

Real estate units required to form owners' associations

Our Correspondent
Muscat

H E Khalfan Said Mubarak al Shueili, Minister of Housing and Urban Planning, has issued Ministerial Decision No 204/2024 outlining regulations for real estate owners' associations.

According to the decision, owners of real estate units are required to form owners' associations and register these through the Ministry of Housing and Urban Planning's electronic system.

The objective of forming these associations is to effectively manage and maintain joint property, specify rights and responsibilities of real estate unit owners, and safeguard their interests based on the law.

Additionally, these associations are tasked with developing comprehensive strategy for real estate management and ensuring their implementation.

The decision prohibits owners' associations from engaging in activities not aligned with their intended purpose.



Additionally, the decision mandates these associations to maintain a register accessible to all property owners. This register must contain the names and data of real estate unit owners, including their contact details.

It is also required to include copies of title deeds and survey drawings of all residential units, plans of common parts of the property, construction completion certificate of the property, and building name certificate issued by the relevant municipality.

The decision stipulates the formation of a general assembly comprising all owners of individual real estate units in a property. The general assembly holds the responsibility of determining the overall policy of the joint property and making essential decisions to fulfil its objectives, including appointment and dismissal of members of a Board of Directors, as well as establishing the remuneration of board members.

The decision was issued on March 7 and will come into effect a day following its publication in the Official Gazette.



His Majesty exchanges Ramadan greetings with Arab, Islamic leaders

Muscat - His Majesty Sultan Haitham bin Tariq exchanged cables of greetings on the advent of the holy month of Ramadan with leaders of Arab and Islamic countries.

In his cables, His Majesty the Sultan conveyed his sincere sentiments and his best wishes of good health, happiness and long life to them. His Majesty also wished their people further progress and prosperity.

His Majesty prayed to the Almighty Allah to bestow his blessings on all Muslims, wishing that it would be a month of security and harmony.

In their cables, the lead-

ers expressed their sincere greetings and their best wishes of good health, happiness and a long life to His Majesty the Sultan. They also wished the Omani people fulfilment of their aspirations of progress and prosperity. They prayed to the Almighty Allah for the return of this occasion on His Majesty, the Omani people and the Arab and Muslim nations with glory and prosperity.

His Majesty the Sultan also exchanged greetings in a telephonic call with King Hamad bin Issa al Khalifa of Bahrain on the advent of Ramadan.

ONA

Major overhaul for school, govt transport with new bus agreements

Our Correspondent
Muscat

The Secretariat General of Tender Board and the Ministry of Education have embarked on a significant transportation enhancement project by signing agreements with Karwa Motors and Oman Development Bank to overhaul government and school bus fleets.

The number of buses will depend on the requirements of government agencies (ministries), as agreed upon by the Tender Board and Karwa Motors.

Another agreement will see replacement of 5,000 buses by the Ministry of Education (MoE), from 2024 to 2028, introducing a thousand new buses annually.

The agreements are part of a broader effort to meet the growing demand for public and school transportation, while also bolstering the local bus manufacturing industry.

The first phase of the replacement project, targeting school buses from 1980 to 1997, will commence this year, prioritising



1,000 school transport vehicles will be replaced annually, ensuring these new buses meet stringent safety and security standards

H E MAJID AL BAHRI

the oldest vehicles for replacement.

Oman Development Bank will provide interest-free financing to eligible bus owners, with conditions including a maximum loan amount of RO22,500 and an

eight-year repayment period. Those who do not qualify for interest-free loans, a nominal interest rate of 3% will apply.

H E Majid bin Saeed al Bahri, Undersecretary for Administrative and Financial Affairs in MoE, highlighted the ministry's role in this initiative. "It will facilitate replacement of 1,000 school transport vehicles annually, ensuring these new buses meet stringent safety and security standards, including sensors, tracking devices and driver training programmes in partnership with specialised institutes like the Traffic Safety Institute of Royal Oman Police."

Dr Ibrahim bin Ali al Balushi,

CEO of Karwa Motors, noted the significance of these agreements in boosting the bus and vehicle manufacturing industry in the sultanate. The overhaul will upgrade the school transportation system with state-of-the-art safety features and technology and attract further investments for bus manufacturing to Special Economic Zone at Duqm, while fostering related small and medium projects.

This comprehensive approach to updating the transportation infrastructure represents a major step forward in ensuring safer, more efficient public and school transport systems.



Hamed al Harthy runs up and down Sa'al Steps 19 times

RAMADAN BEGINS ON TUESDAY

Muscat - The moon sighting committee met on Sunday evening chaired by H E Dr Mohammed bin Said al Mamari, Minister of Endowments and Religious Affairs, following which it was announced that the committee did not receive any evidence of sighting the crescent of the month of Ramadan.

Consequently, the committee declared that Monday, March 11 will mark the end of Shaban 1445, and Tuesday, March 12 will be the beginning of Ramadan 1445.

Passenger numbers up 21.6% in Omani airports; revenues of star hotels up 17%

Our Correspondent
Muscat

Oman's tourism sector experienced an exceptional year in 2023, exceeding expectations with a record-breaking 4mn visitors. The momentum continues in 2024 with a significant 21.6% increase in airport passenger traffic by the end of January totalling 1,417,442 passengers.

This surge aligns with the Ministry of Heritage and Tourism's ambitious goal to attract 11mn tourists annually by 2040, as part of the broader Oman Vision 2040 objectives.

Comparative data from the National Centre for Statistics and Information shows passenger

numbers rose from 1,165,556 at the end of January 2023.

Muscat International Airport, in particular, saw a notable increase of 22.7%, serving 1,290,552 passengers on 8,756 flights - 16% up from 2023. This included 8,090 international flights serving 1,200,822 passengers, and 666 domestic flights serving 89,730 passengers.

Indian travellers led the arrivals (86,234) and departures (82,807), followed by nationals from Bangladesh and Pakistan.

Salalah Airport also reported an increase - 14% - in passenger numbers, totalling 120,506, alongside a 4.5% increase in flights. International and domestic flights through Salalah Airport

served 58,657 and 61,849 passengers, respectively. Additionally, Suhar and Duqm airports contributed to the overall growth. Suhar had 1,140 passengers and Duqm 5,370.

The hospitality sector mirrored the positive trend with revenues of 3- to 5-star hotels in the sultanate totalling RO24.75mn at the end of January 2024, marking a 17.1% increase from the previous year. The total number of hotel guests surged 20.5% to 215,660, with a notable occupancy rate growth of 16.2%.

Omanis constituted the majority of hotel guests (75,219), followed by Europeans (73,325) and Asian visitors (27,191) - up 17.9% and 27.8% respectively.



جهاز الضرائب

TAX AUTHORITY



Announcement

The Tax Authority would like to call the attention of income tax taxpayers whose fiscal year ends on **December 31, 2023**, to file their tax returns and pay their tax dues as follows:

- ▶ Taxpayers paying (0%-3%) of income tax should file their tax returns no later than **March 30, 2024**.
- ▶ Taxpayers paying (15%) of income tax should file their tax returns no later than **April 30, 2024**.

All tax returns should be submitted according to the forms set for that purpose using the Tax Authority's online portal at www.taxman.gov.om

We hope all taxpayers comply with filing their tax returns on the deadline.





taxoman



1020



MoH provides guidelines for fasting individuals with chronic conditions

Our Correspondent
Muscat

The Ministry of Health (MoH) has issued important guidelines for individuals with chronic conditions who wish to fast during the holy month of Ramadan. This initiative aims to promote health and wellness, ensuring a balanced approach to fasting.

In an announcement, MoH emphasised the importance of prioritising health and well-being during Ramadan. Individuals with chronic conditions such as Type 1 diabetes, or those with kidney and liver conditions, are strongly advised to consult their healthcare provider before deciding to fast. This precautionary measure is crucial to ensure their safety and health during the fasting period, it said.

'For those on medication, it is imperative to discuss with your doctor the possibility of adjusting medication timings to accommodate the fasting schedule.



Such adjustments are essential to maintain health and prevent any adverse effects during Ramadan.'

The ministry also recommends adhering to a nutritious

diet, as advised by healthcare professionals and nutritionists. It suggests having the pre-dawn meal - suhoor - as late as possible and ensuring that iftar includes a variety of vegetables, fruits and proteins. This dietary approach is aimed at sustaining energy levels and promoting overall health.

Hydration is another key aspect highlighted by MoH. Individuals are encouraged to drink ample water between iftar and suhoor to stay well-hydrated. Consumption of stimulants such as tea, coffee and soft drinks should be limited to avoid dehydration.

Additionally, to prevent low blood sugar levels, engaging in physical exercise is recommended after iftar rather than before. This timing helps in maintaining stable energy levels throughout the fasting day.

Time for spiritual reflection, renewal

Ramadan holds profound significance as a period of spiritual reflection, prayer and fasting. One of the five pillars of Islam, devotees dedicate themselves to empathy and gratitude this month. What are the beneficial habits to embrace during the month of Ramadan, and what are the undesirable habits that one should avoid? Here's what *Muscat Daily* readers said -



Khalid Jabri
Taxi Driver

During the sacred month of Ramadan, there are many beneficial habits that enhance our spiritual, mental and physical well-being. One crucial practice is suhoor that fuels the body with necessary carbohydrates and proteins. Also, constant prayers and remembering God helps cleanse the mind and soul. I have struggled to give up smoking and this is the best time that I shall do it.

Irabel Otejam
Digital creator

It's just shorter office hours but my work continues after that at home. I'm not a Muslim, so there is no difference. This is the time to show respect by not eating in front of people who fast.

Mohammad Toufiq
Teacher

One must give up on extravagant spending - on cosmetics and clothes or even food -

during this time and instead donate to charity. I discipline myself in the context of sleep, meals and exercise. I avoid excessive eating during iftar and do not waste time unnecessarily with friends or colleagues.

Mohammad al Hinai
Government employee

The best habit to embrace in this time is to consume less food, spend less time with friends and more time reflecting on life. Often after iftar, I leave home and go to the beach all alone. I have the bad habit of getting up late. This Ramadan will help me overcome it. Also, it will help me be calmer, disciplined and committed to positive change.

Sayed Murthala Mohamed Muheez
Accountant

Engage in self-reflection and spiritual growth; practice gratitude for your blessings and share these with others; contribute to charity and help those in need; choose nutritious foods for sustained en-

ergy; strengthen your connection with Allah through more prayers; resist excessive eating during iftar; minimise non-productive activities; cultivate patience and control over anger; limit distractions from the spiritual focus; and avoid gossip and negative conversations.

Haresh Dave
Private sector employee

People should not waste food at all.

Zeenath
Student

Don't listen to music even after iftar; don't miss Taraweeh prayers; don't spend all the time sleeping, instead spend time on learning more about deen; watch Islamic motivational lectures and teach others; lower your gaze; and do not swear or engage in backbiting or lying. Make lots of dua and learn the meaning of prayers. Set a goal to complete the Quran, reading ten pages every day. Teach children more about our religion. Try to control anger, give charity and practise self-control.

NEXT ON YOUR SAY

How can authorities effectively address the rise in begging seen during the month of Ramadan, despite efforts to curb this phenomenon throughout the year?

The views stated here are those of the respondents and not endorsed by *Muscat Daily*. If you feel strongly about the issues discussed here, you can email your comments to muscatdaily@apexmedia.co.om You can also log on to our Facebook page or tweet us your comments on the issue.

SEND YOUR COMMENTS

Share your comments in not more than 50 words along with your full name and profession before next Sunday, 10am, via WhatsApp, Facebook or Instagram

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Our Correspondent
Muscat

In a concerted effort to ensure the safety of commonly consumed foods and enforce health standards among food establishments, Muscat Municipality has plans to conduct intensive inspection campaigns throughout Ramadan.

A Muscat Municipality official from the Food and Laboratories Department of the Directorate General of Health Affairs informed that these campaigns are designed to monitor food establishments closely. The initiative aims to ensure compliance with regulations for transporting, storing, preparing and displaying food products.

The inspection strategy is divided into two phases. The initial



(Supplied photo)

phase, conducted pre-Ramadan, targeted food warehouses to ensure safety standards of products frequently consumed during the holy month.

Subsequently, a continuous and periodic campaign will commence from the beginning of Ramadan, focusing on central markets, multi-activity stores

and vendors dealing in vegetables, fruits, dates, coffee, nuts, meat, poultry and sweets. This phase is crucial for maintaining health standards during increased consumer activity in Ramadan, ensuring the safety of perishable items.

The campaigns extend to establishments preparing iftar

meals, with specialised inspection teams conducting thorough visits and checks. These measures include taking samples for laboratory analysis to ascertain the absence of contaminants and adherence to approved health specifications.

Due to significant consumption of fried foods during Ramadan, the municipality also plans to monitor the quality of oils used in frying processes. Inspections will cover food storage and preparation areas, cooking methods and the transportation of food items.

Additionally, compliance of staff to personal hygiene practices, including the use of gloves and head coverings, and the possession of valid health certificates, will be scrutinised to ensure food safety.

109 rescued, 108 emergencies reported

Moderate to heavy rains witnessed in several governorates over the past three days

Our Correspondent
Muscat

The latest forecast and analyses of the National Multi-Hazard Early Warning Centre indicate that the impact of the current weather disturbance will ease off from Monday with chances of isolated rain over the governorates of South Sharqiyah, Al Wusta and coastal Dhofar.

Moderate to heavy rains were witnessed in several governorates over the past three days and authorities rescued 109 people. A total of 108 emergencies were reported and dealt with across several governorates.

The National Committee for Emergency Management (NCEM) announced that a total of 39 people were rescued in 24 hours from Saturday to Sunday



(Supplied photos)



in different parts of the sultanate.

In a statement, NCEM said that of the 108 emergency cases, one was in South Batinah, two in Dhahirah, three each in Muscat, North Batinah and Dakhliyah, and ten in Buraimi.

On Sunday, Civil Defence and

Ambulance Authority (CDA) announced that nine people were rescued from a sinking boat off Al Ghubra beach in Bausher.

'A CDA team reached the spot as soon as it received the distress call. All nine rescued are

in good health,' it stated.

On Sunday, Royal Oman Police (ROP) closed the Amerat-Bausher road due to damage caused by rains. 'The road has been closed until further notice. Commuters are advised to use alternative roads,' ROP stated.

According to Civil Aviation Authority (CAA), sporadic rains lashed several governorates in the last three days. 'A number of wadis overflowed. There was low cloud cover and fog over various parts of the sultanate. A number of villages in the wilayat

of Nizwa in Dakhliyah witnessed sporadic rains on Sunday that led to overflowing wadis.'

Data collected from the rain monitoring stations of Ministry of Agriculture, Fisheries and Water Resources from Friday to Sunday morning showed that

lbri recorded the highest rainfall - 110mm.

Khasab (90mm), Sinaw (80mm), Adam (80mm), Al Qabil (75mm), Nizwa (68mm) and Mahdah (64mm) were other areas where significant precipitation was recorded.

OCEC to host over 15 international events in 2024

Muscat - Oman Convention and Exhibition Centre (OCEC) is expecting to hold more than 15 regional and international events in 2024. The centre experienced an exceptional rebound post-COVID-19 with around 1.5mn visitors in 2023, a 25% increase from 2022 figures.

OCEC has positioned itself as Oman's premier MICE venue by attracting large-scale events which have a significant impact on the sultanate's economic development.

Among the events this year, OCEC has hosted the Middle East Space Conference, the International Occupational Health Summit and the General Arab Insurance Federation Conference, welcoming thousands of visitors to its first-class convention centre, a press release stated.

In the coming months, OCEC will host the Royal College of Obstetricians and Gynaecologists World Congress, the International Investment Forum and the annual Green Hydrogen Summit, one of the leading regional events on green energy transition.

Attending ITB Berlin last week, Said al Shanfari, CEO of OCEC, stated his confidence in OCEC's further growth in 2024. 'This year, we have three strategic drivers - sustainability, digi-



talisation and inclusivity. Our aim is to make our venue a space for all, investing in the right technologies and creating new opportunities for event organisers and visitors alike. Our major project will also focus on making OCEC a sustainable venue in the region through a groundbreaking solar panel project happening in 2024. I am grateful to the local associations for their support in enabling us to attract international events to Oman, ensuring that OCEC remains a premier venue in the region."

OCEC hosted visitors from over 90 countries in 2023, confirming Oman's visibility on the regional and international scenes. The significant rise in visitor numbers reflects the growing confidence in the award-winning venue and Oman as a preferred destination for business tourism events.

Oman-Brazil Investment Forum to be held in May

Our Correspondent
Muscat

Oman Chamber of Commerce and Industry (OCCI) has announced plans for a forum addressing Oman-Brazil investments and an exhibition focusing on Brazilian goods and services, scheduled to take place from May 7 to 9 in Muscat.

The announcement was made during the Omani-Brazilian Business Forum held recently in Sao Paulo, Brazil. OCCI, in collaboration with the Arab-Brazilian Chamber of Commerce, organised the forum with the objective of boosting trade between Oman and Brazil and establishing a common platform for Omani and Brazilian companies.

Rashid Amer al Maslahi, First Deputy-Chairman of OCCI, informed that the Sao Paulo forum aligned with the strategic directions set by the Board of Directors of the chamber to expand economic diversification and enhance the business environment



The Sao Paulo forum aligned with the strategic directions set by OCCI Board of Directors to expand economic diversification and enhance the business environment

RASHID AMER AL MASLAHI

through engagements with various commercial institutions and Brazilian companies.

He emphasised that the forum aimed to showcase investment opportunities in Oman,

which make it attractive to South American countries, particularly Brazil.

Maslahi highlighted Oman's geographical location, positioning it as a potential hub for re-exporting Brazilian products to emerging markets, expressing hope that Brazil will serve as a gateway for Omani products and investments into the South American continent.

He revealed that Brazilian companies have been invited to

participate in the Oman-Brazil Investment Forum and an accompanying exhibition.

Maslahi stressed OCCI's commitment to providing necessary facilities for the success of the conference, which is anticipated to foster new business partnerships benefiting both Omani and Brazilian markets.

Dr Abdullah bin Masoud al Harthi, member of OCCI, stated that the chamber's objective is to explore cooperation between the two countries, facilitating events that bring together Omani and Brazilian commercial, industrial and investment companies.

He noted the willingness of Brazilian companies to enter the Omani market and compete for opportunities in sectors such as energy, mining, food security, health and infrastructure.

The Sao Paulo forum included bilateral meetings between Brazilian companies and institutions and members of an OCCI delegation to identify investment opportunities and facilities provided to Brazilian companies.

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*Rates as on March 10

Source: xcm

BRIEFS

Russian economy adapted to sanctions: Putin

The Russian economy has turned out to be resilient in spite of all introduced sanctions and has managed to adapt to restrictions, President Vladimir Putin said at the meeting with Governor of the Krasnodar Region Veniamin Kondratyev.

The head of the region noted that assignments of the Russian President and measures taken by the national government made it possible to provide for resilience of the economy, including the regional one.

"The economy showed adaptability to challenges and difficulties, and resilience. And this is very important," the governor noted.

Putin agreed with his assessment.

"This is definitely so," Putin said.

Oman breaks ground for \$1.3bn polysilicon production facility

Our Correspondent Muscat

In line with Oman's industrial strategy to attract investment in setting up advanced industries, the foundation stone will be laid today for a major polysilicon production facility at Sohar Freezone, with an investment exceeding \$1.35bn (RO520mn).

The project is being set up by United Solar Polysilicon (FZC) SPC, an Omani company, on an area of 160,000 sqm. It is expected to be completed during 2025.

The polysilicon plant will produce high-quality metallurgical silicon with an annual capacity of 100,000 tonnes. The production process involves pouring the liquid metallurgical silicon from the furnace into molds, followed by cooling through either mold or continuous casting. After cooling, the metallurgical silicon is ground and packaged for global export.

Polysilicon, a high-purity form of silicon, is a key raw material in the production of solar photovoltaic (PV) panels.

This huge project reflects the Omani government's keenness to encourage local investment and attract foreign investors, as



This project will enhance the status of Sohar Port and Freezone as a global trade hub. It represents a significant achievement in the region's economic growth and diversification, meeting the growing demand for metallurgical silicon in Asia, Europe, and North America

H E DR SALEH BIN SAID MASAN

part of the objectives of Oman Vision 2040.

The foundation stone laying ceremony will be held under the auspices of H E Sultan Salim Said al Habsi, Minister of Finance.

Commenting on the project in a statement, H E Dr Saleh bin Said Masan, Undersecretary for Commerce and Industry at the Ministry of Commerce, Industry, and Investment Promotion, emphasised the paramount importance of the industrial sector as a major driver for achieving comprehensive development in Oman.

H E Masan noted that United

Solar Polysilicon's project is among the significant investment projects in Oman and this project represents the first of its kind in the Middle East region.

"This project underscores the significance of the industrial sector in achieving the envisioned economic diversification goals outlined in Oman Vision 2040. Additionally, it showcases the sector's prowess in attracting substantial foreign investments, fostering business growth, and creating new industrial opportunities," H E Masan said.

He added that the project holds the promise of a more sustainable future for the Sohar Port and Freezone by increasing handling capacity in the years to come.

As H E Masan emphasised, Oman's Industrial Strategy 2040 targets various industries, placing specific emphasis on knowledge-based sectors reliant on research & development, and advanced technology.

The sultanate's strategy aims to boost the integration of modern technologies and leverage innovation within the framework of a knowledge-based economy, establishing industries firmly rooted in knowledge.

H E Masan highlighted that this strengthens Oman's position as a key player in the global technological and industrial arena.

"This polysilicon project will enhance the status of the Sohar Port and Freezone as a global trade hub. Furthermore, it represents a significant achievement in the region's economic growth and diversification, meeting the growing demand for metallurgical silicon in the markets of Asia, Europe, and North America," he said.

The project reflects the sincere desire to continue the efforts initiated by Oman to encourage local investment, attract foreign investments, localise their operations, and align with the goals of the future Oman Vision 2040.

In January, Shuangliang Eco-Energy Co, a manufacturer of solar material processing equipment and a subsidiary of China-based Shuangliang Group, announced that it received an equipment order from United Solar Polysilicon (FZC) SPC valued at \$58.32mn.

Shuangliang will supply polycrystalline silicon reduction furnaces, hydrogen production equipment, and refrigeration units for the high-purity polysilicon plant in Sohar.



Muscat Finance (S.A.O.G)

P.O.Box: 888, Ruwi, P.C. 112, Sultanate of Oman, Tel: 24625300, Fax: 24625310

Muscat Finance: Director's Report 2023

Dear Shareholders,

On behalf of the Board of Directors, I am pleased to present the Annual Report for the year ended December 31, 2023.

Economic Environment

Benefiting from proactive government policies, Oman witnessed significant positive changes, leading to upgrade in credit ratings from major global agencies in 2023. These improvements, spanning fiscal performance, external trade, economic growth, and debt sustainability, are expected to reduce the cost of debt for the entire financial sector, including your company.

Following a budget surplus in 2022, Oman maintained fiscal responsibility with a surplus in the 2023 budget. Economic indicators signal growth driven by investments, increased trade, and heightened consumer confidence, projecting a positive outlook. However, caution is warranted amid global macro-economic challenges.

Global interest rate hikes over the past two years to stave inflationary pressures and geopolitical tensions pose potential risks, exemplified by the failure of large banks in certain major economies. Oman has been able to maintain low inflation through visionary fiscal measures and prudent monetary policies, but global events continue to pose to the nation's economic growth. Your company, with a conservative leverage ratio of 1.4 times and a robust capital buffer, is resilient and well-prepared to navigate uncertainties arising from such economic environment. While global economic risks and all prior fluctuations may impact the financial system, your company remains strategically positioned to leverage opportunities arising from Oman's positive economic developments in 2023, providing a solid foundation for growth.

Business Results

Despite the formidable challenges posed by rising interest costs in the financial sector throughout the year, your company adeptly navigated these testing times, securing consistent profitability. The net profit before tax for the year 2023 stands at RO 0.307 Million, compared to the net loss before tax of RO 0.098 Million. In anticipation of an increased interest rate environment during the past two years, the Board has decided to ensure that new loans are sanctioned above the expected cost of funds. As a result, average interest rate on performing new business booked increased from 10.16% in 2020 to 10.97% in 2021 to 11.62% in 2022 and 11.29% in 2023. This strategy has resulted in Net Investment in Finance Debtors decreasing to RO 92.3 Million at the end of 2023, compared to RO 98.8 Million in the preceding year. The Board has also given the direction to be more prudent in credit selection approach.

Liquidity

Your company sustained robust operating cash flows, generating net cash from operating activities of RO 5.728 Million in 2023, similar to the preceding year of RO 5.786 Million. This was allocated towards a prudent reduction of debt by RO 3.524 Million and property investments, including the Head Office building aggregating to RO 3.027 Million. Consequently, your Company successfully deleveraged, reducing overall liabilities to RO 59.809 Million in 2023 from RO 44.678 Million in the previous year, marking an 8% drop.

In line with its strategy to maintain a diversified funding base with moderate costs, your company retains a mix of funding from bank lines and corporate deposits. Exploring additional funding sources, your company may consider alternative avenues, including capital market instruments like bonds, depending on available pricing in the coming years. The company is exploring in having a fund raising program through a bond, which can be increased or reduced depending on the prevailing rate. This will help the company have wider individual participation of bond holders who can benefit from the lucrative rates offered by your company. In return, the company is expected to benefit from a better interest rate spread through reducing its cost of funding. A detailed review of the operational results of your Company has been covered in the Management Discussion and Analysis Report.

Capital Management and Dividends

Your company maintains a robust capital position well beyond the Central Bank of Oman's (CBO) minimum requirement of RO 25 million. Your Company remains committed to preserving its capital and optimizing gearing levels to navigate potential short-term economic shocks, particularly in liquidity, interest rates, and potential fluctuations in crude oil

prices.

Adhering to CBO guidelines, in the year 2023, your Company has achieved RO 1.78 million in retained earnings to the impairment reserve taking it to RO 5.74 million at as of December 31, 2023.

Strategy

Your company remains committed to inclusive growth, organizing interactive strategy workshops involving employees from mid to senior management, engaging with board members.

With a focus on strengthening core retail business and a selective approach to the corporate segment, your company's prudent credit selection has led to a progressive improvement in the quality of business bookings. The average 12-month probability of default for accounts opened has notably decreased over the past three years, from 5.1% in 2020 to 2.0%, 1.1%, and 0.6% in 2021, 2022, and 2023, respectively. This trend signifies your company's successful credit selection post-pandemic, reflecting the effectiveness of risk management strategies.

Despite concentrated efforts on collections to control non-performing assets (NPAs), there was an increase this year due to delinquency in certain large exposures, a challenge prevalent in the entire banking industry. Your Company is actively taking various measures to address NPAs and is assisting affected entities by offering suitable restructuring terms while bolstering safeguards through incremental credit enhancements. Your company has used all available legal measures to speed up the recovery of these NPAs.

Human Capital

Your Company fully recognizes that having a competent, highly motivated, and performance-oriented workforce is key to ensuring the success of our business.

The current year witnessed changes in the company's leadership after the Mr. Husain Lawati, the CEO's contract came to an end. I thank him for his invaluable contribution to the company and wishes him well for his future.

Your Company has recently appointed Mr. Rashad Al Shaikh as its new CEO to bolster the strategic capabilities. Mr. Shaikh is an accomplished leader having over 25 years of exceptional leadership experience in banking industry. I welcome him to your Company and wish him well to take your Company to greater heights.

To further our digitization focus, Mr. Ala' Al Khawalkidh has been appointed as Chief Digital and Transformation Officer, leveraging his experience in digital journey implementation aligning your Company's strategic vision.

Other strategic appointments include Chief Financial Officer, Chief People Officer, and Chief Risk Officer, reinforcing capabilities in financial strategy, human resources, and risk management.

Emphasizing human capital development, the Company invests in employee training and has recently developed additional online modules to complement offline and in-house training initiatives. Prioritizing the empowerment of Omani nationals, your Company's Omanisation ratio improved contributing to sustainable development.

Information Technology and Customer Delight

Your Company is actively harnessing technology to enhance customer satisfaction. Recently, a Customer Complaint module has been seamlessly integrated into the website, aiming to identify potential areas for improvement and expedite customer service. In line with its digitalization goals, your Company is collaborating with Tasedee to facilitate effortless payments from various banks through customers' mobile phones. Furthermore, there are plans to introduce B2B payment integration with major banks, digitizing payment systems to expedite processes and contribute to your Company's sustainability objectives by reducing paper consumption. This process is anticipated to increase the business volume through round the clock approved loan disbursements.

To simplify customer onboarding, Your Company is exploring Business Process Automation (BPA) using Robotic Process Automation (RPA) for precise data capture and improved analytics. Additionally, a cutting-edge Near Field Communication (NFC) based eKYC module is under consideration for seamless data capture and customer onboarding.

In 2023, your Company set up a state-of-the-art Head Office, fostering a vibrant work culture with Wi-Fi-enabled infrastructure supporting smart technologies and Internet of Things (IoT) growth for

enhanced mobility, collaboration and productivity. The premises also house an unattended data center, symbolizing technological sophistication, ensuring reliability and autonomy with minimal human involvement.

The new office premise is meticulously planned with the customer journey in mind, aiming to make the customer experience even more enjoyable. The open-plan office promotes interdepartmental coordination, ultimately enhancing customer service and speeding up turnaround time to its customers. Innovative features under implementation include a Drive-Through facility for convenient service delivery, round-the-clock near-less kiosks for easy access, and the incorporation of Internet of Things (IoT) devices for superior data capture and analytics. In addition, your Company is introducing a WhatsApp based queue system as part of its digital initiatives. This will not only reduces paper consumption but also enhances customer delight by enabling advanced scheduling options and minimizing waiting times.

Awards and achievements:

Your Company received an award from Oman Economic Review in recognition for Pioneering success over the last 35 years.

Rating Update

Capital Intelligence, an independent credit rating agency, which has been rating our Company has maintained a National Scale rating of omA- (Long Term) and A2 (Short Term based).

Corporate Social Responsibility

Your Company recognizes its duty to contribute to the community, acknowledging that societal support is integral to your Company's long term success and is committed to sustainable community benefits. In the year 2023, your Company made CSR contributions towards Fellowship Endowment Fund.

Your Company is actively developing sustainable strategies to increase financing towards green energy, contributing positively to reducing carbon footprints. Aligning with Oman's Vision 2040 and the Central Bank of Oman's inclusive growth objective, Muscat Finance SAG supports SMEs through entrepreneurial lending, fostering private sector growth in line with the government's structural transformation goals. Initiatives at the new office, emphasizing natural lighting through an open-house design, aim to decrease energy consumption and greenhouse gas emissions. Digital efforts behind the planned whatsapp based queue system and B2B Debt payments, will contribute to reduced paper consumption, aligning with your Company's environmentally friendly objectives.

Corporate Governance

Your Company is steadfast in its commitment to sustainable business practices and upholding the highest standards of ethics and corporate governance. The Board of Directors, recognizing the inseparable link between strategy, risk, performance, and sustainability, oversees your Company's performance. We believe that the current Board members possess the collective skills, experience, and diversity necessary to achieve the Company's objectives and create sustainable stakeholder value in the long term.

Business outlook for 2024

The government achieved a fiscal surplus of RO 931 Million in 2023, marking the second consecutive year of surplus. This accomplishment is particularly commendable given the substantial decline in oil revenues, offset by a well-managed and objectives-driven expenditure policy. The fiscal surplus has not only consolidated gains but has also alleviated fiscal pressures for the government. In the initial three years (2021-2023) of the current five-year plan, the cumulative fiscal surplus amounted to RO 854 Million, reflecting effective fiscal management and disciplined expenditure control.

WFO backed by demonstrated growth, predicts a 3.2% expansion in Oman's real GDP for 2024. These projections have the potential to bolster the country's credit ratings and propel its economic expansion. Your Company is poised to actively contribute to this sustainable national growth, aligning its own growth with that of the nation.

In a move to enhance financial inclusion, the Central Bank of Oman (CBO) has granted authorization for Finance & Leasing Companies (FLC) to diversify their product offerings by including corporate deposit backed facilities, personal loans and real estate financing. Your company views these regulatory enablers positively and foresees promising business prospects through expansion of product umbrella of Your Com-

pany. Your Company is developing relevant enablers and offered some of these new products, to them to select customers on a pilot basis. With a focus on expanding product options available to its customers and expanding its fee-based income, your Company is collaborating with a large insurance company to offer Bancassurance services to its customers in near future.

While maintaining an optimistic outlook for the business landscape in the near future, your Company is attentively monitoring risks stemming from geopolitical developments in other countries and the emerging risks both within and outside the country. Consequently, your Company is committed to applying prudent lending norms in its asset creation for the foreseeable future, ensuring a path of sustainable growth.

Acknowledgement

On behalf of the Board and the Company, I would like to express our sincere gratitude and best wishes to His Majesty Sultan Haitham Bin Tariq to lead the Sultanate of Oman with his wisdom and vision, towards a path of prosperity.

I would like to thank His Majesty's Government, the Central Bank of Oman, the Capital Market Authority and other regulatory Authorities for their continued support and guidance. We are grateful to customers for their continued patronage and support, to our bankers for their unwavering trust and support, and to all the shareholders for the confidence reposed in its Board. On behalf of the Board, I would like to express our appreciation to the dedicated management and staff of the Company for their hard work, commitment, and support.

On Behalf of the Board of Directors
Faisal Mohamed Al Yousef
Chairman

Statement of financial position as at 31 December 2023

	31 December 2023 US\$ '000	31 December 2022 US\$ '000	31 December 2023 RO '000	31 December 2022 RO '000
ASSETS				
Cash and bank balances	4,550	4,088	1,752	1,574
Investment securities	-	2,600	-	1,001
Net investment in finance debtors	239,619	256,603	92,254	98,792
Other receivables and prepayments	774	1,124	298	433
Deferred tax asset	1,260	2,165	485	833
Investment property	1,844	-	710	-
Property and equipment	5,932	156	2,284	60
Statutory deposit	649	649	250	250
TOTAL ASSETS	254,628	267,285	98,033	102,943
EQUITY				
Share capital	78,778	78,778	30,715	30,715
Legal reserve	8,115	8,044	3,126	3,098
Impairment reserve	14,919	10,275	5,743	3,955
(Accumulated losses)/ retained earnings	(3,531)	1,291	(1,360)	497
Total equity	99,281	99,388	38,224	38,265
LIABILITIES				
Short term borrowings	82,645	80,796	31,818	31,106
Other liabilities	13,587	17,084	5,232	6,577
Corporate deposits	44,234	51,686	17,030	19,899
Long term loans	14,881	18,431	5,729	7,096
Total liabilities	155,347	167,997	59,809	64,678
TOTAL EQUITY AND LIABILITIES	254,628	267,285	98,033	102,943
Net assets per share	0.323	0.324	0.124	0.125

Statement of profit or loss and other comprehensive income for the year ended 31 December 2023

	Year ended 31 December 2023 US\$ '000	Year ended 31 December 2022 US\$ '000	Year ended 31 December 2023 RO '000	Year ended 31 December 2022 RO '000
Interest income	22,061	23,454	8,501	9,000
Interest expense	(9,623)	(8,722)	(3,705)	(3,358)
Net interest income	12,438	14,732	4,796	5,642
Other operating income	1,977	1,699	761	854
	14,435	16,431	5,557	6,326
Expenses				
Selling, general and administrative expenses	(9,005)	(9,331)	(3,466)	(3,592)
Degradation	(241)	(140)	(93)	(84)
Director's remuneration and sitting fees	(179)	(132)	(69)	(51)
	(9,425)	(9,603)	(3,629)	(3,697)
Profit before allowances for impairment and litigation losses	5,010	6,826	1,929	2,629
Allowance for impairments	(4,213)	(3,187)	(1,622)	(1,227)
Loss on litigation	-	(3,896)	-	(1,500)
Net profit/ (loss) before tax for the year	797	(255)	307	(96)
Income tax	(83)	1,689	(32)	650
Net profit/ after tax for the year	714	1,434	275	552
Other comprehensive income:				
Items that are or may be reclassified to profit or loss:				
Net movement in fair value of cash flow hedges	-	(42)	-	(16)
Total comprehensive income for the year	714	1,392	275	536
Basic and diluted earnings per share	0.002	0.005	0.001	0.002

NOTE:- The complete accounts will be sent by mail to any shareholder or other interested party who requests them, in either Arabic or English, within 7 days of such request.



CI upgrades Oman ratings to BB+; outlook stable

Our Correspondent Muscat

Capital Intelligence (CI) Ratings has raised Oman's Long-Term Foreign Currency Rating and Long-Term Local Currency Rating to 'BB+' from 'BB'.

At the same time, CI Ratings also affirmed the sultanate's Short-Term Foreign Currency Rating and Short-Term Local Currency Rating at 'B'. The outlook for the ratings has been revised to 'stable' from 'positive', CI Ratings said in its rating action statement.

As per the statement, the upgrade reflects the continued decline in gross central government debt and CI's expectation that fiscal and external balances will remain in surplus in 2024-2025, benefiting from favourable hydrocarbon prices and sustained reform momentum.

CI noted that the improvement in Oman's public finances is supported by prudent fiscal and debt management policies.

'The ratings are also supported by Oman's commitment to structural reforms as outlined in Oman Vision 2040, as well as the relative soundness of the banking system and CI's expectation that financial support for the sovereign would be forthcoming from other GCC countries in the event of need,'

CI said.

Oman's government budget remained strong in 2023, posting a surplus of 5.2% of GDP, compared to 7.2% in 2022, the agency noted.

'This was attributable to favourable hydrocarbon prices, as well as the continuation of fiscal consolidation measures, including spending rationalisation and lower food and energy subsidies,' CI said.

It added that central government debt declined to 36.8% of GDP at end-2023, from 42.6% at end-2022.

CI expects the sultanate's government budget surplus to average 3.1% of GDP during the forecast period, and central government debt to decline further to 33.2% of GDP by end-2024, which is lower than our previous projection of 35.9%.

'Risks to the fiscal outlook stem from the possibility of higher-than-projected social spending, as well as from lower demand for hydrocarbons arising from a slowdown in the Chinese economy. These risks are expected to be partially mitigated by the implementation of fiscal reforms in 2024 that aim to improve tax collection and administration, as well as contain the wage bill through the forthcoming public employment law,' CI said.

An aerial photograph of an offshore oil platform, likely a jack-up rig, situated in the middle of a deep blue ocean. The platform has a complex structure with a tall central derrick and various smaller structures. It is supported by large red legs or pontoons. The water is a deep blue, and the sky is not visible.

	'11 December 2023	'21 December 2022	'01 January 2022		'21 December 2022	'01 January 2022
ASSETS						
Cash and cash equivalents	1,757,970	2,755,277	5,556,548	Reinsurance revenue	42,100,184	32,544,940
Bank deposits	22,164,526	23,350,155	23,453,268	Reinsurance service expense	(36,884,150)	(23,536,295)
Investments at fair value				Net expense from retrocession	(1,634,420)	(8,369,153)
through profit or loss	195,406	637,539	576,615	Reinsurance service results	3,581,614	6,993,525
Investments at fair value through other comprehensive income	38,213,128	29,191,780	19,788,547	Reinsurance finance expense / (income) for reinsurance contracts issued	(1,689,240)	2,413,333
Reinsurance contract assets	22,525,002	16,799,697	13,560,243	Retrocession finance income / (expense) for retrocession contracts held	851,156	(775,820)
Retrocession contract assets	30,253,688	32,676,962	38,044,218	Net reinsurance results	2,743,530	2,277,075
Accrued income	1,013,431	1,040,558	1,048,173	Investment and other income, net	2,713,361	2,258,427
Deferred tax asset	82,502	190,498		Net reinsurance and investment result	5,456,891	4,535,522
Other receivables	271,991	445,644	336,377	General and administrative expenses	(1,676,514)	(1,618,899)
Investment property	2,100,000	2,084,592	2,084,592	Foreign exchange losses, net	(764,004)	(661,598)
Intangible assets	80,756	120,887	163,913		(2,440,518)	(2,275,499)
Fixtures, furniture and equipment	63,875	92,568	137,643	Profit before income tax	3,016,373	2,260,033
TOTAL ASSETS	118,722,275	108,386,157	104,750,137	Income tax expense	(460,678)	(136,500)
LIABILITIES				Net Profit for the year	2,555,695	2,123,533
Retrocession contract Liabilities	16,384,247	17,804,648	16,759,689	Other comprehensive income:		
Reinsurance contract liabilities	69,771,731	62,065,473	59,527,846	Items that will not be reclassified to profit or loss:		
Current tax liability	312,911	101,977	244,852	Investments at fair value through other comprehensive income		
Deferred tax liability	-	-	68,758	Valuation gains / (losses) on equity investments at fair value through other comprehensive income	455,066	(638,881)
Other payables	44,473	75,186	141,709	Deferred tax (charge) / credit on valuation of equity investments at fair value through other comprehensive income	(63,102)	71,000
TOTAL LIABILITIES	86,513,362	80,047,284	76,742,454	Items that will or may be reclassified to profit or loss:		
EQUITY				Investments at fair value through other comprehensive income		
Share capital	32,615,926	32,615,926	32,615,926	Valuation gains / (losses) on debt instruments at fair value through other comprehensive income	1,084,914	(1,641,744)
Legal reserve	946,652	691,082	478,729	Deferred tax (charge) / credit on valuation of debt instruments at fair value through other comprehensive income	(162,333)	217,200
Investment fair value reserve	(492,801)	(1,732,631)	(102,368)	Total other comprehensive income / (loss)	1,314,345	(1,792,333)
Contingency reserve	8,428,213	6,128,088	4,316,914		3,870,040	331,100
Accumulated losses	(9,289,077)	(9,363,591)	(9,201,518)	Total comprehensive income		
TOTAL EQUITY	32,208,913	28,338,873	28,007,683			
TOTAL EQUITY AND LIABILITIES	118,722,275	108,386,157	104,750,137			
NET ASSETS PER SHARE	0.0974	0.0857	0.0847			
				Examines our share, basic and diluted	0.008	0.008

MoE concludes Drone Technology Event



The Ministry of Education (MoE), represented by the Directorate-General of Curriculum Development - Department of Educational Technologies, on Thursday concluded the 'Drones Technology Event', as part of the activities of the National Science Week, in the presence of more than 100 participants at the Maani Hotel Muscat.

The two-day event - held in cooperation with the Ibn Firnas Drone Center - included presentations and practical workshops on multiple topics of drone technology. The programme focused on the integration of drone technology with school curricula, encouraging innovation, and providing opportunities for training and practical application for specialists in partnership with relevant institutions and bodies, in addition to ensuring safety and compliance with the laws and legislation regulating drone activity in the Sultanate of Oman.

The second day of the event included a discussion session under the patronage of Suleiman bin Saif al Kindi, advisor to the Minister of Education for Information Technology. The session was chaired by Dr Shaima al Amri, lecturer in Cybersecurity at the University of Technology and Applied Sciences, and hosted Dr Sanaa al Sinani, Assistant Director-General of Curriculum Development, Dr Ahmed al Mashari, head of the Electricity and Computer Department at the College of Engineering at Sultan Qaboos University, engineer Mubarak bin Ahmed al Farsi, Chief Airworthiness Supervisor at the Civil Aviation Authority, and engineer Riyadh Ashour, representative of the Ibn Firnas Center.

The discussion session aimed to reach the best methods for adopting drone technology in the educational system, and to come up with practical recommendations for how students can establish it and prepare them for the future when they join higher education or when they engage in the labour market and entrepreneurship.

In addition, the session aimed to contribute in identifying the basic requirements and capabilities through which the adoption of drone technology can be developed and facilitated in various sectors, including education.

After that, the Ibn Firnas Center carried out a workshop on programming drones using Block and Python, including practical training. This was followed by a training workshop on the capabilities of drones in the technological and technical fields, in which the types of drones with advanced capabilities were presented, which is used in many scientific, practical, and military fields, in addition to presenting the most prominent examples and results carried out by the company.

Tariq Barwani returns to lead Knowledge Oman from April

Tariq al Barwani, who founded Knowledge Oman in 2008 will return to lead the community-knowledge sharing platform with a new mission starting in April.

The announcement comes as part of Knowledge Oman's preparation to celebrate 16th year anniversary.

Barwani, who served the platform from the inception in 2008 as its president until 2018, was succeeded by different local and expat member of society whom were appointed every two years consecutively to lead the platform as part of Knowledge Oman's strategy to support community leadership development.

"Our mission initially was to connect the community with Knowledge. Over the past 15 years, we managed successfully through a pool of 700 volunteers to initiate 74 projects along with



35 partners that attracted thousands of attendees from over 45 impacted institutions. Our next mission is to primarily focus on empowering the youth with the necessary skills required to develop our economy" said Barwani, Knowledge Oman Founder.

Over the past 25 years, Barwani has delivered over 100 motivational keynote sessions to reputed organizations, received 29 local and international awards

for projects undertaken, served as an academic board of trustee of Muscat College, and continues to invest time for supporting youth development.

Currently, Barwani is serving as an ICT advisor to Nortal and as a member of the board director of Muscat Finance. He also provides media and technology consultancy services for organisations.

Knowledge Oman received multiple awards since its inception in 2008 that includes the 'Best Community Leadership' in 2022, International Standard Web Technology Award 2009, Brand Leadership Award in 2010, Outstanding contribution to the cause of education in 2012 and the Golden Strategic Award for Culture in 2013. Knowledge Oman will be announcing new direction and projects as part of its 16 years anniversary celebration in April.

Netherlands embassy launches Design Sustainability Challenge



The Embassy of the Netherlands in Oman hosted a vibrant event in celebration of International Women's Day (March 8) hosted by H E Stella Kloth, the ambassador of the Netherlands.

The event brought together women from diverse backgrounds and working fields to commemorate the achievements of women. It featured networking opportunities aimed at creating discussion and dialogue focusing on the UN Sustainable Development Goals.

In line with the theme of sustainability and environmental awareness, the embassy also launched a project proposal challenge for women in the field of energy, design, and climate change. Through the competition, the embassy seeks to inspire a new generation of entrepreneurs and innovators, providing a platform for their ideas to flourish and contribute to local and international markets.

The proposals will be assessed by a professional panel of judges. The winning pilot project will get the opportunity to be showcased in the Netherlands during a visitor's program supported by the embassy.

General Automotive announces endless Ramadan offers for Mitsubishi

General Automotive Company (GAC), the authorised distributor for Mitsubishi Motors in Oman, has announced a whole host of exciting offers for car buyers this Ramadan.

The Japanese brand is one of the country's oldest, most trusted names among car enthusiasts, and is widely recognised for their vehicles' reliability, performance, safety, and long-term value.

"We understand customers are waiting eagerly for the opportunity, and I can assure them there's never been a better time to own a Mitsubishi," said GAC general manager Manoj Ranade.

The Ramadan offer includes zero percent interest rate on vehicle finance for up to two years on all models except Attrage, Eclipse Cross, and Xpander, cashback up to RO4,808, free service up to 50,000km or five years, free insurance on all models except Xpander, free registration on all models, six years unlimited mileage warranty, plus roadside assistance on all mod-



els. That's not all; there's even a special gift for all buyers under this special promotion.

The current offers are valid across the entire range of models and variants, from Attrage - the fuel-efficient salon; Eclipse Cross - the turbo-charged coupe SUV; ASX - the practical compact SUV; New Outlander - the authentic and majestic SUV; Xpander and Xpander Cross - the spacious seater-seater MPV; to Montero Sport - the adventure-seeking SUV with the legendary Pajero DNA, and L200 - the range of 'engineered tough' pickups.

"No matter what you're looking for in a new vehicle, superior performance, outstanding comfort, or proven toughness, you will find it in a Mitsubishi. In addition, this Ramadan, you can look forward to unbeatable value as well," the company stated.

"This really is the right time to make an auspicious start to an endless journey with Mitsubishi," concluded Ranade.

Lexus Oman offering opportunity to buy with exclusive benefits

Lexus Oman is offering customers an opportunity to own a Lexus and get exclusive benefits. Services up to ten years or 100,000km (whichever is earlier), one year free registration and a chance to win one from 9 iPhone 15 phones.

The Lexus range in Oman includes the LX, RX, NX, UX, LC, LS, ES and IS. The models are also available in hybrid electric vehicle options and F Sport options too.

The luxurious and impressive Lexus LX is an icon of luxury and capability. The LX makes any drive rewarding with its choice of two powertrain options. The V6 twin-turbo 3.5-litre petrol engine achieves class-leading performance that surpasses that of a conventional V8, producing 409hp and up to 66.28kg.m torque.

Meanwhile, the V6 twin-turbo engine 3.3-litre diesel variant is capable of 302hp and up to 71.38kg.m torque. Both versions are mated to a 10-speed automatic transmission.

The pioneering Lexus RX with its sleek style and dynamic performance is a popular choice in the Lexus range. The RX is equipped with inline 4-cylinder, 2.4-litre turbocharged engine that produces 275hp and 430nm of torque is paired to a new 8-speed Direct-Shift automatic transmission (8AT).

Meanwhile, the hybrid-electric system combines a 2.5-litre



petrol engine and electric motor to produce a total of 247hp, which is paired to an electronically-controlled continuously variable transmission (E-CVT) to provide a fuel consumption value of 20.7km per litre.

A hybrid-electric system pairing a 2.4-litre turbocharged engine with an electric motor is also available, which provides a

combined power of 366hp mated to a 6-speed automatic transmission.

The Lexus NX is a great choice for those looking for enhanced city driving experiences. The NX is equipped with two powertrain options.

A newly developed inline 4-cylinder, 2.4L turbocharged engine that produces 275hp

and 430nm of torque and is mated to a new 8-speed Direct-Shift automatic transmission (8AT).

Meanwhile, the new hybrid-electric system combines two power sources consisting of a 2.5-litre petrol engine and two electric motors producing 240hp. The hybrid-electric system is also mated to a Direct Shift Continuously Variable Transmission (CVT).

The compact, powerful and luxury UX reflects the 'Yet Philosophy', in many ways, but especially in terms of design, performance and utility. The front wheel drive Lexus UX is powered by a high-efficiency 2.0 litre, four-cylinder engine, which is coupled with a Direct Shift Continuously Variable Transmission (DCVT).

The LC500 is a world-class luxury coupe crafted for a new era of uncompromising performance and design. Powered by a high-performance 5.0L, V8 engine that is paired to a 10-speed automatic transmission

the LC500 exhibiting decades of Takumi craftsmanship and a tradition of relentless engineering and refinement.

It is equipped with a number of world's first and Lexus-first features and technologies thoughtfully included to make every experience in the LC500, amazing.

The flagship Lexus LS is an inspiring luxury sedan which is available in 3.5-litre V6 Multi Stage Hybrid System producing 354hp, a 3.5-litre V6 naturally aspirated Atkinson-cycle producing 311hp and 38.7kg.m Torque, and a 3.5-litre twin-turbo V6 engine producing 415hp and 61.2kg.m of Torque.

The stylish, classy and popular Lexus ES is available with two powertrain options. ES350 is powered by a 3.5 litre, 24 valve, V6 engine that produces 298hp and 36.3kg.m of torque. While the ES250 is powered by high efficiency 2.5 litre, 16-valve DOHC engine that produces 204hp and 24.8kg.m of torque.

AVOD's products garner remarkable response at Gulfood 2024

Areej Vegetable Oils and Derivatives (AVOD), esteemed as Oman's foremost brand, was met with ardent acclaim from attendees and trade partners at Gulfood 2024, a prominent annual gathering in the food service, hospitality, and retail held in Dubai.

The 28th Gulfood Show 2024, the world's largest food, beverage, and hospitality exhibition, spanned five days of business from February 19 to 23, hosted at the iconic Dubai World Trade Centre, a pivotal location for global trade. Bringing together traders, retailers, food suppliers, distributors, wholesalers, chefs, Industry experts and foodservice professionals from all over the world.

Initially established as a biennial event in 1987, Gulfood has expanded to become an annual showcase with over a record 5,500 exhibitors from 190 countries presenting raw materials and ingredients. With its eight sectors including Cooking Oils, dairy, grains, pulses, beverages, food derivatives and world food, Gulfood serves as a platform, highlighting emerging tastes, trends, and innovations and has been shaping the future of the global food and beverage industry.

Counted among one of the leading manufacturing companies in Oman, AVOD has garnered substantial market share both domestically and internationally, with exports constituting over 75% of its total business. Renowned for its modern, hygienic plant and a stellar line-up of high-quality trans fat free cooking oils, non-

hydrogenated ghee, margarine, speciality fats, mayonnaise, and butter products, AVOD continues to set industry benchmarks with its steadfast commitment to quality and integrity.

AVOD - as part of its transformative growth strategy - has been a part of Gulfood for over a decade and has continued to extend its portfolio and introduce new and innovative product offerings with each passing year. As is true of each product from the AVOD portfolio, they all come loaded with natural goodness, and health



that is underpinned by the heritage brand's cornerstone 'Eat Right, Live Well' philosophy.

Salem bin Nasser al Bortmany, CEO of AVOD, expressed gratitude for the support and recognition his group received. "We are exhilarated and honoured by the positive response from visitors and partners alike. Gulfood, a cornerstone event in the industry calendar, provided AVOD with an ideal platform to showcase our premium range of products, engage with industry professionals and stakeholders from across the globe."



Matt Liddy

Matt Liddy Sohar Aluminium's new business development executive

Sohar Aluminium announced the appointment of Matt Liddy as its business development and strategy executive.

Matt is a professional with more than 30 years of experience in Business Development, Smelters Projects Development, Systems Improvement & Support, Carbon Operations, Industrial Minerals and brings ample experience in research and development, strategies and frameworks development, negotiation, and project studies. Prior to joining Sohar Aluminium, he was a Board Member of Sohar Aluminium and worked as Vice President Business Development in Rio Tinto Aluminium in Kuala Lumpur, Malaysia and Brisbane, Australia. Before that, he has worked as a General Manager Smelter Project Development in Australia, Malaysia, and the UAE.

Matt has a Bachelor of Engineering, Chemical, from the University of Queensland, Australia and holds other professional certificates from Georgetown University and Australian Institute of Company Directors.



NATIONAL MINERAL WATER COMPANY (SAOG)

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DIRECTOR'S REPORT

Dear Shareholders,
On behalf of the Board of Directors, the Company hereby reports the audited financial results for the year ended 31st December 2023.

Review of Operations:

The consolidated financial statements include the results and the financial position of the Parent Company, National Mineral Water Company SAOG, and its Subsidiary, National Distribution and Development Company LLC (formerly known as Valuedeal Trading LLC), for the year ended 31 Dec 2023 (together referred to as the Group).

Sales and Operational Performance:

The Parent Company's sales revenue for the year ended 31st December 2023 is RO 6,014,611 compared to RO 7,300,687 in the previous year. As a result of the drop in revenue, the Parent Company's net loss for the year ended 31st December 2023 was RO (286,057) compared to a profit of RO 93,441 in the previous year.
The sales revenue of the Group for the year ended 31st December 2023 is RO 6,014,611 compared to RO 7,317,068 in the previous year. The Group's net loss for the year ended 31st December 2023 is RO (286,279) and this was a net profit of RO 95,357 in the previous year.

Subsidiary Company:

National Distribution and Development Company LLC (NDDC), formerly known as Valuedeal Trading LLC, trades in plastic.

Future Outlook

Faced with continuing severe pricing competitive challenges in the market, Management focuses on performance improvement strategies to maintain competitiveness and profitability over the year through efficiency improvement, productivity enhancement, value differentiation and diversifying the Company's product portfolio with new introduced categories.

Internal Control System

The board continues to review the effectiveness of the existing internal control systems and considers the controls to be adequate for the size and nature of the business operations.

Corporate Governance Code

The company has complied with CMA directives on the Corporate Governance Code.

Acknowledgment

On behalf of the Board of Directors, I wish to thank our patrons, customers, bankers and shareholders for all the support they have extended to us during this year. I also take the opportunity to thank the management for their continued efforts in growing the Company. On behalf of the Board of Directors, I would like to express our sincere gratitude to His Majesty Sultan Haitham bin Tariq and his Government for the support extended to the private sector.

Khalid bin Hamad bin Hamoud Al Busaidi Chairman

- The complete accounts, in either Arabic or English as requested, will be sent by mail to any shareholder within 7 days of written request at the above address.
- The complete accounts have been uploaded on Website of MSM.
- Any shareholder who is having incorrect address or not having any address in the company's register or Co. (MDSRC) may approach the registered office to register their correct address. Register maintained by Maintained by Muscat Depository Securities Registration.

SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023

	Parent Company		Group	
	2023 RO	2022 RO	2023 RO	2022 RO
ASSETS				
Non-current assets				
Property, plant and equipment	2,496,496	2,410,751	2,496,497	2,410,962
Right-of-use assets	59,877	70,161	59,877	70,161
Intangible assets	11,222	16,695	11,222	16,695
Investment in a subsidiary	95,000	95,000	-	-
	2,662,595	2,592,607	2,567,596	2,497,818
Current assets				
Inventories	1,717,412	1,639,112	1,717,412	1,639,112
Trade and other receivables	2,267,435	2,257,728	2,268,232	2,258,851
Amount due from related parties	16,385	15,650	16,385	15,650
Bank balances and cash	44,241	57,625	44,543	64,171
Total current assets	4,045,473	3,970,115	4,046,572	3,977,784
Total assets	6,708,068	6,562,722	6,614,168	6,475,602
EQUITY AND LIABILITIES				
Equity				
Share capital	2,700,304	2,700,304	2,700,304	2,700,304
Share premium	135,169	135,169	135,169	135,169
Legal reserve	487,733	487,733	487,879	487,879
Accumulated loss	(1,314,944)	(1,028,887)	(1,381,586)	(1,095,307)
Equity attributable to shareholders of the Parent Company	2,008,262	2,294,319	1,941,766	2,228,045
Non-controlling interest	-	-	1,501	1,512
Total equity	2,008,262	2,294,319	1,943,267	2,229,557
Liabilities				
Non-current liabilities				
Employees' end of service benefits	204,745	170,049	204,745	170,049
Bank borrowings	421,478	697,718	421,478	697,718
Lease liabilities - non-current portion	56,416	66,464	56,416	66,464
Total non-current liabilities	682,639	934,231	682,639	934,231
Current liabilities				
Lease liabilities - current portion	10,078	9,463	10,078	9,463
Trade and other payables	1,414,265	1,224,637	1,413,951	1,224,637
Amount due to related party	28,591	22,358	-	-
Bank borrowings	2,564,233	2,031,495	2,564,233	2,031,495
Income tax payable	-	46,219	-	46,219
Total current liabilities	4,017,167	3,334,172	3,988,262	3,311,814
Total liabilities	4,699,806	4,268,403	4,670,901	4,246,045
Total equity and liabilities	6,708,068	6,562,722	6,614,168	6,475,602
Net assets per share	0.074	0.085	0.072	0.083

SEPARATE AND CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2023

	Parent Company		Group	
	2023 RO	2022 RO	2023 RO	2022 RO
Revenue	6,014,611	7,300,687	6,014,611	7,317,068
Cost of revenue	(3,771,743)	(4,253,255)	(3,771,743)	(4,253,255)
Gross profit	2,242,868	3,047,432	2,242,868	3,063,813
Other income	10,676	9,176	10,676	9,176
	2,253,544	3,056,608	2,253,544	3,072,989
Expenses				
Selling and distribution expenses	(1,835,461)	(2,260,755)	(1,835,461)	(2,260,755)
General and administrative expenses	(476,383)	(453,729)	(476,593)	(468,194)
Provision for expected credit losses on trade and other receivables	-	(21,017)	-	(21,017)
	(2,311,844)	(2,735,501)	(2,312,054)	(2,749,966)
Operating profit/(loss) for the year	(58,300)	321,107	(58,510)	323,023
Finance costs	(227,757)	(181,447)	(227,769)	(181,447)
Net profit/(loss) before tax for the year (286,057)	139,660	(286,279)	141,576	
Income tax	-	(46,219)	-	(46,219)
Net profit/(loss) and total comprehensive income /(loss) for the year	(286,057)	93,441	(286,279)	95,357
Profit and total comprehensive income /(loss) attributable to:				
Shareholders of the Parent Company	-	-	(286,268)	95,261
Non-controlling interest	-	-	(11)	96
	-	-	(286,279)	95,357
Earnings per share	(0.011)	0.003	(0.011)	0.004

WAR ON GAZA

Netanyahu's approach to Gaza conflict hurting Israel more than helping, says Biden

Ankara, Türkiye - US President Joe Biden has said Israeli Prime Minister Benjamin Netanyahu's approach to the Gaza conflict may harm the country's image as 'he is hurting Israel more than helping', calling for an immediate ceasefire and warning.

In an exclusive interview with MSNBC's Jonathan Capehart on Saturday, Biden said, "What's happening is Netanyahu has a right to defend Israel, a right to continue to pursue Hamas, but he must, he must, he must pay more attention to the innocent lives being lost as a consequence of the actions taken."

Biden believes Netanyahu's approach may harm Israel's image, saying, "In my view, he is hurting Israel more than helping Israel by making the rest of the world - it is contrary to what Israel stands for."

Emphasising his desire for a ceasefire, proposing a major exchange of prisoners for a six-week period to coincide with Ramadan, he said, "I want to see a ceasefire, and I am start-



ing with a major exchange of prisoners for a six-week period. We are going into Ramadan. It should be nothing happening and we are going to build off that ceasefire."

Red line
When questioned about potential red lines Israel could cross, Biden reiterated the significance of defending Israel while underscoring limits to actions that re-

US president emphasises ceasefire, proposes hostage swap during 6-week period in Islamic holy month of Ramadan

sult in significant civilian casualties. "There is a red line, but I am never going to leave Israel. The defence of Israel is still critical. So there is no red line I am going to cut off all weapons so they do not have the Iron Dome to protect them," he said, referring to Israel's missile defence system. "But there are red lines if he crosses them - you cannot have 30,000 more Palestinians dead," Biden added.

Biden also expressed his willingness to address the Knesset in Israel but preferred not to delve into specific details regarding the invitation.

Israel has waged a deadly

military offensive on the Gaza Strip since an October 7 cross-border attack led by Hamas, in which less than 1,200 people were killed. At least 30,960 Palestinians, mostly women and children, have since been killed in Gaza, and 72,524 injured amid mass destruction and shortages of necessities.

Israel has also imposed a crippling blockade on Gaza, leaving its population, particularly residents in the north, on the verge of starvation.

The Israeli war has pushed 85% of Gaza's population into internal displacement amid acute shortages of food, clean water, and medicine, while 60% of the enclave's infrastructure has been damaged or destroyed, according to the UN.

Israel is accused of genocide at the International Court of Justice. An interim ruling in January ordered Tel Aviv to stop genocidal acts and take measures to guarantee that humanitarian assistance is provided to civilians in Gaza.

Anadolu Agency



US dispatches ship to Mediterranean to build temporary port off Gaza

Ankara, Türkiye - The US Central Command (CENTCOM) announced on Sunday that it had dispatched a ship carrying the necessary materials to build a temporary port off the coast of the Gaza Strip.

'On March 9, 2024, US Army Vessel (USAV) General Frank S Besson (LSV-1) from the 7th Transportation Brigade (Expeditionary), 3rd Expeditionary Sustainment Command, XVIII Airborne Corps, departed Joint Base Langley-Eustis en route to the Eastern Mediterranean,' CENTCOM said in a statement.

It added that the vessel had sailed 'less than 36 hours after President (Joe) Biden announced the US would provide humanitarian assistance to Gaza by sea'.

'Besson, a logistics support vessel, is carrying the first equipment to establish a temporary pier to deliver vital humanitarian supplies', it added.

US Department of Defence spokesman Air Force Maj Gen Pat Ryder announced on Saturday that the construction of the temporary pier that the US plans to establish may take 60 days.

Ryder explained that the establishment of the temporary pier in Gaza will take place with allies and partners in the region, noting that soldiers from seven transportation brigades in the state of Virginia have been allocated for this purpose.

In his State of the Union address on Friday, Biden announced that the US would construct a temporary pier on Gaza's shoreline to facilitate more aid deliveries.

Nearly 31,000 Palestinians, mostly women and children, have been killed in Gaza, and over 72,500 others injured amid mass destruction and shortages of necessities.

Anadolu Agency

Israel deploys additional police forces around Jerusalem's Al-Aqsa ahead of Ramadan

Ramallah, Palestinian Territories - Israeli police deployed additional forces Sunday around the flashpoint Al-Aqsa Mosque complex in occupied East Jerusalem.

The deployment comes as thousands of Palestinians prepare to perform the Tarawih, special night prayers during the Muslim holy month of Ramadan, on Sunday.

According to Israeli Channel 12, the police deployment comes amid concerns of a security flare-up in East Jerusalem and the occupied West Bank during Ramadan.

Text messages were sent to the phones of Jerusalem residents warning against involvement in any unrest, the broadcaster said.

Leaflets were also distributed in the eastern neighbourhoods of East Jerusalem warning residents against 'riots' during Ramadan, according to the channel. Al-Aqsa Mosque is the



world's third-holiest site for Muslims. Jews call the area the Temple Mount, saying it was the site of two Jewish temples in ancient times.

Israel occupied East Jerusalem, where Al-Aqsa is located, during the 1967 Arab-Israeli War. It annexed the entire city in 1980, a move never recognized by the international community.

Tensions have been running high across the West Bank since Israel launched a deadly military offensive against the

Gaza Strip after a cross-border attack by Hamas last October.

At least 420 Palestinians have since been killed and more than 4,600 others injured by Israeli fire, according to the Health Ministry.

Anadolu Agency

One Palestinian injured, 3 detained in Israeli raid in West Bank

Ramallah, Palestinian Territories - One Palestinian was injured and three others were detained in an Israeli military raid in the occupied West Bank on Sunday, according to medics and local media.

Israeli forces raided the town of Birzeit north of Ramallah, triggering clashes with residents during which soldiers used live fire and tear gas canisters, eyewitnesses said.

One Palestinian was injured by Israeli fire during the raid, the Palestinian Red Crescent Society said.



Two Palestinians were also arrested in Ramallah and a third in Birzeit by Israeli forces, the official news agency Wafa reported.

Tensions have been running high across the West Bank since Israel launched a deadly military offensive against the Gaza Strip after a cross-border attack by Hamas last October.

Gaza City, Palestinian Territories - A coalition of Palestinian tribes said on Sunday they will not be an alternative to any Palestinian political regime in the Gaza Strip.

"National unity is the only way to preserve the existence of the Palestinian people and the homeland," the coalition said in a statement.

It reiterated support for the Palestinian resistance against the Israeli occupation.

"The tribes are part of Palestinian national components against the Israeli occupation," the coalition said, rejecting any plans to create tribal groups to cooperate with the Israeli occupation.

Israel has been seeking to create an administration to replace the ruling Hamas group in the Gaza Strip. Tel Aviv has opposed calls for allowing the Ramallah-based Palestinian Authority to run the enclave following its deadly war on Gaza.

Ismail al Thawabta, director of Gaza's government media office, said international parties had held 12 meetings with Palestinian tribal chieftains as part of their efforts to create a new administration to run the



The tribes are part of Palestinian national components against the Israeli occupation... National unity is the only way to preserve the existence of the Palestinian people

THE COALITION

Gaza Strip.

"All tribes rejected all Israeli occupation plots to undermine the Palestinian home front," he added in a statement.

Israel has waged a deadly military offensive on the Gaza Strip since an Oct. 7 cross-border attack led by Hamas in which some 1,200 people were killed.

More than 31,000 Palestinians, mostly women and children, have since been killed in Gaza, and over 72,600 others injured amid mass destruction and shortages of necessities.

The Israeli war has pushed 85% of Gaza's population into internal displacement amid a crippling blockade of most food, clean water, and medicine, while 60% of the enclave's infrastructure has been damaged or destroyed, according to the UN.

Anadolu Agency

Modi helped prevent ‘potential nuke attack’

Washington DC, US - As the Russia-Ukraine conflict raged in 2022, the United States started ‘preparing rigorously’ for a potential nuclear strike by Moscow against Kyiv, in what would have been the first nuclear attack since the US dropping atomic bombs on Hiroshima and Nagasaki nearly eighty years before, CNN reported citing two senior administration officials.

The report stated that outreach from Prime Minister Narendra Modi and other countries also played an important role in averting the crisis.

The Biden administration was specifically concerned Russia might use a tactical or battlefield nuclear weapon, the officials said.

Amid the fears, the US sought to enlist the help of non-allies including India, to discourage Russia from such an attack, as reported by CNN.

“One of the things we did was not only message them directly but strongly urge, press, encourage other countries, to whom they might be more attentive, to



Indian Prime Minister Narendra Modi (left) with Russian President Vladimir Putin in New Delhi, during the latter's visit to India

do the same thing,” the senior administration official said.

US officials say that outreach and public statements from Prime Minister Narendra Modi and others helped avert a crisis.

‘I think we believe showing the international community the

concern about this, particularly the concern from key countries for Russia and the Global South, was also a helpful, persuasive factor and showed them what the cost of all this could be,’ CNN quoted a senior administration official as saying.

“I think the fact that we know, India weighed in, China weighed in, others weighed in, may have had some effect on their thinking,” the senior administration official added. “I can’t demonstrate this positively, but I think that’s our assessment.”

On the sidelines of the SCO summit in Uzbekistan last year, Indian Prime Minister told Putin that ‘this is not the era of war’

Regarding the Russia-Ukraine conflict, India has always condemned civilian killings and called for a peaceful resolution to the conflict.

In a major statement, Indian PM Modi told President Putin that ‘this is not the era of war’ on the sidelines of the SCO summit in Uzbekistan last year. The statement even made to the G20 communique under the presi-

dency of India.

During this period from late summer to fall 2022, the National Security Council convened a series of meetings to put contingency plans in place “in the event of either a very clear indication that they were about to do something, attack with a nuclear weapon, or if they just did, how we would respond, how we would try to preempt it or deter it”, the senior administration official said.

Notably, late summer 2022 was also proving a ‘devastating period’ for Russian forces in Ukraine. Ukrainian forces were advancing on Russian-occupied Kherson in the south, the city which had been Russia’s biggest prize since the invasion.

As these Ukrainian forces advanced, entire Russian units were in danger of being surrounded. The view inside the administration was that such a catastrophic loss could be a ‘potential trigger’ for the use of nuclear weapons, according to CNN.

ANI

Russia requests UNSC to discuss Macron’s threats

Moscow, Russia - Russia on Saturday requested a UN Security Council meeting to discuss French President Emmanuel Macron’s idea to send NATO troops to Ukraine.

Speaking at a UN Security Council meeting in New York, Russia’s deputy Permanent Representative to the UN Security Council Dmitry Polyansky said Moscow would like to know more about such “ideas fraught with the beginning of the Third World War.”

On Feb. 27, Macron confirmed his offer to NATO partners to send troops to Ukraine. However, he added that an official consensus to send ground troops “has not yet been



reached, but nothing can be ruled out.”

Later, he said France would send soldiers if Russia moved to Kyiv or Odesa.

Polyansky added that it is equally important to discuss leaked conversations between German Air Force officers about supplying Taurus missiles to Ukraine, as well as the media reports that the US Central Intelligence Agency has deployed a network of spy bases in Ukraine, near the Russian border.

Anadolu Agency

Two killed, one injured in suicide blast in Pakistan

Islamabad, Pakistan - Two people were killed and one injured in a suicide blast in Peshawar Board Bazar, Pakistan, on Sunday morning, reported ARY News.

According to SSP Operations Kashif Aftab Abbasi, the blast that occurred in Board Bazar was a ‘suicide’ attack.

Following the blast, Rescue 1122 staff reached the incident site, ARY News reported.

The rescue team took the dead bodies and shifted the injured people to a nearby medical facility. Moreover, police and security agencies cordoned off the area and have started further investigations.

No group has claimed responsibility for the blast so far.

Earlier in February, at least five cops were killed and two others sustained injuries in an explosion that occurred near a police vehicle in Kulachi DI Khan, according to ARY News.

According to the details, the explosion occurred in the Garah Aslam area of Kulachi and targeted a police vehicle. The police officials said that the dead bodies and injured were transferred via a helicopter to DI Khan.

In another incident in February, at least 26 people were killed, and several others injured after two back-to-back blasts jolted Balochistan.

ANI



Al Omaniya Financial Services (SAOG)
Values stronger than money

P.O. Box 1087, Jibroo, PC 114, Sultanate of Oman. Tel: 24724700, Fax: 24813258

NOTICE OF INVITATION TO ATTEND THE ANNUAL GENERAL MEETING

The Board of Directors of Al Omaniya Financial Services (SAOG) takes pleasure to invite all Shareholders to attend the Annual General meeting of the company, which will be held on Wednesday, 27th March 2024 at 3:00 pm at Crowne Plaza Muscat, Al Mandaloon Hall and virtual attendance through website (www.mcd.gov.om) for AGM Meeting. In the event that the quorum requirement is not met, a second meeting of the Annual General Meeting shall be held on Wednesday, 03rd April 2024 at 3:00 pm at Crowne Plaza Muscat, Al Mandaloon Hall and virtual attendance through website to discuss the following:-

Agenda:

- Review and approval of the Board of Directors Report for the year ended 31st December 2023.
- Review and approval of the Corporate Governance Report for the year ended 31st December 2023.
- Review and approval of Auditor's report and the audited annual financial statements for the year 2023.
- Approval of the Board recommendation to distribute cash dividend of 8.25 baisas per share of paid up capital as of the AGM date.
- Approval of the Board recommendation to distribute (5 bonds for every 100 shares) unsecured non convertible redeemable bonus stock bonds to share holders as on AGM date, a total of 15,383,720 bonds (value 100 baisas per bond) to be paid from Retained Earnings (as per the attached explanatory note).
- Approval of the proposed directors' remuneration of RO. 300,000/- (Rial Omani Three Hundred Thousand only)
- To ratify the sitting fees that has been paid to the Board and it's sub-committees during last year and to determine the sitting fees for the current year (as per attachment).
- Inform the Annual general meeting on the Related Party Transactions that took place during the financial year 2023 (as per attachment).
- To elect new Board of Directors for the company and interested nominees are required to submit their application to the company 5 days prior to the AGM date (latest by 22 March 2024) and no application will be accepted after this date.
- To appoint the External Auditors for the financial year 2024 and agree their fees.

As per the Article of Association of the company and the rules to use of the new electronic means, to inform you with the following:

- Only natural person can authorize any persons (except board members) to attend the meetings and vote on his / her behalf through the electronic portal. The natural person must have an investor number at Muscat Clearing and Depository Company (MCD).
- The voting on any of the agenda items shall start (3) days prior the meetings and finish at the day of the meeting. Any changes to the holding shares (plus/minus) the voting shall be cancelled and need to revoke on the day of the meeting.

For further information, please contact **Mr. Braik Al Amri** on phone No.24724777 / 24724700 Fax No.24813258.

LEGAL ADVISOR
BOARD

EXTERNAL AUDITOR

CHAIRMAN TO THE
BOARD



المها للسيراميك ش م ع ع
Al Maha Ceramics SAOG

PO Box 482, Postal Code 322, Falaj Al Qabail, Sohar, Oman. Tel: 26752322/23 Fax: 26752177, Email: info@almahaceramics.com, web: www.almahaceramics.com

Invitation for the Annual Ordinary General Meeting of Shareholders

The Board of Directors of Al Maha Ceramics S.A.O.G (the "Company") is pleased to invite the shareholders to attend the Ordinary Annual General Meeting to be held at 7:00 pm on Thursday 28 March 2024, via the electronic platform for general meetings which may be accessed through Muscat Clearing and Depository's website (www.mcd.gov.om). In the event that the quorum to convene the Annual General Meeting is not complete, the second general meeting will be convened at 3:00 pm on Saturday 30 March 2024, to discuss the following agenda:-

- To consider and approve the Board of Directors' Report on the activities of the Company and its financial status for the financial year ended on 31 December 2023.
- To consider and approve the Board of Directors' Report on the organization and management of the Company for the financial year ended on 31 December 2023.
- To consider and approve the Auditor's Report on the financial statements of the Company for the financial year ended on 31 December 2023.
- To consider and approve the proposed cash dividend to shareholders, as of the date of the AGM, equivalent to 15 Baisa per share for the financial year ended 31 December 2023.
- To approve the sitting fees paid to the Board of Directors and Board Sub-Committees for the financial year ended on 31 December 2023 and to determine their sitting fees for the next financial year.
- To consider and approve the proposal to distribute remuneration fees of an amount of RO 66,000 (Omani Rial Sixty Six Thousand) for the year ended on 31 December 2023.
- To notify the general assembly of the related party transactions entered into by the Company during the financial year ended on 31 December 2023.
- To consider and approve the related party transactions which will be entered into by the Company during the financial year ending on 31 December 2024.
- To notify the general assembly of the contributions made to support community services during the financial year ended on 31 December 2023.
- To consider and approve the proposal to allocate RO 10,000 (Omani Rial Ten Thousand) to support community services for the financial year ending on 31 December 2024.
- To elect members of the Board of Directors of the Company (comprising shareholders or non-shareholders). Anyone who wishes to stand as a candidate shall complete the form prepared for this purpose and submit it to the Company at least five working days prior to the Annual General Meeting, latest by close of business on Wednesday, 20 March 2024. Nomination forms received after such date will not be accepted. Candidates must consider fulfilling the requirements prescribed for membership of the Company's Board of Directors.
- Appointment of statutory auditors for the company for the financial year ending 31 December 2024 and specify their fees.

Pursuant to the Articles of Association of the Company and the Rules for Convening General Meetings of Public Joint Stock Companies via Electronic Means issued by the Capital Market Authority, we would like to bring your attention to the following:

- Only juristic persons shall have the right to appoint a proxy to attend the Annual Ordinary General Meeting and vote on their behalf via electronic means, provided that this natural person has an investor number in the Muscat Clearing and Depository Company.
- Voting on any of the items on the agenda shall commence no more than three days before the date of the general meeting and until the voting process ends on the day of the meeting. If a shareholder's balance is increased or decreased, the voting process will be cancelled, and the shareholder must cast his vote again on the day of the general meeting.

If you have any queries, please call (Mr. Mohamed Juma Al Balushi) on phone No. 2675 2322

'India will be world's premier manufacturing, service hub'

Swiss Secretary Helene Artieda lauds India-EFTA Trade Economic Partnership Agreement

New Delhi, India - Lauding the US\$100bn free trade pact between India and the four-nation bloc European Free Trade Association (EFTA), Swiss State Secretary for Economic Affairs, Helene Budliger Artieda, affirmed that India will be world's premier manufacturing and service hub.

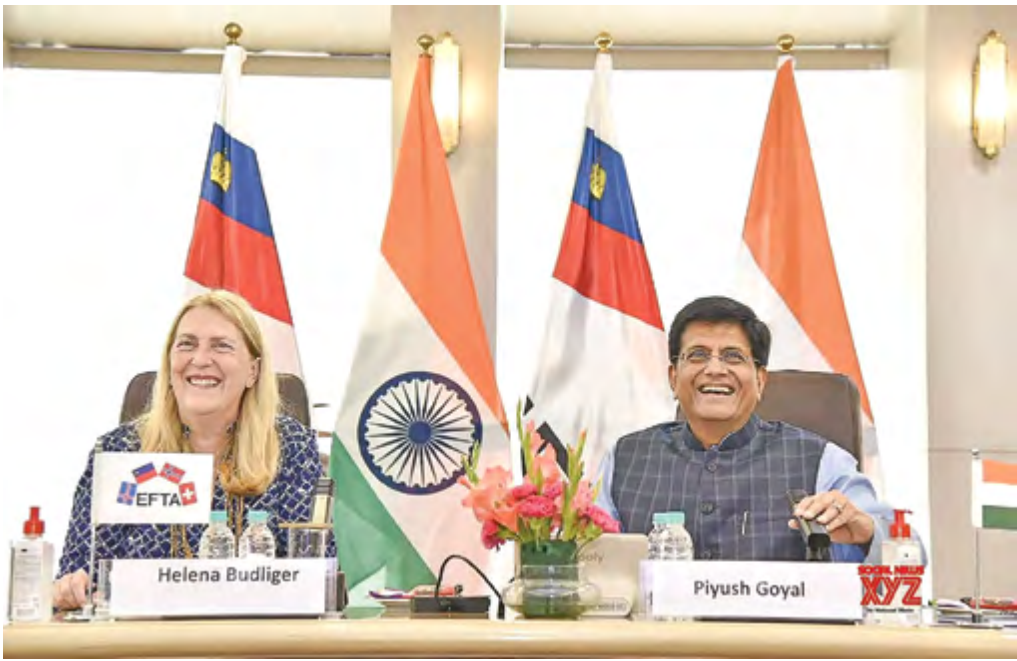
She also said that the quality goods from India will get a very open market in Switzerland, adding that the Trade and Economic Partnership Agreement (TEPA) will also open job opportunities for the Indian youth.

Speaking to ANI, the Swiss Secretary said, "It's a massive moment of joy for us. We've been negotiating this agreement for more than 16 years...I'm completely delighted that we managed to push it through during the past eight months."

"It's momentous for us because of the size of the Indian market. But we're not only betting on the size of the Indian market, we believe in the Indian story," she added.

Affirming that India will be the premier manufacturing and service center of the world, she said that it was important for Switzerland to be among the first group of European countries to sign the agreement with India.

"This is the time of India and we believe that India will be the premier manufacturing and service hub of the world. And so for us, it was truly important that we also came in first, as a



group of European countries," she said.

Opening up on the TEPA agreement, Artieda said that Switzerland has granted over 99% of access to Indian goods

comes. So any quality good that is coming from India will find a very open Swiss market. Since we have such a divergence in size between our two markets, we have also discussed invest-

ment...not me personally or the government, but the private sector will come to India and invest 100 billion US dollars in the next 15 years and will lead to jobs for the Indian youth."

Further listing out some of the most famous products of Switzerland, the Swiss Secretary further said that India will be able to get access to Swiss goods at a much better cost.

"I have been told that chocolates do make happy...Switzerland is a hub for some of these energy drinks. Then I also tried to signal at the press conference, that Swiss watches will also be cheaper. It's not only consumer goods. I think, more important is what Switzerland now can provide to India at a much better cost when it comes to machinery, precision tools,

It's a massive moment of joy for us. We've been negotiating this agreement for more than 16 years... I'm completely delighted... This is the time of India

HELENE BUDLIGER ARTIEDA

due to which the Indian goods will find a very open market.

"Switzerland has granted over 99 per cent of access to goods, you can say Switzerland is absolutely open for Indian goods. Swiss people are good consumers, they have high in-

vestment opportunities," the Swiss Secretary said.

She added, "We are traditionally a very large FDI net exporter, India saw that opportunity. We have so many young people who do need jobs. We have pledged that we will

and so on. Switzerland doesn't compete on price, we compete on quality, on innovation," she said.

"For a country such as ours this protectionism is a problem. Wherever I go I meet Swiss companies that have been in far-away markets for more than 100 years. We are happy that we have now managed to conclude this agreement," the Swiss Secretary added.

India's Commerce Minister Piyush Goyal co-chaired the meeting on the India-EFTA trade agreement in the national capital on Sunday.

He said that "never before in the history of FTAs has such an FTA ever happened" adding that it is very balanced, fair and equitable.

Goyal said that it is a momentous occasion and the signing of the Trade and Economic Participation Agreement with the European Free Trade Association marks the culmination of nearly 15 years of hard work, tremendous energy, and effort.

Prime Minister Narendra Modi on Sunday congratulated the negotiators and signatories on the signing of the Trade and Economic Participation Agreement (TEPA) between India and the European Free Trade Association (EFTA), saying that despite structural diversities in many aspects.

"Our economies possess complementarities that promise to be a win-win situation for all nations," he added.

ANI

Indian envoy in Kuwait discusses cooperation in hydrocarbon

Kuwait City, Kuwait - Indian Ambassador to Kuwait, Adarsh Swaika called on Kuwait Deputy Prime Minister Imad Mohammad Abdulaziz al Ateeqi and apprised him of the strong bilateral cooperation between India and Kuwait in the sector hydrocarbons.

He also spoke about the strong possibility of cooperation between the two countries in the upstream and downstream sectors.

'Amb @AdarshSwaika1 called on Dy PM and Oil Minister of Kuwait HE Dr Imad Mohammad Abdulaziz Al-Ateeqi. Amb apprised the Minister of strong bilateral cooperation in hydrocarbons and good possibilities of cooperation in upstream and downstream sectors,' the Indian Embassy in Kuwait posted on X.

Last month, the Indian Ambassador met the newly appointed Minister of Commerce and Industry Abdullah Hamad AlJouan and highlighted the growing bilateral ties between the two countries.

During their meeting, both leaders discussed the significant potential for strengthening bilateral economic cooperation including investments.

India and Kuwait share historically warm and close bilateral ties and the relationship has been nourished by sustained cultural and civilizational linkages. There are around one million Indians in Kuwait.

India is amongst the largest trading partners of Kuwait and the Gulf country is a major supplier of oil.



Adarsh Swaika

India and Kuwait enjoy traditionally friendly relations, rooted in history, and have stood the test of time. Geographic proximity, historical trade links, cultural affinities, and the presence of a large number of Indian nationals in Kuwait continue to sustain and nurture this longstanding relationship. India has been a natural trading partner of Kuwait and until 1961 Indian rupee was the legal tender in Kuwait, according to the Ministry of External Affairs.

Historically, Indo-Kuwaiti relations have always had an important trade dimension. India has consistently been among the top ten trading partners of Kuwait. Total bilateral trade with Kuwait during 2015-16 was US\$6.2bn.

India's exports to Kuwait grew by 4% (US\$1.24bn) in 2015-16 vis-a-vis 2014-15.

India's exports to Kuwait include food items, cereals, textiles, garments, electrical and engineering equipment, machinery and mechanical appliances, cars, trucks, buses, tyres, chemicals, iron and steel among others.

ANI



Eurostat says tourism nights spent in 2023 exceed pre-pandemic levels in EU

Istanbul, Türkiye - The European Union recorded the number of nights spent in tourist accommodation at 2.9bn in 2023, up 6.1% year-on-year and 1.4% from pre-pandemic levels, according to Eurostat - the statistical office of the European Union.

The European statistical office revealed on Friday that Slovakia and the Czech Republic saw the highest growth in the number of nights spent by international guests, with both coun-

tries seeing a 22% increase on an annual basis.

In terms of domestic guests, Greece led with a 13% increase, followed by Slovakia (11%), and Bulgaria (9%). Slovenia, on the other hand, saw a 17% decrease in domestic guests' accommodations. The number of nights spent at tourist accommodation budged closer and closer in May 2023 to levels before the COVID-19 pandemic, said the report.

Anadolu Agency

Former Indian cricketer to contest election

New Delhi, India - Former Indian cricketer Yusuf Pathan has announced his entry to politics with a powerful regional party from the eastern Indian state of West Bengal fielding him as a candidate for the upcoming general elections.

Yusuf Pathan extended gratitude to West Bengal Chief Minister Mamata Banerjee after her party Trinamool Congress (TMC) announced his candidature from Berhampore for the Lok Sabha polls.

"I'm eternally grateful to Mamata Banerjee for welcoming me into the TMC family and trusting me with the responsibility to become people's voice in the parliament. As representatives of the people, it is our duty to uplift the poor and deprived, and that is what I hope to achieve," Yusuf Pathan posted on X.

It is the duty of the representatives of the people to uplift the deprived sections of society, he added.

Yusuf Pathan has been chosen by the TMC along with an-



other former cricketer Kirti Azad.

Local president of Prime Minister Narendra Modi's Bharatiya Janata Party (BJP) questioned TMC's choice of

candidates, who are not residents of West Bengal.

"Just half an hour before the TMC's list was announced, Abhishek Banerjee was making statements like BJP is anti-Ben-

gal. Now, when the candidates are announced, it's clear that TMC is bringing people from outside," state BJP president Sukanta Majumdar said.

"I don't know if Kirti Azad and Yusuf Pathan are Bengali, Yusuf Pathan is from Gujarat, and so is PM Modi, but for them, PM Modi is an outsider," he said, referring to TMC leader Mamata Banerjee's earlier jibe at Prime Minister Modi.

Mamata Banerjee's TMC is ruling the state of West Bengal and has been fighting all out against the BJP since Modi became the country's Prime Minister.

Currently, Congress leader Adhir Ranjan Chowdhury is representing Berhampore in India's lower house.

TMC announced candidates for all the 42 Lok Sabha seats in the state at a political rally in Kolkata on Sunday.

Abhishek Banerjee, the nephew of Mamata Banerjee will contest from Diamond Harbour, the party confirmed.

Firebrand Mahua Moitra,

who was expelled from Lok Sabha during the winter session last year has been given a ticket from Krishnanagar constituency.

Mukut Mani Adhikari who recently quit the BJP has also been given a ticket from Ranaghat Lok Sabha seat. Shatrughan Sinha is set to again contest from the Asansol- a seat he had won in the 2022 bypoll.

On the announcement of the candidates, TMC said that the ruling party in Bengal will stand with the common people as part of its commitment.

'Under the leadership of chairperson Mamata Banerjee, we're pleased to announce the names of candidates for the upcoming Lok Sabha elections. We are steadfast in our commitment to stand by the common people against the deprivation of the central government,' TMC posted on X.

Meanwhile, main opposition Congress party expressed dissatisfaction over the 'unilateral announcement' by the TMC.

ANI

UN Security Council adopts resolution for immediate ceasefire in Sudan

Toronto, Canada - The UN Security Council (UNSC) adopted a draft resolution on Friday that demands an immediate ceasefire in Sudan during the holy month of Ramadan.

The resolution, presented by the UK, was voted on during a UNSC session and was approved with 14 votes of the 15-member Council and one abstention.

"We have no illusions as to the true intentions of Western countries," said Russia's Deputy Permanent Representative for Political Affairs, Anna Evstigneeva.

Evstigneeva accused members of a 'double standard' regarding Gaza, "where a massacre is taking place, where over five months more than 30,000 people have died."



She noted that it is time for diplomacy in Sudan.

Resolution of ceasefire in Sudan

The resolution demands an urgent cessation of hostilities throughout Ramadan in Sudan, and encouraged efforts toward a resolution through dialogue.

It further demands full humanitarian aid access and

urges parties to fulfill their obligations under international humanitarian law.

Sudan has been mired by fighting between the army, led by Gen Abdel Fattah al Burhan, who is the head of the ruling Sovereign Council, and the paramilitary Rapid Support Forces. At least 12,260 people have been killed and more than 33,000 injured in the conflict

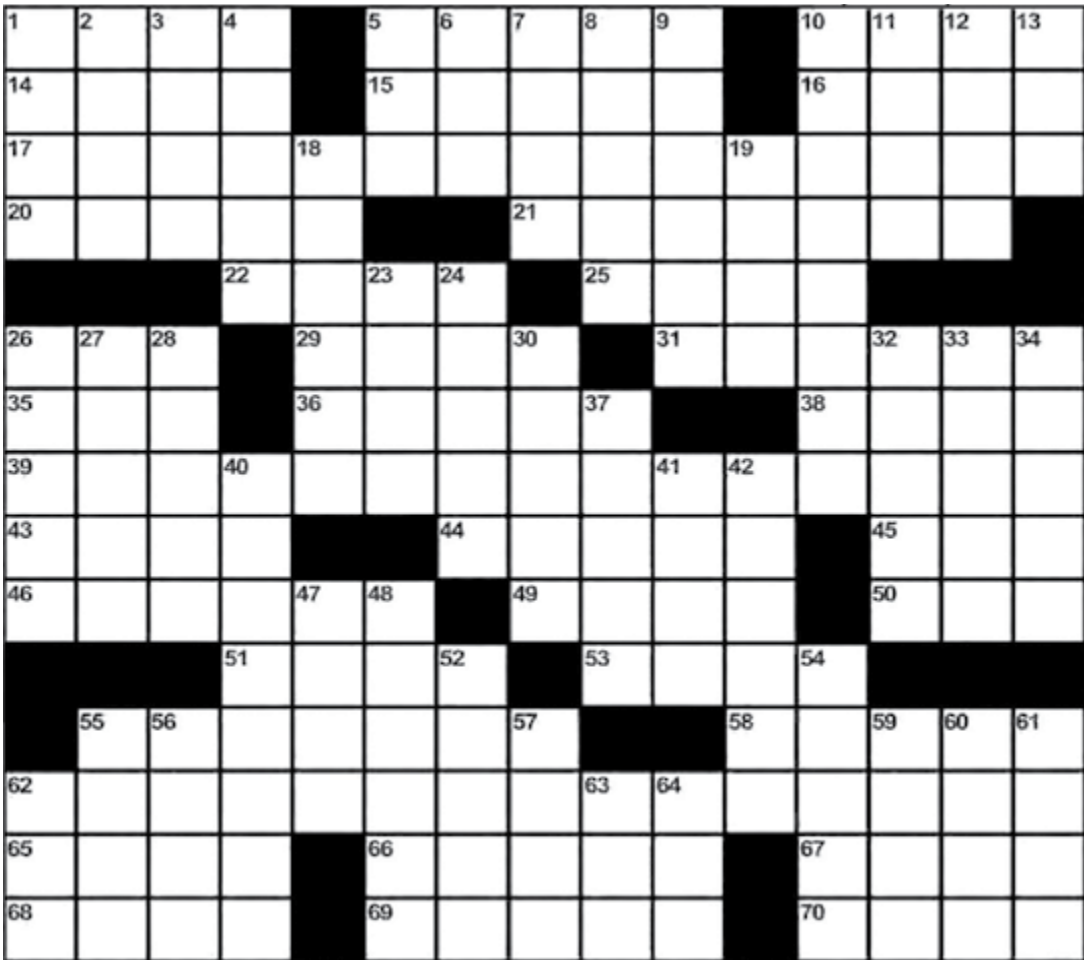
that started last April, according to UN figures.

A humanitarian crisis continues to worsen as nearly 6.8 million people have fled their homes seeking safety in Sudan and neighbouring countries.

Several ceasefire agreements brokered by Saudi Arabia and US mediators have failed to end the violence.

Anadolu Agency

DAILY CROSSWORD



ACROSS

- 1) Fill-in at the of office
- 5) Doughnut shape
- 10) Computer data unit
- 14) To shelter, on a ship
- 15) Hangout
- 16)Stop-listenlink
- 17) It opens Windows
- 20) Capital on the Songka River
- 21) Rescuers
- 22) An EPA conce
- 25) Cultivate
- 26) "Messenger" compound
- 29) Musical miscellany
- 31) Installment program?
- 35) Suffix r "velvet"
- 36) Dealers' dreads
- 38) Napoleon's place of exile
- 39) Leo, e.g.
- 43) Admire amorously
- 44) Herculean types
- 45) Expert ghter pilot
- 46) Floodgate-opening sound
- 49) Baili's order
- 50) Ill-manneredfellow
- 51) "Casey at the Bat,"

for one

- 53) Word with ied or crazy
- 55) Ball-shaped owers
- 58) Russian countyr home
- 62) Low-growing, spring-blooming perennial
- 65) Leave unmentioned
- 66) Online periodical
- 67) Fly on a hook, to bass
- 68) Head, in Paris
- 69) Su er in the sun
- 70) Consenting votes

DOWN

- 1) Engine rpm measurer
- 2) Noted first name in jazz
- 3) Chicken chow_
- 4) Mythical cowboy Bill
- 5) Even if, informally
- 6) Clumsy one
- 7) Daily grinds
- 8) Remove one's chapeau
- 9) Martin and Lawrence
- 10) Cherry-colored
- 11) Word with "move" or "majesty"
- 12) Throw
- 13)_ out a living
- 18) "Mikado" costume
- 19) Out elder's call

- 23) Norwegian royal name
- 24) Roundabout mea-sure?
- 26) Seed anew
- 27) Stable sound
- 28) American in Paris, e.g.
- 30) Orangish shade
- 32) "Sacro" extension
- 33) Banana plant fiber
- 34) Secured, as sneakers
- 37) Convoy components
- 40) Apprentice
- 41) Gung-ho quality
- 42) Central New York city and lake
- 47) Alone
- 48) Young herd member
- 52) Passover re
- 54) Come back om be-hind
- 55) FDR's coin
- 56) Got down
- 57) LaBeouf of lms
- 59) Crossworder's need
- 60) Bickerer in the "Iliad"
- 61) Captains often hear them
- 62) Destiny
- 63) Coast Guard off
- 64) Hamster healer

NOTE PAD



YOUR DAILY HOROSCOPE



ARIES MARCH 21-APRIL 19

You have been making a strong positive impression on some powerful people, and you should start to be treated a lot better because of it. Someone is ready to give you a tougher challenge, and you are ready to take it on, especially if it involves travel or exploring new cultures. Channel any nervousness into positive energy and keep on doing what you're doing. It's working! The waiting might feel like torture, but you are about to get the chance you have been waiting for.



LEO JULY 23-AUGUST 22

Clear your schedule and set aside your expectations. This is going to be a fickle kind of day, and you need to be as flexible as possible. It's a day to toss out the rule book and just let things go along their merry way. You won't be disappointed. But if you struggle against the tide of the day and stubbornly try to stick to what you had planned, you'll experience a lot of frustration. Become more passive, and you will learn an awful lot about the world around you.



SAGITTARIUS NOVEMBER 22-DECEMBER21

Get out in the world today. Set your alarm clock an hour early and give yourself some time to walk around the block, stop for breakfast, or just read the news while you nurse a cup of coffee. If you've been feeling moody and slow, this more gentle introduction to your day will help you unlock some of the energy that you need to stay motivated. And if you can get someone to join you on this calm, early morning adventure, that's even better.



TAURUS APRIL 20-MAY 20

Are you paying more attention to your enemies than your friends? There is a lot of jealousy around you now, and it could develop into resentment if you don't get back in touch with one or two friends who are still waiting to hear from you. If you don't have enough time to really catch up with them, at least shoot them a message arranging some social time with them in the future. They're always there for you, and you need to make them a priority.



VIRGO AUGUST 23-SEPTEMBER 22

All of your plans are going to go well today. And if any obstacles do appear, they will be the kind that fizzle out on their own soon enough. The only way you can fall into a bad mood today is if you let your mind wander to problems that you can't fix. Dwell on things beyond your control, and you could start feeling blue. Instead, let yourself be happy. Keep your mind on all the good news in your life right now. There is plenty of it.



CAPRICORN DECEMBER 22-JANUARY 19

Pretending someone is what they are not is a dangerous game. You can't be idealistic about what someone is really about. Take off your rose-colored glasses today and see the person for who they truly are. What other people have been saying hasn't been to your liking, but it may be true. Look at the entire person and see all of their imperfections. Who knows? You might even like them more than you did before. Seeing all sides of people may be a rude awakening from a dream state, but you have to wake up at some point.



GEMINI MAY 21-JUNE 21

Your life is falling neatly into two categories: fulfilling and not. You'll be tempted to only pay attention to the more fulfilling tasks and projects, but that isn't a good long-term strategy. You will eventually have to deal with the rest of it, so aim for balance and work through this duality by alternating your attention. Don't become too focused on one person or one idea. Spread your energy around. There are positives on both sides that you might not be seeing right now.



LIBRA SEPTEMBER 23-OCTOBER 22

You've been pulling hard in a tug-of-war with someone, but today it might be wiser for you to just let go of the rope and send the other person flying. By switching up the balance of things, you are sure to end up on top. If all you want to do is win, there are other ways to get that victory than to exhaust yourself over and over again with someone who will never give an inch. You've got to stop this strategy and start thinking of something new.



AQUARIUS JANUARY 20-FEBRUARY 18

Making connections with interesting people is going to be your full-time job today, but since when did you mind being social? Keeping busy will keep you happy, so get out there and get to talking. Go online. Check your social media feeds and spend some time touching base with folks you haven't talked to in a while. Send some funny messages and see what happens. There's bound to be some fresh news or gossip, and aren't you just dying to know what it is? Find out.



CANCER JUNE 22-JULY 22

There is nothing wrong with adding some fun to a business situation. As long as you stay professional, why is it wrong to smile and laugh? You can't take everything so seriously all of the time. It's not healthy! So try out a few silly jokes. Not only will you make everyone relax a bit, but you will encourage other people to add their personality to the conversation. It will help everyone connect on a deeper level and help you all get a lot more done.



SCORPIO OCTOBER 23-NOVEMBER 21

It's all about endurance today, and you'll be able to do anything for any length of time, including sitting through that boring meeting without falling asleep, surviving that awful blind date with effortless charm, and waiting in a long line without grumbling. You have some serious strength and patience deep down inside, which will come to your rescue today. Entertaining yourself has never been so easy. You'll always be in your happy place no matter where you are.



PISCES FEBRUARY 19-MARCH 20

Are you starting to feel like a doormat in one of your relationships, like they're walking all over you and you aren't getting half of the credit you deserve? Today, get off the ground and get out of this person's life for a while. Show them that they need you a lot more than you need them. They will be back asking for your help soon, but by then you will have formulated the terms you expect and be able to set the boundaries that make you comfortable. You need to demand equal footing.



TEST YOUR KNOWLEDGE

01. Leonard Nimoy and William Shatner starred in what TV series, first broadcast from 1966 to 1969?
A. Star Trek
B. Blakes 7
C. Red Dwarf
D. Star Wars

02. "Aegrotocatellus jaggeri" an extinct marine arthropod which disappeared about 250 million years ago, is named after whom?
A. A German rifleman
B. Jagger Cates
C. Mick Jagger
D. A native American tribe from the Florida coast

03. Which river, the world's deepest on record and the second largest river in the world by discharge volume, rises in the highlands and mountains of the East African Rift?
A. Niger
B. Nile
C. Congo
D. Zambezi

Answers: 1.A 2.C 3.C

KIDS COLOURING



BOGGLER

M	S	R	L
P	P	S	O
P	E	L	R
I	A	A	R

Each game will present you with a matrix filled with letters. The objective is to form words by linking adjacent letters - to the left, right, on top, bottom, or diagonal to each other. The Boggles Classic game uses a 4 x 4 matrix. Words are valued at one point for each letter in excess of two letters. A three letter word is worth one point, a four letter word is worth two points, and so on. Valid words must be at least three letters long.
Solution 20-25 words: Excellent, 15-20 words: Very good, 10-15 words: Good, 5-10 words: Average

DO YOU SUDOKU?

LEVEL EASY: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9 and only one instance of each number

	5	4	1		7			
				5	9	1		4
	2			4				7
5	7	2						8
	8			9			1	
3						2	4	6
1			6				5	
6		5	9	4				
			7		5	6	9	

WORD BUILDER



You have three minutes to find all the words contained in this word.

Rules: Words should be at least four letters long, proper nouns and duplicates don't count

SUDOKU EASY ANSWER

1	6	9	5	3	7	8	4	2
2	7	8	1	4	6	5	9	3
3	5	4	2	8	9	7	6	1
4	2	8	7	5	6	1	3	9
5	1	7	6	2	9	4	8	5
6	3	5	9	1	4	2	7	6
7	8	6	4	9	1	2	7	5
8	5	9	4	7	1	2	6	3
9	4	2	1	6	3	8	5	7



Bayern Munich's Harry Kane celebrates after scoring against Mainz

Kane hat-trick helps Bayern Munich run riot against Mainz

Munich, Germany - Harry Kane scored a hat-trick in Bayern Munich's 8-1 demolition of Mainz 05 on Saturday to set a Bundesliga record as the champions cut the gap on leaders Bayer Leverkusen to seven points.

Kane, who joined this season for a league record 100 million euros from Tottenham Hotspur, became the first player to score at least twice in eight different games in his first Bundesliga season.

He also equalled Uwe Seeler's record for most goals in a debut Bundesliga campaign by lifting his tally to 30.

"I trust him to do anything," Bayern coach Thomas Tuchel said when asked whether Kane could break the league record of 41 goals in one season.

"He is a great personality, a

great role model. A top player. It is an absolute gift to be able to train him.

"It was the right decision to bring him here, he proves this week in week out," said Tuchel, who will leave at the end of the season.

The England captain also netted twice in Tuesday's 3-0 win over Lazio which took Bayern into the Champions League quarter-finals. Bayern are on 57 points in second place in the standings ahead of Leverkusen's home game against VfL Wolfsburg on Sunday.

Kane opened his account in 13th minute, tapping in from close range with the Bavarians desperate to hang on to their slim title chances after a bad run with only one win in their last four league games.



Girona's Portu scores against Osasuna on Saturday

Girona beat Osasuna to reclaim second spot

Madrid, Spain - Girona revived their stuttering campaign with a convincing 2-0 victory over Osasuna on Saturday thanks to goals by Portu and Savinho to reclaim second spot in LaLiga.

Girona moved back to second in the standings on 62 points, one ahead of Barcelona and four behind leaders Real Madrid who have a game in hand and host relegation-threatened Celta Vigo on Sunday.

The hosts made their early dominance tell with a strike by Portu after he was set up by Ukrainian forward Viktor Tsygankov in the first half.

Girona were heading for an edgy finish after spurning several golden chances before Savinho finally put the match to bed after Aleix Garcia set up the Brazilian in the 84th minute.

The surprise packages in LaLiga this season, Girona's campaign had looked in danger of imploding after a 4-0 thrashing by Real Madrid last month and three defeats in four games.

The win, however, put them back within touching distance of Real and closer to Champions League qualification after they opened a 12-point lead over fifth-placed Athletic Bilbao.

Osasuna began by pressing Girona high up on the pitch but hosts were happy to play round them with their intricate passing game in wet conditions which meant the ball was zipping across the surface.

In the 12th minute, Girona strung together more than 20 passes before Portu slotted home from Tsygankov's through ball.



Arsenal's Kai Havertz celebrates after scoring against Brentford on Saturday

TRUE GRIT

Havertz spares Ramsdale's blushes as Arsenal beat Brentford

London, England - Arsenal went top of the Premier League for the first time since Boxing Day with a hard-fought 2-1 win over Brentford at Emirates Stadium.

Declan Rice had put Arsenal ahead in the 19th minute, only for Yoane Wissa to pounce on an error from Aaron Ramsdale in first-half stoppage time against the run of play.

But Kai Havertz scored in the 86th minute to continue his fine form and earn Arsenal an eighth consecutive win, sending them first ahead of Liverpool and Manchester City, who meet at Anfield on Sunday.

Mikel Arteta was forced into two changes as Aaron Ramsdale and Leandro Trossard replaced

the ineligible David Raya and injured Gabriel Martinelli.

Brentford made one change from their draw against Chelsea as Keane Lewis-Potter came in for Sergio Reguilon.

The first clear chance of the match fell to Christian Norgaard in the 15th minute, but his header from a corner was straight at Ramsdale.

Arsenal took the lead four minutes later when Declan Rice got on the end of Ben White's cross and headed it past Mark Flekken for his sixth Premier League goal of the season, his best return to a season.

It was also the first time Rice has scored in back-to-back Premier League matches at the

Declan Rice had put Arsenal ahead in the 19th minute, only for Yoane Wissa to pounce on an error from Aaron Ramsdale in first-half stoppage time

232nd attempt.

Just as Arsenal looked to be taking a first-half lead into the dressing-room, Brentford equalised out of the blue. In the fourth minute of first-half stoppage time, Ramsdale dallied over a clearance in his six-yard box

and allowed Wissa to close down and block it into the goal. It was the third consecutive match in which the Congolese has scored.

Arsenal started the second half strongly but almost went behind to what would have been a goal-of-the-season contender in the 55th minute.

Ramsdale was almost caught out again when Ivan Toney struck a brilliant half-volley from over 40 yards, but the Arsenal goalkeeper managed to scramble back and at full-stretch tip the ball wide.

Gabriel went close at the other end with a powerful header from Bukayo Saka's corner, but Vitaly Janelt half-stopped the effort before Flekken claimed the loose

ball. It was not all Arsenal as Ramsdale produced a superb save in the 71st minute, tipping over Nathan Collins' header from close range at full stretch.

Three minutes later Rice almost scored his second, but his curling effort from distance cannoned off the corner of the goal-frame.

Arsenal finally retook the lead in the 86th minute when White crossed from the right to Havertz, who headed past Flekken for his eighth league goal of the season, scoring for the fourth consecutive match.

A 13th league defeat in their last 17 matches, leaves Brentford 15th on 26 points, five above the relegation zone.

Arteta praises Ramsdale's response after mistake

London, England - Arsenal goalkeeper Aaron Ramsdale showed his powers of recovery after a massive error gifted Brentford an equaliser, twice keeping his side level before a late winner on Saturday put the pressure back on the Gunners' title rivals.

The England keeper has lost his starting spot to David Raya this season but, with Brentford loanee Raya ineligible, Ramsdale made his first appearance since Jan. 7. An uneventful first half for Ramsdale turned into a nightmare on the stroke of halftime, as he took far too long on the ball inside his six-yard box and allowed Yoane Wissa to pounce.

But the England keeper produced two second-half saves to keep the game at 1-1 before Kai Havertz's late header sent Arsenal top for the first time since Christmas Eve with a 2-1 win.



Arsenal goalkeeper Aaron Ramsdale's attempted clearance is blocked into his goal by Brentford's Yoane Wissa

Ramsdale was all smiles after the final whistle as he was embraced by his team mates and Arteta, who described him as "a person with a huge personality and courage".

Arteta praised Ramsdale's response to his mistake.

"I'm not surprised because the whole team, the whole stadium, was behind him and he has that respect and that admiration," he said. "We really wanted to win for him in that moment and he really helped us to win."

Brentford manager Thomas Frank also spoke to Ramsdale after the final whistle.

"I said I think he's a very good keeper and I didn't want him to be involved in that situation," Frank said.

"I don't think that was a mistake, I think that was very good pressure from Wissa."

Inter Milan continue title march with win at Bologna

Bologna, Italy - Runaway Serie A leaders Inter Milan continued their march towards the title as a first-half goal by Yann Bisseck sealed a 1-0 victory over Bologna on Saturday.

Inter moved to 75 points and an 18-point lead over second-placed Juventus, who host Atalanta on Sunday. Bologna are fourth on 51 points after 28 games.

Simone Inzaghi's Inter have won all 13 competitive matches this year and suffered only one league loss all season.

Inter broke the deadlock after 37 minutes through Bisseck's diving header from Alessandro Bastoni's precise cross.

"We maintain the gap from those who are following us. We fully deserved the lead in the first half, then Bologna proved why

they are in their current position," Inzaghi told DAZN.

"We started to feel some fatigue and thoughts wandered over to the games that we have coming up."

Taking advantage of a defensive error at a rainy Stadio Renato Dall'Ara, Inter's Nicolò Barella had the first chance but his one-on-one attempt was saved by Lukasz Skorupski.

Bologna, who had won six Serie A matches in a row, dominated the second half, denying Inter a shot on goal but failing to find the net themselves.

Joshua Zirkzee came close for the hosts near the end but keeper Yann Sommer got down to block his low shot from the edge of the box.

A defensive Inter hung on despite an injury to striker Marko

Arnautovic who had to leave the field for treatment.

Bologna coach Thiago Motta praised his side's performance.

The video player is currently playing an ad. You can skip the ad in 5 sec with a mouse or keyboard

"I don't know if that's a winning mentality or what, but I sense we can fight it out with anyone," Motta told DAZN.



Inter Milan's Yann Bisseck scores against Bologna on Saturday

VERSTAPPEN REIGNS

Red Bull star continues winning streak in Saudi Arabia; rookie Bearman steals show

Jeddah, Saudi Arabia - Max Verstappen won the Saudi Arabian Grand Prix from pole position on Saturday as Red Bull continued their dominant start to the Formula One season with a second one-two in as many races.

Sergio Perez was runner-up under the Jeddah Corniche floodlights, last year's winner taking the chequered flag 13.643 seconds behind his triple-world champion teammate who now has a 15-point lead in the standings.

Charles Leclerc finished third for Ferrari, also setting the fastest lap on the way to his first podium of the season, but rookie stand-in teammate Oliver Bearman stole the show - finishing seventh and voted Driver of the Day.

It was the first time Verstappen, winner of a record 19 of 22 races last year, has won the first two races of a season. He has also won 19 of the last 20.

"Overall, a fantastic weekend for the whole team and myself. I felt really good with the car and it was the same in the race," Verstappen said.

The victory was a ninth in a row for Verstappen, dating back to Japan last September, and the



Red Bull's Max Verstappen celebrates with the trophy after winning the Saudi Arabian Grand Prix on Saturday

56th of the 26-year-old Dutch driver's career.

It was also his 100th career podium while Red Bull's 115th win lifted them ahead of Williams in fourth place on the all-time list.

"Max was clinical in his execution of that race," said team boss Christian Horner.

Britain's Bearman, making his F1 race debut at 18 years and 305 days old, started in 11th place as Ferrari's youngest rookie and was a hugely impressive replacement for Spaniard Carlos Sainz, sidelined by appendicitis.

The youngest-ever British Formula One driver was also the 66th driver since the start of the championship in 1950 to score on his debut.

Sainz, who underwent surgery on Friday, was back at the track - walking gingerly - to watch his stand-in's extraordinary day of glory.

Oscar Piastri was fourth for McLaren, with Fernando Alonso fifth for Aston Martin and George Russell sixth for Mercedes and the first of four British drivers following each other across the line.

McLaren's Lando Norris was eighth and seven-times world champion Lewis Hamilton ninth for Mercedes with Nico Hulkenberg taking the final point for last year's bottom team Haas.

The safety car was deployed on lap seven after Aston Martin's Lance Stroll hit the wall and then crashed into the barriers at turn 22. The Canadian walked away unhurt as all but four drivers, including Norris and Hamilton, dived into the pits.



Oliver Bearman

Teenager Bearman makes dream debut

Jeddah, Saudi Arabia - British teenager Oliver Bearman savoured a dream debut for Ferrari on Saturday, making Formula One history and being hailed as Driver of the Day as well as a talent for the future.

The Italian team's youngest-ever rookie, aged 18 years and 305 days, started 11th and finished seventh as a Saudi Arabian Grand Prix stand-in for appendicitis-stricken Spaniard Carlos Sainz. When he took the chequered flag he had McLaren's Lando Norris,

It's probably the first F1 race I haven't watched for a long time

OLIVER BEARMAN

previously Britain's youngest-ever driver, and Mercedes' seven times world champion Lewis Hamilton, the sport's most successful, in his rear mirrors.

"I don't even know what happened in the race," he told reporters as praise for his efforts under the Jeddah Corniche floodlights echoed across the paddock. "It's weird to not watch an F1 race. It's probably the first F1 race I haven't watched for a long time."

"I grew up watching these guys fighting, it was nice to share a track with them. It was a pleasure to have their recognition."

The praise came from all quarters, with Ferrari teammate Charles Leclerc - who finished third - assuring reporters Bearman, the reserve who started the weekend thinking only about Formula Two, was just getting started.

Mercedes yearns for Verstappen but prioritises car improvement

Jeddah, Saudi Arabia - Mercedes would do handstands to have Red Bull's triple world champion Max Verstappen driving for them but first they need a car worthy of his talents, team boss Toto Wolff said on Saturday.

Verstappen has won 19 of the last 20 races and took his second of the Formula One season in Saudi Arabia with an untroubled run from pole position.

The Dutch driver's future has been the subject of speculation, despite Red Bull being way ahead of the rest, after allegations by a female team employee against principal Christian Horner.



Toto Wolff

I think we owe it to our drivers George (Russell) and Lewis to improve the car and give them equipment that is good before dreaming about the future next year

TOTO WOLFF

Horner has been cleared, after denying the accusations, but relations with Verstappen's father Jos have frozen after the former racer said the team risked being torn apart if the Briton stayed at the helm. "I'd love to have him (Verstappen)," Wolff, who has a vacancy for 2025 following Lewis

Hamilton's decision to move to Ferrari, told reporters.

"But first we need to sort out our car. I think we owe it to our drivers George (Russell) and Lewis to improve the car and give them equipment that is good before dreaming about the future next year."

Djokovic wins on Indian Wells return

Indian Wells, California - Novak Djokovic was pushed by Aleksandar Vukic but held on to win his first match back in Indian Wells after a five-year absence on Saturday, as he looks to capture a record sixth title in the California desert.

The world number one has not competed at the tournament since 2019 as he was unable to enter the U.S. due to travel restrictions related to the COVID-19 pandemic, but he received a warm welcome from the fans on hand for the 6-2, 5-7, 6-3 victory.

"It certainly does feel like home," Djokovic said in an on-court interview. "Five years is a very long time for a tennis player. They call this tournament Tennis Paradise for a reason."

In his first match since falling in the Australian Open semi-finals to eventual champion Jan-nik Sinner in January, the top-seeded Serbian looked fresh, breaking serve in the opening game and capturing the first set with an ace.

The unseeded Australian found the range with his power-



Novak Djokovic

ful forehand in the second set and finally broke serve when Djokovic's backhand up the line narrowly missed its target.

Vukic fended off three break points in the next game for a 3-0 lead, but Djokovic would break back with an exquisite drop shot volley to break back and hold serve for 3-3. But Djokovic's 12th unforced error of the set brought

up set points, and Vukic hammered a stunning return winner to send the match to a third set.

In the decider, Djokovic crushed a forehand of his own that Vukic could not put back into play for a break and 3-2 lead he would not relinquish, hitting a lob Vukic could not handle on match point to advance to the third round.

Earlier, American Taylor Fritz put on a serving clinic to beat Alejandro Tabilo 7-6(2), 6-2 in their second-round contest.

The 2022 champion never faced a break point and crushed down his 14th ace on match point to beat the Chilean under sunny desert skies before a crowd supporting the San Diego native.

Sabalenka survives Stearns scare

Indian Wells, California - Aryna Sabalenka saved four match points in the third set and needed four match points of her own in the deciding set tiebreak to overcome American Peyton Stearns 6-7(2), 6-2, 7-6(6) in a thrilling second-round clash at Indian Wells on Saturday.

Stearns was on the brink of the biggest win of her career when she led the reigning two-time Australian Open champion 5-4 40-0 in the third set with most of the 16,000 fans packed into Stadium Court behind her.

But the world number two came up with some gutsy returns to stay in the match and, even after appearing to hurt her ankle late in the final set, stayed aggressive in the tiebreak to book a third-round meeting with Emma Raducanu. "Wow, she's an unbelievable player and she played crazy tennis," Sabalenka said of Stearns. "At the net she said, 'I had you,' and she's right. I was probably just a little bit lucky to get this win."

Earlier, Coco Gauff overcame a 5-2 third-set deficit against un-



Aryna Sabalenka

seeded Frenchwoman Clara Burel to emerge with a hard-fought 2-6, 6-3, 7-6(4) victory to reach the third round. Third-seeded Gauff came out tight, spraying errors around the court and double faulting on two break points in a poor first set that Burel wrapped up with an unreturnable serve.

The U.S. Open champion stepped up her serving in the sec-

ond set and moved into the court to take time away from her opponent, using her speed to race down a drop shot and level the contest at a set apiece.

Burel raced out to a 4-0 lead in the third set, but serving for the match up 5-3, it was 44th-ranked player's turn to tighten up, and Gauff pounced on her short balls and tentative serves.

OMAN WIN T20 SERIES

Hosts edge Papua New Guinea 2-1

Muscat - In a thrilling showdown at the Oman Cricket Academy ground in Al Amerat, hosts Oman emerged triumphant in the three-match T20I series against Papua New Guinea (PNG), securing a 2-1 victory on Friday.

PNG showcased their formidable skills, pushing Oman to their limits throughout the series.

Before the T20I face-off, both teams had battled to a 1-1 draw in the unofficial one-day international series.

This series served as a valuable preparatory phase for Oman's cricketers, gearing up for significant upcoming challenges, notably their participation in the ICC Men's T20 World Cup, set to be co-hosted by West Indies and the US in June.

Oman's head coach, Duleep Mendis, had the opportunity to closely assess his squad's capabilities, and he must be content with their performance in the three-match series with his experienced players coming good.

The decisive match on Friday saw Mendis' men clinching the series honours with a hard-fought four-wicket victory, following the teams' 1-1 tie.

Notably, the team chasing the target won all the matches in the series.

In the opener, Oman secured a three-wicket win, chasing down the target with just three balls to spare. PNG dominated



Khalid Kail, making his T20I debut, was the top run getter in the series for Oman

the second match, chasing down the target with eight wickets and four balls to spare.

In the final match, Oman's Khalid Kail, making his T20I debut in the series, played a pivotal role in guiding the hosts to victory with an unbeaten 32 off 37 balls, as Oman successfully chased down PNG's target of 127 with an over to spare.

Veteran all-rounder Mehran Khan showcased his prowess in the T20 format, contributing significantly with both bat and ball, including a crucial 19 runs off 17 balls, and notable performances throughout the series.

The series opener witnessed Oman's successful pursuit of a target of 136, led by Kashyap Prajapati's unbeaten half-century

(57*) and skipper Zeeshan Maqsood's stellar all-round display that included 2/29 and a 36-ball 42.

Despite a strong comeback from PNG in the second match, Oman's performance in the series finale sealed their victory.

The second T20I saw PNG's Sese Bau (65* off 57 balls) and captain Assad Vala (51 off 41

balls) strike half-centuries as the tourists scored 148/2 with four balls to spare to chase down Oman's 145/7. Kail was the top-scorer for the hosts with 55 off 43 balls.

Kail emerged as a standout performer for Oman, finishing as the team's top-scorer with 88 runs, including a vital half-century. Pacer Bilal Khan, who will spearhead Oman's attack at the World Cup, claimed the maximum of four wickets in the series for 79 runs.

BRIEF SCORES

First T20I:

PNG 136/6 (Assad Vala 40, Hiri Hiri 34, Charles Amini 24; Zeeshan Maqsood 2-29, Bilal Khan 2-31, Mehran Khan 1-26) lost to Oman 137/7 in 19.3 overs (Kashyap Prajapati 57*, Zeeshan Maqsood 42, Pratik Athavale 14; Chad Soper 3-26, John Kariko 2-18, Jack Gardner 1-26). MOM: Zeeshan Maqsood.

Second T20I:

Oman 145/7 (Khalid Kail 55, Aqib Ilyas 28, Ayaan Khan 22*; Alei Nao 3-15, Assad Vala 2-24, Nosaina Pokana 2-32) lost to PNG 148/2 in 19.2 overs (Sese Bau 65*, Assad Vala 51, Tony Ura 17; Bilal Khan 1-19, Zeeshan Maqsood 1-25). MOM: Sese Bau.

Third T20I:

PNG 127/6 (Hiri Hiri 53*, Assad Vala 22, Chad Soper 17*; Aqib Ilyas 2-20, Mehran Khan 1-19, Kaleemullah 1-27) lost to Oman 128/6 in 19 overs (Khalid Kail 32*, Mehran Khan 19, Aqib Ilyas 18; Kabua Morea 2-26, Sese Bau 1-9, Alei Nao 1-25). MOM: Khalid Kail.



Ravichandran Ashwin

Ashwin's reinvention key to 500 wickets

New Delhi, India - India's chess great Viswanathan Anand took to social media last week congratulating Ravichandran Ashwin on the cricketer's 100th Test and asking if the spinner fancied a game of chess with him.

The former five-time world chess champion seeking a battle of wits could hardly have picked a more cerebral opponent from the 15 members of the India squad that emphatically clinched a 4-1 series victory against England on Saturday.

Ashwin, who finished the series as its leading wicket-taker, is known as a fussy perfectionist, who hates to be predictable and frequently tweaks his action, varies his speed and alters the release point to keep batters guessing.

The off-spinner, who at one point tried leg spin in domestic cricket to expand his repertoire, said a contemporary bowler must constantly reinvent himself to be relevant in the era of video analyses.

"The batters are constantly prepared and they can line you up beautifully if you are the same person that keeps coming (at the batters)," Ashwin said after India's innings victory in Dharamsala on Saturday.

"Sticking to one method

won't be good enough to dismiss batters. I'm not saying it won't work, but thankfully, I'm one of those who has experimented, learnt, and it has worked for me.

"I can't say this is the method somebody else should stick to but with all the video footage and analysis going on, it's better if you stay on top of it."

It was an eventful series for

The batters are constantly prepared and they can line you up beautifully if you are the same person that keeps coming

RAVICHANDRAN ASHWIN

Ashwin, who claimed his 500th Test wicket in the third match in Rajkot and abruptly left the match to be with his ailing mother in Chennai.

Admonished by her for abandoning his team in the middle of a match, Ashwin soon returned to haunt the English batters and claimed his 36th five-wicket haul, the most by an Indian, in his 100th Test in the series finale in Dharamsala.

India's bench strength pleases Rohit Sharma

Dharamsala, India - India kept up their enviable home record by completing a 4-1 series victory against England at Dharamsala on Saturday, and captain Rohit Sharma praised his side's newcomers for their contributions in the absence of several frontline players.

Of the five debutants India

fielded in the series, wicket-keeper Dhruv Jurel, batters Sarfaraz Khan and Devdutt Padikal and seamer Akash Deep impressed immediately.

"All of these guys have played a lot of cricket even if they have not got test experience and they do understand how to play the game," Rohit said after India won

the fifth test inside three days in Dharamsala.

"It's just that I've got to nurture them. They responded very well to pressure throughout the series."

The five were brought in as batting stalwart Virat Kohli missed the series for personal reasons, seamer Mohammed

Shami was not available due to injury and batter KL Rahul missed the last four tests. All-rounder Ravindra Jadeja also missed the second in Visakhapatnam after he and Rahul were injured in the opener in Hyderabad.

India still went on to register their 17th consecutive test series

win at home, where they have not lost a test series since an Alastair Cook-led England bested them in 2012.

It was England's first series defeat under captain Ben Stokes and coach Brendon "Baz" McCullum, who have championed an ultra-aggressive approach to test cricket.

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MONTENEGRO

Planning your family getaway for 2024? Well, hold on to your hats because Montenegro is the hidden gem you've been searching for

Tucked away in Southeast Europe, Montenegro packs a big punch when it comes to stunning landscapes, friendly locals, and a whole lot of adventure. Whether you're into exploring historic sites, relaxing by the Adriatic Sea, or trying out mouthwatering local dishes, Montenegro's got something for every member of your family. So, buckle up and dive into the reasons.

Diverse landscapes
Montenegro's diverse landscapes paint a picture-perfect backdrop for your family vacation. From golden beaches caressed by the Adriatic Sea to majestic mountains and tranquil lakes, the



Family vacation



scenery caters to every taste. Sunbathe on sandy shores, embark on family-friendly hikes through lush greenery, or take a leisurely boat ride on crystal-clear lakes – Montenegro ensures there's always a stunning view to captivate your family. And don't miss the opportunity to visit Kotor, a UNESCO World Heritage site nestled between towering mountains and the picturesque Bay of Kotor.

To enjoy every moment, consider booking private tours so your family can fully explore this charming town's rich history and hidden gems.

Montenegro's warm hospitality is the secret ingredient that turns a family vacation into an unforgettable experience. The locals are known for their friendly nature. They welcome visitors with open arms, creating an atmosphere that feels like a home away from home.

This warm embrace extends beyond the tourist spots, offering your family a genuine taste of Montenegrin life.

So, while exploring the stunning landscapes, don't forget to immerse yourselves in the hospitality that truly sets Montenegro apart, turning your vacation into a heartfelt adventure.

Culinary adventures
Montenegro's culinary scene is a delectable journey waiting to be savored, making it a highlight of your family vacation. The city has charming local eateries and family-run restaurants, where each dish tells a story of the region.



Tantalise your taste buds with a delightful fusion of Mediterranean and Balkan flavours. You can also enjoy fresh seafood along the Adriatic coast and hearty meats seasoned with aromatic herbs. Don't miss the chance to try local specialties like smoked meat cuts and grilled minced meat.

So, indulge in the flavours of Montenegro, and let your family's culinary adventure be a delicious exploration of the rich cultural tapestry that this charming destination has to offer.

Adventure awaits
This pint-sized paradise packs a punch, offering excitement for every member of your family. Whether your tribe craves

thrills or seeks new horizons, this tiny country has it all.

Zipline over canyons that'll make your heart race, or delve into mysterious caves with secrets waiting to be uncovered. The landscape itself is an adventure playground, with towering mountains inviting you to conquer their peaks and crystal-clear lakes beckoning for a splash.

Families can bond over hiking trails that wind through lush greenery or opt for a boat ride, discovering hidden coves along the stunning coastline. Montenegro is a haven for outdoor enthusiasts, promising a vacation and a thrilling escape where each moment is a chance for a new discovery.

Budget-friendly
This city offers budget-friendly bliss for families seeking an incredible vacation without breaking the bank. This hidden gem in Southeast Europe seamlessly blends affordability with breathtaking landscapes, cozy accommodations, and delightful local eateries. Here, you can enjoy a high-quality experience without hefty price tags.

Cultural festivals
Montenegro's cultural festivals and events offer a kaleidoscope of experiences, making your visit unforgettable. The Montenegro Film Festival, set against the stunning backdrop of Herceg Novi, showcases international and do-

mestic cinematic gems, providing a cinematic treat for film enthusiasts.

For music lovers, the Sea Dance Festival transforms the Adriatic coast into a pulsating dance floor featuring world-renowned artists and a lively atmosphere. Don't miss out on the Kotor Festival of Theatre for Children, a delightful event that brings streets and squares to life with captivating performances that engage both young and old.

With this newfound knowledge, you are now clear of your path to an unforgettable experience in this Southeast European gem - it's not just a destination, it's an invitation to create timeless memories against a backdrop of beauty. (Courtesy: successconsciousness.com)



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JABAL KHONEH

ROMANCING
THE SA'AL STEPS

Hamed al Harthy, a spirited 65-year-old trail runner has accomplished a unique feat of scaling up and down the popular Sa'al Steps, at Jabal Khoneh, on the outskirts of the capital near Rusayl, 19 times not-stop within 29 hours. "There is an Omani saying – You can either wake up and chase your goals or continue sleeping and dreaming about your goals," he tells Hubert Vaz in an exclusive chat

When he was up, he was up...when he was down, he was down. And when he was only half-way up, his spirit remained neither up nor down!

The trek to the top Jabal Khoneh and back - aka Sa'al Steps - around 30 minutes away from Muscat, near the Rusayl industrial area, is challenging, yet not a difficult task. Hikers scale up and down this stretch within 20-30 minutes every day.

What makes it interesting is the fact that many people challenge their own potential and fitness level by aiming to scale the stretch in the shortest possible time or to do it several times together to attain a record of sorts for themselves.

While many athletes have done loops of the Sa'al Steps 10-15 times at a stretch, Hamed al Harthy, Oman's popular trail runner, last week did so consecutively 19 times, within a timeframe of 29 hours, to create one of the most ambitious records so far. Initially, he had aimed to do 24 loops, but had to stop after 19 on being advised not to adversely affect his health.

"Life is meaningless without challenges - one must set goals and strive hard to achieve them. There will be plenty of challenges and reasons to turn back or give up, but if one is determined, one can achieve one's goal at least get nearest to it," said Hamed in an exclusive chat with Muscat Daily after completing his latest challenge.

DREAM BIG

Known for participating and topping many trail runs in Oman, the region, as well as different parts of the world, Hamed, at 65, has a never-say-die attitude and has many new targets before himself. As a piece of advise to youngsters who look towards him for inspiration, he says, "One must always set goals and strive to achieve them. Also, one must dream big to be able to get good results." In a lighter vein, he adds, "There is an Omani saying - You can either wake up and chase your goals or continue sleeping and dreaming about your goals."

Hamed admits that he took up this task to challenge his own fitness level. And while many others have accomplished targets of scaling the Sa'al Steps several times on different occasions, he wanted to do it for a maximum number of times at one go. Doing



it 24 times was not unachievable but, he admits, that his family members asked him to stop after 19 loops as they didn't want him to collapse with exhaustion.

About preparing for the task, Hamed said, it involves 50 per cent mental preparation and 50 per cent physical fitness, the former being most important. "If you are not mentally prepared and convinced, it will be a discouraging factor to make you stop halfway," he said, adding that most of his achievements were a result of a strong conviction that he could do it against all odds.

MUCH TALENT, NO SUPPORT

The trek to Sa'al Steps is continuously uphill



One must always set goals and strive to achieve them. Also, one must dream big to be able to get good results

HAMED AL HARTHY

for the entire length of the trek which is just under 2km. It starts off as a dirt road while concrete steps appear around half-way up. There are around 650 concrete steps leading to the top of the mountain and another dirt track leading to the spot where a satellite dish has been installed.

Normal fit persons can climb the Sa'al Steps in around 30 minutes but it might be slightly daunting for beginners who can do so in 45 minutes. The distance from the foot of the mountain to the top of the mountain is 1.8km and 190m above sea level. It can be reached via Rusayl after Falaj Sham.

Hamed points out that there is lot of talent in Oman for achieving many records as

athletes and trail runners, however, what is lacking is able support from the corporate sector. If companies are willing to back youngsters, they can achieve much more in many field which will bring laurels to Oman, he asserts.

As the Sa'al Steps is close to Muscat, Hamed's aim was to do this feat to encourage youngsters to take up similar ventures. "I have been able to inspire many youngsters during my feat, some of whom took up similar challenges of doing 15-17 loops. But there is no facility to record these tasks so that achievements are documented for future reference," he said.

NOT LIKE A MARATHON

Now a seasoned trail runner, Hamed explained the difference between trail running and regular running, like doing marathons, saying, "The main difference is the fact that marathons are done on flat roads in a time-bound fashion while trail running is through varied terrain, varied climatic conditions and often spread over many days when conditions change frequently and one has to keep getting acclimatised on the way ahead."

He also said that trail runs and solo expeditions require the participant to keep plans A, B and C ready to face unexpected challenges. Very often plans get altered and one has to approach the journey via a new route, making provision to handle eventualities. Also one has to also carry extra clothing or requisites for nutrition, hydration, medication and for other emergencies during a change in weather conditions, like rain, snowfall or extreme climate.

For the Sa'al Steps challenge, Hamed had a support team waiting for him at the base while some members, including his wife, accompanied him on some loops. There were plans in place for his support team to come in search of him, if he did not return in the expected time on a particular loop, he said adding that there were chances that one could fall off the steps and go down the cliff, especially during the night time.



SA'AL STEPS

1.8KM	190M	545M	355M	19	29HRS
TOTAL STRETCH	START POINT ALTITUDE	END POINT ALTITUDE	ELEVATION GAIN	LOOPS DONE BY HAMED	TOTAL TIME TAKEN

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