

P6

OMANTEL TO SUPPORT DISTANCE LEARNING IN THE SULTANATE



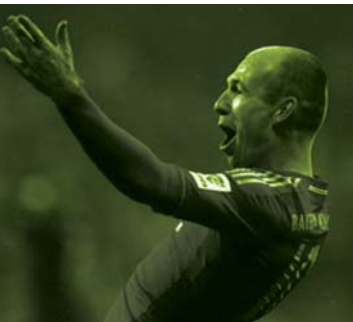
P10

THE BIRDMAN OF MASIRAH



P12

CORONAVIRUS HALTS TREBLE BID OF BAYERN'S FLICK, FOR NOW



OMAN

A quarantine for better life

MUSCAT: Life has continually been fast and furious. The temporary quarantine, stringent lockdowns, social distancing with its suppression of social gathering, incidentally provided us with an opportunity to slow down the hectic pace of life, to pause and reflect. **SEE P4**

Omanis in India to be flown back soon

MUSCAT: The Sultanate is expected to fly back its citizens stranded in India soon. According to a statement issued by Oman's Embassy in New Delhi, efforts are continuing to evacuate its citizens stranded in India following the suspension of commercial flights. "We are closely working with the Indian authorities to fly our citizens who are stranded in the country. We are close to obtaining a final permit to take them home," the embassy said on Monday. As a result, the Sultanate will soon operate flights to evacuate Omani nationals stranded in India.

INSIDE



PRICES OF ESSENTIALS UNDER CONTROL- PACP



WEALTH FUNDS SEEN DROP- PING \$225 BN IN STOCKS

WEATHER TODAY

MUSCAT
MAX: 30°C
MIN: 21°C

SALALAH
MAX: 29°C
MIN: 24°C

NIZWA
MAX: 29°C
MIN: 19°C

SUNRISE 06.00 AM

PRAYER TIMINGS

FAJR: 04:44
DHUHR: 12:16
ASR: 15:43
MAGHRIB: 18:27
ISHA: 19:38



11 ARRESTED FOR JUMPING QUARANTINE

MUSCAT: The Public Prosecution Department (PPD) issued a statement on Monday on public offences committed by individuals who violated measures to curb coronavirus (COVID-19) pandemic. The PPD said its e-investigation team arrested nine people for spreading rumours through the social media. Two lawsuits were transferred to the designated court. In one case, the court awarded the offender a 6-month jail sentence and a fine of RO1,000. The second case is still under review by the competent court. The PPD also issued arrest warrants against 11 more suspects for breaching home quarantine. They have been put in institutional quarantine till the completion of the investigation. The PPD also received four reports via its website and Twitter account stating instances of violation of regulation of the Supreme Committee on COVID-19. The

9 WERE RECENTLY ARRESTED FOR SPREADING RUMOURS ON COVID-19

12 news cases of COVID-19

MUSCAT: The Ministry of Health (MoH) on Monday announced 12 new COVID-19 cases in the Sultanate. This brings the total number of cases in the Sultanate to 179. The ministry also pointed out that 29 patients have recovered from the infection. MoH calls upon all to adhere to the health isolation procedures. The ministry also advises citizens and residents to keep on washing hands with water and soap, as well as avoiding touching the face, nose, mouth and eyes. People should also cover face during coughing and sneezing. Full adherence to social distancing instructions issued by the Supreme Committee and the MoH is further required.

reports cited cases of assembling for funeral ceremonies, congregational prayers and doing jobs prohibited by the Supreme Committee. The suspects have been put in institutional isolation, and some of them put behind bars pending their trials. One of the reports filed to the PPD said that the suspects failed to comply with institutional isolation. In the meantime, the PPD received 87 applications through its Service Portal and took necessary action in this regard. The PPD said it will continue to chase violators and take legal action without lenience. It appreciates the cooperation of all citizens and residents and their cooperation in reporting offenders. It called upon the people to stay united against the spread of the pandemic. The PPD prayed for the health and safety of all people in Oman against all harm. — ONA

Workers told to stay on factory premises

SAMUEL KUTTY
MUSCAT, MARCH 30

To avoid the spread of novel coronavirus (COVID-19) in the industrial areas, the Ministry of Commerce and Industry issued a number of guidelines on Monday. Each industrial area or free zone should provide accommodation to the workers on the factory premises. "Administrative staff including accountants and others can work from home and convert the office space as accommodation for the workers," MoCI said. The workers should stay in

the premises till the end of safety measures announced by the authorities and "should remain within the factory and must not leave it, except in case of medical emergencies," it said. "Each industrial area or free zone shall prepare a list showing the names of those authorised to work in each factory/facility, with the staff who will stay. Their contact numbers will be provided so that they can be contacted when needed," it said. Other measures to be implemented by the managements include the mandatory usage of

OTHER MEASURES TO BE IMPLEMENTED BY THE MANAGEMENTS INCLUDE THE MANDATORY USAGE OF MASKS AND GLOVES BY TRUCK DRIVERS IN THE INDUSTRIAL AREAS

masks and gloves by truck drivers in the industrial areas. Loading and unloading procedures to be done by specialised workers using protective equipment.

OTHER GUIDELINES ARE:

- Alternate shifts for workers.
- All the teams should be provided with masks, sterilisers, gloves and other disinfectants.
- Necessary nutritional and medical facilities should be provided inside the factory.
- Factories that have been excluded from this decision must keep a list of workers and vehicles allowed to enter the area so that special permits could be granted to them.
- The industrial complexes and free zones will remain closed to outsiders, and permits will be checked by the security staff.

MOSCOW UNDER LOCKDOWN AS GLOBAL VIRUS CASES TOP 700,000

MOSCOW: Russia's capital became the latest world city to impose a coronavirus lockdown on Monday as declared cases globally topped 700,000 and the planet braced for a drawn-out battle against the disease. Worried governments are imposing fresh confinement measures in the face of a spiralling COVID-19 death toll that saw another 800 people die in the last 24 hours in Spain alone. With leaders everywhere warning it will take months to restore normality, Africa's largest city Lagos was also preparing to join the more than one third of humanity ordered to stay in their homes. Across the globe, desperate hospitals are filling up with patients despite governments imposing the most dramatic changes to the way people live since World War II in a bid to halt the deadly march of the disease. The sweeping measures have wiped out millions of jobs, left economies teetering and rendered once-teeming cities eerily empty, yet there remains no real end in sight to the pandemic. More than 33,000 people have died worldwide and the number of confirmed cases passed 700,000 on Monday, according to an AFP tally. More than 3.38 billion remain under lockdown. In a sign that the world is in for a long haul, President Donald Trump on Sunday extended emergency virus restrictions until April 30 for the United States, which now has more confirmed cases than any other nation. — AFP

Healthy food will boost immunity to fight virus

LAKSHMI KOTHANETH
MUSCAT, MARCH 30

Staying at home could be an opportunity for family members to come together to cook and have meals that is nutritious. According to Sumaira Fatma, dietitian and diabetic educator, Muscat, "This is the time where kids and adults are at home for most of the time and for all the meals, nutritious food and well cooked meals can help them boost immunity specially the younger children, pregnant women and old who are at higher risk of developing complications."



cheese made from goat or sheep milk, and olives cured in brine supports in the growth of healthy intestinal microbial flora and break down of dangerous bacteria and virus.

5 HYDRATION
Keeping hydrate is one of the most important and effective ways to flush out toxins from the body. Drink enough water at least eight to 10 glasses a day.

6 MEDICINAL FOOD
Use more lemon, ginger, garlic, turmeric and cinnamon in our daily meal as it will curb viral infections. The use of crushed ginger in tea, honey or soups, raw garlic cloves in salad or laban, turmeric in milk and soups or cooking have health benefits. "People with vitamin D deficiency should consume more of dairy and well cooked fish to boost immunity and prevent respiratory infections. We have the opportunity to choose healthy and nutritious food in order to prevent and fight infection to overcome the pandemic," she concluded. Of course eating healthy has to become a habit to have a major difference. But we can start now.

1 SERVE GREEN
Vegetables provide nutrients like beta-carotene, vitamin C, vitamin E and photo chemicals which are rich in antioxidants and help reducing oxidative stress. Spinach, kale, cabbage, broccoli, carrots, tomatoes, and bell peppers can easily be incorporated in meals in the form of salads and soups.

2 ENOUGH PROTEINS
Well-cooked lean meats like chicken, fish, beans, lentils, eggs, and cheese can be incorporated

in the diet during main meals while nuts and low fat dairy products like milk, yoghurt can be used during the day. The protein complements in the form of amino acids by building antibodies to supplement the immune system in fighting against infections.

3 FRUITS AS SNACKS
Fruits provide a wide range of nutrients and are source of powerful antioxidants and fiber which help in reducing inflammation. During leisure

everyone feels to munch between meals, fruits can be a great alternative for children specially to avoid cookies, chips, chocolates and other junks which are loaded with excess fat and sugars.

4 ADD UP PROBIOTICS
Probiotic drinks are known to fight infections. Greek yoghurt, laban, cultured vegetables — Tempeh: fermented soybeans; Kefir: cultured dairy product; Miso: fermented soybeans probiotic yoghurt, soft

CHAIRMAN'S REPORT AND FINANCIAL STATEMENTS

Dear Shareholders

While Oman mourns the great loss of its wise and visionary leader His Majesty Sultan Qaboos bin Said bin Taimur, we remain hopeful in the strong legacy he has left behind and placed in the able hands of His Majesty Sultan Haitham bin Tarik bin Taimur. We pledge our loyalty and allegiance to His Majesty as he continues, on the path towards increased prosperity for the greater good of the country.

ECONOMIC OVERVIEW AND OUTLOOK

Globally 2019 was a very challenging year given the sharp slowdown in growth and rise in recession fears. The regional and local environment continued to remain tough during the year, which resulted in lower credit growth and had an adverse impact on profitability.

Local economic conditions also remained challenging resulting in pressure on liquidity and asset quality in the banking sector. However, the economic diversification initiatives of the Government along with increased investment in Duqm and other specialized zones is expected to boost economic performance in the medium to long term.

We are expecting a gradual recovery in the economic conditions in 2020 with moderate growth in assets, stabilization of cost funds and reduction in cost of risk for the banks.

FINANCIAL PERFORMANCE

During the year 2019, the Bank's asset growth slowed due to capital adequacy constraints, Limited asset growth and pressure on asset quality due to challenging global and local economic conditions adversely affected the financial results of the Bank for the year ended 31 December 2019.

The Bank enhanced its provisions against financing receivables in compliance with stringent requirements of International Financial Reporting Standards. The Board of Directors believe that such enhancement of provisions while affecting the financial results of the Bank in the short run, will place the Bank on a strong footing to navigate through the persistent challenges faced by the banking sector in the current economic scenario.

The Bank restricted its assets growth due to limitations mentioned earlier which resulted in an increase in financing receivables by 3.4% only to reach OMR 571.9 M in 2019 from OMR 553.3 M at the end of 2018. However, to maintain the Bank's liquidity buffer, deposits increased by 7.7% to reach OMR 631.4 M compared to OMR 586.4 M in 2018.

The Bank's revenue from financing and investing activities increased by 10.3% to OMR 34.0 M in 2019 from OMR 30.8 M in 2018. The Bank reported a net operating profit of OMR 19.0 M but due to enhancement of provisions against financing receivable in accordance with the requirements of International Financial Reporting Standards (IFRS-9), reported a net loss after tax of OMR 9.95 M versus net profit after tax of OMR 2.0 M in 2018.

STRATEGIC INITIATIVES

The Bank will continue to focus on driving profitability from its core business growth, while striving to maintain asset quality. Technology remains the top priority and the Bank endeavors to enhance its digital footprint in line with global trends. Substantial investment is being made to automate the internal processes to maximize the customer experience in all touch points.

Also, the products suite and services are being further enhanced to cater for different segments of society in line with the evolution of Islamic banking in the Sultanate.

PROPOSED MERGER WITH OMAN ARAB BANK SAOC

Globally and around the region, banks are in various stages of consolidation, highlighting industry-wide merger and acquisition (M&A) trend. The reasons for this trend is that both small and large banks are pursuing greater scale and cost efficiencies.

Hence, growth through M&A has always been an option that was consistently being discussed at the Board and senior management level of the Bank for a number of years. This strategy resulted in our current merger discussions with Oman Arab Bank SAOC since May 2018. After due deliberations and financial and legal due diligence the Board of Directors have accepted the final offer from Oman Arab Bank SAOC for a proposed merger using an indicative SWAP ratio of around 81%:19% to the shareholders of Oman Arab Bank SAOC and Alizz Islamic Bank SAOG, respectively. This remains subject to approval of the shareholders in an Extraordinary General meeting, the Central Bank of Oman and the Capital Market Authority. We believe that the proposed merger will provide several short and long term benefits for the shareholders of both banks. In addition, the recapitalization of Alizz Islamic Bank as part of the merger will help the Bank to pursue its growth aspirations as a separate and fully licensed Sharia compliant Bank.

INVESTING IN OUR PEOPLE AND COMMUNITY

At Alizz Islamic Bank, we firmly believe in investing in our people and contributing to the community. The Bank strives to recruit talented and ambitious Omani nationals and provide them appropriate training in Islamic Banking to prepare them for future leadership roles in line with the vision of the Government. It is worth mentioning that the Bank enjoys a high Omanisation ratio of 90% and we will endeavor to improve it further.

Throughout the year, our colleagues demonstrated their commitment to the communities we serve. This year the number of employee volunteers have increased by threefold compared to last year pursuing activities related to corporate social responsibility.

The hard work of Alizz Islamic Bank colleagues has created a culture of which we can be proud. It is a culture based on a foundation of Islamic Finance practicing sound ethics and execution, informed by our mission to deliver exceptional and sustainable results for economic prosperity and growth.

AWARDS

The Bank received many awards in recognition of its banking services, product offerings and service to the community. In 2019 the Bank received the award for Best Islamic Bank at the Global Business Outlook Awards 2019. Also, as a testament of the exceptional market leading position the Bank holds in enhancing customer experience, Alizz Islamic Bank received the award for Industry Leadership in Customer Experience at the Alam al-Iktisad Wal A'mal awards for Best Performing Companies. With regards to our outstanding product portfolio, the Tharwa World MasterCard Credit Card from Alizz Islamic Bank won the award for Best Premium Credit Card at the Signature Luxury 100 Awards.

As a result of having one of the best mobile banking applications in the Sultanate the Bank was also awarded Best Digital Bank at the Oman Banking and Finance Awards. Additionally, the Bank received the prestigious award for Best CSR Bank in Oman from the Global Banking and Finance Review for the second consecutive year for being at the forefront of supporting social development initiatives in the Sultanate.

IN CONCLUSION

I would like to thank my colleagues on the Board and the Sharia's Supervisory Board for their support and dedication in dealing with the unusual challenges in this last year. I would also like to convey my appreciation to the Central Bank of Oman and the Capital Market Authority for their continued guidance and support.

Saleh Al Araimi
Chairman

STATEMENT OF FINANCIAL POSITION - As at 31 December 2019		
	2019 RO	2018 RO
ASSETS		
Cash and balances with Central Bank of Oman	76,201,289	61,965,699
Due from banks	6,078,959	9,446,092
Financial assets at fair value through equity	28,415,907	21,134,102
Financial assets at amortised cost	18,095,000	18,095,000
Wakala bil istithmar	105,291,139	111,542,706
Murabaha receivables	95,973,518	104,243,923
Ijarah assets-ijarah muntahia bittamleek	252,211,378	264,997,859
Diminishing musharaka	118,519,582	72,528,324
Property and equipment	2,099,877	2,984,349
Intangibles	1,607,953	1,534,555
Deferred tax asset	2,866,939	2,866,939
Other assets	11,471,804	11,472,299
TOTAL ASSETS	718,833,345	682,811,847
LIABILITIES, EQUITY OF UNRESTRICTED INVESTMENT ACCOUNTHOLDERS AND OWNERS' EQUITY		
LIABILITIES		
Due to banks	3,850,000	6,160,000
Customers' current accounts	29,055,338	36,982,020
Customers' wakala bil istithmar	446,756,712	415,274,399
Other liabilities	13,380,040	12,344,944
TOTAL LIABILITIES	493,042,090	470,761,363
EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS OWNERS' EQUITY		
Share capital	100,000,000	100,000,000
Legal reserve	490,681	490,681
Fair value reserve	37,564	(2,159,255)
Impairment reserve	-	1,964,128
Accumulated losses	(30,349,752)	(22,359,288)
TOTAL OWNERS' EQUITY	70,178,493	77,936,266
TOTAL LIABILITIES, EQUITY OF UNRESTRICTED INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY	718,833,345	682,811,847
NET ASSETS PER SHARE	0.070	0.078
CONTINGENT LIABILITIES AND COMMITMENTS	45,928,466	50,803,814

STATEMENT OF FINANCIAL POSITION (AUDITED) as at 31 December 2019

Assets	2019	2018
	RO'000	RO'000
1- Cash	6,081	5,421
2- Balances with Central Bank of Oman	69,620	56,045
3- Capital Deposit with Central Bank	500	500
4- Cash and Balances with Other Banks & Financial Institutions	3,020	9,446
5- Due from H.O, Branches, Principal shareholders & Affiliates abroad	-	-
6- Due from Financial Institutions (Placements)	3,059	-
7- Total Islamic Financing	574,109	554,879
Receivables under Murabaha, Salam & Istisna	95,974	104,244
Ijarah Financing	252,211	264,998
Musharaka & Diminishing Musharaka	118,520	72,528
Wakala Bil Istithmar	105,291	111,543
Other Financing	2,113	1,566
8- Investments	46,510	39,229
9- Investment in Properties	-	-
10- Fixed Assets and Intangibles	3,708	4,519
11- Other Assets	12,226	12,773
Total Assets	718,833	682,812
*Applicable to domestic licensees		



STATEMENT OF INCOME - For the year ended 31 December 2019		
	2019 RO	2018 RO
Income from financing and investing activities	34,023,576	30,842,634
Return on equity of unrestricted investment accountholders before bank's share as a Mudarib	(2,345,158)	(2,843,190)
Bank's share as a Mudarib	1,019,274	974,977
	<u>(1,325,884)</u>	<u>(1,868,213)</u>
BANK'S SHARE IN INCOME AS MUDARIB AND RAB UL MAAL	32,697,692	28,974,421
Bank's income from own investments	1,859,548	1,827,108
Other income - net	<u>2,516,672</u>	<u>2,781,810</u>
	37,073,912	33,583,339
Profit on wakala bil istithmar payable	(18,053,914)	(14,583,991)
NET OPERATING INCOME	19,019,998	18,999,348
Staff expenses	(9,417,972)	(8,783,456)
Depreciation	(658,593)	(774,067)
Amortisation of intangibles	<u>(374,759)</u>	<u>(470,516)</u>
Other general and administrative expenses	<u>(6,408,511)</u>	<u>(5,766,275)</u>
TOTAL EXPENSES	(16,859,835)	(15,794,314)
PROFIT BEFORE PROVISION FOR IMPAIRMENT AND INCOME TAX	2,160,163	3,205,034
Impairment losses	<u>(12,114,755)</u>	<u>(819,371)</u>
(LOSS) / PROFIT BEFORE TAX	(9,954,592)	2,385,663
Income tax	-	(378,540)
(LOSS) / PROFIT FOR THE YEAR	(9,954,592)	2,007,123
(LOSS) / PROFIT PER SHARE	(0.010)	0.002

Minimum Disclosure Requirements in the year-end Financial statements

STATEMENT OF COMPREHENSIVE INCOME (AUDITED) for the year ended 31 December 2019		
	2019 RO'000	2018 RO'000
Details		
1. Net Income from Islamic Financing (a-b)		
(a) Profit from Islamic Financing	33,746	30,607
Less: (b) Expenses of Islamic financing	-	-
2. Net Income from Sukuk and Interbank (a-b)		
(a) Profit from Sukuk & Interbank	2,020	2,010
Less: (b) Expenses of Sukuk & Interbank	(189)	(109)
3. Return on unrestricted investment accounts (a-b)		
(a) Gross Return on Unrestricted Investment Accounts	(2,345)	(2,843)
Less: (b) Bank Share as Mudarib	1,019	975
4. Return on wakala deposits	(17,865)	(14,474)
5. Dividend income	59	60
6. Net Fee & commissions income (a-b)		
a) Fee & commissions income	2,093	2,310
Less: b) Fee & commissions expenses	(64)	(64)
7. Net Foreign Exchange income (a-b)		
a) Income	487	535
Less : b) expense	-	-
8. Unrealized gain (loss) on equity type instrument carried at fair value through statement of income	-	-
9. Gain (loss) on equity type instrument carried at fair value through equity	58	(8)
10. Net income from other investment		
a) Income from other Investments	-	-
Less: b) Expense	-	-
11. Income From Subsidiaries		
a)	-	-
b)	-	-
12. Income From Associate companies		
a)	-	-
b)	-	-
13. Income from other licensed activities		
a)	-	-
b)	-	-
14. Other Income		
a)	-	-
b)	-	-
c)	-	-
Total Operating Income	19,019	18,999
Staff Expenses	(9,418)	(8,783)
General & Administrative expenses	(6,409)	(5,766)
Depreciation and Amortization expenses	(1,033)	(1,245)
Other expenses		
i)	-	-
ii)	-	-
iii)	-	-
Total Operating Expense	(16,860)	(15,794)

Net operating Income/ Loss (Income/ Loss on ordinary activities before ECL)	2,159	3,205
ECL written off	-	-
ECL written back	-	-
Cash Recoveries	-	-
Expected Credit Losses charged		
a) ECL against Financing	(11,672)	(827)
b) ECL against Placements	(20)	24
c) ECL against Investments	-	(9)
d) ECL against Other Assets	-	-
e) Others (Off Balancesheet)	(422)	(7)
Net Expected Credit Losses charged during the period	(12,114)	(819)
Profit/ (Loss) for the period before tax	(9,955)	2,386
Income tax	-	(379)
Net profit/ (Loss) for the period	(9,955)	2,007
Other Comprehensive Income for the year		
- Movement in fair value of other comprehensive income / available for sale investment for the year	38	(2,159)
- Effect of currency translation for the year	-	-
- Any other comprehensive income for the year (please specify)	-	-
Total Comprehensive Income for the year	(9,917)	(152)

MOH, MAJLIS PANEL REVIEW SITUATION



Dr Mohammed Saif al Hosni, Ministry of Health's Under-Secretary for Health Affairs, on Monday chaired a meeting attended by members of the Health Committee of Majlis Ash'shura. The meeting reviewed the current global as well the Sultanate's situation in the wake of COVID-19 pandemic. The ministry's efforts to contain the spread of the virus were further outlined. Meanwhile, Majlis As'shura's Health Committee assessed the MoH's extensive efforts towards combating the virus, along with the precautionary measures and awareness drive through various media forums.

Dedicated team keeping eye on COVID-19 situation in Dhofar

KAUSHALENDRA SINGH
SALALAH, MARCH 30

The Directorate General of Health Services in Dhofar has been seriously pursuing efforts to combat the spread of coronavirus in cooperation with various public and private sectors institutions.

So far there are seven confirmed COVID-19 cases in the Dhofar Governorate.

A dedicated committee comprising medical response team and public health departments discussed the

developments emerged out of the COVID-19 situation in the Sultanate and the governorate in particular.

The committee also reviewed the latest situation of the cases related to isolation of patients, home and institutional isolation and other developments associated with COVID-19.

The committee also took into account the number of hotels identified to be used as isolation centres for the cases coming from outside the Sultanate.

The Directorate General of Health Services in Dhofar has been tasked by Supreme Committee dealing with the COVID-19 situation, to examine the work in the current situation.

For this, round the clock monitoring system is in place in Salalah in coordination with the central operations room to keep an eye on the situation. The people involved in the monitoring process are drawn from administrative, medical, technical apparatus based on the directives of the Supreme Committee.

Prices of essentials under control: PACP

KABEER YOUSUF
MUSCAT, MAR 30

Prices of essential goods, fruits and vegetables are well under control and no undue increase of price is visible, according to the Public Authority for Consumer Protection (PACP).

Prices of vegetables and fruits, the demand of which is witnessing a sudden surge after the 'stay home' campaign in the wake of the COVID-19 outbreak, are well regulated at the Central Fruits and Vegetable Market in Mawaleh.

"Prices of essentials, fruits and vegetables, at the central market of Mawaleh are well controlled and no undue hike is visible," said a representative from the Consumer Services and Market Watch Department.

There were complaints that the price of onions was on the rise over the past two weeks as the demand went high.

"We import onions basically from two or three countries and when the supply affected as the production there went down, we sourced it from another country and the demand has been met," he added.

He further said that a kilogram of onion would cost 400 Baiza inside the Mawaleh Central Market and it is available at a price of 500 Baiza outside in the retail market.



The PACP has earlier warned vendors against hiking prices of essentials without the permission of the Authority.

"We are closely monitoring the prices of essentials, including fruits and vegetables with both the wholesalers and retailers and we discussions this with major business

entities in the market. Anyone found to be violating the rules will be dealt with accordingly," he said.

If consumers find any trade malpractice or price hike at any outlet, they can get in touch with the Market Watch on toll-free numbers 80079009 or 80077997 and report violations.

TRC participates in dialogue on coronavirus

MUSCAT: With the invitation from Unesco (United Nations Educational, Scientific and Cultural Organization), The Research Council (TRC) participated in a Virtual Ministerial Dialogue on COVID-19 and Open Science on Monday alongside 176 participants from 120 countries, including 76 ministers of science and research.

The meeting, attended by Dr Saif al Haddabi, Assistant Secretary General for Strategic Planning and Business Development at TRC, discussed the role of science as a driver for evidence-based decision-



Dr Saif al Haddabi

making.

The ministerial meeting aimed to provide an open dialogue platform between specialists and experts to exchange expertise and experiences between participating countries and lessons learned from their experiences in dealing with this pandemic, in addition to emphasising the role of science, innovation and research in finding effective solutions to this global epidemic.

The meeting also touched on policy-making in supporting international cooperation in the field of science and research and the

exchange of relevant information and data around the world to combat COVID-19 or any similar biological war in the future.

In the fight against COVID-19, TRC, in cooperation with the relevant authorities in the Sultanate, has also announced an initiative to provide research grants to support researchers, doctors, and those interested for projects addressing the current COVID-19 pandemic that finds medical, social and economic solutions or technical solutions that can alleviate the repercussions of this pandemic crisis.

Rafo rescues 5 citizens

BARKA: The Royal Air Force of Oman (Rafo) on Monday rescued and airlifted five Omani citizens who were reported missing at the sea off Barka. Monday was the second day of a search and rescue operation to find them.

The Rafo's Liaison, Search and Rescue Centre coordinated with the Maritime Security Centre and departments concerned at the Royal Navy of Oman (RNO), the Royal Oman Police (ROP) and similar regional parties with a view to unifying search efforts. All the five citizens were found in sound health.



The mission came in the context of national efforts and humanitarian services rendered to citizens and residents by the Ministry of Defence, operating side by side with other government departments. — ONA

On return, students thank HM for attention and care



MUSCAT: Omani students who have returned to the Sultanate in the wake of global outbreak of coronavirus (COVID-19) expressed heartfelt thanks and gratitude to His Majesty Sultan Haitham bin Tariq for the great attention accorded to them on His Majesty's directives.

In an interview with Oman News Agency (ONA), the students extended their thanks and appreciation to the Omani government and the Supreme Committee tasked with seeking scopes for tackling the spread of the global pandemic.

Headed by Interior Minister Sayyid Hamoud bin Faisal al Busaidy, the Supreme Committee secured top-quality 'institutional isolation' (quarantine) for the students in hotels and tourism facilities allocated

specially for this purpose.

The students also commended the role of Omani embassies abroad that arranged their departure, as well the role of health workers in the Sultanate who received them, checked them and escorted them to the safe havens.

They took pride in receiving such attention which, they stressed, reflects a true spirit of social collaboration — the first line of defence against the pandemic.

They advised all individuals in the country to honour such an earnest national action and make it a success.

Speaking about 'health isolation', the students emphasised its significance and called upon those who have yet to undergo the institutional quarantine to take it seriously and — instead of looking at it as a form of isolation

— to be aware that it is an enjoyable experience and a time to exercise different hobbies.

"Our country is like a mother that hugs us when we are in great need," said one of the students who returned from the United States with coronavirus infection. Like many other students, she was very emotional, grateful and proud to be in the safe hands of medical teams from Oman.

The students' parents also voiced their deep gratitude to His Majesty the Sultan and the Omani government. They appreciated the responsible manner in which everything was arranged, despite the difficult choices and restrictive conditions imposed by the shortage of flights and long waits at airports here and there, among other difficulties. — ONA



SULTANATE OF OMAN MINISTRY OF HEALTH

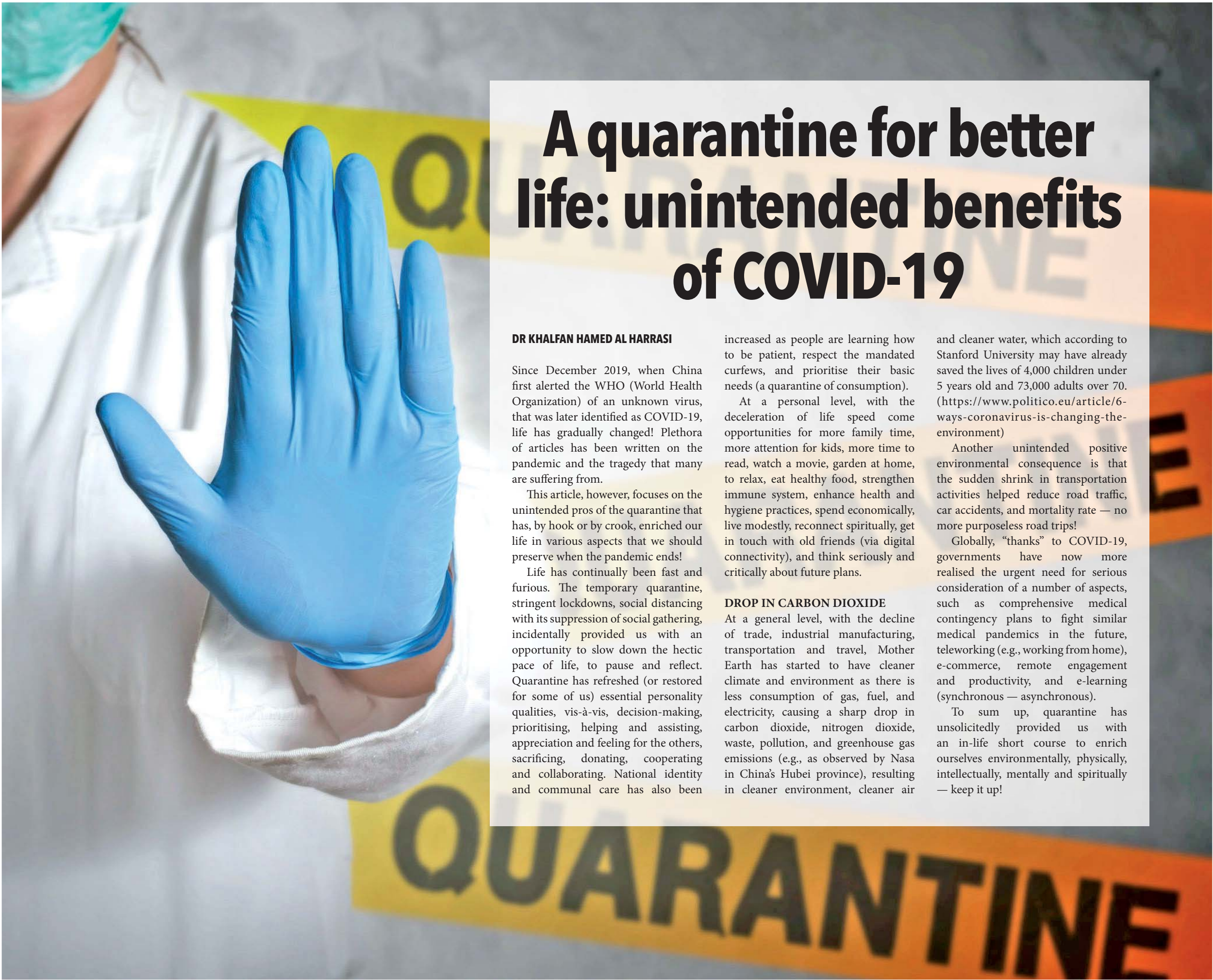
ANNOUNCEMENT

The Ministry of Health represented by the Directorate General of Health Services in Musandam Governorate invites specialized companies to participate in the following tenders:-

Tender Ref.	Description	Last date for collection of tender document	Tender submission date	Eligibility	Tender Fee (non-refundable)
1/2020	Provision of cleaning and pest control services for the General directorate of health services building in Musandam Governorate	13/4/2020	11/5/2020	Specialized companies registered with tender board	R.O. 25
2/2020	Provision of cleaning and pest control services for the building of infection control	13/4/2020	11/5/2020	Specialized companies registered with tender board	R.O. 25
3/2020	Provision of gardening, farming and irrigation services for Dibba hospital park in Musandam Governorate	13/4/2020	11/5/2020	Specialized companies registered with tender board	R.O. 25

Please note the following:-

- Copy of Registration Certificate issued by the Tender Board is to be submitted for collection of Tender Document.
- Tender documents can be purchased from the directorate General of Health services in Musandam Governorate- Directorate of Finance (department of Purchasing & Tenders) between 8.00 am and 12.00 pm on working days on payment of tender fee mentioned above.
- Tenders should be submitted in plain, sealed envelope, enclosing a bank guarantee or a certified cheque issued by a local bank for (1%) for the tender value, valid for (90) days from the tender submission date, addressed to the director general of health service.
- Tender documents without bank guarantee or certified cheque will not be considered
- Tenders are requested to be deposit their tenders documents in the general of health services in Musandam Governorate.
- The Ministry is not bound to accept the lowest or any other tender.



A quarantine for better life: unintended benefits of COVID-19

DR KHALFAN HAMED AL HARRASI

Since December 2019, when China first alerted the WHO (World Health Organization) of an unknown virus, that was later identified as COVID-19, life has gradually changed! Plethora of articles has been written on the pandemic and the tragedy that many are suffering from.

This article, however, focuses on the unintended pros of the quarantine that has, by hook or by crook, enriched our life in various aspects that we should preserve when the pandemic ends!

Life has continually been fast and furious. The temporary quarantine, stringent lockdowns, social distancing with its suppression of social gathering, incidentally provided us with an opportunity to slow down the hectic pace of life, to pause and reflect. Quarantine has refreshed (or restored for some of us) essential personality qualities, vis-à-vis, decision-making, prioritising, helping and assisting, appreciation and feeling for the others, sacrificing, donating, cooperating and collaborating. National identity and communal care has also been

increased as people are learning how to be patient, respect the mandated curfews, and prioritise their basic needs (a quarantine of consumption).

At a personal level, with the deceleration of life speed come opportunities for more family time, more attention for kids, more time to read, watch a movie, garden at home, to relax, eat healthy food, strengthen immune system, enhance health and hygiene practices, spend economically, live modestly, reconnect spiritually, get in touch with old friends (via digital connectivity), and think seriously and critically about future plans.

DROP IN CARBON DIOXIDE

At a general level, with the decline of trade, industrial manufacturing, transportation and travel, Mother Earth has started to have cleaner climate and environment as there is less consumption of gas, fuel, and electricity, causing a sharp drop in carbon dioxide, nitrogen dioxide, waste, pollution, and greenhouse gas emissions (e.g., as observed by Nasa in China's Hubei province), resulting in cleaner environment, cleaner air

and cleaner water, which according to Stanford University may have already saved the lives of 4,000 children under 5 years old and 73,000 adults over 70. (<https://www.politico.eu/article/6-ways-coronavirus-is-changing-the-environment>)

Another unintended positive environmental consequence is that the sudden shrink in transportation activities helped reduce road traffic, car accidents, and mortality rate — no more purposeless road trips!

Globally, “thanks” to COVID-19, governments have now more realised the urgent need for serious consideration of a number of aspects, such as comprehensive medical contingency plans to fight similar medical pandemics in the future, teleworking (e.g., working from home), e-commerce, remote engagement and productivity, and e-learning (synchronous — asynchronous).

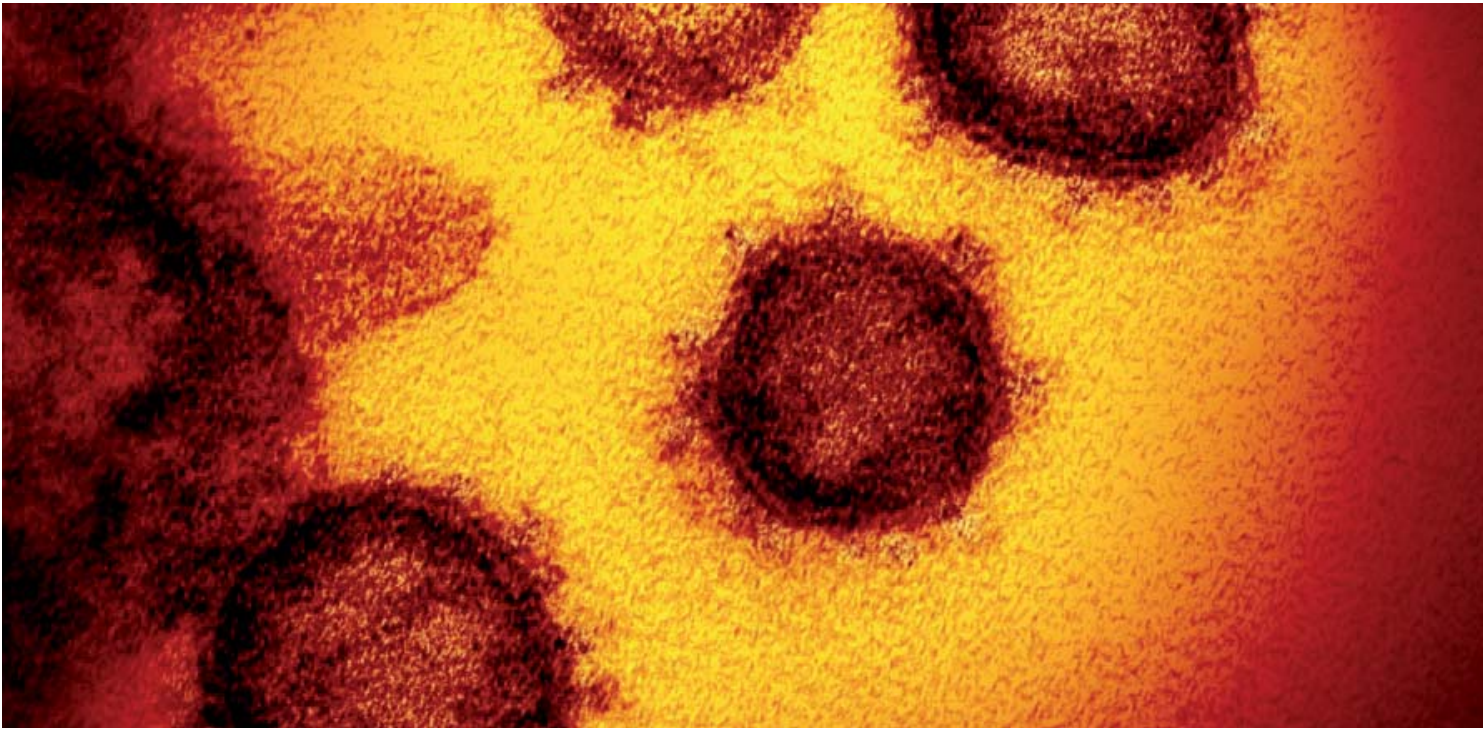
To sum up, quarantine has unsolicitedly provided us with an in-life short course to enrich ourselves environmentally, physically, intellectually, mentally and spiritually — keep it up!

TIME FOR THE GREAT HEALING

DR PRITI SWARUP

This is it. A tiny virus is what it took the whole world to realise where we are heading to. An invisible organism made the humanity stop and see how lost we were. Somewhere, we all had started taking this freedom for granted. Instead of blaring horns, it's time to listen to the birds singing in distance and cool breeze flowing besides. It's time to give break to the vehicles, time to let the mother earth breathe too. Time to let the sky adorn its natural blue, grey and white. Here's a list of ten things we are not able to do, but can surely do a lot more and in a much better way:

- 1 CAN'T GO TO WORK: Work from home, try to make the best of technology. Shall save lot of other resources too. Fuel, food, water bottles for meeting, to name a few.
- 2 CAN'T PLAY SPORTS: Try playing peek-a-boo with your child. Try playing snakes & ladders with your little one and see the sheer joy he/she gets when you get bitten by that not-so-long snake and slip down to smaller number on the board! Try your hand at scrabble once again and multiply the joy of learning with your kids. Try chess or monopoly and see your brain cells getting tickled in a completely different way.



- 3 CAN'T GO TO GYM OR WALK: Do your stretches at home, try yoga, help your partner with regular chores. Sit in the balcony, enjoy the morning/evening breeze with open mind, listen to the birds singing, let the freshness sink in.

- 4 CAN'T SOCIALISE OUTSIDE: Call old friends with whom you lost touch because of busy work schedules. Spending time with family, listen to them with complete focus. Talk to your parents, listen to their issues with commitment, call old relatives, take an account of their health.

- 5 GETTING BORED AT HOME OR FEELING RESTLESS: Meditate, calm your mind, experiment with colours, dance to your favourite songs. Hold hands and have long talks with your partner.

- 6 CAN'T GO TO YOUR FAVOURITE RESTAURANT: Try making the dish in your own kitchen with better hygiene and peace of mind of not having to drive all the way and search for parking.

- 7 CAN'T GO TO MOVIES OR MALLS: Watch good documentaries or old movies on television and try spending time with kids with no homework to do.

- 8 CAN'T SHOW OFF FOR WEDDINGS: Try minimising the list of invitees to the closest people, you'll eventually realise who are the people who really matter to you the most.

- 9 UNABLE TO GO TO LIBRARY: Try finding an old gem from the in-house library, read it out again, or read it on your e-reader, share the joy with others.

- 10 CAN'T GO FOR PRAYERS: Try and learn to communicate with Him silently in your heart. We have come to a point where we have realised that we have but one identity. Together we can do. Together we will. This is the time. This is the time to slow down. This is the time to let the world heal, let ourselves heal. When we consciously choose to move from darkness to brighter light, we heal. Stay safe, stay aware.

business

MUSCAT
STOCK
MARKET

3,467.40

CRUDE
OIL PRICE

Oman Crude \$23.95

Brent Crude \$23.85

Light Crude \$20.93

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Omani public sector firms to pare budgets by 10pc

NEW FISCAL MEASURES: Citing Royal directives, Ministry of Finance orders freeze on new projects pending review

BUSINESS REPORTER
MUSCAT, MARCH 30

Oman’s Ministry of Finance has issued a circular directing all state-owned companies to implement recent Royal directives underlining the need for urgent fiscal measures to alleviate the impact of slumping oil prices on Oman’s finances.

The circular calls on state-owned enterprises to take measures to cut spending, boost revenue earnings, and thereby reduce the budget deficit. These goals should be achieved by (i) Reducing the operating and administrative expenditure approved for the financial year 2020 by 10 per cent; (ii) Suspending the implementation of new projects, as well as capital expenditures for the year pending the re-evaluation of the projects in question in the next fiscal year; (iii) Suspending all external training programmes and participation in workshops, conferences and exhibitions; and (iv) slashing allocations towards official missions by no less than 50 per cent.

In its circular, the Ministry of Finance stressed the need for all state-



owned companies to submit revised operating budgets before the end of April incorporating the spending cuts enumerated above.

The ministry called on the internal audit departments in these firms to ensure strict compliance with the Royal directives.

CBO board urges banks to support private sector

BUSINESS REPORTER
MUSCAT, MARCH 30

The Board of Governors of the Central Bank of Oman (CBO) has urged financial sector institutions to provide appropriate support to their customers to enable them to cope with the impacts of COVID-19.

Meeting for the first time this year, the Board also stressed the need for lenders to extend all possible financial support to the private sector, including the restructuring of existing loans in line with CBO guidelines.

The Board was briefed on the efforts and measures undertaken by the Central Bank to minimise the effects of the pandemic and the downturn on the performance of the national economy.

No extension in tax filing deadline for Oman firms

CONRAD PRABHU
MUSCAT, MAR 30

Businesses and commercial establishments in the Sultanate which completed their financial year on December 31, 2019 have been scrambling to file their provisional income tax returns by today’s (March 31) deadline set by Oman’s Tax Authority for the submission of their tax returns.

Hopes of a last-minute announcement of an extension of the deadline did not materialise on the eve of today’s deadline.

“Business entities are required to file their provisional income tax returns online within three months of the year-end. Accordingly, those having the year-end on December 31 are obliged to file their provisional returns by March 31, 2020,” said Davis Kallukaran, Managing Partner — Crowe Oman.

Importantly, late or incorrect filings may attract penalties. “The tax return has to include proof of payment from the bank. Non-compliance will attract a one per cent interest per month on the tax payable,” he said.

Additionally, a difference of more than 10 per cent between the income disclosed in the provisional return (PR) and the actual income disclosed in the final return will attract a penalty



as well. The final return must be filed within six months of the end of the previous financial year, Kallukaran explained.

Businesses were hopeful of a grace period for tax filings, similar to gestures announced by other regulators amid countermeasures implemented by the government to prevent the spread of the novel coronavirus (COVID-19).

The Capital Market Authority (CMA), for example, had extended the deadline for publicly listed companies (SAOGs) to convene their Annual General Meetings (AGMs). The Ministry of Commerce and Industry announced a similar extension for closed joint stock companies (SAOCs). Likewise, the Central Bank of Oman (CBO) extended the mandatory requirement for the completion and submission of audited financials of companies coming under certain categories to June 30.

PHARMACIES RUN OUT OF FACE MASKS, GLOVES —AGAIN

CONRAD PRABHU
MUSCAT, MARCH 30

Pharmacies in Muscat reported a shortage of face masks, gloves and sanitisers in the face of an upsurge in demand for these personal protection items in recent weeks.

Notices posted at the entrances of an array of pharmacies across the capital region served to warn approaching customers of the futility of even enquiring about the availability of these hugely sought-after items.

Unless previous scarcity spells, which have been relatively brief, this time around, most pharmacy staff quizzed by the *Observer* said they could predict a date by which new stocks were anticipated. “We haven’t received any firm word from our suppliers because they are facing similar demand



from other countries in the region,” one executive said.

In recent days, face masks have become a ubiquitous sight as growing numbers of people of all ages and backgrounds — citizens and expatriates alike — have begun donning this protective gear amid growing public awareness about the threat posed by the novel coronavirus (COVID-19).

Although face masks are not specifically recommended for people who are not subject to self-isolation or quarantine procedures, as well as

others who do not exhibit any flu-like symptoms, notably coughing and sneezing, ordinary folks have taken to these face pieces as a safety precaution. This explains the shortage of face masks in local pharmacies.

According to an executive representing a leading pharmaceutical chain, much of the recent demand for face masks, as well as gloves, has come from businesses and companies operating in catering, cleaning, hygiene and contracting services. As employers of large numbers of workers, the requirement of these companies is generally high, he noted.

Sanitisers also ran out on Monday, with many pharmacies offering only pocket or spray versions of the more popular 500ml versions. Fresh stocks are anticipated soon.

Oil plunges to 2002 lows, shares sink again

LONDON/SYDNEY: Oil took another eyewatering 8 per cent tumble on Monday and world shares buckled again as fears mounted that the global coronavirus shutdown could last for months.

There were some bright spots, with Australian equities posting a standout jump as the government launched a super-sized support programme, but that was about it.

Japan’s Nikkei had led the rest of Asia lower and Europe’s main markets slumped by 1.5-2.5 per cent in early trade, adding to what has already been the region’s worst quarter since 1987.

The rout in oil took crude to its lowest since 2002. Brent was at only \$22 a barrel by 0815 GMT, hammering petro currencies such as Russia’s rouble, Mexico’s peso and the Indonesian rupiah by as much as 2 per cent.

It didn’t help that the US dollar was



A long exposure image shows the movement of a crude oil pumpjack in the Permian Basin in Loving County, Texas, US. — Reuters

back on the climb. The euro and pound were both batted back by about 0.6 per cent, leaving the former near \$1.1070 and sterling at \$1.2350. On Friday Britain had become the first major economy to have its credit rating cut because of the coronavirus.

“I have been in this business almost 30 years and this is the fastest correction I have seen,” Lombard Odier’s Chief Investment Officer Stephane Monier said of this year’s plunge in global markets.

Wall Street futures had also backpeddled into the red, having been up as much as 1 per cent in Asia after a late flutter of optimism.

Australia’s benchmark ASX200 registered a late surge, closing 7 per cent up after Prime Minister Scott Morrison unveiled a A\$130 billion (\$79.86 billion) package to help to save jobs.

Most other markets were down but trimmed earlier losses. Japan’s Nikkei dropped 1.6 per cent, Shanghai blue chips were down 0.9 per cent and there were sharper drops in Southeast Asia, with Singapore’ benchmark index down almost 3 per cent. — Reuters



MAJAN COLLEGE
(UNIVERSITY COLLEGE) SAOG

BOARD REPORT FOR THE SECOND QUARTER ENDED 29 FEBRUARY, 2020

Respected Shareholders,
On behalf of the Board of Directors of Majan College (University College) SAOG, I am pleased to present this report on Majan’s financial performance and the accompanying unaudited interim condensed financial statements for the six month period ended 29 February 2020.

Financial Performance
Majan financial performance was slightly affected in the core business due to increasing competition. However that was counter balanced through controlling the expenses. In comparison to the same period in previous financial year, total income has decreased by 6% to be OMR 3.33 Million mainly from decrease in returning students. Total expenses have decreased by 13% to be OMR 2.33 Million mainly from the agreed reduction in affiliation fees rate with the academic partner latter in prior year. Tax expense has increased by 4% to be OMR 0.15 Million mainly because of increase in net profit before tax offset against decrease in prior years tax. Consequently, overall net profit after tax has increased by 17% to be OMR 0.85 Million. Earning per share has increased from 8 Baiza per share to 9 Baiza per share.

Appreciation
On behalf of the Board of Directors, I would like to express my appreciation and gratitude to His Majesty Sultan Haitham bin Tarik for his unlimited support and guidance to higher education. Our sincere thanks to the Ministry of Higher Education for its support to the private higher education sector. This resulted in tremendous growth in the sector. It is our intention that Majan College (University College) SAOG continues to support to achieve the vision of his Majesty by continuously improving and enriching the standards of its academic programmes and its resources.

Dr. Aly Darwish Hagi Aly Al Shamali
Chairman

Unaudited interim condensed statement of profit or loss and other comprehensive income for the six months period ended 29 February 2020				Unaudited interim condensed statement of financial position as at 29 February 2020		
	Unaudited For the quarter ended 29 February	Unaudited For the six months period ended 29 February	Unaudited For the quarter ended 28 February	Unaudited For the six months period ended 28 February	Unaudited 29 February 2020	Audited 31 August 2019
Income:						
Fee income	1,502,186	3,020,289	1,643,898	3,309,623	4,162,020	3,999,014
Other income	61,389	107,217	43,911	81,024	91,022	86,818
Investment deposits income	98,774	202,132	78,927	155,523	4,263,042	4,085,832
Total income	1,662,349	3,329,638	1,766,736	3,546,170		
Expenses:						
Salaries and employee related costs	(703,757)	(1,346,146)	(669,182)	(1,344,221)		
General and administrative expenses	(452,646)	(858,958)	(584,353)	(1,165,834)		
Depreciation expenses	(59,039)	(119,449)	(61,841)	(124,169)		
Provision for doubtful debt	789	(11,365)	(22,036)	(42,779)		
Provision for expected loss on cash	677	3,140	2,440	2,439		
Foreign exchange	3,696	3,696	(36)	(97)		
Total expenses	(1,210,280)	(2,328,082)	(1,335,008)	(2,674,661)		
Surplus of income over expenses before tax	452,069	1,001,556	431,728	871,509		
Income tax expense	(66,304)	(150,042)	(69,961)	(144,885)		
Surplus of income over expenses for the period	385,765	851,514	361,767	726,624		
Other comprehensive income	-	-	-	-		
Total comprehensive income for the period	385,765	851,514	361,767	726,624		
Basic earnings per share	0.004	0.009	0.004	0.008		

ASSETS		
Non-current assets:		
Property and equipment	4,162,020	3,999,014
Deferred tax asset	91,022	86,818
Total non-current assets	4,263,042	4,085,832
Current assets:		
Fee and other receivables	3,514,192	2,173,659
Investment at amortised cost	4,249,044	3,499,212
Cash in hand and at bank	3,661,328	6,432,583
Total current assets	11,424,564	12,105,454
Total assets	15,677,606	16,191,286
SHAREHOLDERS' EQUITY AND LIABILITIES		
Shareholders' equity:		
Share capital	9,000,000	9,000,000
Legal reserve	1,258,839	1,173,688
Retained earnings	1,142,232	375,889
Proposed dividend	-	1,305,000
Total Shareholders' equity	11,401,071	11,854,557
LIABILITIES		
Non-current liabilities:		
Student security deposits	399,255	390,955
Staff terminal benefits	666,621	639,718
Total non-current liabilities	1,065,876	1,030,673
Current liabilities:		
Accounts payable and accruals	3,017,402	2,889,894
Provision for tax	154,421	323,923
Tax payable	38,836	92,239
Total current liabilities	3,210,659	3,306,056
Total liabilities	4,276,535	4,336,729
Total Shareholders' equity and liabilities	15,677,606	16,191,286
Net assets per share	0.127	0.132

The complete accounts will be sent by mail to any shareholder who request them. The request to be made at P.O. Box 710, P.C. 112, Ruwi, Tel: 24730408 Fax: 24730490.



OMANTEL TO SUPPORT DISTANCE LEARNING IN THE SULTANATE

NEW PLATFORM: More than 450,000 students to benefit from the breakthrough technologies including Google Classroom

BUSINESS REPORTER
MUSCAT, MAR 30

As part of its initiatives aimed at supporting the efforts exerted by various government organisations to overcome the challenges resulting from the outbreak of Coronavirus, Omantel has announced a new partnership with the Ministry of Education to introduce G Suite for Education to all schools in the Sultanate.

Teachers and students will have access to G Suite for Education, a suite of free Google apps tailored specifically for schools, including the ability to create documents, attend classes remotely, receive and submit assignments, and even collaborate on an interactive canvas. Users can login from any computer or mobile device to access class assignment, course materials and feedback. By using this new platform, education in the Sultanate is envisaged to enter a new era benefitting from distance learning opportunities.

"Being the provider of integrated telecommunication services, we assume our responsibility to assist our enterprise



customers including government, organisations and companies to overcome challenges resulting from the outbreak of Coronavirus. As the recent period has witnessed the suspension of schools to eliminate the spread of this pandemic, it is natural to look into alternatives that can enable students to retrieve the unstudied educational content through distance learning without the need to attend school," Aladdin Abdullah bait Fadhil, General

Manager of Sales at Omantel Consumer Business Unit commented.

"G Suite for Education serves as a practical option in these circumstances as teachers can now perform their duties, share educational content and hold exams online. This, in turn, would make a breakthrough in the educational system in the Sultanate by employing cutting-edge technologies; the most important of which is distance learning. Having 95 per cent country-wide

broadband coverage through different technologies (fixed, mobile and recently 5G network) ensure our students effective access to G Suite for Education from almost anywhere in the Sultanate," Aladdin bait Fadhil concluded.

On his part Dr Nasser Abdullah al Abri, Director General of IT at Ministry of Education said: "We are pleased with this cooperation with Omantel providing G Suite for Education in the Sultanate. A group of programmers, designers and technicians from the Ministry were deeply involved in this project.

"This will help us offer the educational content that was supposed to be provided at schools during the closure period. This platform is useful for both teachers and students as it also incorporates other Google apps and tools they already use.

"G Suite for Education will be provided to over 450,000 students (Grades 5 - 12) across the Sultanate. Grade 12 students will be the first to adopt the suite of tools from March 29th, followed by students in other grades in the near future," Dr Nasser concluded.

Bank Muscat contact centre delivers high-quality customer service



In line with its vision 'To serve you better, everyday' and commitment to partnership in banking convenience, Bank Muscat's contact centre continues to high-quality customer service to enable the bank to be at the forefront of customer service excellence. As part of its customer centric strategy, Bank Muscat operates the largest contact centre in the banking sector in the Sultanate. Featuring the best in class technology, the contact centre handles over millions of customer queries annually. As the bank's contact centre witnesses these days receiving more calls from customers, the bank recorded a high percentage of calls to 60 per cent compared to the previous period, amid the willingness of the centre's employees to answer all calls and in record times, which helps the public to get all the information without the need to visit branches.

With phone bankers answering calls 24/7 at 24795555, the contact centre provides services with hardly any waiting time. The automated integrated voice response (IVR) system handles a large portion of the calls received by the call centre with callers having a large number of self-service options, with the remaining calls answered by phone bankers. The language options for the IVR facility include Arabic and English. Phone banking services offered by the Bank include fund transfer to own account, third party accounts within Bank Muscat and outside Bank Muscat. The service can also be availed for utility bill payments such as water, electricity, telephone, Internet, Ooredoo and Omantel mobile top-up, school fees and credit card payments. Services provided by the Bank Muscat contact centre include application forms and real time deposit and exchange rates for select currencies in addition to special services.

Speaking about the banking excellence that is enabled by the contact centre, Amjad Iqbal al Lawati, AGM - Cards & eBanking, Bank Muscat, said: "Bank Muscat operates the largest contact centre in the country as a key enabler of the Bank's customer-centric strategy. The contact centre along with other digital channels is playing a key role in helping the bank ensure business continuity while ensuring the safety and wellbeing of our valued customers and employees and providing an alternate and convenient banking channel."

Al Lawati, thanked all the bank's contact centre employees for their continuous work and sincere efforts in completing various transactions and responding to customer inquiries, especially at this time which witnesses the high number of calls received by the centre daily due to the conditions of the effects of the Corona virus, indicating that and for the safety of the employees were divided into two groups first in Ruwi and the second in Ghubrah, taking all precautions and requirements.

Dedicated OAB account for coronavirus donations



MUSCAT: Oman Arab Bank (OAB) has announced the opening of a dedicated account to support the efforts of the Ministry of Health (MoH) against the novel Coronavirus (COVID-19). The Bank also announced that it will donate OMR 500,000 to the account.

Rashad al Musafir, CEO of OAB said, "The launch of this initiative is in line with the directives of His Majesty Sultan Haitham bin Tarik to support the efforts of the government in achieving the objective of cooperation between everyone in the face of this global pandemic, and also stems from our belief that what we face today, require all of us to stand together as one. Moreover, we also believe that everything that the health staff has done until today is truly a heroic act and that everyone should support them to enable them to perform their duties to the fullest. Therefore, OAB initiated the opening of the donation account for the MoH to support them in their efforts against the Coronavirus, and it was our responsibility to donate to this account as part of our efforts to support the country. I am confident that all our customers, employees, the Omani people and residents will each contribute according to the best of their ability to achieve the goal of this initiative."

Sulaiman al Hinaï, Head of Treasury, Investment & Government Relations said, "Bank customers who wish to contribute can donate to the account electronically from their phones using the OAB application while non-customers can transfer the amounts they wish to donate from any of the local banks to this account."

Khimji unveils revamped brand identity

MUSCAT: Khimji Ramdas (KR) Group recently commemorated its sesquicentennial anniversary by unveiling its repurposed, recharged and reinvigorated brand identity. With over 40 diverse businesses under four clusters serving the needs of its customers across the nation, the KR Group endorses growth from a standpoint of a practical visionary who is knowledgeable yet understanding of human aspirations.

The new KR logo represents the evolution and progress of the company over the years along with the brand persona that highlights its commitment to bringing pragmatic and positive change within the nation and beyond. Mirroring this dynamic, the KR initials seamlessly integrate Arabic and English alphabets to represent the totality of the brand's essence that embraces modernity hand-in-hand with traditional roots. The English letters 'K' and 'R' with Arabic letters 'Kaf' and 'Ra' to represent the totality of its brand essence giving it a global outlook with local relevance.

The brand colour combination embodies the rich and fruitful 150-year legacy and a fresh approach to the future. The colour deep blue denotes the heritage of strong maritime origins amalgamated with the ethos of integrity, loyalty, wisdom and professionalism.



The refined red implies future potential approached with energy, passion, courage, creativity and leadership that the brand is synonymous for. The Blue is the colour of technology and red is the colour of creativity. Bukra, which denotes tomorrow in Arabic, will be its new font style.

Commenting on the new brand identity, Pankaj Khimji, Director of Khimji Ramdas said, "Over the past 150 years, we have strived to continuously evolve with changing times. While this revitalised identity marks our development it also signals the dawn of a new era.

As we set our sights on the future, we aim to drive our beloved nation to the forefront through progressive business practices. We continue to embrace innovative policies and practices that will allow us to maximise potential within every member of the community, which in turn will fuel advancement

in the wider economy. Our new logo represents our goal to persistently exceed customer expectation through an unflinching focus on quality, collaboration, improvisation and constant innovation."

The company core values speak of the promise of Trust; to ensure accountability in all transactions, Care; to be a model corporate citizen by maximising value for all stakeholders, Commitment; to meaningfully contribute to the Sultanate's development vision, and Learning; to determinedly pursue a culture of innovation within the society in which it operates.

Demonstrating the way ahead for the future, Khimji added, "This transition is not just a change of the KR logo; it marks a prominent change in our personality. With 50 glorious years of the Oman's renaissance behind us, we now move with the new times into the dawn of the renaissance 2.0.

Commodities see demand for metals and agriculture

OLE HANSEN, HEAD OF COMMODITY STRATEGY AT SAXO BANK

The below summary highlights futures positions and changes made by hedge funds across 24 major commodity futures up until last Tuesday, March 24. During this period the dash-for-cash phenomenon slowed and individual commodities began reaction to the shocks currently hitting both supply and demand.

Funds increased bullish bets for the first time in five weeks by 36 per cent to 361k lots. In demand were natural gas, soybeans, wheat and coffee while selling hit Brent, silver, corn, sugar and cocoa.

Despite suffering another week of steep price losses, the energy sector only saw modest changes. WTI crude oil was bought for a third week to the tune of 7k lots while selling of Brent crude oil extended to a fourth week. The selling of 21k lots took the net-long to just 57k lots, the lowest



Ole Hansen, Head of Commodity Strategy at Saxo Bank

since November 2014. Overall the combined net-long reached 187k lots, a near 8-year low. While the WTI crude oil position has risen by 7k lots during the past four weeks, Brent has seen its net-long tank by 231k lots.

This divergence is however likely to correct as the US become the epicentre of the corona virus outbreak. With that demand will suffer and stocks rise. Up until now Brent crude oil, the global benchmark, has been the contract used to reflect

the negative price impact of the Saudi price war, slump in demand and spike in stocks.

Natural gas saw continued buying with the net-short having been cut by 88 per cent during the past six weeks. All of this happening while the price continues to linger near the lowest level in almost 25 years.

The dramatic squeeze in the gold basis between the OTC spot priced in London and the COMEX futures in New York was captured in the data last week. Despite rallying by close to 9 per cent the net-long only rose by 13 per cent to 200k lots. Most pronounced was the collapse in the gross short positions to just 2,190 lots, a ten-year low.

Silver's net-long was cut by 35 per cent in a delayed reaction to the near 30 per cent price slump in the previous reporting week. Bearish HG copper bets was cut by 36 per cent as short covering started to emerge after the price found support at \$2/lb.

CBOT Wheat and Arabica coffee, two of the best performing commodities, both saw strong buying



as the prices jumped 12.5 per cent and 22.4 per cent. Both however were primarily driven by short-covering and it highlights a current unwillingness to add exposure. Cotton, a major looser as clothes stores remain closed around the world, was sold while the unwinding of long cocoa bets finished after the net position hit neutral and the price looked for support at \$2200/t. The soymeal net-long jumped 143 per cent as a Chinese soy meal shortage

for its livestock industry supported a short-term bullish outlook. Sugar and corn both sold in response to lower demand from ethanol producers as crude oil slumps and fuel stocks rise.

What is the Commitments of Traders (COT) report?

The Commitments of Traders (COT) report is issued by the US Commodity Futures Trading Commission (CFTC) every Friday at 15:30 EST with data from the week ending the previous Tuesday.

The report breaks down the open interest across major futures markets from bonds, stock index, currencies and commodities. The ICE Futures Europe Exchange issues a similar report, also on Fridays, covering Brent crude oil and gas oil.

In commodities, the open interest is broken into the following categories: Producer/Merchant/Processor/User; Swap Dealers; Managed Money and other.

In financials the categories are Dealer/Intermediary; Asset Manager/Institutional; Managed Money and other.

Our focus is primarily on the behaviour of Managed Money traders such as commodity trading advisors (CTA), commodity pool operators (CPO), and unregistered funds.

They are likely to have tight stops and no underlying exposure that is being hedged. This makes them most reactive to changes in fundamental or technical price developments. It provides views about major trends but also helps to decipher when a reversal is looming.

China's factory activity seen recovering in March

BEIJING: Activity in China's vast manufacturing sector likely remained in contraction in March, though it was set to stabilise slightly from the coronavirus-led collapse that virtually paralysed the world's second-biggest economy.

Analysts have warned that any recovery would be shallow as the coronavirus has rapidly spread to many countries, leaving the global economy vulnerable to a deep recession.

China's official manufacturing Purchasing Manager's Index (PMI) is forecast to rise to 45 in March, from a record low of 35.7 a month earlier, according to the median forecast of 18 economists polled by Reuters.

Despite the partial improvement, the reading is still below the 50-point mark that separates monthly growth from contraction, with the pace of contraction equalling that during the depth of the global financial crisis.

Beijing, at great costs to the economy, had imposed draconian quarantine rules and travel restrictions to curb the spread of the coronavirus that has killed more than 3,000 in the country. But as locally transmitted infections dwindle, most businesses have reopened and life for millions of people has started to slowly return to

normal.

Yet, the pace of business resumption has been constrained by Beijing efforts to guard against a second wave of infections from abroad. Production levels at China's small and medium-sized companies, a major employment sector, were at 76 per cent by Saturday, with the rate of workers returning to their posts in the textile, auto, machinery industries varying from 70 per cent to 90 per cent, the Vice-Minister of Industry Xin Guobin told a press conference on Monday.

"Because of the relatively slow business resumption rate and slumping external demand, we expect deeply negative growth for almost all activity data in March," said Nomura analysts in a note to clients on Friday, adding that they expect first-quarter gross domestic product to shrink by 9 per cent from a year earlier.

They now predict China's second-quarter GDP growth to have stalled.

A survey last week from US-based consultancy China Beige Book showed that China's economy suffered through an "eye-popping" first quarter as a coronavirus epidemic hammered business activity even as firms were supposed to be going back to work.



A textile worker is seen on a fabric production line at a factory in Qingdao, China. — Reuters

EXPORT ORDERS DRY UP

Early in the outbreak, factory suspensions forced by Beijing to curb the spread of the virus had squeezed labour supplies and sent exporters scrambling to fulfil orders. Now, the

reverse is happening — overseas orders are being scrapped as the pandemic ravages the economies of China's trading partners and some factories have started to let people go.

China's foreign trade could further worsen from January-February

period, the Vice-Minister of Industry Xin Guobin told a press conference on Monday, warning that the pandemic is set to cause a shock to the country's supply chains and exports.

The country's overseas shipments fell 17.2 per cent in January-February

from the same period a year earlier, marking the steepest fall since February 2019.

Profits at China's industrial firms slumped in the first two months of the year to their lowest in at least a decade, official data showed on Friday, with the mining, manufacturing and power sectors all seeing sharp falls.

Faced with uncertain economic prospects, the ruling Communist Party's Politburo said on Friday it would step up macroeconomic policy adjustments and pursue more proactive fiscal policy to revive activity. Beijing is implementing \$344 billion of mainly fiscal measures.

The People's Bank of China unexpectedly cut the rate on reverse repurchase agreements by 20 basis points on Monday, the largest in nearly five years, to shore up the economy.

The private-sector Caixin/Markit Manufacturing Purchasing Managers' Index (PMI) due on Wednesday — which analysts say focuses more on smaller export-driven firms — is also expected to show a similar contraction at 45.8, compared with February's sharpest contraction on record at 40.3.

The official PMI and its sister survey on the services sector will be released on Tuesday. — Reuters

China's BAIC, Didi plan car leasing service

BEIJING: Chinese automaker BAIC Group and ride-hailing service provider Didi Chuxing plan to team up with other industry players to lease BAIC's cars to customers amid concerns about ride hailing and vehicle sharing eating into car sales.

The companies, which have a joint venture to develop "next-generation connected-car systems", will partner with electric vehicle (EV) battery maker CATL, State Grid, Postal Savings Bank of China and online used car trading platform Uxin to build an "exchange of car use right". They aim to have a fleet of 100,000 cars for leasing in the next three years, companies said in a statement released on Saturday.

Yang Jun, vice-president of SoftBank-backed Didi, told an online press conference that Didi will explore more leasing projects



China's BAIC, Didi plan car leasing service

in the future including car rental and sharing services.

China, the world's biggest auto market where more than 25 million vehicles were sold last year, is also world's biggest ride-hailing market.

Auto executives have expressed concerns that new car sales will be disrupted by passengers' growing ride-hailing use. As a result, Didi launched joint ventures with different automakers including Volkswagen and BYD while SAIC Motor and Great Wall operate their own ride-hailing services. General Motors Co's Cadillac also launched its first leasing project in China earlier this year. — Reuters

World's largest glove maker sees shortage

KUALA LUMPUR: Malaysia's Top Glove Corporation Bhd, which makes one in every five gloves globally, expects a product shortage as demand from Europe and the United States spikes because of the widening coronavirus outbreak is exceeding its capacity.

The company has extended shipping times to cope with the demand surge, Executive Chairman Lim Wee Chai said.

Lim said orders received in the past few weeks, mainly from Europe and the United States, were almost double the company's production capacity. Top Glove can produce 200 million natural and synthetic rubber gloves a day. There are now more than 600,000 coronavirus cases across 202 countries and territories globally, with the United States overtaking China as the country with the most infections. Europe continues to report the most deaths.

"Some customers panic order; normally they order 10 containers a month but now they suddenly increase to 20 containers," he said.



An epidemiologist holds gloves while arranging the supplies of Harborview Medical Center's home assessment team in Seattle, Washington. — Reuters

The World Health Organisation warned on Friday that the "chronic global shortage of personal protective gear" is among the most urgent threats to the virus containment efforts.

"Definitely there is a shortage. They order 100 per cent more, we can only increase 20 per cent so there is a shortage of about 50 per cent to 80 per cent," he said. The exceptional buying momentum could last another three months but orders are expected to

remain strong for up to nine months even as demand from Asian markets has started to slow slightly, Lim said.

To cope, the company has adjusted its delivery time from as short as 30 days to as long as 150 days.

Lim said the company was ensuring all its customers get a fair share of extra gloves delivered.

"We manage their volume, limit them to buy so much per customer. We have to manage but it's a good

problem for us to solve," he said.

Lim said the company is adding new machines every week, and could increase its production by as much as 30 per cent.

This month, Top Glove stepped up its factory utilisation by 10 per cent to 95 per cent and expects to reach near maximum utilisation in April.

The company is rushing to source about 1,000 workers to keep up. Top Glove normally hires from Nepal but is now drafting workers from Malaysia because of travel restrictions.

"We need about 10 per cent extra workers. During this (travel curbs), we are also not able to bring in workers from Nepal. So we have no choice, we have to use some local workers to help out, in the packing especially."

Top Glove said its supply chain is well-diversified and was optimistic it would not have issues sourcing materials in the next few weeks. Malaysia has approved some manufacturers in the essential goods sectors to continue operating under specific conditions during the nation's lockdown that ends on April 14. — Reuters

Wealth funds seen dropping \$225 bn in stocks

LONDON: Sovereign wealth funds from oil-producing countries mainly in the Middle East and Africa are on course to dump up to \$225 billion in equities, a senior banker estimates, as plummeting oil prices and the coronavirus pandemic hit state finances.

The rapid spread of the virus has ravaged the global economy, sending markets into a tailspin and costing both oil and non-oil based sovereign wealth funds around \$1 trillion in equity losses, according to JPMorgan strategist Nikolaos Panigirtzoglou.

His estimates are based on data from sovereign wealth funds and figures from the Sovereign Wealth Fund Institute, a research group.

Sticking with equity investments and risking more losses is not an option for some funds from oil producing nations. Their governments are facing a financial double-whammy — falling revenues due to the spiraling oil price and rocketing spending as administrations rush out emergency budgets.

Around \$100-\$150 billion in stocks have likely been offloaded by oil-producer sovereign wealth funds, excluding Norway's fund, in recent weeks, Panigirtzoglou said, and a further \$50-\$75 billion will likely be sold in the coming months.

"It makes sense for sovereign funds to frontload their selling, as you don't

want to be selling your assets at a later stage when it is more likely to have distressed valuations," he said.

Most oil-based funds are required to keep substantial cash-buffers in place in case a collapse in oil prices triggers a request from the government for funding.

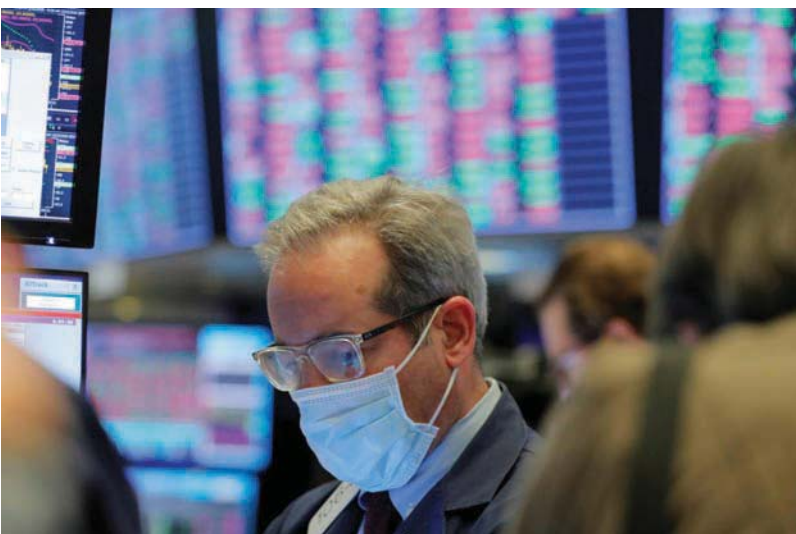
A source at an oil-based sovereign fund said it had been gradually raising its liquidity position since oil prices began drifting lower from their most recent peak above \$70 a barrel in October 2018.

In addition to the cash reserves, additional liquidity was typically drawn firstly from short-term money market instruments like treasury bills and then from passively invested equity as a last resort, the source said. It's generally a similar trend for other funds.

"Our investor flows broadly show more resilience than market pricing would suggest," said Elliot Hentov, head of policy research at State Street Global Advisors. "There has been a shift towards cash since the crisis started, but it's not a panic move but rather gradual."

The sovereign fund source said the fund had made adjustments to its actively-managed equity investments due to the market rout, both to stem losses and position for the recovery, when it comes.

Exactly how much sovereign wealth



A trader wears a mask as he works on the floor of the New York Stock Exchange as the building prepares to close indefinitely due to the Covid-19 outbreak in New York, US. — Reuters

funds invest and with whom remain undisclosed. Many don't even report the value of the assets they manage.

Last Thursday, the Norwegian sovereign wealth fund said it had lost \$124 billion so far this year as equity markets sunk but its outgoing CEO Yngve Slyngstad said it would, at some point, start buying stocks to get its portfolio back to its target equity allocation of 70 per cent from 65 per cent currently.

Slyngstad also said that any fiscal spending by the government this year

would be financed by selling bonds in its portfolio.

DEFENDING THE CURRENCY

State-backed, energy-rich funds account for a significant chunk of the roughly \$8.40 trillion in total sovereign wealth assets, funds they've built up as a bulwark for when oil revenues dry up.

Sovereign funds have become major players on global stock markets, accounting for roughly 5-10 per cent of total holdings, and an important

source of income for Wall Street asset managers.

While they have been hit hard by the approximate 20 per cent slide in global equity prices, the oil-based funds' governments in Abu Dhabi, Kuwait, Qatar, Bahrain, Saudi Arabia, Nigeria and Angola have also seen their finances strained by a nearly two thirds drop in oil prices this year.

Gulf sovereign wealth funds could see their assets decline by \$296 billion by the end of this year, according to Garbis Irdanian, chief Middle East and North Africa economist at the Institute of International Finance (IIF).

Around \$216 billion of that fall would be from stock market losses and a further \$80 billion from drawdowns taken by cash-squeezed governments.

The central banks of Saudi Arabia, the United Arab Emirates and Qatar have offered a total \$60 billion in stimulus, although expectations of tighter liquidity have already pressured Gulf currencies, pegged for decades to the US dollar.

"There's a question of whether some of these funds are going to be used to support currencies, as some legal frameworks allow this," said Danae Kyriakopoulou, chief economist of the Official Monetary and Financial Institutions Forum (OMFIF), a think-tank. — Reuters

Bank of Korea to offer \$12 bn in dollar lending from Fed currency swap



SEOUL: South Korea's central bank said on Sunday it will draw on its new currency swap with the US Federal Reserve to provide \$12 billion of US dollar funding to local banks via auctions on March 31.

The Bank of Korea will auction the dollars for seven-day, and 84-day terms at 25 basis points over the overnight index swap rate, it said in a statement.

The Fed said on March 19 the BoK is one of nine central banks it will sign new dollar swap lines with in a coordinated action to prevent the coronavirus epidemic from causing a global economic rout.

The agreement with South Korea is a \$60 billion bilateral currency swap facility for at least six months.

The BoK said it will hold additional auctions to inject dollar liquidity if needed. — Reuters

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STAND alone villa in Al Ghubrah near the Beach for rent. Four bedrooms, four toilets, study room, sitting and dining, TV hall, kitchen, maids and laundry room. Call Owner ☎99202779.

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BEACH front appartment for rent in Al Ghubrah. Three bedrooms, three toilets, sitting and dining room, kitcher and a big balcony. Call owner ☎99202779.

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Observer

CLASSIFIED

TUESDAY | MARCH 31, 2020 | SHAABAN 6, 1441 AH

CLASSIFIED SECTION

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24649594/ 9984 1230

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THE owner of family flats located Al Ghubra Healthcare Centre is offering them for rent against RO 260 ☎95548774, ☎99346417.

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FLAT for rent in Al Khoudh near SQU. Monthly rent for RO 195 ☎99522963.

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NEW penthouse, N Ghubra — 2 bedroom + 3 toilets + 1 maid room with toilet and 1 big hall ☎99370300.

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FAMILY flat, air-conditioner, middle Al Khuwair ☎93663380.

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OPEN space prime offices for rent at Qurum, adjacent to Muscat Private School on the main road, ground floor, 550 sq meters, every meter is RO 6.500 with general services. ☎95308724.

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NEW building in Maabala Industrial Area available for rent. Corner location for showroom, hypermarket or bank. Ground floor, 1st and 2nd floors are open. ☎99323030

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FLAT for rent at Al Khuwair 33, 4 bedrooms, majlis, 2 halls, kitchen and store. ☎99383446.

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EXECUTIVE offices, including ACs/water & electricity in central Ruwi ☎99238012/ 24704994.

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A VILLA in the old Al Filaj, Al Tayibeen District, 5 bedrooms, 6 toilets, a living room, a majlis, two kitchens & a store, building area 333 sqm, land area 637 sqm, the villa is 1 km far from Al Maabelah RO 300.000. Call ☎92111892.

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ONE bedroom flat at Darsait near Medical RO 170/-. Two BHK Al Khuwair RO 300/-. Athaiba behind Zubair RO 300/-. (24790449, Fax: 24790559.

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NEW apartment for rent, one room, 2 toilets, kitchen and dinning. Location, Al Khoudh Market, Red Taj building, 7th floor. Per month rent RO 190/-. ☎92838118.

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FLATS for rent in Al Hamriya. ☎79033790.

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APPROVED residential for labour camp available. Near Sohar Port. Area 15,000m². Water and electricity available. For contact ☎91577774, 96198460.

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WELL maintained 1&2 BHK and office space/store available at Rex Road. Contact ☎92227165

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APARTMENT for rent in Maabala 8 in Muscat. It's the highest one of the other two. 3 rooms with 3 toilets one family room, small store and air-condition. ☎71136222.

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SHOP in Seeb market. ☎95250300/ 99110600/ 24182000.

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NEW apartment in Ruwi near church consists of 2 rooms with its facilities. Contact: ☎94664635, 95850345.

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SHOWROOM and flats FLATS for rent near Diwan Zafraniya area end of Muttrah Corniche close to (Muscat Shiva Temple), family, bachelor. Contact ☎99083071, 99323015.

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FLATS for rent in Salalah European design, farm view, good situation in the centre near the sea, new flats. ☎92181524 WhatsApp.

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INDUSTRIAL land 5,500 sqm in Jufnin ☎95490842, 97928817.

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NEW Flats For Rent at Darsait near to Ministry of Sports Affairs, Mumtaz area The flats include: 1 Living Room, 2 Bedroom, Kitchen, 3 Toilets, Every room with split A/C, High quality finishing. Rent per flat is RO 320/- Interested persons, please contact. ☎00968-92225523.

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1BHK & 2 BHK flats for rent at Ruwi and Al Khoudh. ☎93994402, 93994403, 24834644.

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FURNISHED flats for rent in Muscat Grand Mall ☎99445771, 93204595 93203481.

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TWO new apartment for rent in Al Qurum near Mina al Fahal. ☎94664635, 95850345.

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Institution Licence contact ☎95595512.

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FLATS in Al Mabella. ☎99323957, 95490842.

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RESIDENTIAL building in Al Hamriya. Income RO 1,200. Required RO 115,000. ☎92273379.

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RESTAURANT in an excellent location in Salalah with equipment and workers. ☎93397812.

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FOR sale: Extravagant and furnished residences for female students in Al Khuwair, Al Mawaleh and Al Khoudh along with all assets. ☎99001332.

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PROFESSIONAL movers company number ☎94551284.

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PAINTING, Plumbing, Building maintenance, Excavation, Stone Pitching, Gabion. ☎99057348.

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INDUSTRIAL land for sale. Area of 20,500 square metres in the Rusayl area, Price RO 70/- per square metre. ☎99369192.

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FLATS in Al Wadi Al Kabir near to the Al Kuwaiti Mosque. ☎99425958.

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SEMI furnished 2 & 3 BHK flats at Bausher — near Atlas Hospital. ☎99348493/ 93200424/ 24502254.

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SINGLE room with attached bathroom and air-condition for executive bachelor, non cooking, Wadi Kabir/ Al Falaj/ Ruwi High Street area. Contact ☎99657906

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We buy used and broken cars which have instalments in cash. ☎90202090.

RESIDENTIAL-commercial land in Nizwa, Hail Farq beside LuLu and Grand Mall is offered for sale. The plot is open from three directions and a corner. It is 750 sqm and RO 70,000 is requested. To check the plot's map and inquiries, communicate with ☎97722292.

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DIESEL Tanker, 1,600 gallon Volvo, 1987. ☎92836774.

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JEWELLERY workshop attached with showroom for sale at Walja, Way Number 4301, Al Fursan Street, shop Number 25. ☎24835276, 93035380.

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1) A LAND IN HALBAN behind GUTech is offered for sale. The land enjoys a permit for twin-villa.

2) A LAND is for sale in Mabaila 8 owner: ☎95959166.

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HOUSE for sale in Wadi Uдай for RO 27,000 (neg). ☎99462401/ 99243291.

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WE supply quantities of excellent mountainous soil in Bausher (suitable for compaction and filling) ☎99242445, 99327939.

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95919344/ 24649594/ 9984 1230/ 99639264/ Behind Royal Oman Police, Adjacent to Dhofar Building, Ruwi.

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COLD store in Al Seeb for lease or sale. Contact ☎94272979, 96252664.

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(NEW 3 STOREY VILLAS for sale/ rents WADI KABIR/ AL KHUWAIR), (Shops/offices for rent/ Al Khuwair) (Flats for rent/Wadi Kabir).☎96596348.

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Situation Vacant

JOB vacancies for staff nurse Al Yamama Medical Center and Al Amal Al-Bassam Polyclinic. ☎98504226/ 94094262.

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MODERN Explorer Company LLC request job of **Accountant**. Indian nationality. He holds an Omani driver's licence. Send CV by e-mail: info@ees-oman.com ☎91240404

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HIGH Pressure Trading LLC, Hydroflow, looking for **Accounts Clerk** and **PRO** with one or two years experience in Suhar. Kindly send your CV with expected salary at: alzulfi@eim.ae

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MODERN Explorer Company LLC request jobs of **Conditioning Technicians**. ☎91240404. E mail: info@ees-oman.com

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URGENTLY required **Electrician with electrical licence (DCRP)**. Omani or expatriate (3 years experience). Contact ☎99337587, 99043127, 99348493.

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LOOKING for **Saleswoman** to work in printing press. Contact: ☎92673716.

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WE are looking for **Sales Executive**, candidates have minimum bachelor degree qualification and relevant experience can send CVs to Email: accounts@alsaroojss.com

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Announcement

ANNOUNCEMENT OF APPOINTMENT OF DISTRIBUTORES

THE Arab Convertible Industries Company LLC, which specialises in the manufacture of household and industrial detergents of all kinds and based in the manufacture of the Sultanate of Oman (Barka), announces its desire to conclude product distribution contacts in each of the governorates of the Sultanate (Muscat, Al Batinah North and South, Al Sharqiyah North and South, Al Wusta, Al Dakhiliyah, Salalah) and outside the Sultanate as well. For those wishing to enter the competition, please call the following numbers during working hours: (00968 - 99380182 or 00968 - 99322446). And send a brief summary of the company's business activities to the email: altabarak14@gmail.com

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URGENTLY required **Beautician**. Visa will be provided. Contact ☎94939252.

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REQUIRED **Counter Sales Staff** for building and carpentry material shop with two to three years experience at Wadi Kabir, contact ☎97914594.

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INDIAN male, MEP civil engineer graduate from Muscat and Master in sustainable architecore with 2 years experience, seek immediate placement, Oman D/L and employment visa available up to 2022 . Contact ☎92529664.

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INDIAN male, MEP engineer highly experienced in Oman, seeks immediate suitable placement. Contact ☎92056639.

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INDIAN, MBA in Finance, completed schooling in Muscat, looking for accounts related jobs. Contact ☎97054007

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AL SUMRI AC maintenance. We are ready to repair and install all types of Air-Conditioner within Muscat Governorate. ☎94301888.

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Announcement

ANNOUNCEMENT OF CAPITAL REDUCTION

In accordance with the provisions of Article 150 of the Commercial Companies Law. The company (**Gabal Bat International LLC**), which is registered with the Commercial Registration No **1356212**, hereby announces that it is going to reduce its capital from RO **100,000.000** to RO **10,000.000**. Whoever has any objection to the foregoing shall present the reasons for such objection to the Secretariat of Commercial Registry at the Ministry of Commerce and Industry within 30 days from the date hereof.

.....

Situation Wanted

LADY Indian English teacher with over 25 year experience, currently seeks full time position in colleges or training institutions. Responsibilities in English language teaching or soft skills trainer with preference for aviation sector. Possess valid Omani driving licence. Contact GSM ☎92541510

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INDIAN female with Oman experience — Admin/Accounts, seeks job ☎91719246.

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CIVIL engineer/QS engineer, 11 years in UAE, freelance & Oman driving licence available, looking for full-time or part-time job☎97299165.

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SALES/Marketing/ retail executive BMS in Marketing. 6 years experience. Contact ☎93920174. Rehankadri91@hotmail.com

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SUDANESE, 3 years experience in KSA, firefighting and fire alarm field, Nebosh (IGC) holder, driving licence: ☎79318246

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CIVIL diploma, 2+ years experience, Oman-DL, NOC available, seeking job. ☎99488438, e-mail: abdulrahman 9035239249 @gmail.com

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SINGLE, 27-year-old Tunisian national, Oman experience+driving license, looking for a job in admin, customer service, marketing, stock receiving/ management and any other related field. ☎96286678

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INDIAN, 33, male, already have 2.5 years of experience in Oman. In the field of Oil and Gas, maintenance, service of instrument air compressor and rotary equipment and have 6 years of automobile sales in India. Looking for suitable position. Currently on visit visa for 30 days. Contact ☎78207968, 92762001. E-mail: somuk1486@gmail.com

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INDIAN male 30 with NEBOSH Igc 7 years GCC experience on visit looking for suitable position. Call ☎+96878262237.

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MECHANICAL engineer. 21, Indian male currently in Oman looking to work at any engineering field. Contact ☎96511338. Email: rkdhanush11@gmail.com

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INDIAN male 25, MBA with 2.6 years of experience, having valid Omani driving licence, available for immediate joining for suitable post. Contact ☎00968 95960211. E-mail: dedwin130@gmail.com

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ACCOUNTANT male Seeking good position. Experience more than 10 years with 4 years experience of Oman. Now on visit visa. ☎96090127

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SEEKING suitable placement. Qualified travel, aviation, hospitality personnel experienced in customer care and sales seeking placement. Immediate availability. Contact: ☎90485199, 79588741

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FINANCE Manager/ CFO. Indian Chartered Accountant and Cost Accountant with 25 years of experience in Trade Finance, MIS, Budget, Planning, Strategy, Projects, Procurement, Admin, seeks suitable placement. Contact: ☎99884291/99741875 Email: vipul70@gmail.com

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INDIAN male, Civil Engineer, 35 years in Oman with consultants and ministries, seek suitable position. Employment visa upto Sept 2021. Can work on present visa. Contact ☎99315714.

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MECHANICAL engineer specialized in quality inspection with cswip 3.1 & ASNT LEVEL II certifications looking for an opening in oil & gas industry. Currently in Muscat,kindly contact in ☎96206400 or (arunedathil@gmail.com)

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A YOUNG, Indian national, experienced in men's apparel sales, is looking for a suitable placement Contact: ☎78052285

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INDIAN male MBA graduate with over 12 year experience in sales, business development, marketing, accounts management and presales. Presently on visit visa in Muscat seeks suitable openings. Willing to join immediately. GSM ☎97733081 Email: sadiqbashawjs@gmail.com

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Situation Wanted

PAKISTANI male driver, 8 years experience in Oman, knows Arabic, seeks job. ☎96551602.

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MECHANICAL Engineer, 38-year-old Tunisian with 12-year Experience in administration, marketing, sales and customer service, looking for a job in these or other fields. ☎95643359.

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INDIAN male civil engineer graduate from Muscat and Master in sustainable architecture from Europe with 2 years experience seeks suitable position. Oman D/L and NOC available. ☎99315714.

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SRI LANKAN Male (24), HNDE-QS/Civil Engineer With AutoCad-MEP qualified, +2 years experienced, looking for a suitable placement. GSM:☎92187572, Email: sifathhasan1995@gmail.com

.....

DRIVER have 8 years experience need a job. Contact ☎94954431/ 91788569.

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INDIAN male, 23, B Com, with 2 years experience in Accounts and Finance on a family visit, available for immediate joining. Suitable post of accountant, looking for a job. E-mail: aaronfernandes033@gmail.com. Contact ☎79869563.

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I NEED a driver job, urgent, with NOC paper. My name: Masum Billah. ☎968 94991705.

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INDIAN male 26, BBM & MBA with UAE 2 years experience presently on visit visa in Oman seeks suitable opening willing to join immediately contact ☎78119897 Email: mohammedraivan25@gmail.com

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PART-TIME accounting up to finalisation with free software. Contact ☎91720465.

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INDIAN, male, Age 26, B.Tech Mechanical Engineer, with 1+year Experience of India as site Engineer, HVAC, Autocad, fire fighting Equipment Maintenance and Technical works, seeking suitable job. Contact ☎91921038, E-mail: muqtarkhan80@gmail.com

.....

INDIAN male, BE+ MBA, 15 years experience in electrical products in projects and retail segment at senior position with valid D/L and NOC, seeks placement. Contact ☎95954779

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ARCHITECT, 9 years experience in maintenance projects, finishing, interior design and project management. ☎94481780.

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INDIAN male, MBA in marketing, 21 years experience in India as trainer customer service, sales and retail service available on visit visa. Contact ☎95355193

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INDIAN, female (22), ACCA finalist looking for a suitable position. Contact: ☎+968 96448041 Email id: ashlindavis28@gmail.com

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A FEMALE driver from home to work place— from Amerat to work place in Qurayat — Mizara' 5 days a week. ☎94005648.

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ACCA-UK passed Pakistani in Muscat on visit visa, needs suitable jobs. Qualified as Financial Accountant with about 4 years' experience. Please ☎ 91449085, E: mailmrmasoodshah911@gmail.com

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LOOKING for light driving job, 8 years experience in Oman. MD.Shafi ☎95272937.

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MECHANICAL Engineer, 21, Indian Male, Currently in Oman Looking to work on any Engineering field. Contact ☎91217663, Email: adolmisba@gmail.com

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THE BIRDMAN OF MASIRAH

TEXT: RAY PETERSEN
PHOTOS: DARREL PINTO AND LENA PETERSEN

Now and again, a story reaches out to you from nowhere, and recently, that's certainly how Darrel Pinto, a humble House Captain at the Masirah Island Resort, and I crossed paths.

Lena, our daughter Sasha and I met Pinto as he assisted us with the check in process at the Masirah Island Resort, finding him very well spoken, as were all of the staff, but also intensely aware in a way that identified him not only as articulate, but with a dignity and manner that appeared to reach out to us all at the same time, and feel that there was more to this young man than meets the eye.

We were vindicated when we found later that he was an enthusiastic photographer, and as Lena shares the same interest, the two had much to discuss, and later, to share with me, and now, you.

Originally, growing up in Goa, India, but of mixed blood, Portuguese descent, Pinto was more interested in all kinds of nature, and frequently attended Nature Camps, which he credits with much of his knowledge today. "I spent a lot of that time catching sick and injured snakes, bringing them back to health, and releasing them into the

Darrel Pinto, a humble House Captain at the Masirah Island Resort, enthusiastically recounted how he waited, sat curled up for hours, for one shot of a bird of prey, and how he dug two poles in the ground to encourage a pair of others to alight for a good image

wild," he said in a confident, matter of fact way, "but I needed to work so I took a BA in Hospitality, and fortunately, fate brought me to this bounteous island." He speaks passionately of his ornithological pastime, and the joy it brought him was evident as we pored over some of his favourite images.

He enthusiastically recounted how he waited, sat curled up for hours, for one shot of a bird of prey, and how he dug two poles in the ground to encourage a pair of others to alight for a good image. He spoke of seasons for the different species, and when the different migratory birds are moving from Africa to Asia, and back again.

His favourite birds are the different species of Raptors, the carnivorous hunters such as hawks, eagles, buzzards, falcons, vultures and owls, and how much does he enjoy his pastime? "Well, my big lens cost as much as a small car, but really, it's my passion....." he said with a smile, his thoughts certainly already on his next photographic challenge.

Darrel Pinto, a nature superman of sorts, by day a House Captain, and by night, a camo-clad cameraman, not at all what he seems at first glance. His pictures speak much more eloquently than his words, or mine, so please enjoy these. Which one is your favourite?



Messi confirms Barca stars will take pay-cut, help pay other wages



In this file photo taken on March 07, 2020 Barcelona's Lionel Messi celebrates after scoring a goal during the Spanish league match against Real Sociedad at the Camp Nou stadium in Barcelona. — AFP

BARCELONA: Lionel Messi confirmed through social media on Monday that Barcelona players will take a 70 per cent pay cut during Spain's state of alarm, and help pay the wages of the rest of the club's staff.

Spain remains in lockdown until April 11 amid the coronavirus pandemic. Football matches are cancelled until further notice and Barcelona announced across the board pay-cuts last week.

But it was widely reported that the club's first-team footballers were against the plan.

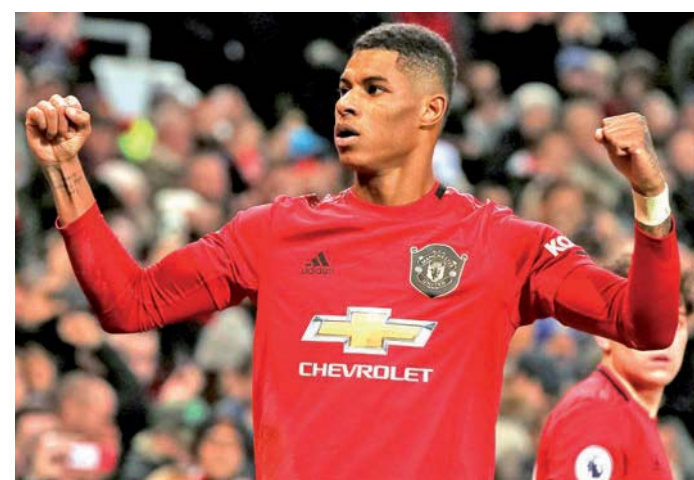
Messi wrote on his Instagram account: "For our part, the moment has come to announce that apart from the reduction of 70 per cent of our salary during the state of alarm, we will also make contributions so that the club's employees can collect 100 per cent of their salary while this situation lasts."

The message of solidarity was backed up by the insinuation that the club's hierarchy tried to show the players in a bad light with leaked suggestions they did not want to do their bit.

"It never ceases to amaze us that from within the club there were those who tried to put us under the magnifying glass, adding pressure for us to do what we were always going to do anyway," Messi said.

Barcelona also issued a statement confirming the agreement for a 70 per cent pay cut and the extra financial gesture made by the first-team players.

"In the case of the football team, the reduction will be more than 70 per cent. This additional contribution from the squad, plus the contribution from the club, will guarantee all non-sports personnel will receive 100 per cent of their salaries," the club said. — dpa



Rashford helps feed children during virus shutdown

LONDON: Manchester United forward Marcus Rashford is working to get food to children who rely on free school meals after the coronavirus shutdown.

The 22-year-old England international has teamed up with charity FareShare to help children in the Manchester area after schools were closed.

And he revealed that his own childhood had inspired him to want to make a difference to the next generation.

"In the past I have done a lot of work in regards to children and when I heard about the schools shutting down, I knew that meant free meals for some kids that they are not getting at school," Rashford said.

"I remember when I was at school I was on free meals and my mom wouldn't get home until around six o'clock so my next meal would have been about 8 o'clock. I was fortunate, and there are kids in much more difficult situations that don't get their meals at homes."

Rashford said fundraising had gone well.

"We have got to the £100,000

(\$124,000) mark, which means we get to feed 400,000 children so it's been very positive."

Manchester United and Manchester City have joined forces to donate to food banks in the area.

"I think when times are tough it is important that two clubs who have a huge social following that we do come together and make a difference when things which are bigger than football happen. So credit to both clubs," Rashford said.

Rashford was sidelined with a back injury when the Premier League season was suspended earlier this month.

The forward said he was making good progress but admitted he was missing football.

"It's just about patience," he said. "I have been working hard on the bikes and following the programme that I have been given from the club."

"I have been playing FIFA, reading different types of books. It is important to keep time passing, with positive vibes and just keep smiling." — AFP

Gundogan says Liverpool deserve to be champions

LONDON: Liverpool should be awarded the Premier League title if the season cannot be completed due to the coronavirus pandemic, says Manchester City midfielder Ilkay Gundogan. Jurgen Klopp's men were a tantalising two wins away from their first league crown since 1990 when the season was suspended earlier this month.

The shutdown is currently due to last until April 30. Premier League chiefs are due to meet on Friday, with no indications of when football will resume. Gundogan, whose side trail Liverpool by 25 points, said that if the season could not be finished, Klopp's side deserved the title.

"It would be OK for me," he said. "As a sportsman you have to be fair."

The 29-year-old German international, who has won the Premier League title with City for the past two seasons, said it was unlikely that he and his teammates could resume training at the end of April.

"Honestly, I can't imagine (that happening) and also, I don't know how realistic it is," he said.

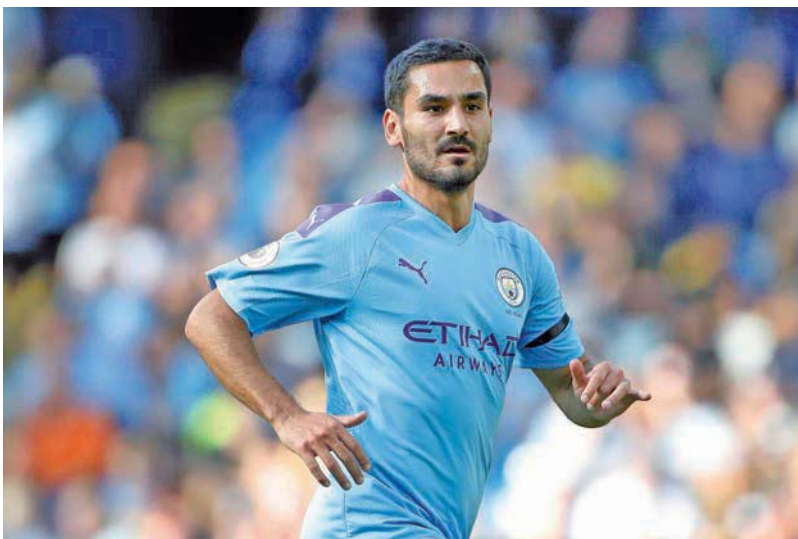
Figures on Sunday revealed that 1,228 people with coronavirus have died in Britain. Prime Minister Boris Johnson is among more than 19,500 people who have tested positive for COVID-19.

Aleksander Ceferin, president of European football's governing body UEFA, said on Saturday that the 2019/20 campaign could be "lost" if it could not be restarted by the end of June.

Gundogan conceded that Premier League chiefs were faced with a difficult choice.

"There are different opinions," he said. "For clubs who have had a very good season, it obviously wouldn't be nice if it was cancelled now."

"On the other hand, for clubs who



aren't doing as well and are maybe in the relegation places, an abandonment would obviously suit them."

Cancellation would have a knock-on effect on the second-tier English Championship, with both Leeds United and West Brom occupying the two automatic promotion places.

Gundogan said he would be willing to take a pay cut if English clubs followed the examples of Serie A leaders Juventus and his former club Borussia Dortmund. "Of course I think it's OK, that goes without saying — (but) there's been no discussion in England yet," he said. — AFP

World Cup cricket win was nothing, says Sharma as he polices virus curfew

NEW DELHI: Joginder Sharma bowled the key final over when India beat arch-rivals Pakistan in the first Twenty20 World Cup cricket final in 2007, but says he faces more pressure as a police officer making sure people stay home during the coronavirus crisis.

The International Cricket Council (ICC) and others have hailed the efforts of the 36-year-old as he hits the streets of India in his role as an officer of the law.

"Obviously this contribution is much bigger because people are losing their lives," Sharma said from Hisar in Haryana where he is now a superintendent.

"It was also a big thing, winning the World Cup for India, but here we have to save the nation. And even if I am playing a small part in this, then it is huge."

Sharma has been leading a team trying to keep people off the streets during a 21-day lockdown ordered by the government to halt the spread of the virus. India has now reported 29 deaths from more than 1,000 cases, but experts believe there are many more.

Thousands of people have been arrested across the country for flouting the curfew.

The ICC said Sharma had gone from World Cup hero to "real world



hero" as it released a picture of the all-rounder in India cricket colours and his khaki police uniform.

Sharma, who played just four one-day internationals and four T20 matches, said he is using cricket's spirit of teamwork to tackle the crisis.

"It was the nature of my sport, which is a team game and players work together to make things happen. So now we have to help each other and the biggest help will be to stay inside our homes," said Sharma.

"This is the only way to fight coronavirus. Feed the hungry, help the poor. Say no to social gatherings, go out just for getting essentials, but maintain social distance." — AFP

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CORONAVIRUS HALTS TREBLE BID OF BAYERN'S FLICK, FOR NOW

MUNICH: It took a deadly adversary, the coronavirus, to stop Bayern Munich's treble quest under new coach Hansi Flick, at least for the time being.

The pandemic has rocked the whole world, the football community, and of course the 55-year-old himself, and no one knows what the future will bring.

"In the beginning it felt as if it did not correspond to reality," Flick says of the virus spread.

Former Bayern player and Germany assistant coach Flick got the team back on track since taking over from Niko Kovac in autumn.

They are first in the Bundesliga, four points clear of Borussia Dortmund. They are in the German cup semifinals where they are to host Eintracht Frankfurt. And they are all but in the Champions League quarterfinals, leading Chelsea 3-0 ahead of their home leg.

Some believe Flick can emulate Jupp Heynckes who achieved the treble with Munich in 2013, and he himself named the task "doable" during the winter break.

Bayern have won 18 of their 21 games under Flick who says the team played "a sensational second half" of the season since January before the virus stopped the action in mid-March.



Bayern Munich celebrate winning the DFB Cup final. — Reuters

"We actually only achieved positive results if you look at the results since Hansi has been here," captain Manuel Neuer has said.

But everything is on hold now, Flick conducting cyber training with his players who are at home amid tight restrictions in the state of Bavaria, the league suspended until April 30 at least — and uncertainty whether the season can be completed at all.

Flick is nonetheless trying his best to have the players ready should training and playing be possible again in spring.

"You can only react to things. But you learn in the coaching profession to always adapt to new situations," he says.

"We have the team together almost every day, even if that's in the cyber world. You still have the feeling that you have the team together."

Flick connects via video link with various groups of players, and he also says the special status of Munich does not allow them to train in small groups as other clubs like Wolfsburg or Augsburg do.

"Bayern are eyed differently. We would do well if we act as role models," he said.

But the longing for a return to

the training ground and stadium is growing every day, even though any form of team training can't resume before April 5 and matches much later.

"Everyone is looking forward to train outside," Flick says, with midfielder and defender Joshua Kimmich adding: "The competition is missing. There is no energy to get rid of."

Midfielder Leon Goretzka would just love to have a fixed date for our turn: "Light at the end of the tunnel would be helpful to get through the rest of the tunnel."

Flick remains upbeat "that the season will continue" and at the same time is realistic that the nine remaining Bundesliga rounds and other competitions would almost certainly be behind closed doors.

"I think everyone is aware that playing 'ghost games' is the only way to end the season," Flick says. "We are all happy if play can continue."

And then there is also the small matter of his personal future. Flick was first appointed for two games, then until the winter break, and now until the end of the season.

He is likely to have the contract extended but insists: "There are more important things than my future right now." — dpa