

WEDNESDAY, 28 OCTOBER 2020



16 PAGE ISSUE

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OWYA 2020 WINNERS - HANAA AL HINAI & SARA NADIR AL MASKARY
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Recoveries near 100,000

99,997 recover from COVID-19 in Oman as number of deaths rises

Shaddad al Musalmey
Muscat

Even as the situation arising out of the COVID-19 pandemic turns grimmer in Oman, with the number of deaths continuing to rise, there is a silver lining in the form of the recovery rate - 87.8 per cent of those infected have recovered, accounting for close to 100,000 people.

On Tuesday, 329 infected people had recovered while 13 succumbed to the virus. 'The total number of recoveries has increased to 99,997, while the number of deaths has reached 1,203,' a Ministry of Health (MoH) statement said.

Currently, there are 12,154 active cases. 'On Tuesday, 466 new cases of the novel coronavirus (COVID-19) were reported, taking the total to 113,820. A total of 435 patients were admitted in health institutions, including 182 in ICUs,' the MoH stated.

H E Dr Ahmed bin Mohammed al Sa'eedi, Minister of Health, recently explained that the COVID-19 mortality rate in the sultanate is under one per cent of the number of infections. "The healthcare force is doing its best, but its members are suffer-



The more we cooperate and rally efforts of the government, citizens and residents as one, the more we can cut down the number of infections and ease pressure on health establishments

H E DR AHMED BIN MOHAMMED AL SA'EEDI

ing. They are fatigued with some of them deprived of off days for the past six months," he said.

He appealed to everyone to understand that this virus spreads fast and there is an im-

minent risk of a third wave of infections, which has already started in many countries.

"The more we cooperate and rally efforts of the government, citizens and residents as one, the

more we can cut down the number of infections and ease pressure on health establishments," H E Dr Sa'eedi said.

According to the World Health Organization, successful

treatment of patients requires timely diagnosis and health system capacity to provide care, besides the protection of healthcare workers and sufficient medical supplies.

Meanwhile, the infection curve's upward trend has been slow in the past few days owing to government imposed restrictions. There were less than 500 daily cases during and after the night curfew that ended on October 24.

@shadadm

Swift response to COVID-19 exemplary: IMF

Our Correspondent
Muscat

International Monetary Fund (IMF) has described Oman and the GCC's response to the COVID-19 pandemic as 'exemplary'.

Kristalina Georgieva, managing director of IMF, commended the strong public health systems in the region, which she said "has kept fatality rates in the GCC among the lowest in the world", while also lauding the fiscal response to support the local economies and livelihood of millions of nationals as well as expatriates.

"I want to stress where you have been really exemplary in this region - rising to the challenge with swift policy responses," Kristalina said during a meeting of the ministers of finance and central bank governors of the GCC on Sunday.

"You have enhanced already strong public health systems, and that has kept fatality rates in the GCC among the lowest in the world. And that



Kristalina Georgieva

is precious because this crisis is above all a human tragedy. You have taken as good care as possible of your people. Bahrain and the UAE rapidly deployed some of the largest per capita testing and contact tracing regimes in the world. And I cannot stress enough how important having those in place is for people and for the economy."

Talking of economic packages and support, she said, "Fiscal packages and liquidity support have protected incomes and livelihoods, and the financial sector."

Continued on Page 03

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Travel agency fined RO1,000

Our Correspondent Muscat

A court in Muscat ordered a travel agency to pay RO1,000 as fine and sentenced its owner to a prison term of one month after he violated the Consumer Protection Law.

A statement issued by the Consumer Protection Authority (CPA) said the court gave the verdict after the travel agency misled a consumer.

'A complaint was received from a consumer stating that he had reserved five return tickets to travel from Muscat to Amman, but the travel agency reserved only one-way tickets. When the consumer later enquired about baggage limit, he was informed that only one-way tickets had been booked. This prompted the consumer to book tickets from another travel agency,' CPA said.

'The accused must pay the expenses (RO715) for the violation of Article 20 of the Consumer Protection Law,' the statement added.



(Supplied photo)

Nets removed from coral reefs near Damaniyat Islands

Our Correspondent Muscat

As part of its efforts to preserve the environment from pollution, the Environment Authority (EA), in cooperation with the Blue Water Divers team, has removed fishing nets and ropes entangled in coral reefs near the Damaniyat

Islands Nature Reserve.

The authority said the cleaning activities were carried out on coral reefs near Kasma Island near the nature reserve.

'The Environment Authority wants to draw the attention of fishermen on the need to engage in their work away from the islands so that their nets don't

get entangled in coral reefs due to marine currents,' stated the authority.

Camping activities in the reserve will resume on November 1. From the beginning of May till the end of October, which is the nesting season, camping in the Damaniyat Islands Nature Reserve is prohibited.

Application date extended for higher education seats

Muscat - The Higher Education Admission Centre (HEAC) at the Ministry of Higher Education, Research and Innovation on Monday announced an extension to the deadline for applications for vacant seats and new programmes in the second sorting of the academic year 2020/21 to 11pm on October 31.

The extension will provide an

opportunity for a greater number of students, especially those who did not receive academic offers in the first sorting, to apply for the new programmes offered by private and government universities and colleges.

The centre announced on its website that there are 5,309 vacant seats for the second sorting - 1,138 seats are in government

higher education institutions, 4,132 in private higher education institutions and 39 external scholarship and grant seats.

The centre will announce the results of the second sorting on November 5. Applicants will be given five days (Nov 8-12) for registration procedures in the higher education institutions.

ONA

NSS-Credit Oman ink credit insurance pact

Muscat - Nama Shared Services Company (NSS), a member of Nama Group, has signed a Credit Insurance System Agreement with Credit Oman.

The agreement, signed at Credit Oman headquarters in Airport Heights, stipulates that NSS will provide services in the field of guaranteeing sales of Omani institutions in the event of insolvency or bankruptcy of buyers for their products or services.

Ahmed al Rahbi, general manager, represented NSS in the signing ceremony while Sheikh Khalil Ahmed al Harthi, CEO, represented Credit Oman.

Modern technologies will provide a new and integrated digital system to speed up processes and ensure flexible and simple transactions for customers. Also,



(Supplied photo)

the system will contribute to the speed, efficiency and accuracy of underwriting mechanisms and risk management in order to provide integrated insurance solutions that will meet the current and future needs of Omani exporters and manufacturers.

The partnership is the first of its kind for NSS outside Nama Group. The company is looking forward to expanding its services to achieve common objectives with development institutions in various fields in the sultanate and sustain the national economy.

Challenges of media groups discussed

Our Correspondent Muscat

As part of its efforts to support private and government media institutions, the Media Committee of the Shura Council held a

meeting on Tuesday.

The meeting discussed the challenges being faced by the media industry and appropriate alternatives to ensure the continuation of the work of some government and private media

institutions.

The meeting also discussed a proposal for a study on investing in Omani films and television series which would help provide employment opportunities for citizens.

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Abu Dhabi	31	21	Sunrise	6.10am
Doha	32	23	Duhr	11.56am
Kuwait City	33	21	Asr	3.11pm
Manama	31	23	Maghrib	5.36pm
Riyadh	31	14	Isha	6.47pm

HOTLINES	
24-hour pharmacies	Starcare Hospital: 24557200
Scientific Pharmacy: Qurm	Emergency number: 24558333
24566601, Ruwi 24702850	Dr Harub's Clinic:
Muscat Pharmacy: Ruwi	24563217, 99254940
24702542, Salalah 23291635	Emirates Medical Center:
Al Hashar Pharmacy: Ruwi	24604540
24783334	KIMS Oman Hospital:
Hospitals and Clinics	24760105
Al Hayat International	Lama Polyclinic: CBD
Hospital, Al Ghubra-	24799077; Al Khuwayr
22004000, 94442000	24478817; Sohar 26751128
Al Raffah Hospital: Muscat -	Muscat Eye Laser Centre:
24618900/1/2/3	24691414
Sohar - 26704639/49/50	Muscat Private Hospital:
Apollo Hospital Muscat,	24583600
Hamriya: 24787766, 24787780	Health4All Medical Centre:
Abeer Hospital, Ruwi, Muscat	24486005, 24483009
24770800, 90999334	Muscat Municipality: 80077222

Mode of education subject to infection rate, classroom strength

Our Correspondent
Muscat

In the new academic session commencing on November 1, the mode of education - classroom, distance or blended - will depend on the COVID-19 infection rate and the number of students in the class or school where it is located.

Grade 1 to 11 students are more likely to have distance education, while Grade 12 students will attend school on a weekly on/off basis. However, if their normal class strength is 16, they will attend regular daily classes.

Speaking to Oman TV, H E Dr Abdullah bin Khamis Ambosaidi, Undersecretary for Administration and Financial Affairs in the Ministry of Education (MoE), said, "Education should start, not wait for the pandemic to pass. Students of Grade 12 will return to school 100 per cent or 50 per cent (alternate weeks), while



(Photo for illustrative purpose)

students of Grade 1 to 11 in most schools of the sultanate will be studying through distance learning."

The ministry has provided two types of learning platforms - ministry sites, in addition to an electronic library, for Grade 1 to 4, and Google Classroom for students of Grade 5 to 12.

He informed that MoE is

working with telecommunications companies to strengthen the Internet and extend connectivity to schools that are not in the network, and added that the ministry has introduced a mechanism to support families that cannot provide computers for their children.

"The mode of education will vary in schools depending on the

student density of each class. The number of students in a class must not exceed 16 to ensure physical distancing," H E Ambosaidi said. The directorate general in each governorate is now working on the classification of schools in their jurisdiction into the integrated education system which will be announced this week.

400 steppe eagles recorded in Dhofar

Our Correspondent
Muscat

Union for Conservation of Nature.

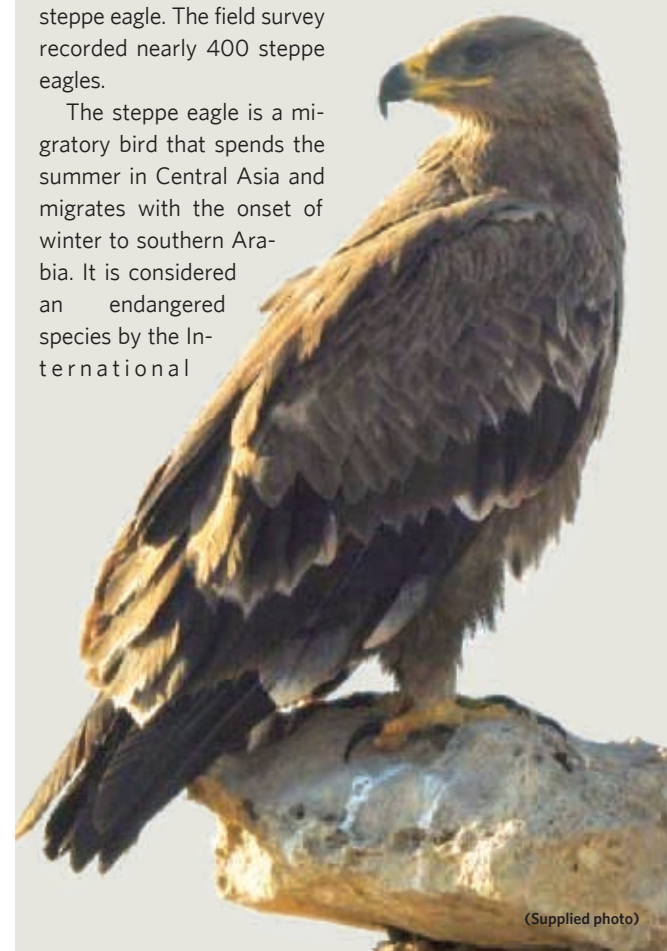
The steppe eagle (*Aquila nipalensis*) is a large bird of prey. Like all eagles, it belongs to the family Accipitridae. Owing to its well-feathered legs, the steppe eagle is grouped as a member of the Aquilinae subfamily, also known as the 'booted eagles'.

In treeless areas of steppe habitats, these eagles tend to nest, often on or near an outcrop, but sometimes even on flat, wide-open ground, in a rather flat nest. They are the only eagles to nest primarily on the ground.

In efforts to protect rare birds, the Office for Conservation of the Environment (OCE) in the Diwan of Royal Court is conducting a field survey on steppe eagle in the Governorate of Dhofar. The survey began earlier this month and will continue until March 2021.

OCE is cooperating with the International Bird Research Foundation in Austria and the preliminary studies indicate that the sultanate is considered one of the environmentally important areas for steppe eagle. The field survey recorded nearly 400 steppe eagles.

The steppe eagle is a migratory bird that spends the summer in Central Asia and migrates with the onset of winter to southern Arabia. It is considered an endangered species by the International



(Supplied photo)

Swift response to COVID-19 exemplary: IMF

Continued from Page 01

"Timely and innovative measures included tax exemptions and deferrals, cash transfers, and subsidies to small and medium-sized enterprises," Kristalina said.

She added that the GCC countries should continue doing what they know works. "Keep investing in health systems. Maintain supportive fiscal and monetary policies until we are out of the woods of the health crisis. And increasingly target households and businesses most

in need. Then start shifting support away to firms that are likely to succeed and to individuals most in need."

The next priority she said should be to accelerate reforms.

"What are the priorities? Diversifying government revenue, something that you have already started; and making spending more efficient." Creating opportunities, especially for young people and women, is the need of the hour, according to IMF's managing director. "In the fiscal

area, in recent years, Saudi Arabia has diversified revenues by establishing excises and a value added tax (VAT). And it has reallocated spending to focus on the pandemic. Oman is likewise cutting some spending and starting a VAT. The UAE and Bahrain have introduced VATs as well.

And the Emirates, Qatar and other GCC members are cutting inefficient fuel subsidies. All of this is very positive, and it needs to continue, besides strengthening social safety nets, improving

the management of government assets and liabilities, particularly given the increase in debt. And most importantly, putting in place robust medium-term fiscal frameworks so we can anchor expectations for stability."

Following that, she said, would be the turn of diversifying and greening GCC economies. "You are already doing a lot of this. I want to praise you for what you have done on the digital front. Full standalone 5G wireless in this region will enable remote

work, education, telemedicine and e-governance, and you can pursue with even more imagination the application of technologies to be even more competitive in areas where the digital revolution clearly is accelerating.

"You have such a wonderful chance to go green. The sun is as abundant - more abundant than oil. And you can continue what you have been doing, making sure that nature, something that you so much value, is vibrant and resilient."

GCC interior ministers discuss cooperation

Muscat- Ministers of interior in Gulf Cooperation Council (GCC) states held their 37th meeting via videoconferencing on Tuesday.

The sultanate's side was headed by H E Sayyid Hamoud bin Faisal al Busaidi, Minister of Interior, in the presence of Maj Gen Hamad bin Sulaiman al



H E Sayyid Hamoud al Busaidi

Hatmi, Assistant Inspector General of Police and Customs for Operations.

The meeting discussed a number of topics related to security cooperation and coordination to enhance joint efforts among member states. ONA



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Ministry of Commerce, Industry & Investment Promotion

Tender 7 / 2020

The Internal Tenders Committee at Ministry of Commerce and Industry & Investment Promotion announces the following tender:

Tender No	Title of the Tender	Tender document price R.O (un refundable)	Company rate	Deadline for Tender Document collection	Deadline For Offers Submission
7/2020	Cleaning Services, gardens maintenace, landscaping maintenance and Rodents and insects control for the year 2021	25/ـ R.O	Specialized	Monday 9/11/2020	Tuesday 24/11/2020 10:00 am

Companies Specialized in such fields and the **Omani Local Companies that have valid registration certificate from the Tender Board and a valid tax card issued by tax Authority** can participate and obtain requirement for proposals and tender terms from the following website :
<https://etendering.tenderboard.gov.om>

- Offers should be submitted online to the above mentioned website. enclosed with a copy of Bank Guarantee or certified cheque issued by a local bank in the Sultanate of Oman values (1%) of the offer, valid for (90) days from the date of offer submission and addressed to H.E the Undersecretary of Ministry of Commerce and Industry, Chairman of the Internal Tender Committee.
- Offers shall be submitted in a wax-sealed envelopes accompanied by the original Bank Guarantee or the cheque to the Secretariat of the Internal Tender Committee located in second floor of the Ministry's main building in Muttrah AlKubraa.
- The Ministry is not bound to accept the lowest or any other submitted offer.

Note: Priority shall be given to companies and institutions whose bid has the highest Omanisation rate . It is necessary to attach a document that proves so from the concerned authority .

Correspondences:

- Tender inquiries; All correspondence pertaining to TENDER Inquiries shall be online through E-Tendering System . (<https://etendering.tenderboard.gov.om>)
- E-Tendering System inquiries : All correspondences pertaining to the technical support of E-Tendering System shall be directed to the following helpdesk email address and phone number.

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2021 Renault Master L4H3 offers flexibility

The Renault Master L4H3 MY2021 is a blend of useful space, versatile interior, segment-leading features and low running costs. L4H3 MY2021 sets the standard with its efficient engine to help business

users and trades to do their work more easily and effectively.

Apart from L4H3, Renault Master is also available in two other variants, L1H1, L2H2.

The key features of Renault Master MY2021 includes safety

attributes such as driver and passenger airbags, emergency brake assistance, tyre pressure monitoring system, rear view camera, comfort qualities such as electric front window (driver & passenger), electric mirrors, C-shaped

DRL, rear glazed doors with 270° opening and heated rear window, floor anchorage points in the load area, side anchorage points in the load area.

A spokesperson for Renault Oman, from the house of Suhail

Bahwan Automobiles, said, "Renault Master continues to offer businesses and trades remarkable flexibility. It sets the bar very high and is powerful, economical and safe. The LCV line-up has generated a high demand."

Experience freedom with new JAC S4

Towell Auto Centre (TAC), the exclusive distributor of JAC vehicles in Oman since 2008, recently added the exciting turbocharged S4 compact crossover to their existing line-up.

JAC's commercial vehicles are well known for their ability to deliver great performance and provide value for money. With the same DNA ingrained into its fabric,

the S4 is set to satisfy and amaze customers in the Sultanate of Oman.

JAC's new 1.5lt turbocharged S4 crossover SUV packs a powerful performance punch, and offers premium performance specs as well as additional luxury features at an attractive price. By providing exceptional value at an unbelievable price, customers can expect an amazing crossover SUV for the price of a sedan!

The S4's engine provides performance and fuel efficiency thanks to the lower displacement and turbo.



New Fiat range now available at DA



Fiat was able to become a stand-alone brand, setting itself apart from its competitors. Over time, it has become the first choice for people living a modern life and want a vehicle that grabs everyone's attention with its outstanding performance and design. The new Fiat range is now avail-

able at Dhofar Automotive (DA), the official distributor of Fiat brand in the sultanate, alongside several exclusive benefits to offer a memorable ownership experience.

For more information about Fiat or to book a test drive, please visit your nearest Fiat showroom.



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Chairman's Report

Dear Shareholders,

Assalamu alaikum wa rahmatullahi wa Barakatuh!

(May the Peace, Mercy and Blessing of Allah be with you!)

On behalf of the Board of Directors, and Management team of Al Madina Insurance Co SAOG ("the Company"), I am pleased to present to you a report on the performance of the Company for the period ending on 30th September 2020.

The nine months of 2020 has been unique and has presented its own challenges. The Outbreak of Novel corona virus continues to impact business, causing disruptions to businesses and economic activities which have been felt across industries and geographies. The Company however, managed to maintain continuity of its profitable operations under these extraordinary circumstances and provided seamless customer service through its digital platforms.

Operating Environment

The insurance environment has been both volatile & turbulent. The global insurance & reinsurance market witnessed continuing hardening of rates due to Insurers' performance being under considerable pressure. The COVID 19 related claim liabilities have added to the difficult situation in Insurance market.

Results from Operations

The Company continues to maintain profit across all product lines while strengthening its reserves by adopting quarterly actuarial validation of Company's reserves. The underwriting surplus from Takaful operations before investment income, mudarib share and Wakala fees registered an 15% growth amounting to RO 3.97mn for the third quarter of 2020 as against RO 3.45mn in the corresponding period of 2019. The growth in underwriting surplus is a result of prudent underwriting, best risk selection policy and ability to react to emerging difficult situation.

Al Madina continues to maintain a healthy and well-balanced portfolio across all lines of business supported by high-quality global Reinsurance arrangements. The Company is constantly enhancing its customer experience through process automation, professional expertise and top of the line claims servicing.

Investment Income

The Company continues to monitor its investment book well while ensuring that investments are diversified and remain compliant to Sharia Principles. The investment environment remains challenging with equity and real estate yields being under pressure. However, your Company has been prudently managing its investments and increased its investment income by 18% to RO 1.01mn as at September 2020 as against RO 858 K in the corresponding period of 2019.

Profitability of the company

Your Company delivered a strong performance and registered a 49% increase in net profit after tax of RO 1.36mn, as compared to RO 911K for the corresponding period of 2019. In order to meet with the sound practices of a takaful and recommendations of the regulators, your Company may adjust the Wakala fee to reduce the deficit, if any in the participant's account at the yearend as in the previous years.

Risk Management

The company constantly evaluates its risks associated with the insurance business as well as its investments and adopts necessary measures to manage these risks.

Company's Outlook & Vision

The operating environment is expected to remain challenging due to Pandemic induced global economic slowdown and hardening Reinsurance market. Your Company will aim to maintain its market position and is fully focused on Gross Written Contributions growth, despite the challenges.

The Company also expects to increase its profitability in 2020 through well-planned sales initiatives, expansion of Direct sales distribution channel, disciplined underwriting & efficient claims administration. The Company will continue to invest on IT upgrades, Process automations and digitization of Insurance processes for a positive engagement with customers. The Company will explore every possible growth opportunity within the Islamic finance space for optimizing the Investment Income in line with the Company's risk appetite.

The Company continues to maintain its steady track record of having always been driven by and supportive of national objectives, such as in job creation and Omanization.

Acknowledgements

On behalf of the Board, we extend our thanks to our customers, business partners, shareholders, and staff members for their support. We also thank and appreciate the Capital Market Authority for their constant support and their initiatives oriented towards the Insurance Market, with special emphasis on the development of Takaful Insurance in the country.

We wish all of you good health and safety.

We extend our gratitude and appreciation to His Majesty Sultan Haitham bin Tariq for his vision and leadership.

May God Bless you all.

Dr. Mohammed Ali Al Barwani
Chairman of the Board

UNAUDITED CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020										
	Shareholders' fund		Participants' fund				Grand total			
			General takaful		Family takaful		Total participants' fund			
	Unaudited 30 September 2020 RO	Audited 31 December 2019 RO	Unaudited 30 September 2020 RO	Audited 31 December 2019 RO	Unaudited 30 September 2020 RO	Audited 31 December 2019 RO	Unaudited 30 September 2020 RO	Audited 31 December 2019 RO	Unaudited 30 September 2020 RO	Audited 31 December 2019 RO
ASSETS										
Cash and cash equivalents	1,661,901	1,340,320	4,981,645	4,450,957	155,544	181,695	5,137,189	4,632,652	6,799,090	5,972,972
Investments carried at fair value through profit or loss	1,201,302	1,308,445	-	-	-	-	-	-	1,201,302	1,308,445
Takaful balance receivable	-	-	12,210,130	12,181,562	1,001,023	965,173	13,211,153	13,146,735	13,211,153	13,146,735
Retakaful / reinsurance balance receivable	-	-	1,304,516	187,049	32,408	40,195	1,336,924	227,244	1,336,924	227,244
Receivable from participants' fund - family takaful	-	-	254,877	1,598,675	-	-	254,877	1,598,675	254,877	1,598,675
Receivable from participants' fund	2,162,610	1,524,565	-	-	-	-	-	-	2,162,610	1,524,565
Due from retakaful / reinsurance companies in connection with takaful liabilities	-	-	39,201,876	42,900,049	1,317,713	1,198,529	40,519,589	44,098,578	40,519,589	44,098,578
Deferred policy acquisition cost	-	-	882,967	732,398	49,847	55,852	932,814	788,250	932,814	788,250
Other receivables and takaful assets	981,225	763,185	649,758	628,684	433,746	395,374	1,083,504	1,024,058	2,064,729	1,787,243
Investments at fair value through equity	2,519,296	2,282,799	-	-	-	-	-	-	2,519,296	2,282,799
Bank deposits	6,600,000	5,526,500	4,675,000	4,876,416	425,000	1,247,084	5,100,000	6,123,500	11,700,000	11,650,000
Investments carried at amortised cost	5,379,746	5,261,228	-	-	-	-	-	-	5,379,746	5,261,228
Deferred tax asset	75,545	75,545	-	-	-	-	-	-	75,545	75,545
Investment in real estate	5,946,675	5,946,675	-	-	-	-	-	-	5,946,675	5,946,675
Property and equipment	748,671	847,511	-	-	-	-	-	-	748,671	847,511
Total assets	27,276,971	24,876,773	64,160,769	67,555,790	3,415,281	4,083,902	67,576,050	71,639,692	94,853,021	96,516,465
LIABILITIES, PARTICIPANTS' FUND AND SHAREHOLDERS' EQUITY										
LIABILITIES										
Takaful liabilities	-	-	52,798,217	55,390,384	1,689,838	1,554,168	54,488,055	56,944,552	54,488,055	56,944,552
Unearned retakaful commission	-	-	174,071	165,014	-	-	174,071	165,014	174,071	165,014
Retakaful/reinsurance payables	-	-	8,204,743	9,137,624	936,713	601,309	9,141,456	9,738,933	9,141,456	9,738,933
Accounts and other payables	894,908	873,248	4,038,047	2,936,961	802,251	713,220	4,840,298	3,650,181	5,735,206	4,523,429
Charity fund payable	13,970	18,970	-	-	-	-	-	-	13,970	18,970
Payable to shareholders	-	-	1,629,825	1,282,079	532,785	242,486	2,162,610	1,524,565	2,162,610	1,524,565
Payable to participants' fund - general takaful	-	-	-	-	254,877	1,598,675	254,877	1,598,675	254,877	1,598,675
Employees' end of service benefits	515,645	438,079	-	-	-	-	-	-	515,645	438,079
Total liabilities	1,424,523	1,330,297	66,844,903	68,912,062	4,216,464	4,709,858	71,061,367	73,621,920	72,485,890	74,952,217
PARTICIPANTS' FUND										
Deficit in participants' fund	-	-	-	-	(6,764,588)	(5,436,726)	(982,661)	(807,434)	(7,747,249)	(6,244,160)
Contingency reserve	-	-	4,080,454	4,080,454	181,478	181,478	4,261,932	4,261,932	4,261,932	4,261,932
Total participants' fund	-	-	(2,684,134)	(1,356,272)	(801,183)	(625,956)	(3,485,317)	(1,982,228)	(3,485,317)	(1,982,228)
SHAREHOLDERS' EQUITY										
Capital and reserves										
Share capital	17,500,000	17,500,000	-	-	-	-	-	-	17,500,000	17,500,000
Share premium	1,380,151	1,380,151	-	-	-	-	-	-	1,380,151	1,380,151
Legal reserve	1,286,966	1,000,576	-	-	-	-	-	-	1,286,966	1,000,576
Investment fair value reserve	912,185	420,112	-	-	-	-	-	-	912,185	420,112
Property fair value reserve	130,976	130,976	-	-	-	-	-	-	130,976	130,976
Retained earnings	4,642,170	3,114,661	-	-	-	-	-	-	4,642,170	3,114,661
Total shareholders' equity	25,852,448	23,546,476	-	-	-	-	-	-	25,852,448	23,546,476
Total liabilities, participants' fund and shareholders' equity	27,276,971	24,876,773	64,160,769	67,555,790	3,415,281	4,083,902	67,576,050	71,639,692	94,853,021	96,516,465
Net assets per share attributable to shareholders	0.148	0.135	-	-	-	-	-	-	-	-

UNAUDITED CONDENSED INTERIM STATEMENT OF PARTICIPANTS' REVENUE AND EXPENSES FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2020						
	General takaful		Family takaful		Total participants' fund	
	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO
	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO
Takaful revenue						
Gross contributions	26,170,621	27,649,089	1,776,603	1,752,870	27,947,224	29,401,959
Retakaful/reinsurance share	(14,960,130)	(16,035,465)	(1,349,302)	(1,297,102)	(16,309,432)	(17,332,567)
Retained contributions	11,210,491	11,613,624	427,301	455,768	11,637,792	12,069,392
Movement in unearned contributions reserve	(964,580)	(523,287)	13,247	3,910	(951,333)	(519,377)
Net earned contributions	10,245,911	11,090,337	440,548	459,678	10,686,459	11,550,015
Income earned from retakaful contracts	305,008	205,173	-	-	305,008	205,173
	10,550,919	11,295,510	440,548	459,678	10,991,467	11,755,188
Takaful expenses						
Gross claims settled	(14,105,002)	(14,373,819)	(723,092)	(746,092)	(14,838,094)	(15,119,911)
Claims recovered from retakaful/reinsurance	8,924,540	7,726,346	626,390	617,846	9,550,930	8,344,192
Net claims settled	(5,180,462)	(6,647,473)	(106,702)	(128,246)	(5,287,164)	(6,775,719)
Net movement in outstanding claims	(141,426)	(77,411)	(29,732)	(56,276)	(171,158)	(133,687)
Net claims incurred	(5,321,888)	(6,724,884)	(136,434)	(184,522)	(5,458,322)	(6,909,406)
Commission expense	(1,217,398)	(1,179,820)	(99,990)	(94,797)	(1,317,388)	(1,274,617)
	(6,539,286)	(7,904,704)	(236,424)	(279,319)	(6,775,710)	(8,184,023)
Surplus from takaful operations before wakala/mudarib fees and other income/expenses	4,011,633	3,390,806	204,124	180,359	4,215,757	3,571,165
Takaful income	79,970	145,621	321	361	80,291	146,002
Provision for impairment of receivables	(127,500)	(80,000)	-	(10,000)	(127,500)	(90,000)
Takaful expense	(149,724)	(178,177)	(44,017)	(831)	(193,741)	(179,008)
Surplus from takaful operations	3,814,379	3,278,250	160,428	169,509	3,974,807	3,448,159
Investment income - net	204,186	172,890	43,701	30,442	247,887	203,332
Mudarib share	(112,303)	(95,090)	(24,035)	(16,743)	(136,338)	(111,833)
Wakala fees	(5,234,124)	(5,529,818)	(355,321)	(350,574)	(5,589,445)	(5,880,392)
Deficit from takaful operations	(1,327,862)	(2,173,768)	(175,227)	(166,966)	(1,503,089)	(2,340,734)

UNAUDITED CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2020				
	Shareholders' fund			
	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO		
	Unaudited 30 September 2020 RO	Unaudited 30 September 2019 RO		
Wakala fees	5,589,445	5,880,392		
Investment income - net	204,186	172,890		
Mudarib share	(112,303)	(95,090)		
	6,481,328	6,648,676		
General and administrative expenses	(3,411,609)	(3,234,333)		
Other income	70	92		
	(3,411,539)	(3,234,241)		
Profit before tax	3,076,399	3,412,523		
Taxation	(212,500)	(160,826)		
Profit for the period	2,863,899	3,251,697		
Other comprehensive income				
Items that are or may be reclassified subsequently to profit or loss				
Net change in fair value of investments at fair value through equity	747,649	-		
Impairment loss on investment reclassified to profit or loss	(255,576)	117,118		
Total comprehensive income for the period	3,355,972	3,368,815		
Earnings per share attributable to shareholder - basic and diluted	0.016	0.019		

OAB praises Mazoon Dairy on one year of operation

Oman Arab Bank (OAB) recently commended Mazoon Dairy Company SAOC, on its completion of one year of operation. The bank had extended financing to the company in November 2019, for the creation of a state-of-the-art dairy manufacturing facility, with the confidence that it will bring about several advantages and new prospects for the local economy.

Commenting on the importance of the partnership, Alsalt al Kharusi, head of Corporate & Institutional Banking at OAB said, "Over the last few years, Oman has been working towards localising food industries and reducing its dependence on imports to fulfil the objectives of the National Food Security Strategy. This was the reason behind establishing Mazoon Dairy, which



commenced production in October 2019.

"Since then, the company has been able to position itself at the forefront of the industry, achieving its sustainable development goals in record time. We are proud to be the strategic financial partner for this pioneering project, which will contribute greatly towards the sultanate's economic diversifica-

tion efforts."

"Our reason to finance this project was based on the economic and social value it would bring on a short-term and long-term basis, at both the regional and international levels. It is also in line with our strategic pillar, which is focused on building fruitful partnerships that will positively impact the national economy as a whole. In this way, we can reinforce our vision of being more than just a financing institution for similar industry-leading national projects such as Mazoon Dairy, but a strategic partner as well," he added.

Established in 2015, Mazoon Dairy is a closed joint-stock company and the first 100 per cent Omani dairy brand at its scale in the sultanate.

It is primarily engaged in man-

ufacturing and distributing a wide range of dairy products and juices from its facility in the Sininah in Buraimi governorate. It hosts a state-of-the-art dairy farm and processing plant, alongside an action unit, which was completed in October 2019.

OAB continues to position itself as a partner for economic development and as a trusted corporate banking partner, through its corporate objectives entitled, 'Synergies and Partnerships'.

The bank is also looking to provide ATM and CDM facilities at Mazoon Dairy's plant site, ensuring all employees can take full advantage of all OAB products and services, thereby enriching the employees banking experience.

Hyundai opens service campaign from RO10

OTE-Hyundai service offers special periodic maintenance service starting from just RO10 including free oil and filter.

Customers with MY 2015 and prior cars can avail this offer across all 17 OTE-Hyundai service centres which are spread across the sultanate. Apart from the special low pricing, a bouquet of offers such as up to 50 per cent discount on parts, 40 per cent discount on labour charges, free wash, free lube service, etc are being offered to Hyundai owners to rejuvenate their cars with necessary repairs to continue enjoying more happy miles.

Prices and offers may vary depending upon the models and the nature of repairs that are required to be done. Exact offer details can be found out at any of the OTE-Hyundai service centres.

Also, Hyundai customers can



be fully assured that OTE-Hyundai service is taking all precautions by practicing safe social distancing and regularly cleaning and disinfecting the customer interface areas to provide a safe environment.

The cars are also thoroughly disinfected after service and before delivery, so that a clean environment is provided for them and their loved ones.

Hyundai customers with Bank Muscat credit cards also have the convenience of availing interest free installments spread over a period of 12 months for all service / repair bills above RO150, thus reducing the burden of paying in one go.

OTE Group constantly innovates to offer best ownership experience to its customers throughout the ownership cycle.

Al Mouj Golf unveils packages

With travel restrictions easing and the weather cooling, Al Mouj Golf has unveiled a range of packages allowing golfers to travel to Oman and experience the masterful Greg Norman designed championship course while immersing themselves in the varied and breath-taking beauty of a country that is increasingly establishing its place as a must-visit destination.

Nasser al Sheibani, CEO of Al Mouj, said, "Health and safety is our most important priority. Since our course re-opened over the summer, we have implemented precautionary measures to protect our staff, members



and visitors from the spread of COVID-19." Packages start from just RO210 per person for a two-night hotel stay and two rounds of golf. The offers are valid until December 20.

►Kempinski Hotel - 5 star - RO220 for two people (two

night stay) including premium breakfast

►Mysk Hotel - 4 star - RO210 for two people (two night stay) with premium breakfast

To book your package call Kempinski Hotel on 24985000 or Mysk Hotel on 24274400.

New Mercedes-Benz GLB launched

Powerful proportions with short overhangs and off-road-oriented design as well as optional 4Matic all-wheel drive and a special off-road light which helps detect obstacles immediately in front of the vehicle at low speeds - the new Mercedes-Benz GLB is a versatile SUV.

A spacious family car, on request it is the first Mercedes-Benz in this segment available as a seven-seater.

The two seats in row three can be used by people up to 1.68m in height. With powerful and efficient four-cylinder engines, current driving assistance



systems with cooperative support for the driver, the intuitively operable infotainment system MBUX plus the comprehensive convenience control Energizing

Comfort, the new family member (length/width/height: 4634/1834/1658mm) has all the strengths of the current compact-class generation from Mer-

cedes-Benz.

"The New GLB is the most versatile SUV Mercedes-Benz has ever built and it fits seamlessly into local lifestyles, equipped for adventure and with space for big families and friends," said Scott Shears, general manager of Passengers Cars at Mercedes-Benz Oman.

"This car is all about choices. The optional third row of seats ensures room for school runs and road trips, while hands free access and a widescreen cockpit keep it convenient and flexible, not to mention it's exceptionally comfortable."

MEDC celebrates Omani Women's Day



In celebration of the Omani Women's Day, Muscat Electricity Distribution Company (MEDC) hosted a virtual ceremony over Zoom attended by the company's chairperson, Manal Mohammed al Abdawani, and an array of inspiring and influential women in the sultanate as well as female employees.

The chairperson reiterated



her pride and satisfaction with the company's efforts to employ Omani women, train them and secure a motivating work environment that leads to more success for the company, its employees in general and the female employees in specific.

The ceremony started with a lecture by Hawraa al Musawia, psychologist, on 'Psychological



flexibility at work', followed by the first GCC theta-certified trainer Eman Zaqwaniya delivering a speech entitled 'Lift up yourself'. The event concluded with Dr Lamya al Haj, social activist, in a speech informing the audience on 'how to have a positive impact on society'.

It is worth noting that Muscat Electricity Distribution Company



observes the occasion of Omani Women's Day every year as part of its core belief in the important roles women play in the development of their communities and the country, a reminder on the need to better empower women at workplace as well as a token of appreciation to their valuable contributions in the various sectors.

Nissan Oman's offer continues till Oct 31

Nissan Oman, from the house of Suhail Bahwan Automobiles (SBA), is conducting a special 'restart your journey with Nissan' promotion which provides customers with the chance to purchase popular Nissan models at affordable rates with exclusive benefits.

The special promotion will run till October 31. As part of the special offer, Nissan Oman is offering free fuel card, periodic maintenance service, cash gift, free registration and free insurance. The offer has been designed in a way to enable buyers to purchase Nissan cars at attractive EMI rates.

Fuel card

Customers of Nissan Kicks, X-Trail and Altima are entitled to a fuel card of RO300 for model year 2020 and RO500 for model year 2019. Nissan Maxima, Pathfinder, Patrol Falcon, Patrol Safari and Patrol customers are entitled for a free fuel card of



RO1,000 for model year 2019. Customers of Nissan Navara are entitled to a fuel card of RO500 for model year 2018 and 2019. Nissan Micra customers will get a fuel card of RO500 for model year 2020.

Service package

Customers can enjoy free periodic maintenance service package for 3 years/ 60,000km on Nissan Micra, Sunny, Sentra, Maxima, Kicks, X-Trail, Pathfinder, Altima, Patrol Falcon,

Patrol Safari, Patrol Navara, Patrol Pickup, Patrol and Urvan. This offer is valid for 10,000km service intervals.

Under the special promotion, customers can avail assured cash gift ranging from RO1,200 to RO1,500 on Nissan Sunny; from RO1,600 to RO1,800 for Nissan Sentra; from RO2,200 to RO2,600 on Nissan Altima; from RO1,700 to RO2,000 on Nissan Kicks; from RO4,000 to RO4,500 on Nissan Pathfinder; RO2,200 to RO2,700 on Nissan

Navara, RO3,100 on Nissan X-Trial, RO1,200 on Nissan Micra, RO2,500 on Nissan Maxima, RO4,000 on Nissan Patrol, RO3,000 on Nissan Patrol Falcon, Nissan Patrol Safari and Nissan Pickup and RO2,700 on Nissan Urvan. Customers can enjoy free insurance for first year for private registration on Nissan Micra, Sunny, Sentra, Maxima, Kicks, X-Trail, Pathfinder, Altima, Patrol Falcon, Patrol Safari, Patrol Navara, Patrol Pickup, Patrol except Urvan and Civilian.

CONDOLENCES

The Board of Directors,
Management and Staff of
Al Omaniya Financial
Services (SAOG)
express our heartfelt
condolences to

Our Chairman
Khalid Said Salim Al Wahaibi

Our Director
Ibrahim Said Salim Al Wahaibi
and all the family members

On the sad demise of
their father
Col Said Salim Al Wahaibi

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BIRTHDAY WISHES



MANVIR
October 27

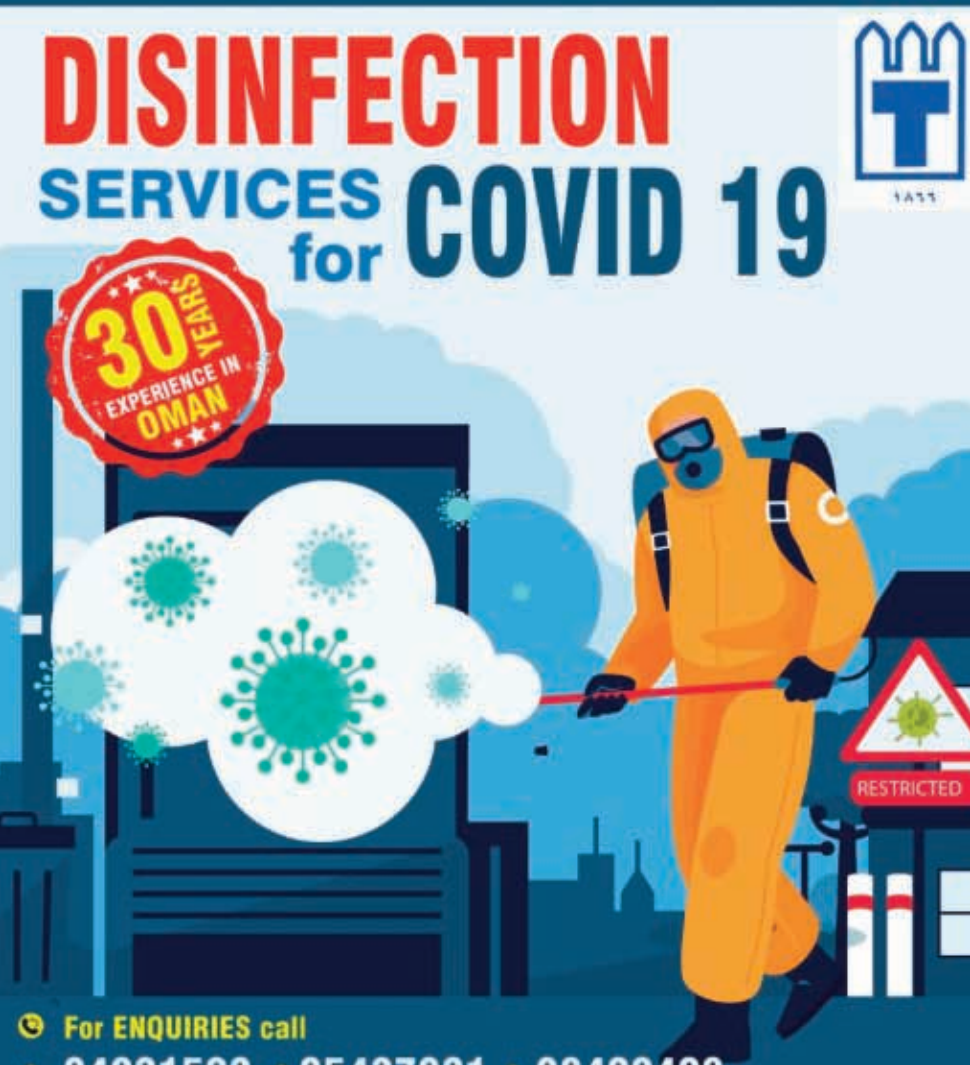
Happy Birthday Manvir
God bless you with all the success and happiness in this world ...
Lots of love from Papa, Mummy, Dada, Dadi, Phuphaji's (Harmeek, Jasmeet), Buaji's (Rubal, Shallu, Ayesha, Kitu)

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IPL 2020

QUOTE OF THE DAY

I am very happy. The whole team will be. We collectively decided to go out there and play positive cricket.

KL Rahul
Punjab skipper, after his team's eight-wicket win over Kolkata, on Monday



TODAY'S MATCH

ABU DHABI, 6PM



MUMBAI INDIANS



ROYAL CHALLENGERS BANGALORE

POINTS TABLE

TEAMS	P	W	L	NR	PTS	NRR
MI	11	7	4	0	14	+1.252
RCB	11	7	4	0	14	+0.092
DC	12	7	5	0	14	+0.030
KKIP	12	6	6	0	12	-0.049
KKR	12	6	6	0	12	-0.479
SRH	12	5	7	0	10	+0.396
RR	12	5	7	0	10	-0.505
CSK	12	4	8	0	8	-0.602

P: Played, W: Won, L: Lost, NR: No Result, PTS: Points, NRR: Net Run-Rate

CSK: Chennai Super Kings
RCB: Royal Challengers Bangalore
DC: Delhi Capitals
KKR: Kolkata Knight Riders
KKIP: Kings XI Punjab
MI: Mumbai Indians
RR: Rajasthan Royals
SRH: Sunrisers Hyderabad

SCOREBOARD

SUNRISERS HYDERABAD			
D Warner	c Patel b Ashwin	66	(94)
W Saha	c Iyer b Nortje	87	(45)
M Pandey	not out	44	(31)
K Williamson	not out	11	(00)
Extras	(lb 7, w 4)	11	

TOTAL: 219 for two

Fall of wickets: 1-107, 2-170

Bowling: A Nortje 4-0-37-1, K Rabada 4-0-54-0, R Ashwin 3-0-35-1, Axar Patel 4-0-36-0, T Deshpande 3-0-35-0, M Stoinis 2-0-15-0

DELHI CAPITALS

A Rahane	lbw b Rashid Khan	26	(99)
S Dhawan	c Warner b Sharma	0	(1)
M Stoinis	c Warner b Nadeem	5	(45)
S Hetmyer	b Rashid Khan	16	(33)
R Pant	c sub (Goswami) b Sharma	36	(35)
S Iyer	c Williamson b Shankar	7	(12)
A Patel	c sub (Garg) b Rashid	1	(4)
K Rabada	b Natarajan	3	(7)
R Ashwin	c Samad b Holder	7	(5)
T Deshpande	not out	20	(9)
A Nortje	c sub (Garg) b Natarajan	1	(3)
Extras	(lb 4, w 5)	9	

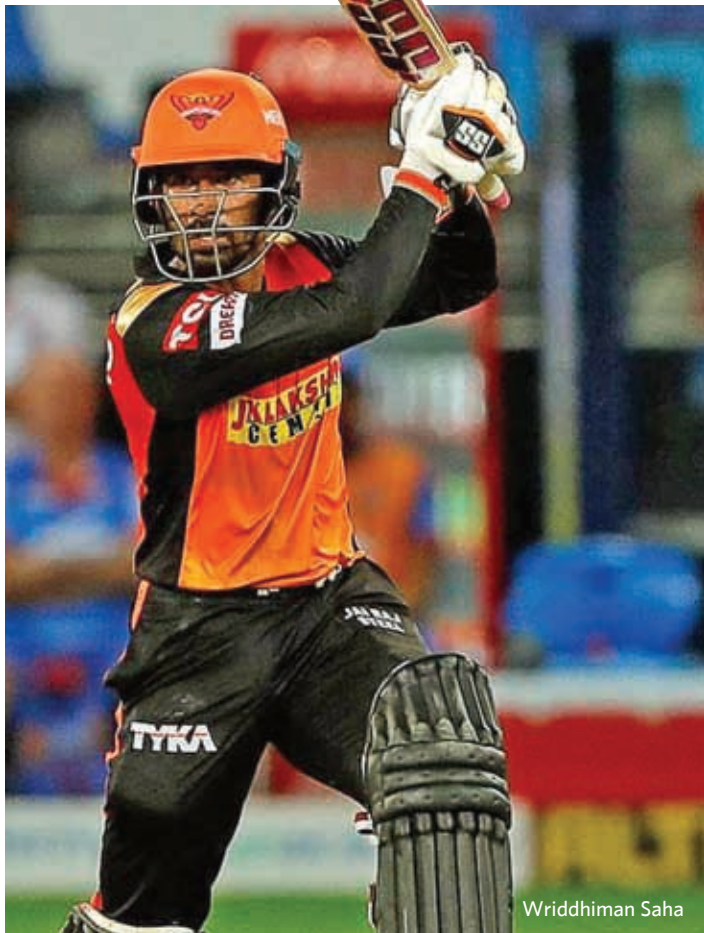
TOTAL: 131 all out in 19 overs

Fall of wickets: 1-1, 2-14, 3-54, 4-55, 5-78, 6-83, 7-103, 8-103, 9-125, 10-131

Bowling: S Sharma 4-0-27-2, S Nadeem 1-0-8-1, J Holder 4-0-46-1, Rashid Khan 4-0-7-3, T Natarajan 4-0-26-2, V Shankar 1-5-0-11-1, D Warner 0-1-0-2-0



David Warner



Wriddhiman Saha



Rashid Khan

HYDERABAD DRUB DELHI

Warner, Saha sparkle with bat; Rashid takes three wickets for just seven runs as Sunrisers stay alive

Dubai, UAE - The Sunrisers Hyderabad came into this game having to win everything to stand even the slimmest chance of qualifying for the playoffs.

One wrong move could have ended their entire campaign right here, right now. That is a lot of pressure. And yet, they reveled in it. David Warner batted like he used to. Hard hands hitting through the line and eyes only for the boundary. He made 66 off 34 balls.

Wriddhiman Saha provided another example of why he shouldn't be underestimated as a batsman in T20 cricket. He made 87 off 45 balls.

On the back of those two knocks, the Sunrisers put up 219 for two and smothered the Delhi

Capitals with scoreboard pressure. The Sunrisers are now sixth on the points table with ten points, just two behind the Kings XI Punjab and the Kolkata Knight Riders.

Warner, Saha, Bang, Bang

Eleven fours. Two sixes. And 77 runs in the powerplay. Even as the world was debating why the Sunrisers had dropped Jonny Bairstow, their new set of openers were tearing it up out in the middle.

Saha bosses the first six overs in the IPL. And he did it again. He faced only ten balls in that period, but sent four of those to the boundary. He matched Warner shot for shot in an

opening partnership of 107 in 58 balls.

The Capitals did try to one-up their tormentors. R Ashwin, for example, concentrated on denying Warner any room outside off stump.

After trying to manufacture some, the left-hand batsman decided to simply stand still and whack that ball angled into his pads over deep square leg for six.

Anrich Nortje, the fastest bowler of the tournament, dropped his pace and attempted to hide the ball from Warner. And this was as early as the fourth over. But it didn't work.

The Sunrisers captain practically skipped across his stumps and cut the ball for four

with such class that for a moment a cricket match felt like a Broadway musical.

Sunrisers keep the party going

On the back of such a dominant start, and with one of those openers batting deep into the innings, the Sunrisers reached incredible heights.

Only once in their history have they ever put up a bigger total than the 219 they racked up in Dubai. The biggest contributor to that total was Saha, who was hitting a boundary every 3.2 balls.

He didn't slow down even after the field restrictions were lifted. Heck, He wouldn't even let a bout of cramps come in the

way of his helping his team win.

Saha felt that twinge in his groin fairly early during his partnership with Manish Pandey. And yet, he found the strength to hit 47 of the 63 runs that the Sunrisers made in that time - at a strike rate of 223.

Pandey managed just 11 off seven in that stand, but he finished with 44 off 31, to cap off a near-perfect batting effort. There were only three boundary-less overs in the entire innings.

Incredible Rashid all the way

He's dangerous even without scoreboard pressure, but with it behind him, he is unplayable. In a chase that required the batsmen to go at nearly 12 an over, Rashid

Khan's figures were incredible. Four overs. Seven runs (!) and three wickets.

The Capitals had front-loaded their batting. They had Shikhar Dhawan, who has hit four successive 50-plus scores this season, including back-to-back hundreds.

Sandeep Sharma sent him back for a duck. They promoted Marcus Stoinis at No 3 and Shimron Hetmyer at No 4.

Spin consumed the Capitals

When Rashid took his third wicket, the Capitals were 83 for six in the 13th over. The slide from there was slow but completely inevitable.

Cricinfo

OUTSIDE IPL

Sri Lanka set to play two-Test series in South Africa



A file photo of Sri Lankan team during a Test match

Johannesburg, South Africa - A full summer schedule has been announced for South Africa's men's team by the Cricket South Africa (CSA).

They will host England, Sri Lanka, Australia and Pakistan in biosecure bubbles between November 2020 and April 2021, with the possibility of traveling to Pakistan in early 2021.

The home season will include five home Tests, six ODIs, and six T20Is, while CSA is in negotiation to play Tests and T20Is in Pakistan. All matches

and training sessions will take place behind closed doors.

After confirming the England series last week, CSA has announced that Sri Lanka will visit over the festive period for two Tests on the Highveld.

SuperSport Park, which hosted England for the Boxing Day Test last year and Pakistan the year before, has been retained as the venue for the first Test (December 26-30), while the new Wanderers Stadium will host the New Year's Test (January 3-7) for the first time.

The New Year's Test has only been played in Johannesburg three times previously, at the old Wanderers stadium, but not for more than a 100 years, with the last instance being 1914. Newlands in Cape Town misses out on what is regarded as the most iconic fixture in the South African cricket calendar.

South Africa hope to spend the rest of January 2021 in Pakistan but a call on the feasibility of that tour will be made after a security team completes a risk assessment. A CSA

delegation will depart for Pakistan this weekend. ESPN-cricinfo understands that South Africa could play two Tests and a T20I series in Pakistan.

The team will then return home to take on Australia in three Tests, with venues yet to be announced, for the first time since the sandpapergate scandal of 2018. Pakistan round out the summer with three ODIs and three T20Is in April.

The PCB has also confirmed that this tour will take place. Cricinfo

De Villiers opts out of BBL

Sydney, Australia - AB de Villiers will not return to the Big Bash League (BBL) with the Brisbane Heat this season due to the imminent birth of his third child and the complexities created by COVID-19, although the club have re-signed Afghanistan spinner Mujeeb Ur Rahman.

De Villiers' signing was announced to much fanfare last season as he played six matches for the Heat although his returns were middling with 146 runs at 24.33. He is currently enjoying an impressive IPL with Royal Challengers Bangalore and the Heat hope he can return in the future.

"While things initially looked fine for him to come back, there have been a few factors emerge which have changed everyone's plans," coach Darren Lehmann said. "The main one, aside from the challenges represented by COVID-19 and international travel, is that AB and his wife Danielle are expecting their third child very soon.

Had de Villiers joined the BBL he would have been required to undergo 14 days quarantine in a hotel room before being able to link up with the Heat squad.

Mujeeb, meanwhile, will play his third season for the Heat. He is part of the Kings XI Punjab squad at the IPL although has only made two wicketless out-



AB de Villiers

ings at the tournament. However, his form at the CPL, where he claimed 16 wickets at 13.56 on surfaces heavily in favour of spin, has encouraged Lehmann.

The Heat also have England's Tom Banton in their squad and teams will be allowed to field

three overseas players in their XIs for the next two seasons. The schedule for the BBL has yet to be confirmed but is expected to be announced shortly after the Australia-India dates are rubberstamped.

Cricinfo

FOOTBALL ROUND-UP

Son, Kane to Spurs rescue

ENGLISH PREMIER LEAGUE

Burnley, UK - Son Heung-min pounced to steal a 1-0 win for lacklustre Tottenham Hotspur on Monday, linking up with Harry Kane yet again as Jose Mourinho's side climbed to fifth in the English Premier League (EPL) table.

All of the traditional 'big six' clubs have dropped unlikely points in the early weeks of the season and Spurs looked set to leave Turf Moor frustrated.

But South Korea forward Son scored his eighth league goal of the season in the 76th minute, heading in from close range after a headed pass from Kane.

Spurs now have 11 points from six games, just two points behind leaders Everton after their third win of the season.

Mourinho hailed his attacking stars, who have now combined for 29 EPL goals - only Didier Drogba and Frank Lampard have managed more, with 36.

"It is an understanding that comes from Mauricio (Pochettino's) time," said Mourinho. "I don't want all the credit myself, let's share with Mauricio."

"They play together for a long time, probably a different way because Harry is not always a nine now."

"What pleases me more about them both is that they are two top players but close friends, no jealousy, they both play for the team."

The hard-earned three points will be a huge relief to Mourinho, whose side looked like world beaters earlier this month when they hammered Manchester



Tottenham Hotspur's striker Son Heung-Min (left) celebrates with Harry Kane after scoring against Burnley at Turf Moor in Burnley, UK, on Monday (AFP)

United 6-1 before blowing a 3-0 lead against West Ham.

And in another match on Monday, Karlan Grant scored his first goal for West Brom as they came from behind to claim their first away point of the EPL season in a 1-1 draw at Brighton on Monday.

An unfortunate own goal from West Brom's Jake Livermore gave Graham Potter's side a first-half lead but the Seagulls were

unable to hold out for the win.

The home side looked more threatening early on. Neal Maupay converted Adam Lallana's cross only for his effort to be ruled out for offside before Leandro Trossard's shot was saved.

Five minutes before half-time their pressure paid off when an attempted clearance from Branislav Ivanovic struck Jake Livermore and rebounded into the back of the net.

ITALIAN LEAGUE Ibrahimovic strikes twice but Milan held

Milan, Italy - Zlatan Ibrahimovic scored twice but AC Milan dropped their first points of the Serie A season as Roma came from behind to draw 3-3 at the San Siro on Monday.

In a game played in an empty stadium after the imposition of a coronavirus curfew, Milan were without goalkeeper Gianluigi

Donnarumma and young Norwegian striker Jens Petter Hauge, who the club announced earlier on Monday had tested positive for COVID-19.

Veteran Romanian goalkeeper Ciprian Tatarusanu, who joined Milan in September, made his debut in place of Donnarumma, and was twice caught on his line from corners and also spilled a shot in the build up to Roma's second-half penalty.

Ibrahimovic struck after just two minutes, running onto a diagonal pass behind the defence from Rafael Leao and poking the ball past goalkeeper Antonio Mirante. Milan's problems at corners were not entirely the fault of Tatarusanu. Edin Dzeko was unmarked in front of goal when he headed his team's first equaliser after 13 minutes.

Milan started the second half as they had the first. Portuguese winger Leao outpaced his full-back and laid the ball back to Belgian Alexis Saelemaekers who guided a shot in from ten yards.

French midfielder Jordan Veretout levelled from the penalty spot after 70 minutes following a clumsy challenge by Ismael Bennacer.

Ibrahimovic completed his third double in three league appearances with a penalty after 78 minutes, but had an unwitting assist as Roma levelled for a third time.

The Swede jumped to meet an 83rd minute corner but only deflected it to the far post where Roma's Albanian defender Marash Kumbulla slid in to volley Roma's third equaliser from close range with Tatarusanu stranded.

Milan, with 13 points, remain at the top of the standings, two points ahead of Napoli who have won all four games they have played, and Sassuolo. Roma remained ninth.

OTHER RESULT: GERMAN LEAGUE

Bayer Leverkusen 3 Augsburg 1.
AFP

Israel, UAE football leagues sign cooperation agreement

Dubai, UAE - Football leagues from the UAE and Israel signed a cooperation agreement, the first such deal between an Arab country and the Jewish state, the leagues announced on Tuesday. The memorandum of understanding (MoU) comes after UAE in September became the first Gulf nation and third Arab state to officially establish relations with Israel, following Egypt in 1979 and Jordan in 1994.

The announcement comes after Al Nasr club of Dubai, for the first time signed an Israeli footballer, Diaa Sabia recently.

The agreement, signed on Monday, 'will contribute towards the promotion of peace and strengthen cooperation and friendship in a way that serves the interest of football in both countries', said Abdulla Naser al Junaibi, chairman of the UAE Pro League, according to the statement.

Erez Halfon, chairman of the Israeli Professional Football League, also lauded the agreement.

"We hope that soon we will have the opportunity to continue to forge collaborations in the field of football with our other neighbours as well," he said, according to the statement.

AFP

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HSBC TO REVAMP BUSINESS
HSBC Holdings on Tuesday signalled it would embark on a pandemic-induced overhaul of its business model, seeking to flip its main source of income from interest rate to fee-based businesses

BUSINESS

Chairman's Report



Dear Shareholders,

On behalf of the Board of Directors, I am glad to present the unaudited interim condensed financial statements of ahlibank for the nine month period ended 30 September 2020.

The global environment remains uncertain with geographies around the world yet to fully recover. Government remains committed towards economic development with a strong focus on precautionary safety measures as we witness the gradual recovery of trade and business services. In addition, the proactive measures by CBO have supported the domestic banks to continue to operate profitably whilst simultaneously assisting and servicing customers during these challenging times.

During these unprecedented times, ahlibank has also adopted immediate measures to ensure that the health and wellbeing of its employees and customers remain priority. This has enabled our highly dedicated and capable employees to continue with their duties and be able to service our customers with minimal disruptions supported by technology enablers and extreme precautionary safety measures. As the Oman economy starts implementing measures to return to normality, we would like to assure all our stakeholders, customers and employees, of our business continuity as we remain to serve our customers through various e-channels in addition to the bank's branches operating as usual, by adhering to the directives of the Supreme Committee and the regulators.

Financial Performance

Ahlibank continues to grow steadily in terms of its asset portfolio and most of its key financial indicators;

	30 Sep 2020	30 Sep 2019	Growth %
	RO Million		
Loans & advances and financing, net	2,159.2	2,060.9	4.8%
Total assets	2,592.3	2,517.7	3.0%
Customers' deposits	1,775.1	1,622.8	9.4%
Equity	383.8	383.1	0.2%
Operating income	53.73	51.63	4.1%
Operating expenses	22.45	20.31	10.5%
Profit for the period	19.15	22.79	-16.0%

The bank's total assets recorded 3% growth to RO 2,592.3 million and customer deposits increased by 9.4% to reach RO 1,775.1 million compared to September 2019. Total Loans & advances and financing grew by 4.8% reaching to RO 2,159.2 million. The Capital Adequacy Ratio at 16.2% was well above regulatory requirements. The bank continues its prudent growth strategy focusing on high quality assets and well managed liquidity.

Achievements and Recognition

COVID-19 pandemic has seen increased usage in online and mobile banking. To keep up with evolving customer needs, ahlibank has continually enhanced its digital channel offerings to provide 24/7 safe and secure transactions for customers. The most recent one has been the signing of a Master Services Agreement with ONEIC along with TASDEED to facilitate faster electronic bill payments.

During September 2020, the Bank held its third 'Salary for Life' draw under the Wafra Prize Scheme and Ahli Islamic also held the second quarterly draw of "Qitaf". The prize ceremony was live streamed across social media platforms.

Ahlibank won the 'Best Bank - Mid Size' award, at the prestigious Oman Banking & Finance Awards 2020. The Best Banks in Oman survey are conducted annually by Oman Economic Review magazine, across key financial parameters, in the face of overall challenging economic conditions.

Corporate Social Responsibility

Ahlibank remains committed to the community it operates in, especially during these times. The bank continues to support the Ministry of Health and the Supreme Committee in the nation's battle against the pandemic.

Creating career opportunities for Omani youth remains a top priority at ahlibank. The pandemic has created a need for young talent to develop and enhance their skill sets as they prepare for a new job market in a post-COVID-19 world. In line with the same, the bank is committed to the government's vision of developing young Omanis, harnessing their potential, and providing them a platform for faster growth.

Looking Ahead

The Bank will continue to operate branches of ahlibank and Ahli Islamic, within the directives from the Ministry of Health and the Supreme Committee to tailor its operations and solutions as circumstances demand. The bank is uninterruptedly working with all its departments to align and update itself on appropriate responses for any situation amid this outbreak. Necessary processes are in place within the head office and across branches keeping employees and customers' safety on "high priority".

Like most other sectors, banks are facing an environment of extremely high uncertainty due to the impact of COVID-19. At this stage, predicting the specifics of the 'new normal' is virtually impossible. However, ahlibank remains optimistic that with the introduction of laws related to public & private partnerships, foreign capital investments, bankruptcy, value added tax etc., and other proactive measures taken by the Government will result in turnaround of Oman's economy, very soon.

Acknowledgments

On behalf of the Board of Directors, I thank ahlibank's stakeholders for having faith in us. Their support has been instrumental in helping us protect the interests of our customers and retain the confidence of employees.

The bank remains true to its pledge to renew the support to His Majesty Sultan Haitham bin Tarik, in continuing the Sultanate's renaissance journey and contribute towards the advancement of the country's progress.

We share the national agenda for growth and remain fully supportive to the Government, the Ministry of Health, the Supreme Committee, the Central Bank of Oman, and other regulatory authorities in adhering to the procedures that protect the Sultanate and all its residents.

Finally, I would like to convey our acknowledgement and appreciation to the bank's Executive Management team and employees for their commitment and dedication to the overall success of the bank, especially in the light of the COVID-19 pandemic. Lastly, but certainly not least - I would like to thank our customers for their continued loyalty and trust.

Hamdan Ali Nasser Al Hinai
Chairman

Financial Statements

INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020

	Unaudited 30 Sep 2020 RO '000	Unaudited 30 Sep 2019 RO '000	Audited 31 Dec 2019 RO '000
ASSETS			
Cash and balance with Central Bank of Oman	53,481	60,581	108,492
Due from banks	17,506	36,462	50,276
Loans & Advances and Financing, net	2,159,208	2,060,878	2,054,986
Investment securities	311,462	313,109	258,148
Other Assets	27,803	26,400	25,431
Intangible Assets	3,627	3,429	3,338
Property and equipment	19,231	16,876	17,856
TOTAL ASSETS	2,592,318	2,517,735	2,518,527
LIABILITIES			
Due to banks	168,417	314,716	197,705
Customers' deposits	1,775,124	1,622,830	1,711,726
Borrowed funds	159,775	100,100	127,050
Deferred tax liability	265	105	121
Other liabilities	87,955	76,885	75,730
Subordinated liabilities	17,000	20,000	17,000
TOTAL LIABILITIES	2,208,536	2,134,636	2,129,332
EQUITY			
Share capital	164,966	157,110	157,110
Legal reserve	31,632	28,530	31,632
Subordinated debt reserve	16,078	16,718	14,000
Fair value reserve	(8,457)	(6,767)	(4,233)
Special reserve	1,321	1,901	1,893
Impairment reserve	9,434	8,876	9,334
Retained earnings	44,808	52,731	55,459
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	259,782	259,099	265,195
Tier 1 Perpetual subordinated bonds	124,000	124,000	124,000
TOTAL EQUITY	383,782	383,099	389,195
TOTAL LIABILITIES AND EQUITY	2,592,318	2,517,735	2,518,527
Net asset value per share (baizas)	157	169	169
Contingent liabilities and commitments	251,591	297,388	290,487

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 2020

	Unaudited 30 Sep 2020 RO '000	Unaudited 30 Sep 2019 RO '000
Interest income	83,779	74,120
Interest expense	(47,506)	(40,961)
NET INTEREST INCOME	36,273	33,159
Income from Islamic financing and investments	14,492	14,061
Unrestricted investment account holders' share of profit and profit expense	(5,176)	(5,273)
NET INCOME FROM ISLAMIC FINANCING AND INVESTMENTS	9,316	8,788
NET INTEREST INCOME AND INCOME FROM ISLAMIC FINANCING AND INVESTMENTS	45,589	41,947
Fees and commission income	5,825	7,824
Fees and commission expense	(411)	(207)
Net fees and commission income	5,414	7,617
Other operating income	2,729	2,062
OPERATING INCOME	53,732	51,626
Net impairment on financial assets	(9,938)	(4,655)
NET OPERATING INCOME	43,794	46,971
Staff expenses	(13,618)	(12,517)
Depreciation	(1,812)	(1,588)
Other operating expenses	(7,023)	(6,202)
OPERATING EXPENSES	(22,453)	(20,307)
PROFIT BEFORE TAXATION	21,341	26,664
Tax expense	(2,188)	(3,875)
PROFIT FOR THE PERIOD	19,153	22,789
OTHER COMPREHENSIVE INCOME / (EXPENSE) - NET OF TAX		
<i>Items that will not be reclassified to profit or loss</i>		
- Equity investments at FVOCI - net changes in fair value	(52)	(523)
- Realised gain on equity investment at FVOCI	31	64
<i>Items that may be reclassified to profit or loss</i>		
- Cash flow hedge - net changes in fair value	(1,887)	(348)
- Debt investments at FVOCI - net changes in fair value	(2,285)	965
OTHER COMPREHENSIVE INCOME / (EXPENSE) FOR THE PERIOD	(4,193)	158
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	14,960	22,947
Basic and diluted earnings per share (Baizas)	12	14

To obtain a full copy of the accounts please write to Head of Finance
PO Box 545, PC 116, Sultanate of Oman



Ooredoo's nine months net profit declines 44%

Our Correspondent
Muscat

Ooredoo Oman reported a more than 44 per cent decline in its net profit for the nine months period ended September 30, 2020. The company's net profit dropped to RO15mn in the January-September period of this year compared to RO27mn recorded in the same period of 2019, mainly impacted by lower revenues.

Ooredoo Oman's revenue for the first nine months of 2020 decreased by 5.4 per cent to RO199.6mn compared with RO211.1mn in the same period of 2019. The decrease in total revenue was due to lower mobile revenue, according to the company's financial statement submitted to the Muscat Securities Market.

Ian Dench, CEO of Ooredoo Oman said, "Although this has been a challenging quarter, our digital transformation and customer demand for access to digital services continues at a pace."

He said with the easing of certain [COVID-19 related] restrictions at the end of June 2020,



Ooredoo Oman outlets gradually opened up again with new safety features and operations in place. "Additionally, our rollout of 5G services picked up pace extending the coverage of our 5G Supernet Home Internet to more areas of Oman."

Ooredoo Oman said its total number of customers at the end of September 2020 stood at 2,631,955 compared with 2,981,481 customers a year ago, a decline of more than 11 per cent. The decline in the total customer base was due to a sharp

drop in the number of mobile prepaid customers.

The mobile prepaid customer base at the end of September 2020 dropped by 16.9 per cent to 2,120,970 compared to 2,551,756 for the same period of last year.

On the other hand, Ooredoo Oman's mobile postpaid customer base grew by 28.9 per cent to 343,212 customers as of September 30, 2020 compared with 266,325 customers a year ago. The fixed service customer base increased by 2.7 per cent to

167,773 customers compared to 163,400 customers recorded at the end of September 2019.

"To further transform the digital landscape of the country so that more people can enjoy the Internet with us, we signed an agreement, under the auspices of the Telecommunications Regulatory Authority (TRA), with Oman Broadband Company to connect remote regions and rural areas with broadband Internet using satellite technology to support education from home," Dench said.

Octal positions itself for strong future growth

Our Correspondent
Muscat

The Salalah-based world's leading PET packaging manufacturer, Octal has proved itself as a giant in the Omani market, redefining manufacturing and creating a name not only for itself but positioning the sultanate as a hub for the international PET industry.

Nicholas Barakat, CEO of Octal, in a press statement said that the company, which last year secured US\$625mn in financial backing, continues to position itself for strong and rapid growth. In addition to recording an impressive 26 per cent increase in profitability, Octal also reported an 8 per cent year-on-year increase in sales across its main segments, sheet and resin.

Successfully mitigating supply-chain challenges presented by the COVID-19 crisis, Octal's business continues to adapt to any potential impacts, Barakat said. "Currently operating with regular productivity, the company's risk planning is an integral part of the operations to fulfil all sheet and resin orders from its manufacturing facilities in Oman, Saudi Arabia, and the US."

Responding to food and beverage packaging requirements, Octal registered an impressive 15 per cent increase in PET volumes this year compared to the same period of last year.

Barakat explained that Octal has deployed its substantial capacity for operational flexibility and reliability ensuring essential food supplies remain available to consumers around the world. "Beyond timely delivery, a robust supply chain has enabled customers to meet surges in consumer demand, while providing them with superior production



efficiency, optimised cost structures, and an improved environmental profile."

From February till May 2020, Octal has produced and shipped 247,000 metric tonnes of PET sheet and resin to various destinations around the world, he said.

As essential businesses shift to more sustainable approaches, Octal recognises its role as a major part of the global supply chain for food packaging. The company provides innovative solutions in advanced material science and is stepping up to meet demand. Especially during these times of a new norm, its stringent manufacturing protocols are supporting global food security. This responsibility has guided its growth to date and will continue to do so now and into

the future, according to the CEO of Octal.

Octal is steadily and successfully expanding its presence into wider geographical markets, including Latin America and Asia, as the global demand for PET continues to surge. Bolstered by its sustainability features, PET or polyethylene terephthalate, the most recycled of plastics has witnessed a global call-to-action during COVID-19 with single-use packaging helping prevent virus transmission.

According to Barakat, the future ambitions see the company striving for a 20 per cent reduction in the development cycle of new products, while building its dedicated recycling platform, and a proprietary platform to integrate its PET resin capacity within five years.

A'Saffa acquires additional stake in Osool Poultry

Our Correspondent
Muscat

A'Saffa Foods Company announced that it has raised its stake in Osool Poultry Company to 23.46 per cent.

In a press statement, Mohamed Suhail al Shanfari, CEO of A'Saffa Foods, said that this deal is in line with the company's ef-



Mohamed Suhail al Shanfari

forts in investing in different food sectors.

He also said that Osool Poultry is the first integrated project in the sultanate that aims to produce hatching eggs. "This initiative will contribute to enhance the sultanate's food security and help Oman achieve a higher rate of self-sufficiency in this fundamental field."

A'Saffa Foods recently reported a consolidated net profit of RO1,641,898 for the first nine months of 2020 compared to RO1,646,622 for the same period of 2019. The company's total sales for nine months ended September 30, 2020 increased to RO23.68mn against RO23.38mn in the same period of 2019.

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US govt solidifies sanctions against Iran oil

Washington, US - US President Donald Trump's administration on Monday slapped fresh sanctions on Iran's oil sector including over sales to Syria and Venezuela, reducing Joe Biden's room for maneuver if he wins next week's election.

The Trump administration has since 2018 enforced sweeping sanctions aimed at ending all of Iran's key oil exports, seeking to choke off all cash sources for the regional nemesis of US allies Saudi Arabia and Israel.

Under the new measures, the administration designated the National Iranian Oil Company, Iran's petroleum ministry and the National Iranian Tanker Company under a counterterrorism authority, raising the bar for any future administration to reverse course.

The Treasury Department issued the sanctions by linking the three entities to the Revolutionary Guards' elite Qods Force - which was earlier designated as a terrorist organisation by the United States and whose commander, Qasem Soleimani, was killed in a US attack at Baghdad airport in January.

Secretary of State Mike Pompeo said that the sanctions should send a warning to 'the



US President Donald Trump (AFP)

few remaining buyers of Iranian crude oil'.

"These designations are an important step in the maximum pressure campaign to limit the Iranian regime's ability to threaten its neighbours and destabilise the Middle East," Pompeo said in a statement.

Iranian Oil Minister Bijan Zanganeh denounced the sanctions as a 'passive reaction to the failure of Washington's policy of reducing [Iran's] crude oil exports to zero'.

'I have no assets outside of Iran to be subject to the sanctions. I would sacrifice my life,

Obama under which Tehran sharply curtailed nuclear work in exchange for promises of sanctions relief.

Henry Rome, a senior analyst at the Eurasia Group risk consultancy, said that Biden if elected could still ease sanctions but would face an added political obstacle by letting critics accuse him of glossing over terrorism.

"The new designations are almost certainly designed to inhibit a potential Joe Biden administration's diplomatic efforts with Iran," Rome said.

Behnam Ben Taleblu, a senior fellow at the Foundation for Defense of Democracies, which presses for a hard line against Tehran, said that any administration would face a 'significant' burden in clearing Iran over the oil sales in question.

"It's likely that the impact of these penalties, even this late in the game, could outlive the politics of 2020," he said.

The Treasury Department said that a network backed by the Qods Force shipped more than one dozen tankers of oil in spring 2019 - mostly to Syria, where Iran is a top backer of President Bashar al Assad as he emerges from a brutal civil war. AFP

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3 killed in Zanzibar as Tanzania votes

Stone Town, Tanzania - The leader of the opposition in Zanzibar has been arrested and three people killed, his party said on Tuesday as chaos erupted on the semi-autonomous archipelago ahead of Tanzania's election.

Opposition leader Seif Sharif Hamad, who is taking his sixth shot at the top office, was hauled away by police as he arrived at a polling station in Garagara neighbourhood to try and cast his ballot on a day of early voting set aside mainly for security forces.

His opposition ACT-Wazalendo (Alliance for Change and Transparency) party wrote on Twitter that Hamad 'has been arrested', a day before presidential and parliamentary elections are held in Zanzibar and on the Tanzanian mainland.

Shortly before his arrest, police fired teargas and live rounds, and brutally beat a young man around the Mtupepo primary school where the polling station is located in an opposition stronghold, an AFP reporter saw.

The opposition believes the special day of early voting for security forces is a ploy to steal the election on an island with a history of contested polls, and urged supporters to go out and vote on the same day.

Violence erupted on Monday night on Pemba, an opposition bastion, as the army distributed ballots which opposition supporters believed were pre-



A woman casts her special ballot at Mtupepo Primary School in Daraja Bovu in the semi-autonomous region of Zanzibar, in Tanzania on Tuesday (AFP)

marked. 'Verified reports from Pemba in Zanzibar indicate that three citizens have been shot dead by the police using live ammunition,' read a statement from ACT-Wazalendo on Tuesday.

The party named the three

dead, as well as nine who were injured. 'We call upon the regional and international community to persuade the Tanzanian and Zanzibar governments to allow a free and fair election to run free of violence and intimid-

ation over the next two days.'

Zanzibar Police Commissioner Mohamed Hassan Haji refused to comment on the deaths or Hamad's arrest. There was a heavy presence of police and soldiers across the islands.

In Garagara riot police ran into alleyways firing teargas and live rounds. A group of around six officers mercilessly beat a young man with their guns and batons before loading him into the back of their car.

Journalists were chased away from the scene.

'Oppressed enough'
Sectarian and political tensions in Zanzibar - with a cosmopolitan population of Arabs, Asians and

Africans - are more marked than on the mainland.

The archipelago joined with then-Tanganyika to form Tanzania in 1964, and Tanzania's ruling Chama Cha Mapinduzi (CCM) party has been in power ever since.

"The colonisers (mainland) have oppressed us enough, so take this election very seriously ... we are ready to die for Zanzibar," the 77 year old Hamad told his final campaign rally on Sunday.

Hamad believes every vote has been stolen from him since the introduction of multiparty democracy in 1995, and foreign observers have often agreed.

In January 2001, at least 30 people were killed in clashes between police and opposition supporters after a disputed election.

Polls in 2005 were also marred by clashes.

A political deal allowing for more power-sharing led to peaceful elections in 2010, but divisions quickly returned and in 2015, the head of the electoral commission cancelled the vote outright.

In 2016, the opposition boycotted the re-run and the CCM was declared the victor.

Twitter was down across the country with President John Magufuli and the mainland's opposition party Chadema leader, Tundu Lissu due to wrap up their campaigns on Tuesday.

AFP

Syria rebels retaliate after Russia strikes kill 78 fighters

Beirut, Lebanon - Pro-Turkish Syrian rebels pounded Moscow-backed forces with rocket and artillery fire in northwest Syria on Tuesday, a day after Russian aircraft killed dozens among their ranks, a monitor said.

The airstrikes on Monday hit a training camp of the Faylaq al Sham faction near the Turkish border in Syria's last major rebel bastion of Idlib, killing 78 fighters and wounding 90 more.

The National Liberation Front (NLF), an umbrella group of Ankara-backed rebels based in Idlib that includes Faylaq al-Sham, vowed retaliation.

Faylaq al-Sham is a group that has acted as Turkey's proxy during several Turkish military campaigns on Syrian soil and has also been the source of pro-Ankara mercenaries sent to fight abroad in Libya and in the Caucasus over Nagorno-Karabakh.

The Syrian Observatory for



This file photo shows Syrians throwing rocks at a Russian army convoy near Ein Diwar village in Syria's Hasakeh province on October 11 (AFP)

Human Rights, a Britain-based war monitor, said the NLF bombarded pro-government fighters in regime-held areas adjacent to the stronghold. "The factions of the National Liberation Front have since Monday evening fired hundreds of rockets and artillery shells on areas controlled by regime forces in the south and

east of Idlib," as well as parts of the adjacent Hama, Aleppo and Latakia provinces, it said.

NLF spokesman Najji Mustafa said, 'the NLF immediately responded' by targeting regime positions, especially in the south of Idlib province and north of Hama province.

AFP

Child malnutrition surges in war-torn Yemen, says UN

Dubai, UAE - Malnutrition among young children has soared to the highest levels ever recorded in parts of war-torn Yemen, the UN said on Tuesday, as coronavirus and shortfalls in aid funding worsen a humanitarian crisis.

More than half a million cases of acute malnutrition among children under five were recorded in the south, and the results of a survey of the north currently under way are expected to be 'equally concerning', it said.

A 15.5 per cent increase in severe malnutrition in the age group has left at least 98,000 at 'high risk of dying' unless they receive urgent treatment, the Food and Agriculture Organization, the World Food Programme and the UN children's fund UNICEF said in a statement.

"The data we are releasing



This file photo shows a displaced Yemeni with his child suffering from acute malnutrition, in Yemen's Hajjah Governorate on September 23 (AFP)

today confirms that acute malnutrition among children is hitting the highest levels we have seen since the war started," said Lise Grande, the UN's humanitarian coordinator for Yemen.

Yemen, which since 2014 has

been gripped by a war between Iran-backed Huthi rebels and a beleaguered government which is supported by a Saudi-led military coalition, has sunk into the world's worst humanitarian crisis.

AFP

UBAR HOTELS & RESORTS SAOG				
P.O. Box 1000, Nizwa, Postal Code 611, Sultanate of Oman, Tel: (968) 25431616, Fax: (968) 25431330 Email: info@goldentulipnizwa.com, Website: www.goldentulipnizwa.com, www.parkinn.com/hotel-muscat				
BOARD OF DIRECTORS REPORT				
Dear Shareholders, On behalf of the Board of Directors of UBAR Hotels and Resorts SAOG, it is our pleasure to present the Un-audited Consolidated Financial Results of the company for the period ended 30th September 2020.				
Performance Review For the period ended till 30th September 2020, the Company has generated consolidated revenue of RO 1,547,545/- which is on a lower side by 47% as compared to the revenue generated for the last year of RO 2,942,181/- For the same period, the company's had a net loss of RO 628,074/- against a net loss of RO 81,958 of last year.				
The global COVID-19 pandemic has brought the travel and hospitality sectors to a halt. The calls to enact social distancing measures restricted travelling or meeting friends at restaurants had devastating consequences. For airlines, hotels, events, restaurants, etc. Some of the necessary measures announced by the authorities have brought down the hotel business to almost nil revenues. With limited air or road traffic, the hotels are running on minimum occupancies, the likelihood of the revival in the short term is uncertain.				
For the International Leisure travelers, complicated travel rules are the real killer to aviation and tourism, people are desperate to travel but it's not the Syria putting them off but the complicated and often conflicting set of guidelines around air travel right now that are a bigger threat to aviation & tourism than the corona virus itself.				
Due to the impact of COVID 19, our hotel industry is the most affected sector by the lockdown as our main guests used to travel from all around the world especially from all European countries which is witnessing a second wave of the spread of COVID 19. Also as the Oman government has still put the issue of Tourist visas on hold, this will have an adverse effect on the movement of the leisure travelers in the last quarter as well.				
Going ahead, the hotel management has implemented a number of measures to ensure the health and safety of guests and employees. These measures include safe guest check-in process, social distancing, use of masks and gloves, and regular cleaning of the critical key points in the common areas of the hotel & all guest rooms. The safety measure taken against Covid 19 by both the properties has been independently verified by international Audit firms NSF & SGS and certification issued.				
Both the hotels are targeting the local tourism and have launched "Staycation Offers" for the local citizens and residents of Oman, along with trying to increase their daily Food & Beverage Revenues. All efforts have also been put in place for controlling the costs in every area in order to reduce the overall losses.				
The year 2020 looks a very difficult period for the Hospitality and Travel industry, and we don't foresee the hotel occupancies improving till October 2021.				
Omanization The Company has been encouraging Omanization by employing Omanis in various departments. All efforts are made to comply throughout the year to achieve the Omanization level as per the requirement of the Government.				
Future Perspective The Board is confident that the current economic scenario will show continuous improvement in the coming period, and Oman will witness economic growth in its various sectors. It will continue to be a desired destination among travelers. The Board assures the shareholders that the Company shall strive and continue to achieve better results in this financial year with the proven, hard and sincere efforts of Management and its staff.				
Conclusion The Board looks forward to the continued growth of the tourism industry in the Sultanate of Oman. The Board of Directors on behalf of the Shareholders have a great pleasure to extend their profound thanks, loyalty and gratitude to His Majesty Sultan Haitham Bin Tarik, God Bless Him, for His Majesty's inspiring leadership and wise policies, especially during these challenging and difficult times when the entire nation is fighting the battle against the COVID-19 pandemic. We are very confident that under His Majesty's able leadership, our nation will continue to walk on a path of progress and prosperity.				
Thanking You, Chairman/Director				
SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020				
	Parent Company Sept 2020 RO	Sept 2019 RO	Group Sept 2020 RO	Sept 2019 RO
ASSETS				
Non-current assets				
Property, plant and equipment	2,000,587	2,138,162	10,485,843	10,835,624
Investment in a subsidiary	4,104,906	-	-	-
Right-of-use asset	58,162	-	59,528	-
Loan to a subsidiary	-	357,056	-	-
Total non-current assets	6,163,655	6,600,124	10,545,371	10,835,624
Current assets				
Inventories	73,347	78,572	104,613	116,290
Other current assets	20,792	35,141	59,141	126,959
Trade receivables	147,137	98,799	217,240	285,711
Other financial assets at amortized cost	2,146,942	1,866,783	320	196
Other receivables	4,550	12,550	5,750	21,550
Current portion of loan to a subsidiary	936,590	1,000,000	-	-
Cash and cash equivalents	261,040	71,974	306,751	107,424
Total current assets	3,590,398	3,163,819	693,815	658,130
Total assets	9,754,053	9,763,943	11,239,186	11,493,754
EQUITY AND LIABILITIES				
EQUITY				
Share capital	5,001,750	5,001,750	5,001,750	5,001,750
Legal reserve	759,398	743,258	925,310	946,165
Special reserve	508,515	500,444	1,450,873	1,394,962
Retained earnings	880,358	940,812	690,186	1,131,423
Total equity	7,150,021	7,186,264	8,068,119	8,474,300
LIABILITIES				
Non-current liabilities				
Term loan	-	354,056	-	354,056
Deferred government grant	85,965	92,633	85,965	92,633
Employees' end of service benefits	172,537	178,995	255,378	274,725
Deferred tax liability	126,963	121,851	163,198	204,492
Non-current portion of lease liabilities	51,886	-	52,786	-
Total non-current liabilities	437,351	747,535	557,327	925,906
Current liabilities				
Current portion of term loan	935,990	1,000,000	935,990	1,000,000
Bank overdraft	753,716	504,372	753,716	504,372
Trade and other payables	231,573	175,272	487,256	375,529
Accrued liabilities	236,387	127,477	427,059	190,385
Current portion of lease liabilities	9,016	-	9,480	-
Income tax payable	-	23,023	239	23,262
Total current liabilities	2,166,682	1,830,144	2,613,740	2,093,548
Total liabilities	2,604,033	2,577,679	3,171,067	3,019,454
Total equity and liabilities	9,754,054	9,763,943	11,239,186	11,493,754
Net assets per share	0.143	0.144	0.161	0.169
SEPARATE AND CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2020				
	Parent Company Sept 2020 RO	Sept 2019 RO	Group Sept 2020 RO	Sept 2019 RO
Revenue	912,493	1,421,572	1,547,545	2,942,181
Operating costs	(1,070,998)	(1,234,403)	(2,112,590)	(2,880,706)
Operating profit	(158,505)	187,169	(565,045)	61,475
Finance income	17,593	69,762	-	-
Finance cost	(57,108)	(105,258)	(63,748)	(123,116)
Other income	381	1,628	719	2,678
Profit before taxation	(197,639)	153,301	(628,074)	(58,963)
Taxation	-	(22,995)	-	(22,995)
Net profit and total comprehensive income for the year	(197,639)	130,306	(628,074)	(81,958)
Attributable to:				
Equity holders of the Parent Company	(197,639)	130,306	(628,074)	(81,958)
Basic and diluted earnings per share attributable to equity holders of the Parent Company	(0.004)	0.003	(0.013)	0.002
Note: The complete accounts will be sent to any shareholder who requests them either in Arabic or in English as required within 7 days of receipt of the request				

US puts China ‘threats’ at heart of India talks

New Delhi, India - The United States warned on Tuesday of China's 'threats to security' as Secretary of State Mike Pompeo and Defence Secretary Mark Esper held top level talks in India.

The two countries are also due to complete an accord on sharing sensitive data in a new sign of their strengthening strategic ties.

"Today is a new opportunity for two great democracies like ours to grow closer," Pompeo said as he and Esper began talks with India's External Affairs Minister Subrahmanyam Jaishankar and Defence Minister Rajnath Singh.

Pompeo outlined a series of issues of mutual concern that would be discussed.

"Our cooperation on the pandemic that originated in Wuhan, to confronting the Chinese Communist Party's threats to security



L-R: US Secretary of Defence Mark Esper, US Secretary of State Mike Pompeo, India's Defence Minister Rajnath Singh and India's Foreign Minister Subrahmanyam Jaishankar attend a joint press briefing in the lawns of Hyderabad House, in New Delhi on Tuesday (AFP)

and freedom, to promoting peace and stability throughout the region," he said.

Esper said the United States wanted stronger ties with India -

currently involved in a tense border showdown with China - 'to meet the challenges of the day and uphold the principles of a free and open Indo-Pacific well

into the future'.

Pompeo and Esper had already called for a deeper relationship during one-on-one talks with their Indian counterparts on

Monday.

Jaishankar tweeted after his meetings with Pompeo that relations between the emerging allies have 'grown substantially'.

Spy data accord

An intelligence-sharing accord is also set to be signed by the two countries later on Tuesday.

The Basic Exchange and Co-operation Agreement will allow the United States to share top-secret satellite and sensor data that would help India in targeting its missiles and placing troops.

It will also allow the United States to provide the latest navigational technology on any fighter jets it supplies to India.

Esper has been pressing the case for India to buy US F-18 jets and move away from its reliance on Russian weaponry.

But India wants more of its military equipment made domestically and is demanding greater investment.

Esper and Singh 'welcomed the expansion of information-sharing', a US statement said, while the Indian Defence Min-

istry reported the two officials had discussed 'potential new areas of cooperation', without giving details.

Relations with China have grown increasingly tense for both the United States and India in recent years.

The United States is in a tense trade battle with China and President Donald Trump's administration has stepped up warnings about Beijing's growing economic and military power.

India has sought greater international military support since a deadly border showdown with China in June. At least 20 Indian soldiers were killed in the clash. China has acknowledged it also suffered casualties but has not provided details. Both sides have since sent tens of thousands of troops to their disputed frontier in the Ladakh region.

AFP

Arabia Falcon Insurance

التأمين العربية
فالكون

UNAUDITED FINANCIAL RESULTS FOR THIRD QUARTER ENDING 30 SEPTEMBER 2020

Directors' Report Q3, 2020

Dears Shareholders

On behalf of the Board of Directors of Arabia Falcon Insurance SAOG, I have the pleasure in presenting to you the financial performance of the company for the Third Quarter ending 30 September 2020.

Business overview

As COVID -19 spreads all over the world, the economic activities have been affected to great extent. The Supreme Committee formed to deal with COVID-19 crisis has taken various measures to contain spread of virus. The fight against COVID-19 pandemic continues. AFIC has also put in place various measures for safety of its staff, customers and other visitors, to combat the COVID-19 situation.

At the end of the third quarter ended 30 September 2020, the insurance industry saw a negative growth in premium over same period last year. The total premium booked by the companies is at RO 374 Million against RO 387 Million of last year same period, a negative growth of 3.4% (source Capital Market Authority portal).

Income and Technical Results

a) The Company recorded Gross Written Premium of RO 12.2 Million up to September 30, 2020 compared to RO 12.0 Million for the same period last year. Management has taken several measures to grow in all classes.

b) Management is committed to improve topline and control loss ratio in the coming quarter to deliver better underwriting profit at the end of the year 2020.

c) The underwriting profit has grown by 12% YTD 2020 to RO 2.38 Million from RO 2.09 Million of last year same period.

d) The net profit up to September 30, 2020 is at RO 977k against RO 678k in last year same period, a growth of 34% contributed by better underwriting income combined with investment income.

e) The shareholders fund as at September 30, 2020 is at RO 18.5 Million against RO 18.3 Million at the end of same period last year.

Outlook for 2020

As the impact of COVID-19 is continuing, the year may be challenging in terms of business growth, market liquidity and profitability. Management has put in place payment gateway, online issue of policies and claims registration to ensure customer service at their doorsteps. Management focuses on e insurance and taking all efforts to move online. Online policies have picked up in the past quarter through better broker relationship. Considering the prolonged impact of COVID-19 on the economy as a whole, the company intends to tread cautiously in the remaining part of the year with an aim to protect shareholder's value while eyeing an increase in top-line, reduction in costs and a stronger bottom line.

Acknowledgements

I take this opportunity to wish all success to His Majesty Sultan Haitham bin Tariq bin Taimur towards further development and prosperity of the Sultanate. We would like to thank the Capital Market Authority and other Regulatory bodies for their continued guidance and support. We value the support extended to the company by our clients and business partners. On behalf of the Board of directors I would also like to thank the management team and all employees of the company.

We would like to convey our sincere thanks to the shareholders of the company for the confidence they have placed on the Company and in its Board and for the support over the years.

For & on behalf of the Board of Directors of Arabia Falcon Insurance SAOG

Maroun Kyrillos
Chairman of the Board of Directors

ARABIA FALCON INSURANCE COMPANY SAOG
P.O.Box 2279, P.C. 112, Ruwi, Sultanate of Oman, Second floor, Sultan Center, Al Qurum, Tel: +968 24660900, Fax: +968 24566476, Email: info@afic.om, Website: www.afic.om

Unaudited condensed interim statement of profit or loss and other comprehensive income for the nine months period ended 30 September 2020

	Unaudited 30 Sept 2020 RO	Unaudited 30 Sept 2019 RO
Income		
Gross premium written	12,232,125	12,025,809
Net underwriting results	2,375,535	2,092,706
Investment income - net	1,069,586	922,441
Other income	47,013	67,471
	3,492,134	3,082,618
Expenses		
General and administrative expenses	(2,308,789)	(2,274,426)
Operating profit before taxation	1,183,345	808,192
Taxation	(206,265)	(130,440)
Net profit for the period	977,080	677,752
Other comprehensive income		
Net change in fair value of available-for-sale financial assets	(804,955)	362,772
Total comprehensive income for the period	172,125	1,040,524
Basic and diluted earnings per share	0.009	0.007

Unaudited condensed interim statement of financial position as at

	Unaudited 30 Sep 2020 RO	Unaudited 30 Sep 2019 RO	Audited 31 Dec 2019 RO
ASSETS			
Non-current assets			
Property and equipment	110,180	103,172	91,797
Right-to-use asset	33,290	109,288	87,780
Goodwill	555,883	555,883	555,883
Intangible assets	353,077	435,275	408,642
Deferred tax asset	141,843	169,841	141,843
Held-to-maturity investments	702,270	500,000	702,270
Available-for-sale financial assets	9,341,679	9,201,106	9,181,973
Term deposits	12,934,700	14,941,866	15,065,306
Reinsurer's share in insurance funds	1,368,613	1,380,823	1,033,208
Total non-current Assets	25,541,535	27,397,257	27,268,702
Current assets			
Financial assets at fair value through profit or loss	746,872	944,546	895,847
Term deposits	6,663,838	6,095,057	6,014,907
Insurance and other receivables	6,896,976	6,415,598	6,151,404
Reinsurer's share in insurance funds	19,008,887	20,068,235	19,386,430
Cash and bank balances	3,492,329	1,804,369	2,658,194
Total current assets	36,808,902	35,327,832	35,106,782
Total assets	62,350,437	62,725,089	62,375,484
EQUITY AND LIABILITIES			
EQUITY			
Capital and reserves			
Share capital	10,330,166	10,330,166	10,330,166
Share premium	1,749,442	1,749,442	1,749,442
Legal reserve	995,239	853,092	897,531
Contingency reserve	5,258,957	4,824,836	4,933,293
Investment fair value reserve	(405,860)	216,219	399,095
Retained earnings	575,484	350,090	641,586
Total equity	18,503,428	18,323,845	18,951,113
LIABILITIES			
Non-current liabilities			
End-of-service benefits	140,465	175,024	159,394
Lease liabilities- non-current portion	-	52,115	12,688
Insurance funds	8,060,128	7,800,689	7,542,639
Total non-current liabilities	8,200,593	8,027,828	7,714,721
Current liabilities			
Lease liabilities- current portion	33,638	57,173	76,998
Insurance funds	26,028,715	26,712,022	25,984,751
Reinsurance contract payables	5,836,991	6,498,402	6,606,368
Claims and other payables	3,463,791	2,856,790	2,782,983
Provision for taxation	283,281	249,029	258,550
Total current liabilities	35,646,416	36,373,416	35,709,650
Total liabilities	43,847,009	44,401,244	43,424,371
Total equity and liabilities	62,350,437	62,725,089	62,375,484
Net assets per share	0.179	0.177	0.183

China blasts ‘bully’ US ahead of Pompeo visit to Sri Lanka

Colombo, Sri Lanka - China warned the United States not to 'coerce and bully' Sri Lanka ahead of a visit on Tuesday to the strategically-placed island by US Secretary of State Mike Pompeo.

Pompeo is expected to ask Colombo to make 'difficult' choices on its blossoming relationship with Beijing during his visit.

"We are firmly opposed to the United States taking the opportunity of the State Secretary's visit to sow and interfere in China-Sri Lanka relations, and to coerce and bully Sri Lanka," China's Embassy in Colombo said.

The top US diplomat for South Asia, Dean Thompson, said at the start of Pompeo's four-nation tour of Indian Ocean nations -

India, Sri Lanka, Maldives and Indonesia - that he will ask Colombo to review options offered by Washington.

The US visit comes less than three weeks after Yang Jiechi, a Chinese Community Party politburo member, pledged more economic help to Sri Lanka during a visit.

Colombo has leaned heavily on China for loans and diplomatic support to fight off allegations of human rights violations, particularly in the final months of a brutal decades-long civil war.

Washington has insisted on credible investigations into charges that Sri Lankan troops killed at least 40,000 civilians while crushing Tamil Tiger rebels in 2009.

President Gotabaya Rajapaksa was the island's top defence official and his brother Mahinda was president when the final onslaught was carried out. Mahinda is now Prime Minister.

Pompeo is expected to raise rights issues when he meets the Rajapaksas on Wednesday in Colombo which is under a partial lockdown because of a surge in coronavirus infections.

He is also to place a wreath at St Anthony's church where 56 people were killed when extremists carried out coordinated suicide bombings last year.

Five Americans were among 279 people killed in the Easter Sunday attacks on three churches and three hotels.

AFP

Air pollution linked to 15% of COVID-19 deaths, says study

Paris, France - Long-term exposure to air pollution may be linked to 15 per cent of COVID-19 deaths globally, according to research published on Tuesday that highlights the health risks posed by greenhouse gas emissions.

Previous research has showed how air pollution from exhaust fumes and factories takes two years off the life expectancy of every man, woman and child on Earth.

Now experts in Germany and Cyprus say they have estimated the proportion of deaths from coronavirus that can be blamed of the exacerbating effects of air pollution.

Their study, published in the journal Cardiovascular Research, drew on health and disease data from the US and China relating to air pollution, COVID-19 and SARS - a serious lung disease similar to COVID.

They combined this with satellite data of global exposure to particulate matter - microscopic particles - as well as ground-based pollution monitoring networks, to calculate to what extent air pollution can be blamed for COVID-19 deaths.

In East Asia, which has some of the highest levels of harmful pollution on the planet, the authors found that 27 per cent of COVID-19 deaths could be attributed to the health effects of poor air quality.

In Europe the proportion was 19 per cent, compared with 17 per cent in North America.

"If both long-term exposure to air pollution and infection with



An Indian official from the district magistrate office holds a COVID-19 mascot in a market area during an awareness campaign against coronavirus and rising air pollution levels, in New Delhi on Monday (AFP)

the COVID-19 virus come together then we have an adverse effect on health, particularly with respect to the heart and blood vessels," said paper co-author Thomas Munzel.

He said that air pollution made known COVID-19 risk factors such as lung and heart problems more likely.

Specifically, the team noted that particulate matter appeared to increase the activity of a receptor on lung cell surfaces, ACE-2, which is known to be involved in the way COVID-19 infects patients.

"So we have a double hit: air pollution damages the lungs and increases the activity of ACE-2, which in turn leads to enhanced uptake of the virus," said Munzel, a professor at the University Medical Center of the Johannes Gutenberg University, Mainz.

The authors stressed that attributing COVID-19 deaths to air pollution did not mean that pollu-

tion itself was killing people with COVID - though they didn't rule out such a cause-effect linkage.

Jos Lelieveld, of the Max Planck Institute for Chemistry, told AFP that the research suggested 'the pollution particles are a co-factor in aggravating the disease'.

He said their estimates suggested that more than 6,100 COVID deaths in Britain could be attributed to air pollution. In the US that figure is around 40,000.

The authors said that without a fundamental change in how cities power themselves, including a transition to clean and renewable energy sources, air pollution would continue to kill huge numbers of people even after the pandemic recedes.

"The pandemic ends with the vaccination of the population or with herd immunity through extensive infection of the population," they wrote.

AFP

At least seven killed in blast at Pakistan religious school



Security officials examine the site of a blast at a religious school in Peshawar on Tuesday (AFP)

Peshawar, Pakistan - At least seven students were killed and scores more wounded on Tuesday in a bomb attack on a Koran study class at a religious school in northwestern Pakistan, officials said.

More than 60 people had been taking a lesson when the explosion tore through the madrassa in Peshawar, about 170km west of Islamabad, said Waqar Azim, a senior police official.

"The blast took place in a seminary during a Koran class. Someone took a bag inside the seminary," Azim told AFP.

He added that the person who had brought in the bag left the lecture hall before the blast at the Jamia Zuberia seminary.

Mohammad Ali Gandapur, another senior police official, said at least seven people had been killed with more than 50 wounded.

More than 60 people had been taking a lesson when the explosion tore through the madrassa in Peshawar, about 170km west of Islamabad

WAQAR AZIM

The death toll was confirmed by Mohammad Asim Khan, a spokesman at a local hospital, who told AFP that seven bodies and 70 wounded people had been taken to the facility.

"Most of those killed and injured were hit by ball bearings and some were badly burnt," he said.

All of the dead were men aged between 20 and 40, he said. Teachers and boys as young as seven were among the wounded.

Teacher Safiullah Khan told AFP more than 1,000 students are currently enrolled at the religious school, which is divided

into two sections - one for students aged 18 and older and the other for children.

"The blast took place in the section where students above the age of 18 were taking a class," Khan said, adding that the wall between the two sections collapsed in the blast.

A live stream of the lesson showed a religious teacher speaking in Pashto and Arabic, explaining a saying from the Prophet Mohammed, when the explosion took place.

Shortly afterwards, rescue workers and locals were seen scouring the site and collecting

students' books, caps and shoes.

In a tweet, Prime Minister Imran Khan offered his condolences. 'I want to assure my nation we will ensure the terrorists responsible for this cowardly barbaric attack are brought to justice asap,' Khan wrote.

End to relative calm

The loud blast, which could be heard across most parts of Peshawar, wrecked the school's interior and damaged the roof of the main hall.

It was not immediately known why the madrassa was targeted and no group claimed responsibility for the attack, which followed months of relative calm in Pakistan.

Peshawar was once the epicentre of militant violence in the country, with extremists targeting security forces and public spaces in the city near the northwestern frontier with

Afghanistan.

Violence in Pakistan has declined in recent years following a series of military operations along the border, but militant groups are still able to carry out deadly attacks.

In 2014, Pakistan's army launched a massive offensive to wipe out militant bases in the area and end the near decade-long insurgency that has cost thousands of lives.

The operation was intensified after the Pakistani Taliban killed more than 150 people, the majority of them children, at a school in Peshawar in December 2014.

Still, the Pakistani Taliban have been regrouping in recent months with several factions coming together in a pact, raising fears the extremists may be regaining strength after launching a string of small-scale attacks on security forces along the border. AFP



A wounded man receives medical treatment at a hospital after a car bomb attack on an Afghan police base in Khost province on Tuesday (AFP)

Three dead in attack on Afghan police base

Khost, Afghanistan - A car bomb attack on an Afghan police special forces base followed by an ongoing gun battle have killed three policemen and wounded dozens of people, officials said on Tuesday.

Militants detonated the car bomb outside the gate of the base in the city of Khost near the Pakistan border early in the morning, a security source said, before trying to storm the compound.

A gunbattle between the attackers and security forces was ongoing, officials and an AFP correspondent reported.

Four attackers have been killed while two more were still fighting, Afghanistan's Interior Ministry spokesman Tariq Arian told reporters.

The assault has so far left three policemen dead and wounded 33 people, including 11 civilians, Sakhi Sardar, a senior official at Khost hospital said.

No group has so far claimed responsibility for the attack.

Khost, a restive province, is home to active Taliban and also Al-Qaeda fighters, officials say.

Three civilians were killed and ten others were wounded in a separate attack Tuesday when a 'sticky bomb' attached to a car exploded near Kabul airport, police spokesman Ferdaws Faramuz said in a statement.

Violence has surged across Afghanistan in recent weeks even as the Taliban and Afghan government remain engaged in

peace talks to end the country's long-running conflict.

Afghan and US officials have repeatedly warned that the rising bloodshed was threatening the talks being held in Qatar since last month.

The United Nations Assistance Mission in Afghanistan (UNAMA) said in a report released on Tuesday that the number of civilians killed and wounded has failed to slow since the start of peace talks on September 12.

"The peace talks will need some time to help deliver peace," UNAMA chief Deborah Lyons said in the report.

"But all parties can immediately prioritise discussions and take urgent, and frankly overdue, additional steps to stem the terrible harm to civilians."

UNAMA, however, said that the overall civilian casualty figure had dropped by around 30 per cent in the first nine months of 2020 compared to the corresponding period last year.

The first nine months of this year saw 2,177 civilians killed and 3,822 wounded, the report said.

The majority of the civilian casualties, about 58 per cent, were caused by 'anti-government elements' like the Taliban and Islamic State group, it said.

Afghan security forces were responsible for 23 per cent of all civilian casualties, many killed in air strikes and ground engagements.

AFP

Taliban seek image revamp as Afghan peace talks grind on

Islamabad, Pakistan - As Afghan peace talks grind on, the Taliban are trying to portray themselves as a viable government-in-waiting in an image makeover that includes rehabilitating their ultra-violent affiliate, the Haqqani network.

Negotiators from both sides in Afghanistan's 19 year old war have been meeting in Qatar since September and are attempting to draw up a blueprint for the country after US and foreign forces leave next year.

The languid pace of talks at a luxury hotel in Doha belies the chaos on the ground in Afghanistan.

As the militants push for battlefield dominance including a major assault this month in Helmand province, the Taliban's propaganda arm is churning out a steady stream of social media messages and videos, and publishing reports on a slick website depicting themselves as good governors.

A recent article said Taliban task forces had been deployed in Kabul to protect the population against 'lawlessness and corruption', a swipe at overwhelmed authorities struggling to control crime.

A video released on Facebook by the group this year showed members in surgical masks distributing hand sanitisers after the

coronavirus reached Afghanistan.

And even though they frequently blow up telecom towers and government buildings, the militants are also circulating claims on WhatsApp about their infrastructure projects such as roads and irrigation canals.

Sediq Sediqqi, a spokesman for President Ashraf Ghani, highlighted the apparent contradiction.

"On one hand, they are talking about brotherhood, mercy, service, humility, and unity, and affection among the Muslims," he told AFP.

"And on the other hand, they are killing and wounding innocent civilians, including women and children."

In power from 1996-2001, the Taliban ran a brutal form of Islamist government that punished women for leaving the house, forbade entertainment and made public beatings and executions routine.

Haqqani 'the great reformer'

Perhaps the most dramatic part of the public relations push is around the Haqqani network, a violent Taliban wing blamed for some of the worst atrocities in Afghanistan's war.

A new documentary tracing the life of Jalaluddin Haqqani,



This file photo shows a man watching a new documentary tracing the life of Jalaluddin Haqqani, founder of the Haqqani network, a violent wing of Taliban, on a monitor in Islamabad on October 23 (AFP)

founder of the eponymous network, depicts him as a 'great reformer' who fought heroically over four decades, first against the Soviets and then against the Americans.

Designated a foreign terrorist group by the US State Department in 2012 and suspected of ties to Pakistan's secretive secu-

rity apparatus, the Haqqani network has been linked to a string of attacks against foreign forces and Afghan civilians, including a 2017 truck bombing near the German embassy in Kabul that killed more than 150 people.

The film features archive footage of the bearded and turbaned Haqqani, who died in

2018, and claims he was an effective administrator in his former stronghold of Khost province, where he opened dozens of madrassas, 'focused on charity' and fought corruption.

Taliban spokesman Zabihullah Mujahid said the film aimed to 'introduce' Haqqani as an 'icon'.

"We wanted to show his way

of life, his sacrifices, his speeches to our future leaders and young mujahideen," he told AFP.

Taliban and Haqqani 'same thing'

The film seeks to rebrand the deadly and once semi-autonomous Haqqani network and present them as unified with the

broader Taliban movement, Andrew Watkins, an analyst on Afghanistan for the Crisis Group thinktank, told AFP.

The Taliban 'clearly have an agenda' to show supporters and outside audiences that the two groups 'are the same thing'. "They may not have been in the past but they are today. And the Taliban celebrating the Haqqani network's patriarch is a way of solidifying that," Watkins said.

In February, Sirajuddin Haqqani, one of Haqqani's sons who now heads the Haqqani network and is also deputy leader of the Taliban, penned an editorial in *The New York Times*.

Sirajuddin wrote that the Taliban were ready to agree to 'a new, inclusive political system in which the voice of every Afghan is reflected and where no Afghan feels excluded'.

The Taliban's attempt to depict themselves and the Haqqanis as efficient rulers is a far cry from early public relations efforts, when the insurgents produced videos showing suicide bombers and gloated about attacks on Western troops.

Watkins said the effort being pumped into the image revamp is directly linked to the peace talks, "They've expanded their capability and are producing on a staggering scale now."

AFP

LACHHA PARATHA

This flatbread is much loved for its layered, flaky texture due to which it can be enjoyed with a curry or vegetable as well as eaten plain as a snack with tea. It is known as Lachha Paratha in north India, where it is popular in homes as well as 'dhabas' (eateries), while in south India it is known as Kerala/Malabari Parotha.

Ingredients

1½ cups flour
½ cup all-purpose flour
½ cup vegetable oil/ghee
½tsp salt

Method

Mix the salt in one cup of warm water. Take a large kneading bowl, add both the flours and the salt water and mix well with a tablespoon in a circular motion until the dough combines well with the water. Now, knead it with your hands, adding a little flour, if it is too sticky, to form a smooth dough. Coat the dough with a sprinkling of oil and set aside for 20 minutes. Now divide the dough into six large lemon-size balls.

Take one ball and roll it out with a rolling pin on a flat work surface. Brush the rolled out surface with oil and sprinkle a little dry flour over it. Now, fold over two cm of the top end, then fold the same portion for two cm backwards. In this way, create pleats till the entire rolled out portion becomes a strip of folds. Hold the strip together tightly, pull it along the two ends to make it a little longer, then place it on the work surface and coil it together to form a layered disc. Press it tightly and roll out again to about 15 cm diameter. Repeat with all the remaining balls.

Now heat a frypan or hot-plate. Place the rolled out paratha on it and fry both sides till golden brown. Sprinkle oil on both sides while frying, before removing from the hot plate. Serve hot with your favourite curry or enjoy with a hot cup of tea.



BACHELOR'S KITCHEN

BREAD TALK

Preparing Indian flatbreads at home is, probably, a nightmare for many, though they thoroughly enjoy tucking into these exotic accompaniments for spicy curries. The fact is, these flatbreads can be easily made at home if you have one key ingredient – the 'will' to do so!

Given here are easy-to-do recipes for two popular Indian flatbreads, which anyone can prepare at home.

Caution: If you attempt these recipes just once, you will get addicted to the preparation process and your kitchen will soon become your favourite room.



ALOO PARATHA

This flatbread with a stuffing is a complete meal and can be enjoyed all by itself. A popular accompaniment is mango/lemon pickle but one can also enjoy it with ketchup or whipped curds. The stuffing involves seasoned, mashed potatoes but this can also be replaced with seasoned, crushed paneer (cottage cheese).

Ingredients

2 cups flour
½tsp salt
2tbsp oil or ghee
For the filling
2 small potatoes – boiled and mashed
2tsp oil
1 small onion – minced
½tsp red chilli powder
½tsp turmeric powder
½tsp garam masala
2 green chillies – minced
2tbsp chopped coriander
½tsp salt

Method

Mix salt in one cup water and add to the flour. Mix well and knead to form a smooth dough. Divide into four portions and roll in palms to form balls. Cover and set aside.

To make the filling, heat 2tsp oil in a pan, add the onion and green chillies and saute for a minute. Then lower the heat and add the spice powders followed by the mashed potatoes. Sprinkle salt and chopped coriander and mix well. Set aside to cool.

Now, take each ball and press to form a deep shell. Place a spoonful of the filling in the centre and bring all the sides of the dough together to cover it and form a ball. Press all sides together to seal the centre well. Now place on the rolling surface and gently pat it to flatten. With a rolling pin, gently flatten it more to form a thick disc, about 12-15cm in diameter. Repeat the same for all four balls.

Heat a hot plate and fry each paratha on both sides drizzling oil or ghee. Remove when golden brown and serve with mango pickle or ketchup.



Category: Social Responsibility

And the winner is...

Hanaa al Hinai

Hanaa Fahad al Hinai is Founder & CEO of Smart Money Education, which provides individuals with the financial education necessary for them to start improving their financial situation via on-line tutorials, customised training sessions, and one-on-one consultancy.

Having worked as a financial planner for one of the top Australian banks, Hanaa has managed over 3000 client's retirement, insurance, savings, tax and investment plans. She ranked top among her peers and was among the select few to be awarded the Top Financial Planner Nationwide.

As a financial coach for over 13 years, Hanaa is extremely passionate about educating individuals about the importance of saving and investing in one's future. She has held specialised sessions with thousands of people in Oman on how to improve their personal money management skills. Companies such as PDO have had their employees benefit from Hanaa's training for over 10 years. Her aim is to change people's attitudes towards money and inspire them to be motivated to take more responsibility for their financial future. She has been named the country's 'Money Girl' for her passion in educating the community on building a better financial future for oneself.

Hanaa is also an executive banker with a career spanning 20 years. She is currently the deputy general manager for Ahli Bank's Investment Banking division and a graduate of the prestigious National CEO programme (NCP) of the government of Oman and IMD.

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SUSHI MYTHS

Many Sushi outlets have mushroomed in Muscat over the past few years, creating a new fondness for this Japanese cuisine among weekend diners. However, they also offer fried/baked snacks and salads on their menus as options, to cater to those who may not be inclined towards Sushi in a group of diners. The reason why many people are reluctant to try Sushi is that Sushi is surrounded by numerous myths which tends to put some diners off. Here are some truths that dispel a few Sushi myths:

SUSHI IS A JAPANESE DELICACY

Most countries in Southeast Asia are said to have some variation of Sushi, not just Japan and it has over 2000 years if history. It began as a way of preserving fish because vinegar worked as an antibiotic. The process involved packing fresh fish with cooked rice and vinegar to pre-serve it.

SUSHI FISH IS SERVED LIVE

Sushi restaurants, by and large, do not serve live fish on the platter. Ikizukuri is the process of preparing raw fish from live seafood. It is an expensive delicacy in Japan but not part of regular Sushi.

SUSHI IS EXPENSIVE

Sushi started out as street food on wheeled carts. Now sushi is available in food courts as well as theme restaurants all over the world. However, if native Japanese chefs are flown in to conjure up the fare in five star hotels outside Japan, then it can be an expensive affair.

SUSHI MEANS 'RAW FISH'

This is the most prevalent myth that the word 'sushi' refers to raw fish. In fact, 'sushi' is only the method of preparing and serving vinegared rice combined with other ingredients. Condiments, vegetables and cured seafood are used as fillings as well as toppings. The curing process enhances the flavour and texture of fish. Seasoning and smoking are also some of the ways of curing fish before it is served, besides other methods like soaking in salt/brine solutions.

SALMON IS BEST FOR SUSHI

Salmon tends to spoil rather quickly and was not considered ideal for Sushi. Only after refrigeration became common in Japan, did Salmon find a place in Sushi.

CHOPSTICKS ARE RUBBED TOGETHER AS A TRADITION BEFORE EATING

Chopsticks are often rubbed together to create a rough edge to facilitate easy picking up of noodles. Doing so may not seem acceptable.

ADD WASABI TO YOUR SUSHI

Chefs put just the right amount of wasabi into the fish when they make it at the sushi bar. Often, at a good sushi bar, the amount of wasabi to be added to a particular fish is calibrated depending on its richness. If you add more, you would end up spoiling that calibration.



Category: Sports



And the winner is...

Sara Nadir al Maskary

Sara al Maskary, who started out in 2010 as a bright bowling prospect at the age of 13, was the youngest member in Oman's national team. Her sister was also in the Oman national team when they were on the lookout for young girls like her to join the team. "In the beginning I wasn't interested because I rarely play bowling," says Sara who was coerced by her sister, a constant source of encouragement. Sara took up practice in all earnestness and soon found herself growing fond of bowling as she was able to improve her performance steadily. She had never imagined that she would someday be part of the national bowling team. In 2011, Sara participated in the GCC tournament, which helped her gain good experience. In 2014, she participated in the women's tournament in Oman and won gold in the singles and silver in the doubles events. After a break of two years, Sara came back to the fray in 2017. In March 2018, she participated in the Arab Tournament in Oman and won silver in doubles and bronze in the team event. In November 2018, in the Women's Tournament in Oman, she won gold in singles, silver in doubles and team events and bronze in the master's event. In 2019, in the Arab Tournament in Egypt, she won silver in the team event, besides becoming the first woman player in the national team to get third place in the masters event. Her last appearance was in the GCC women's tournament, in Kuwait, where she won silver in the doubles and team events. Sara attributes her success to the strong encouragement and support she gets from her family, friends and people in Oman who want to see her moving from strength to strength.

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