
  - Adverse conclusion

Together, these illustrative reports help bring ISSA 5000 to a practical level, demonstrating how technical issues can be addressed in practice. They reflect questions and issues

that regulators, practitioners, and others have begun to encounter as they adopt and apply the new standard.

This publication is part of the IAASB's broader efforts to support the adoption and implementation of ISSA 5000 and provide guidance to help practitioners apply the standard with confidence and consistency.

<https://www.ifac.org>

## IPSASB Issues Updated IPSAS Standard to Ease First-Time Adoption

NEW YORK - The International Public Sector Accounting Standards Board (IPSASB®), developer of IPSAS® Standards, international accrual-based accounting standards for use by governments and other public sector entities around the world, issued an updated [IPSAS 33, \*First-time Adoption of Accrual Basis International Public Sector Accounting Standards\*](#).

IPSAS 33 lays out how an entity that has never applied accrual IPSAS Standards can begin doing so in a consistent, credible way. Moving to accrual accounting can be a technically complex and lengthy process. IPSAS 33 provides transitional reliefs (temporary exemptions and accommodations) to reduce the burden and ease the transition to accrual-based IPSAS Standards.

“The successful application of IPSAS 33 is often a cornerstone of the adoption and implementation of IPSAS Standards. A government that uses IPSAS Standards is better equipped to make sound financial decisions, and we want to make the journey to implementation as easy as we can.” said IPSASB Chair Ian Carruthers. “This pronouncement does not to change the objective, scope, or available exemptions in IPSAS 33, rather, the updated version of IPSAS 33 clarifies the guidance, making it



easier for entities to successfully complete their IPSAS transition journey.”

IPSAS 33 was originally issued in 2015 and has been applied by a number of public sector entities during their transition to accrual basis IPSAS Standards. In response to user feedback, the updated IPSAS 33 provides:

- More user-friendly guidance to support the entity's broader accrual transition journey;
- Clearer relief provisions throughout the entire transition process; and
- Reliefs that encourage earlier recognition and measurement of items, helping entities achieve IPSAS compliance as early as possible.

The newly published 2025 version of IPSAS 33 addresses these concerns while maintaining all existing reliefs that are available in the 2015 version.

[IPSAS 33, \*First-time Adoption of Accrual Basis International Public Sector Accounting Standards\*](#), is effective January 1, 2028. Earlier application is permitted.

<https://www.ifac.org>



## ISSB Issues Targeted Amendments to IFRS S2 to Support Implementation

LONDON - The International Sustainability Standards Board (ISSB) issued targeted amendments to greenhouse gas (GHG) emissions disclosure requirements in IFRS S2 Climate-related Disclosures in response to specific application challenges that were identified as companies started to apply the Standard.

The amendments are based on feedback from the ISSB's consultation earlier in the year. These changes provide relief and clarifications to support companies in applying the Standard, while keeping investor information needs in focus and minimizing disruption to jurisdictions that are in the process of adopting or otherwise using ISSB Standards.

The amendments take effect for reporting periods beginning on or after January 1, 2027, with early application permitted.

The ISSB has also issued consequential amendments to align financed emissions metrics in three SASB Standards with the corresponding amended requirements in IFRS S2.

ISSB Vice-Chair Sue Lloyd said:

*Our priority in delivering targeted amendments to IFRS S2 GHG emissions disclosure requirements has been to provide a timely response to challenges. We are confident that the amendments will bring real relief to companies applying ISSB Standards without significantly affecting the decision-usefulness*



*of information for investors.*

*We thank stakeholders, including members of the ISSB's Transition Implementation Group, for engaging in this process and providing input on the amendments.*

The amendments:

- clarify that an entity is permitted to limit measurement and disclosure of Scope 3 Category 15 GHG emissions to financed emissions as defined in IFRS S2;
- permit the use of alternative classification systems-beyond the Global Industry Classification Standard-to disaggregate information about financed emissions;
- clarify the availability of the jurisdictional relief from using the GHG Protocol Standard, if only part of an entity is required to use a different method for measuring GHG emissions; and
- introduce a jurisdictional relief from using global warming potential values from the latest IPCC Assessment Report for converting GHG emissions.

<https://www.ifrs.org>



## **FOR MORE INFORMATION**

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## PLUS III 7022

**CPU:** Intel® Core™ i7 1255U  
**RAM:** 8 GB DDR4  
**Storage:** 256 GB SSD + 1 TB HDD  
**GPU:** Intel® Iris®Xe Graphics  
**Screen:** 15.6" FHD 1920\*1080 IPS LCD screen  
**Battery:** 4500 mAh  
**Built in Camera:** 2.0 MP  
**AX (wifi 6) BT 5.1**



JD516



## PLUS III 5022

**CPU:** Intel® Core™ i5 1235U  
**RAM:** 8 GB DDR4  
**Storage:** 256 GB SSD + 1 TB HDD  
**GPU:** Intel® Iris®Xe Graphics  
**Screen:** 15.6" FHD 1920\*1080 IPS LCD screen  
**Battery:** 6000 mAh  
**Built in Camera:** 2.0 MP  
**AX (wifi 6) BT 4.2**



JD416



## PLUS II

**CPU:** Intel® Core i7 10th Generation 10510U  
**RAM:** 8 GB DDR4  
**Storage:** 256 GB SSD + + 512 GB HDD  
**GPU:** Intel® UHD + Nvidia MX250, GDDR5 2GB  
**Screen:** 15.6" FHD 1920\*1080  
**Battery:** 5000 mAh  
**Built in Camera:** 1.0 MP  
**AX (wifi 6) BT 4.2**



JD625



## PLUS I

**CPU:** Intel® Core i7 10th Generation 10510U  
**RAM:** 8 GB DDR4  
**Storage:** 128 GB SSD + 1 TB HDD  
**GPU:** Intel® UHD Graphics  
**Screen:** 15.6" FHD IPS 1920\*1080  
**Battery:** 4000 mAh  
**Built in Camera:** 2.0 MP  
**AC WIFI Bluetooth 4**



JD599

# UNI

صنع هذا المنتج بكل فخر في الأردن

**CPU:** Intel I5 1135G7  
**RAM:** 8 GB DDR4  
**Storage:** 256 GB SSD M.2 + 500 GB HDD  
**GPU:** Intel® Iris®XE Graphics  
**Screen:** Touch Panel 14.1" FHD, 1920\*1080  
**Gifts:** Fabric Sleeve Case

**Battery:** 4000 mAh  
**Built in Camera:** 2.0 MP  
**AC WIFI Bluetooth 4.0**

JD490



# PRO

**CPU:** Intel® Core i7 10th Generation 1065G7  
**RAM:** 8 GB DDR4  
**Storage:** 128 GB SSD + 512 GB SSD  
**GPU:** Intel® Iris®Plus Graphics  
**Screen:** 15.6" FHD IPS 1920\*1080  
**Gifts:** Fabric Sleeve Case

**Battery:** 7400 mAh  
**Built in Camera:** 2.0 MP  
**AC WIFI Bluetooth 4.0**

JD595



# FLIP

**CPU:** Intel Core i5 8th Generation 8259U  
**RAM:** 8 GB DDR4  
**Storage:** 256 GB SSD  
**GPU:** Intel® Iris® Plus Graphics 655  
**Screen:** Touch Panel 14.1" FHD,  
1920\*1080 (10 point touch)  
**Gifts:** Fabric Sleeve Case

**Battery:** 7000 mAh  
**Built in Camera:** 2.0 MP  
**AC WIFI Bluetooth 4.2**

JD425



# EDU

**CPU:** Intel® Core i3 10th Generation 1005G1  
**RAM:** 4 GB DDR4  
**Storage:** 128 GB SSD  
**GPU:** Intel® UHD  
**Screen:** 14" FHD, IPS 1920\*1080  
**Gifts:** Carry bag , USB mouse , Plastic cover

**Battery:** 4290 mAh  
**Built in Camera:** 1.0 MP  
**5 GHz AC Bluetooth 4.2**

JD310



# UNI ©

**CPU:** Intel Celeron N4100  
**RAM:** 4 GB LPDDR3  
**Storage:** 256GB SSD + 64GB EMMC  
**GPU:** Intel UHD Graphics 600  
**Screen:** 14.1" FHD Resolution 1920\*1080

**Battery:** 4800 mAh  
**Built in Camera:** 2.0 MP  
**AC WIFI Bluetooth 4**

JD195



## Special

**CPU:** MediaTek P60 Octa-Core  
**RAM:** 6 GB  
**Storage:** 128 GB  
**Android 11**  
**SIM Card:** Dual Nano SIM Card  
 + TF Card  
**Camera Front:** 16 MP  
**Camera Back:** 20 MP

**Screen:** 6.52 inch screen with  
 720\*1600 HD+  
**Battery:** 5900 mAh  
**Wi-Fi:** AC- 5 G WIF  
**Bluetooth:** 4.2  
**Charger:** Type C charging Port  
 with Fast Charge capability

**Gifts:** Screen Protector, Back Cover

## JD150



## Advanced



**CPU:** MediaTek Helio P60 Octa-Core  
**RAM:** 6 GB  
**Storage:** 128 GB  
**Android 10**  
**SIM Card:** Dual Nano SIM Card  
**Camera Front:** 16 MP  
**Camera Back:** 16 MP  
**Screen:** 6.3 inch screen with  
 1080\*2280 FHD+

**Battery:** 4400 mAh  
**Wi-Fi:** 5 G WIFI  
**Bluetooth:** 5.0  
**Charger:** Micro usb charging  
 Port Fast Charge capability

**Gifts:** Screen Protector, Back Cover

## JD144

## Plus

**CPU:** MediaTek Helio A25 Octa-Core  
**RAM:** 4 GB  
**Storage:** 128 GB  
**Android 10**  
**SIM Card:** Dual Nano SIM Card  
 + TF Card  
**Camera Front:** 8 MP  
**Camera Back:** 16 MP

**Screen:** 6.55 inch screen with  
 720\*1600 HD+  
**Battery:** 4500 mAh  
**Wi-Fi:** 5 G WIFI  
**Bluetooth:** 5.0  
**Charger:** Type C charging Port  
 Fast Charge capability

**Gifts:** Screen Protector, Back Cover

## JD136



## TAG-PHONE



**CPU:** MediaTek Helio P60 Octa-core  
**RAM:** 6 GB  
**Storage:** 64 GB  
**Android 10**  
**SIM Card:** Dual Nano SIM Card  
**Camera Front:** 8 MP  
**Camera Back:** 16 MP  
**Screen:** 6.21 inch HD+  
**Battery:** 4000 mAh

**Wi-Fi:** supports  
**Bluetooth:** 4.2  
**Charger:** Micro usb charging  
 Port Fast Charge capability

**Gifts:** Screen Protector, Back Cover

## JD112

## EXECUTIVE

**CPU:** Mediatek Helio G99 Octa core  
**16GB Ram** (8GB+8GB expended)  
**Storage:** 256GB  
**Android 14**  
**External memory up to 256GB**  
**Screen:** 10.4" 2000\*1200 IPS

**Battery:** 7500 mAh  
**Camera:** Front 5.0 MP ,  
 Rear 8.0 Mega pixels  
**Dual SIM Card**

**Gifts:** Screen protector, book style leather protective case

**JD145**



## EBookK II

**CPU:** Allwinner A133, Quad core 1.6GHz  
**RAM:** 4GB  
**Storage:** 64GB  
**Android 13**  
**Camera Front:** 2 MP, **Back:** 5 MP  
**Screen:** 10.1" FHD  
**Battery:** 6000 mAh

**JD80**



## EBookK I

**CPU:** Allwinner QUAD CORE  
**RAM:** 4GB  
**Storage:** 64GB  
**Android 14**  
**Camera Front:** 2 MP, **Back:** 5 MP  
**Screen:** 10.1" FHD  
**Battery:** 6000 mAh

**JD73**



## TAB III WI-FI

**CPU:** MediaTek MTK 8175 Cortex-A53  
**RAM:** 6GB  
**Storage:** 128GB  
**Android 13**  
**Camera Front:** 5 MP, **Back:** 13 MP  
**Screen:** 10.1" FHD  
**Battery:** 6000 mAh

**JD110**



## TAB KIDS II

**CPU:** Spreadtrum SC7731E Quad-Core  
**RAM:** 2GB  
**Storage:** 32GB  
**Android 11**  
**Camera Front:** 2 MP, **Back:** 8 MP  
**Screen:** 8 inch, HD+  
**Battery:** 4000 mAh  
**Gifts:** Back Cover , OTG Converter Screen Protector

JD64



## TAB KIDS I

**CPU:** Spreadtrum SC7731E Quad-core  
**RAM:** 2GB  
**Storage:** 32GB  
**Android 10**  
**Camera Front:** 2 MP, **Back:** 8 MP  
**Screen:** 8" HD+  
**Battery:** 4000 mAh

JD64



## TAB II

**CPU:** Spreadtrum SC9863- Octa Core  
**RAM:** 4GB  
**Storage:** 64GB  
**Android 9**  
**Camera Front:** 5 MP, **Back:** 13 MP  
**Screen:** 10.1" FHD  
**Battery:** 6500 mAh

JD134



## DC

**CPU:** Spreadtrum SC9863 Octa-Core  
**RAM:** 4GB  
**Storage:** 64GB  
**Android 9**  
**Camera Front:** 5 MP, **Back:** 13 MP  
**Screen:** 10.1" FHD  
**Battery:** 6000 mAh  
**Gifts:** Screen Protector , OTG Converter

JD123

