

HM SENDS CONGRATULATIONS

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of congratulations to President Luis Abinader of the Dominican Republic on his country's National Day. In his cable, His Majesty the Sultan expressed his sincere greetings and wishes to the president and his country's people. **-ONA**



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HIS MAJESTY SENDS CONDOLENCES

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of condolences to the Custodian of the Two Holy Mosques, King Salman bin Abdulaziz Al Saud of the Kingdom of Saudi Arabia on the death of Prince Fahd bin Mohammed bin Abdulaziz bin Saud bin Faisal Al Saud. In his cable, His Majesty the Sultan expressed his condolences and sympathy, praying to the Almighty Allah to rest the deceased's soul in peace and grant his family patience to bear the loss. **-ONA**



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OVER 400,000 CYBERATTACKS REPORTED IN OMAN LAST YEAR

The attacks, however, were less numerous last year than the year before when their number was close to half a million

Times News Service

MUSCAT: More than 400,000 cybersecurity attacks that targeted Omani online services were dealt with in 2020, according to a new report released by the Ministry of Transport, Communications and Information Technology (MTCIT).

417,021 attacks were revealed and dealt with by cybersecurity teams in Oman last year, compared to nearly half a million (483,794) attempts in 2019. Government and core institutions dealt with 1,461 cyberattacks in 2020, down from 1,779 in 2019.

There were also 107 Threat Notification and Alert Services



(TNAS) sent out to groups targeted by cyberattacks last year, two fewer than the previous year, and cases involving digital evidence handled by the Digital Evidence Lab touched 128, compared to 162 in 2019.

Digital analysis was conducted across 671 objects (inclusive of desktop PCs, phones, hard drives

and laptops) in 2020, down from 813 in 2019.

94 percent of families had internet services in Oman last year, while 96 percent have access to computer devices (inclusive of desktop PCs, laptops and tablets).

95 percent of families claim ownership of smartphones. However, only 14 percent of families use

smartwatches and smart cameras, the report went on to add.

92 percent of people aged 18 and above used their devices to make use of communication technology such as email and text messaging services, making it the number one reason to access a computer or smartphone.

>A5

Oman Housing Bank to provide loans worth OMR100mn this year



Times News Service

MUSCAT: More than 2,000 loans totalling OMR100 million will be provided to people by the Oman Housing Bank (OHB) this year.

Adnan bin Haider bin Darwish, the bank's CEO said that in 2021, people who had submitted their loans between June 1, 2017 and April 1, 2018 would receive their payments. The total number of loans for this period amounts to 2,066.

"The government's decision to increase loan allocations this year to OMR100 million had a positive impact on people, as it has contributed to decreased waiting times for them to begin receiving their loan payments," he said, speaking to Oman News Agency. From the time of the

bank's inception until the end of 2020, OHB has provided 46,605 loans amounting to OMR1.2bn. Last year, the bank gave 911 loans worth OMR40.2 million.

While the impact of the coronavirus pandemic has been felt by many in both Oman and around the world, Al Darwish said it didn't have much effect on the bank's lending capabilities.

"The bank has taken efforts to assess the conditions of citizens, and their ability to repay their housing loans, in line with the circumstances we are currently facing," he explained. "We consider analysing these conditions a top priority. However, the pandemic had a limited impact on our lending portfolio, thanks to the efficient management of our financial resources."

TOP THREE INSIDE STORIES

OMAN Food security promise in Omani wheat types

1 Varieties of drought-resistant wheat grown in Oman are being looked at by the researchers at the University of Nizwa, to boost food security. They are trying to find out why certain strains are more resistant to drought and heat, so that they can be grown in larger quantities to produce food. **>A3**

WORLD \$1.9tn COVID relief bill passed in US House

2 The US House of Representatives approved a \$1.9tn coronavirus stimulus fund early on Saturday. Lawmakers passed the bill — aimed at giving money to individuals, businesses, states and cities hit hard by the pandemic — on a narrow, near party-line vote of 219 to 212. **>A6**

MARKET Madayn continues anti-COVID efforts

3 In line with the efforts made to prevent the spread of COVID-19 within the industrial cities, the Public Establishment for Industrial Estates — Madayn is continuing with its monitoring activities to ensure procedures are implemented in accordance with the enforced measures. **>B1**



*Oman's mountains:
A treat for hikers from
around the world*

A4

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TERMS & CONDITIONS APPLY

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TIMINGS

Dhuhr.....	12:24pm
Asr.....	3:45pm
Maghrib.....	6:14pm
Isha.....	7:24pm
Fajr (Tomorrow).....	5:15am

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Epidemiological state in Oman ‘alarming’

Al Sa'eedi explained that the ministries of health and education are coordinating on education for the second semester in the Sultanate

MUSCAT: Dr. Ahmed Mohammed Al Sa'eedi, Minister of Health, said the epidemiological situation in the Sultanate was “alarming”. He referred to “a surge in COVID-19 infection cases that began in mid-January this year and is still persisting”. Prior to that, the health situation was comfortable and enabled health establishments to resume normal operation. “But now, with cases of infection and hospitalisation picking up, we are in for another spate,” said Dr. Ahmed. Dr. Ahmed, member of the Supreme Committee tasked with tackling developments resulting from coronavirus (COVID-19) pandemic, said that the Sultanate has booked 200,000 doses of Johnson & Johnson vaccine.

Global demand “Finance is not the only hurdle to the procurement of more medicine at a time when firms are scrambling to produce enough drugs to meet global demand,” added the minister as he addressed, the 23rd press conference at the Ministry of Education. It was decided to add a category of a vaccination target group next week—people aged 60. He affirmed the first Immunisation campaign covered 95 percent of its target segments vaccinated against COVID-19—a total of 52,858 people. He explained that the ministries of



MEETING: Dr. Ahmed Mohammed Al Sa'eedi, Minister of Health, addressing the 23rd press conference at the Ministry of Education. - ONA



health and education coordinate about schooling during the second semester in the Sultanate and that appropriate decisions will be taken during the next meeting of the Supreme Committee.

Institutional isolation Asked about prescribed home and institutional isolation, Dr. Ahmed said that steps are under way to absolve those vaccinated twice of prescribed quarantine. He warned that vaccination, despite protecting



patients, is no guarantee that such patients would not transmit the virus, at least for the time being. Dr. Saif Salim Al Abri, Director-General of Disease Control and Surveillance, unveiled the Health Ministry's plan to immunise 60 percent of target groups of most vulnerable segments, including frontline workers. He noted that a decline has been observed in the age group of 55 years due to vaccinations. Dr. Saif added, “a unified GCC

health passport project has been envisaged to identify those who took COVID-19 vaccinations. The project will be discussed in a GCC meeting next week.” However, institutional isolation is still compulsory for those who took the vaccines, as no exemption has been officiated so far, said Dr. Saif. Saif, who affirmed that 75 percent of the cases registered in January 2021 are linked to travel, but now such cases started to shrink by 20 percent to 40 percent. -ONA

Oman asks airlines to give lists of incoming travellers



MUSCAT: Sheikh Rashid Ahmed Al Shamsi, Under-Secretary of the Ministry of Social Development, said that the Sultanate has tasked airline companies to announce their lists of incoming travellers to facilitate the process of institutional isolation in accordance with the decision of the Supreme Committee. He said that 1,700 citizens arriving from abroad were quarantined. The Supreme Committee's decision to prohibit the arrival of travellers from certain countries was due to the fact that tests on such travellers showed many COVID-19-positive cases, some of which exceeded 20 percent of segments, said the Minister of Health. In addition, Brig. Mohammed Salam Al Hashami of the Directorate-General Public Relations, Royal Oman Police (ROP), said that the ROP is following up developments and decisions of the Supreme Committee. He affirmed that access to those who breach quarantine conditions is easy, even when the quarantined person strips off the tracking bracelet. The ROP activated a centre to receive reports via telephone No. 1099 about those who violate COVID-19 measures, said Brig. Mohammed Al-Hashami, who observed that non-wearing of

face masks topped the list of violations reported over the recent period, followed by the offense of assembling. Dr. Salim Hamdan Al-Tamimi, Senior Paediatric Consultant at Sultan Qaboos University Hospital, said that not serious side-effects have been associated with any COVID-19 vaccines and that, when such cases occur, they are usually very rare. He warned that many socially disseminated reports of alleged side-effects are baseless and cannot be scientifically corroborated. Some countries began to register downturns in mortality and infection cases, as well as hospitalization and admission intensive care units. Dr. Salim Al-Tamimi pointed out that any vaccine that has an efficiency rate of more than 50 percent would be acceptable to the World Health Organisation. Hamoud Mohammed Al-Mantheri, Coordinator of the National Relief and Shelter Sector, National Committee for Management of Emergencies, said that a large number of offenders who arrived via the Sultanate's travel checkpoints showed dummy bookings, but their stratagems were later nullified, with their bookings cross-checked and their places of residence revealed. -ONA

IDEALMED GHS

New hospital to offer multi-specialty healthcare services

Times News Services

MUSCAT: Oman International Hospital will soon open its doors to Oman's public sector. The hospital, backed by Oman Brunei Investment Company together with Suhail Bahwan Group and Idealmed GHS, is a state-of-the-art multidisciplinary hospital focusing on women and children excellence. Idealmed GHS that also operates the Hospital, is an integrated European Health Group based in Coimbra, Portugal, operating hospitals and clinics across the globe, and has been recognised for its mission to provide the highest standard of healthcare by incorporating the latest medical technology in the most modern and sophisticated facilities with highly skilled and trained human Resources. Oman International Hospital will develop networking with representatives from the Insurance, Corporate, and Government sec-



STATE-OF-THE-ART: Oman International Hospital has been established with the objective of creating a unique environment for the implementation of clinical and research activity in Oman.

tors in the upcoming days. Set to be a series of nine meetings, the hospital aims to familiarise key players in the health industry with its offerings. Each meeting will be conducted with reduced occupancy, in line

with the directives of the Supreme Committee tasked with tackling developments resulting from the Coronavirus (COVID-19) pandemic, with regard to holding large-scale gatherings. Commenting on the new land-

mark in Oman's healthcare sector, Sheikha Amal Suhail Bahwan, Chairperson of Oman International Hospital, said, “At Oman International Hospital, we are committed to extending world-class medical and health services to the people of Oman and setting a new standard in the sector. We believe that this new investment in the health sector is a major milestone, which has resulted from a strategic collaboration between the government and private sectors that is focused on delivering high-quality and efficient healthcare. Our mission is to provide excellence in terms of healthcare, diagnosis and clinical treatment to all the people”. Oman International Hospital was established with the objective of creating a unique environment for the implementation of clinical and research activity in Oman. It hosts health professionals in various specialisations, international key leaders from abroad and has different part-

ner entities – from the academic world to medical and pharmaceutical domains, as well as IT, Architecture, Certification Companies, offering the best services, while keeping in mind patients' well-being and comfort. “The OIH has recognised institutions as partners, such as the University of Coimbra, which is considered to be one of the oldest and the most prestigious Academic Institutions in the world, Siemens, IBM and Ciberbit among many other well-known organisations that will add value to this outstanding hospital and make the difference in the healthcare scenario of the Gulf region. “The OIH is the largest private health entity in Oman, with an area of 42,000 sqm built from the ground up, as per the highest standards of quality, and it's ready to allocate +200 beds, have 41 medical consultation offices, 73 observation/treatment/exam rooms, five operating theatres, three delivery rooms, an emer-

gency department, full range of intensive care units, a radiology department, a medical SPA, R&D facilities and four laboratories”, said Dr. José Alexandre Cunha, Chairman of Idealmed GHS and Board Member of OIH. Integrated into the same complex, OIH has four main Excellence Centres, namely the Women's & Children's Centre, the Heart & Vascular Centre, Ortho & Spine Centre and the Oman Vision Centre. Each Centre adopts the latest medical practices and state-of-the-art medical technologies. Highlighting the strategic importance of the hospital, Fathi Al Balushi, Chief Executive Officer, Oman Brunei Investment Company(OBIC) and Vice-Chairman of the OIH Board said, “We are proud and honoured to play our part in contributing to the country's healthcare sector, in line with the objectives of the Omani government to develop integrated medical services and medical training.”





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PRIZES FOR KIDS, STANDARD & PRIORITY CUSTOMERS

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OHR 11,000
1 WINNER PER BRANCH

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Food security promise in drought resistant wheat

University of Nizwa researchers are trying to find out why certain strains of the crop grown in Oman are more resistant to drought and heat, so that they can be cultivated in larger quantities

Times News Service

MUSCAT: Varieties of drought-resistant wheat that thrive in Oman are being looked at by researchers at the University of Nizwa, so that they can help provide food security for the Sultanate.

The research aims to find out why certain strains of the crop are more resistant to drought and heat, so that they can be grown in larger amounts to produce food, despite the arid conditions in the country.

The research is being led by the university's Natural and Medical Sciences Research Centre, which will analyse two varieties of locally-grown wheat: one that is commonly used to make bread, and another which is turned into pasta.

"Wheat is a strategic crop that provides substantial calories, besides rice," said Dr Abdul Latif Khan, who is leading the research. "Oman is endowed with a rich diversity of food crops, with wheat being regarded as a strategic food crop. It is grown in the country's

SUBJECT OF STUDY: The research involves studying the molecular makeup of these varieties of wheat, to see how their genes help them survive in conditions inhospitable to some other crops.

diversified agro-ecological regions.

"However, physiological properties against drought and other harsh environments are not yet known," he added. "This study will let us know the genes that are behind Omani variants of wheat being more resistant to drought and heat." The research involves studying the molecular makeup of these varieties of wheat, to see how their

genes help them survive in conditions inhospitable to some other crops. Once positive results have been achieved, the researchers aim to grow these in areas where desert farming is practiced.

"Providing new varieties of wheat that can sustain in such environments will increase the country's food security capabilities," said Khan. "In long-term,

the vast marginal lands that bear least amount of nutrient and water bulk, could be reshaped to employ desert farming methods."

A battery of tests to test the biological and chemical nature of these variants of wheat will be conducted. These include experiments on seedlings and germinating seeds, as well as tests involving various enzymes that are produced under certain climatic conditions.

To see how these plants adapt to desert environments, researchers will purposely induce such a state of water scarcity in them. This aside, other test include exposing them to conditions mimicking heat and drought. They will then observe those genes that help these varieties of wheat tolerate and grow in these unfavourable situations.

"The project will take at least two years of continued experimentation and we expect some preliminary results to be published by early next year," said Dr Abdul Latif Khan.

Should this experiment in Oman prove successful, the concept could also be exported to other countries in the Gulf Cooperation Council, which have hot climates similar to the Sultanate.

"Output from this project will help recommend strains of wheat that can be grown economically in marginal lands that have less water available, or have saline water," he explained. "Positive results in this research will mean this is a good method to produce food in harsh environments."

Collaborating with the NMSRC on this project are the Ministry of Higher Education, Research and Innovation, and Mawarid, Oman's Animal and Plant Genetic Resource Centre.

Khan aside, the others involved in this project are Dr Ali Al Lawati, Dr Sajjad Asaf, Zahra Al Shabibi, Dr Ahmed Al Harrasi, Ahmed Al Rawahi, and Dr Nadiya Al Sadi.

UAE COMPETITION

Royal Cavalry's 'Fakhr' secures second place

AL AIN: Royal Cavalry Horse "Fakhr" secured the second place in the 4th round for beginners competition in the 1,400-metre horse race held at Al Ain Racecourse in the United Arab Emirates.

Horse "Taiseer" of Sheikh Khalifa bin Zayed Al Nahyan bagged the first place while Horse "Nadhr" of Sheikh Khalifa bin Zayed Al Nahyan secured the third place. —ONA



شركة المطاحن العمانية (ش.م.ع.)
Oman Flour Mills Company س.م.ع.م.
P.O Box 566, P.C 112, Jibroi, Muscat, Sultanate of Oman

REF: OFM/TD-21-010
Tender for Catering 2021 and Ramadan

Oman Flour Mills SAOG, (OFM) invites, food service contractors to participate in our tender for the "Catering 2021 and Ramadan" as per the scope of work and specifications.

Tender Ref no.	OFM/TD-21-010
Tender subject	Catering 2021 and Ramadan
Start date for tender collection	28.02.2021
Last date for tender collection	03.03.2021
Site Visit (Mandatory)	04.03.2021
Last date for receiving the technical queries	10.03.2021
Closing date of the tender	11.03.2021
Email address for communication	tender3@omanflourmills.com
Mode of submission	All bidders are required to submit their proposals addressed to tender3@omanflourmills.com on the 10 th March 2021.

- Vendor selection will be based on "best and final offer". OFM is not bound to select the lowest bidder.
- Each bidder must leave a business card with contact details for required communication.
- All tender communication must be addressed to: tender3@omanflourmills.com.



EXPATRIATE LIFE

ISM bids adieu to employee who served 43 years

Times News Service

MUSCAT: Four decades ago, Radhakrishnan reached the shores of Oman. Since then, there has been no turning back for him. As an assisting staff, he has been associated with Indian School Muscat for 43 years and from when the school was in its neonatal stage in the year 1978. He has now retired.

A statement by Indian School said, "His joining a three-year old institution with 85 students, and witnessing it reaching an incredible strength of 9,500 is most certainly an inspiring story. Mr Radhakrishnan has witnessed the transition of its premises from a seed to a full-grown tree that spreads its branches wider with every passing year. It is a lifetime of service that he has rendered to the school. His contributions to the school have been implausible and immense."

Exemplary

"His integrity and allegiance will always be a prime example for others. His work ethics and commitment towards the organisation is legendary and unquestionable."

The Chairman, Board of Directors, Dr. Baby Sam Saamuel lauding Radhakrishnan, expressed

Radhakrishnan

that the length of his tenure was quite incredible. The President, Indian School Muscat Management Committee, Ajay Kummur. J extolled him for being sincere, resolute and hardworking.

Principal Dr Rajeev Kumar Chauhan, observed, "Mr. Radhakrishnan is conversant with every brick of this renowned institution and every nook and cranny of the school is familiar with the sound of his footsteps. His self-discipline, resilience, respect for young and old and concern for others, will last for long in our memory. Indian School Muscat Family bids adieu to Mr. Radhakrishnan. The new innings begins. We wish him all the very best for an upbeat and thriving life ahead."



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OMAN’S MOUNTAINS: A TREAT FOR HIKERS FROM AROUND THE WORLD



Hiking and mountain climbing are among the sports that are of interest to many who come to the country, particularly those who enjoy rappelling as well as free climbing up and down mountains.

Others, however, prefer exploring the vast canyons between the mountains, as well as diving underwater to see first-hand the natural wonders present beneath the waves. Spelunking – exploring the many caves that dot the mountainside – is another favourite activity.

But climbing up mountains isn’t just for those who enjoy scaling up and down their sides: the view from the top, particularly of glorious sunrises and beautiful sunsets, put people in a contemplative mood that encourages them to appreciate the wonders of nature.

The country’s unique flora and fauna also draw many nature enthusiasts to lands seldom explored. Thanks to Oman’s geographic diversity, which is present in the form of mountains, wadis, beaches, deserts, waterfalls, inland lakes, oases, terraced fields, grasslands, and even forested areas, the country is a truly unique destination for people looking to connect with the outdoors.

Oman’s landscape has seen it earn much acclaim from tourists,

preparations that need to be made before setting off on such activities. “It is necessary to fully prepare before practicing this sport,” he revealed. “Make sure you are physically fit and healthy. Fruit and water aside, carry the means to start a fire and a source of light. Cave exploration requires special shoes, so make sure you have those as well, in addition to appropriate clothing. “Coordinate with specialised exploration teams or tour guides before heading to the cave, and make sure you have a few contacts among the people of the region you are going to visit,” he added. “Make sure you are familiar with the route you plan to take.”

Al Maawali, who has been practicing the sport for years, said he felt compelled to do so after realising the physical and psychological comforts of home were making him lazy and inactive: Hiking and cave exploration were not just ways to therefore see Oman, but also keep his body fit and mind sharp.

“The joy I felt on completing a trail or exploring a cave gave me the eagerness to go out and find another one,” he recalled. “I feel blessed to have been given the chance to explore so much of my country. The path here I speak of is not just a physical one, but a mental one as well, because it opens your understanding and requires you to persevere.”

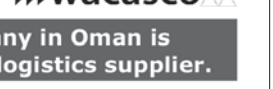
their success, as is carrying enough water and food that will aid them during competitions, such as fruit. A first-aid kit, and making sure athletes finish their events in the allotted time are, of course, key to success in the field.

Tourists in Oman are requested to keep the places they visit clean, so that others can also enjoy the beautiful sights they have.

Among the many mountain paths in the country, the most famous are located in the Dakhiliyah Governorate. South Al Batinah, North and South Sharqiyah, and the northern governorate of Musandam are also home to a number of hiking trails. The southern Dhofar governorate is home to both a plethora of caves waiting to be explored, as well as mountains to challenge one’s skill in navigating rocky terrain.

Omani national Ahmed bin Mohammed Al Maawali from Wadi Al Ma’awal is among many youth practicing spelunking, and is keen to share his knowledge on the

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A well-known catering company in Oman is looking for a transportation and logistics supplier.

Standard requirements:

- Preferably companies involved in catering industry
- Having at least one 40-feet trailer
- 10-20 ton frozen (thermo-king) trucks all with PDO spec.
- Driver and Petrol to be provided by the supplier.
- Contract for 3 years.
- Able to meet the schedule/criteria mentioned in the table below:

#	Capacity	Locations	Trips Per Month	Stickers Required
1	18 ton (1200 ctn)	NIMR-MARMUL-HARWEEL	3	PDO
2	18 ton (1200 ctn)	FAHUD-KHULOOD-YIBAL	3	PDO
3	18 ton (1200 ctn)	HAIMA-SHAMA-SAIWAN CCED-QARNALAM-BURHAN	3	PDO
4	18 ton (1200 ctn)	OCCEP-BP-SAIRAWL	3	PDO/OOCEP/BP
5	18 ton (1200 ctn)	DALEEL-SAFAH-SHAMS- LEKWAIR	3	PDO

Interested parties are requested to submit their company profiles + price-per-trip to the locations mentioned to:
journeyplan.oman@newrest.eu and contact us on
24493124 / 24499127 / 24497128

Last date of submission: 11th March 2021

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Leading Construction Company in Oman intends to dispose off their used vehicles and equipment, in ‘as is where is’ condition.

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Last date for submission of closed tender is 3rd March 2021 at 5 pm. at our Al Khoud office. Interested parties may contact at:

Tel: (+968) 24525345 / 24525311 /24525303

Mob: 91354151

PETROLEUM PRODUCTS

Over 600 fuel stations operational in Oman

Times News Service

Hormuz Energy Company.”

MUSCAT: The total number of commercial fuel filling stations in the various governorates of the Sultanate until the end of 2020 were 655.

Ten of them were opened in the governorates of Muscat, Dhofar, North Al Batinah, North Sharqiyah and Al Wusta last year.

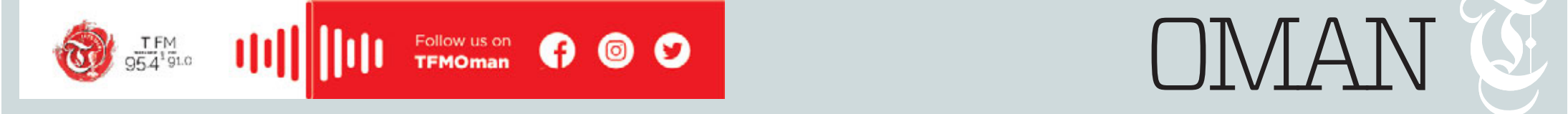
Khamis bin Khalfan Al Wahabi, acting head of the Petroleum Products Licencing Department at the Ministry of Commerce, Industry and Investment Promotion (MoCIIP), said: “There are 230 stations of Oman Oil Company, 223 stations of Al Maha Company, 199 stations for Shell Oman and three of

Filling stations

He pointed out that the Governorate of Muscat has the largest number of fuel filling stations at 160, followed by North Al Batinah Governorate with 105, and Al Dakhiliyah Governorate with 76 stations.

He said that 14 licences for temporary projects in various governorates are in the implementation stage.

“The owners of fuel filling stations and oil product marketing companies have been asked to pay attention to the basic public facilities such as toilets and other things at all fuel stations,” he added.



INTERNET USAGE

<FROM **A1** Most popular app

This was followed by the use of copy and paste tools (84 percent), the searching, downloading and installation of application or software, as well as modifying their settings (67 percent), with the installation and maintenance of security software was carried out by 57 percent of users.

49 percent of people most used their devices to transfer and copy files between two devices, and this was followed by activities relating to installing and handling new devices. 25 percent of people used their devices to solve arithmetic equations relating to data, while 24 percent of individuals spent their time on devices to create presentations. Writing specialised computer programmes using programming language accounted for the reason eight percent of respondents used their systems.

Among the same age groups, WhatsApp was the most popular social media site, used by 92 percent of people, compared to 89 percent in 2019. YouTube came in second (81 percent in 2020), compared to 70 percent in 2019), followed by Facebook (56 percent, up from 49 percent), and IMO (47 percent, down from 52 percent).

Instagram seemed to lag behind, with it only being used by 44 percent of users in 2020, a five percent increase from 2019, with Twitter coming in next (25 percent, up by two percent). Snapchat was used by about 24 percent of users, up from 22 percent in 2019. 10 percent of people used LinkedIn in 2020, compared to seven percent in 2019. Pinterest amounted to six percent, while other blogging sites accounted for a further four percent.

77 percent of internet usage activities were related to downloading games, pictures, movies, videos and music, the same as the amount of time spent online researching or looking for information. Email accounted for 58 percent of internet time, followed by online banking services (38 percent), interaction with e-government services, and online storage (both at 34 percent).

E-commerce activities accounted for 31 percent of usage, followed by accessing the internet to search for job opportunities, or for online study, both of which accounted for 28 percent. Using the internet to book hotels or browse travel-related services represented 25 percent of net usage.

The number one reason for people being unable to use the internet with a lack of e-literacy. 38 percent of people admitted not being computer literate was why they couldn't go online. 31 percent of respondents did not use the internet because they did not feel they know how to use it will or because they had no requirement to go online. A further 30 percent said they did not own a computer or phone that supported internet connections, 23 percent avoided going online because of high internet costs, and 14 percent simply said they didn't have enough time to use the net.

Other reasons pertaining to a lack of internet access were a lack of or poor internet coverage, concerns over privacy and security, and socio-cultural reasons. Two percent of people said they required special devices to access the internet. Among the most frequently visited sites by people in Oman are Google, YouTube, Padlet, Microsoft, Wikipedia, Yahoo, Netflix and Livcon.

Around 2,763 services provided by 74 government institutions are provided online, including 89 related to information, 361 interactive services, and 2,313 involving procedures. 20 percent of these procedures listed online need to be completed manually, 45 percent are semi-electronic services, and the remaining 35 percent are integrated e-services.

According to the report, e-readiness among government services stood at 55 percent, while 60 percent of e-services have reached maturity. Research and development spending in the fields of technology and engineering decreased to 39.6 percent in 2018, compared to 43.6 percent in 2017.



ONLINE AUCTION SALE OF USED ITEMS & VEHICLES

The U.S. Embassy Muscat is auctioning used household and office furnishings, appliances, computers, IT equipment, and vehicles by online auction.

Interested bidders may view the auction items online starting on February 1, 2021 by going to <https://online-auction.state.gov/en-US>. Bidding will open February 15 at 10:00. Bidders must first register on the site before placing a bid.

All items offered for sale will be sold as is, where-is. "As is, where is" means that there is no warranty, either expressed or implied. Bidding closes on March 3 at 15:00.

Successful bidders will be notified during the week of March 7 to 10. At that point, they must make full payment of all lots won. Payment instructions are listed in the "How to pay for your items" section in the "How it works" link on the auction page. Full and complete payments must be received in the U.S. Embassy bank account no later than March 17.

Successful bidders with fully paid lots may collect their goods on March 20 at the Ghala warehouse.



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CHAIRMAN'S REPORT 2020

On behalf of the Board of Directors, it is my pleasure to present our Annual Report for the year ending 31st December 2020, my first as chairman of Al Ahlia Insurance Company (AAIC) SAOG.

Over the last 35 years, Al Ahlia has come a long way on its journey of excellence to gain respect and reputation as a progressive, customer-centric insurer that contributes to the growth of the industry as well as the economy. Our strong brand values, robust business processes, international experience and local expertise have ensured that Al Ahlia is always evolving and keeping customers "One Step Ahead" with market-leading products and services.

This endeavour remained undiminished, by the challenging business environment resulting from the COVID-19 pandemic. We continued to furnish customers with award-winning levels of service while providing them with the ease and safety of transacting their business through our revamped website, online channels such as WhatsApp and our bilingual call centre.

World Economy

The Coronavirus outbreak had, and continues to have, far-reaching consequences for the global economy.

Measures to contain its spread have led to sharp declines in economic activity across the world. The hardest hit sectors have been those requiring close human contact, such as tourism, transportation and construction, while, in general, IT-intensive activities have fared better. The economic contraction has been most significant in advanced economies.

After a 4.3% slump in 2020, the global economy is expected to expand 4% in 2021, assuming an initial COVID-19 vaccine roll-out becomes widespread throughout the year, according to the World Bank's Global Economic Prospects report issued in January 2021. A recovery, however, will likely be subdued, unless policy makers move decisively to tame the pandemic and implement investment-enhancing reforms.

Gulf Co-operation Council (GCC) Economy

According to an International Monetary Fund (IMF) policy paper issued in December 2020, GCC countries faced a double impact from the Coronavirus and lower oil prices.

GCC authorities acted quickly to contain the pandemic and implemented a range of appropriate measure to mitigate the economic damage, including fiscal packages, relaxation of monetary and macro-prudential rules, and the injection of liquidity into the banking system.

Low oil prices caused a sharp deterioration of external and fiscal balances, and fiscal strains are evident in countries with higher debt levels.

Fitch Ratings projected a more promising outlook for the region's corporate sector in 2021, reflecting the more likely stability of oil prices and an improved Gross Domestic Product (GDP) compared to 2020..

The post-pandemic recovery is expected to be relatively slow among some GCC economies in light of increasing fiscal deficits, although most sectors should experience a gradual increase in demand in 2021, partially supported by selective government spending.

The GCC Insurance Sector

The sector felt the effect of lower oil prices and a slowdown in economic activity due to COVID-19 control measures on both underwriting and assets. Weaker consumer demand for real estate and goods such as cars also impacted the market.

However, economic revival from the pandemic, a growing population and increased insurance awareness, strengthening regulatory reforms and continued implementation of mandatory insurance coverage could all fuel growth in the sector, alongside major infrastructure development.

GCC insurers are generally well-capitalised and capable of enduring stress scenarios (AM Best).

Oman's Economy

The Sultanate's economy is estimated to have shrunk 10% in 2020, according to projections from the International Monetary Fund.

The depressed global demand for oil led to lower crude prices and Covid-19 also impacted the non-oil sector, with tourism and the hotel industry among the hardest hit.

The government will finance most of its budget shortfall in 2021 by borrowing to plug a fiscal gap (Bloomberg). It is looking to borrow at a level that will cover 73%, or OMR 1.6 billion, of the country's OMR 2.2 billion-rial shortfall, with the remaining OMR 600 million to be drawn from reserves.

The government based its 2021 budget plan on an oil price of US\$45 per barrel. The budget envisages expenditure falling to OMR 10.8 billion, a 14% drop from the previous year, with 2021 revenue declining to OMR 8.6 billion, a 19% decline, and a deficit at 8% of GDP, OMR 2.2 billion.

Oman has taken measures such as reduced spending and plans to impose a 5% value-added tax in 2021. It will implement developmental projects valued at OMR 371 million a part of the effort to redirect resources towards national priorities.

The Oman Insurance Sector

The short-term outlook for Oman's insurance industry is gradually improving as the country's economy begins to recover from the sharp downturn recorded in 2020 (Fitch Solutions). Demand remains strongest in the non-life market, particularly within the health insurance segment where awareness of the benefits of cover has risen during the pandemic.

Rising consumption rates will also stimulate uptake in the property, motor and transport segments. Outside of the expatriate population, demand for life insurance remains lacklustre, which will continue to limit growth potential.

Considerable challenges remain, such as the slowing growth of insurance premiums. The market also remains crowded and the introduction of new training and regulatory conditions by the Capital Market Authority (CMA) should make for an even more competitive arena and provide a higher level of service. Companies are therefore likely to develop their digital offering as a means of securing a competitive advantage.

However, there remains substantial scope for further growth as the country remains relatively underinsured, with compulsory motor insurance and health insurance remaining the leading segments.

Review of the 2020 Financial Performance

In a testing environment, Al Ahlia still managed to retain a strong focus on profitability, operational efficiency and superior customer service.

Profit after tax (PAT) rose 7% to a new record of OMR 4.38 million from OMR 4.11 million in 2019. The increase was supported by a 21% rise in investment income to OMR 2.09 million. There was also a 23% reduction in total operating costs to OMR 15.3 million, due to a fall in claims driven by the COVID-19 lockdown, travel restrictions and slow market activity. These factors also impacted the Gross Written Premium (GWP), which fell 20% to OMR 19.1 million.

We continue to enjoy a strong brand equity through our customer-centric proposition of "One Step Ahead", which has been serving as an inspirational platform for our performance.

This is focused on best-in-class service, underpinned by the latest online and digital technologies, competitive products, high standards of corporate governance, operational excellence, and a high-quality, low-risk and low-volatility investment policy.

Underwriting Performance in 2020

The combination of strong local underwriting capability, working within an internationally tested underwriting framework, enables the Company to execute high-quality risk selection and pricing decisions. The outcome of that technical expertise is a positive risk/premium retention level, which delivered a Net underwriting result for the financial year of 2020 of OMR 9.9 million, compared to OMR 9.5 million in 2019.

Investment Performance in 2020

Despite the difficult conditions, our 2020 investment income rose 21% to OMR 2.09 million, mainly due to the impact of a prudent portfolio allocation and restructuring in the previous four years. We continue to adopt a high-quality, low-risk and low-volatility investment policy which has helped in improving investment returns. Most of the assets in our portfolio comprise low-risk and liquid investments with a due focus on the asset liability maturity profile.

Post IPO Stock Performance

After a successful listing in 2017, in which shares were oversubscribed by more than 2.4 times, our share price has never fallen below the initial offer price of 300 baizas.

In 2020, it reached a high of 400 baizas in January and February and finished the year at 366 baizas.

This demonstrates a strong company performance backed by public confidence. Since listing, we have also consistently paid dividends to our shareholders.

Proposed Dividend

It is our intention to continue the sustainable and progressive dividend policy we have followed since our successful maiden initial public offering in 2017. The Board proposes to pay a dividend of OMR 3.3 million, (subject to approval at the Annual General Meeting) for the year 2020, considering the Interim Dividend payout of RO 0.5m the Final dividend proposed is RO 2.8m.

Corporate Governance

Al Ahlia appreciates and acknowledges the importance of a sound corporate governance structure in the overall context of meeting our obligations to our stakeholders and delivering our objectives.

Accordingly, we have implemented a governance framework that takes into account the principles set out in the CMA's Code and addresses key issues such as: the rights, duties and obligations of the various stakeholders; independence, rules and procedures for decision making with regard to company affairs; processes for establishing the Company's strategy, goals and objectives; and processes and obligations for monitoring and evaluating the Company's performance against its objectives. This is all within an overall culture of fairness, transparency, accountability and responsibility.

The Company also monitors compliance with the provisions of the Code of Corporate Governance for Insurance Companies.

We are directed and managed by a Board comprising of nine non-executive members of whom four are independent. The Board is responsible for organising and directing the affairs of the Company in a manner that is in the best interests of all shareholders and other key stakeholders.

The Board also ensures that the Company meets all legal and regulatory requirements and implements good corporate governance practices, in line with CMA requirements.

The Audit Committee and Nomination, Remuneration and Investment (NRI) Committee have been constituted by the Board to support it in the discharge of its duties.

Internal Controls

The Company has adequate internal control processes and appropriate governance systems in all management areas and the ability to continue as a going concern. The Board also understands its responsibility for the preparation and fair presentation of the financial statements in accordance with the International Financial Reporting Standards and the relevant requirements of the Commercial Companies Law.

Six internal audits on various aspects of the business were conducted during 2020. The Audit Committee was satisfied that there were no material control weaknesses which could be considered as significant and which might result in unforeseen outcomes or contingencies that have had, could have had, or may in the future have, a material impact on the Company's financial performance or conditions.

The Audit Committee met four times during the year for a variety of work, including reviewing, assessing and evaluating audit plans, resources and arrangements and the risk profile and appetite of the Company, and ensuring compliance with applicable regulations.

The Board therefore considers that there is an ongoing process for identifying, evaluating and managing the significant risks faced by Al Ahlia, that it has been in place for 2020 and up to the date of approval of the Annual Report and accounts and that it is regularly reviewed by the Board.

Corporate Social Responsibility (CSR)

We are committed to being a responsible business. This means running Al Ahlia in a way that our employees can be proud of, ensuring financial strength and transparency for our shareholders, putting our customers first and delivering long-term value to our environment and society.

Our vision is to be a responsible business working with our customers and stakeholders to help meet society's challenges.

The CSR strategy is underpinned by three core ambitions:

- A Safe, Secure World

We believe we can play a powerful and practical role in helping our customers to avoid risks, using insight, data and our product development expertise to help keep them safer in their homes, on the roads and in their businesses.

- Thriving Communities

Our business will not be successful unless the communities we operate in also flourish. We support our employees in contributing to the economic and social development of their local areas by sharing skills, offering time, and fundraising for local causes.

We are committed to recruiting and retaining the best local talent at all levels across our organization and we endeavour to deliver beyond the spirit of the Omanisation regulatory requirements. Our overall localisation ratio is currently at 82.4%, ahead of the regulatory requirement of 75%.

- Responsible Business

Being a responsible business means openness and transparency with our customers, employees and suppliers about how we manage our operations and deliver our products. This helps us to build dialogue and trust, and to understand where and how we can improve.

In accordance with our aim of helping to meet society's challenges, our shareholders approved an OMR 25,000 donation to the Ministry of Health Fund to combat COVID-19.

Acknowledgements

On behalf of the Board of Directors, I would like to acknowledge and thank our valued customers and shareholders for their unwavering support. I also want to express our appreciation to the CMA and other regulatory agencies for their continued guidance and leadership.

Our people are our most important asset, they continue to always strive for excellence. This was demonstrated by a number of awards for 2020, including the coveted "Oman Insurer" Award at the annual Middle East and North Africa Insurance Awards for the fourth consecutive year and the eighth time since 201and the AIAA Award for the Best Performing company in the mid-cap segment for three consecutive years.

Indeed, our management team and staff are pivotal to our success and I express my utmost gratitude to them for their dedication and commitment, and, in particular, for the agile way they adapted to the Coronavirus crisis through remote working to continue to deliver first-class service to our customers.

Above all, we pay tribute to His Majesty Sultan Haitham bin Tariq bin Taimur Al Said for his wise steady leadership in the face of such trying circumstances.

We pledge our unwavering commitment to support his Oman Vision 2040 and his noble goal of the continuing the Sultanate's progress on the path of peace, prosperity and sustainable development.

Sheikh Khalid Al Khalili
Chairman

STATEMENT OF FINANCIAL POSITION AT 31 DECEMBER 2020

	2020 RO	2019 RO
Assets		
Cash and cash equivalents	2,332,733	3,039,788
Bank deposits	38,412,876	40,712,876
Premiums and insurance balances receivable	5,883,353	6,179,378
Reinsurers' share of outstanding claims	6,965,366	6,693,579
Reinsurers' share of unearned premium reserve	440,561	280,765
Other receivables and prepayments	6,058,834	4,604,468
Investments at fair value through profit or loss	70,741	68,278
Available-for-sale investments	71,429	71,429
Held-to-maturity investments	2,407,890	2,408,351
Property and equipment	1,184,996	1,149,843
Right of use assets	1,186,634	1,485,634
Deferred tax asset	165,776	148,832
Goodwill	15,448,529	15,448,529
Total assets	80,629,718	82,291,750
Equity and liabilities		
Capital and reserves		
Share capital	10,000,000	10,000,000
Legal reserve	3,909,423	3,909,423
Contingency reserve	10,000,000	10,000,000
Revaluation reserve	113,876	114,596
Retained earnings	15,763,591	15,473,031
Total equity	39,786,890	39,497,050
Liabilities		
Liabilities arising from insurance contracts		
Gross unearned premium reserve	8,588,703	10,774,725
Gross outstanding claims	22,984,039	23,442,679
	31,572,742	34,217,404
Reinsurance balances payable	1,092,187	926,646
Other liabilities and accruals	5,896,380	4,125,592
Lease liabilities	1,222,332	1,407,042
Income tax payable	1,159,187	2,118,016
Total liabilities	40,842,828	42,794,700
Total equity and liabilities	80,629,718	82,291,750
Net assets per share	0.398	0.395

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 RO	2019 RO
Insurance premium revenue	21,272,026	24,881,678
Insurance premium ceded to reinsurers	(3,166,494)	(1,866,017)
Net insurance premium revenue	18,105,532	23,015,661
Commissions received on ceded reinsurance	194,326	128,795
Claims	(13,214,261)	(14,690,883)
Reinsurers' share of claims	6,687,417	3,114,572
Deferred acquisition cost	(134,160)	12,322
Commissions paid	(1,752,118)	(2,042,485)
Net underwriting result	9,886,736	9,537,982
General and administrative expenses	(7,037,876)	(6,308,228)
Investment income (net)	2,090,707	1,726,244
Interest on lease liabilities	(75,576)	(80,746)
Other income – net	325,849	1,203
Profit before taxation	5,189,840	4,876,455
Income tax	(800,000)	(765,000)
Profit and other comprehensive income for the year	4,389,840	4,111,455
Basic and diluted earnings per share	0.044	0.041

C.R No. 0748/2021

Let's Talk Legal

Wednesday 11am

Ola Al Nabhanl
Lawyer at BK Law Firm

STIMULUS FUND

US House passes Joe Biden's \$1.9 trillion COVID-19 relief bill

WASHINGTON: The US House of Representatives approved a \$1.9 trillion (€1.57 trillion) coronavirus stimulus fund in the early hours of Saturday morning.

Lawmakers passed the bill — aimed at giving money to individuals, businesses, states and cities hit hard by the pandemic — on a narrow, near party-line vote of 219 to 212.

President Joe Biden has been pushing for the relief package, saying it will be used to stimulate the economy and create new jobs.

All Republican representatives voted against the bill, which will now go to the Senate, where many progressive Democrats are also keen on resuscitating a drive for an increase to the minimum wage.



Decisive action needed, Democrats say

Democrats have said the still-faltering economy and the more

than 500,000 American lives lost to COVID-19 demanded quick, decisive action.

GOP lawmakers, they said, were out of step with a public that polling

shows largely views the bill favorably.

Republicans, meanwhile, have said the package is too expensive and will funnel funds into areas that are irrelevant to battling the pan-

dem, like labor unions and Democratic-run states they suggested didn't need money because their budgets had already recovered.

If approved by the Senate next week the relief fund will provide payments to private households, finance measures for coronavirus tests and vaccine distribution, as well as provide additional help for those out of work.

The bill directly provides \$1,400 checks to most Americans. It would also extend unemployment benefits, set to expire in mid-March, by about six months, as well impose a moratorium on evictions for millions of people.

In reaction to the vote, the House Budget Committee tweeted: "The American Rescue Plan Act of 2021 will provide health care workers with the resources they need to vaccinate as many Americans as they can, as fast as they can." **■**

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COVID-19

Auckland in New Zealand goes back into lockdown

AUCKLAND: Auckland is set to go back into lockdown after a new case of COVID-19 was detected on Saturday.

It is the second lockdown for Auckland's nearly 2 million residents in a matter of weeks. They entered a snap three-day lockdown on February 14 after a family of three was diagnosed with the

more transmissible UK variant of COVID-19.

The seven-day lockdown will go into force at 6 a.m. local time on Sunday. "It's frustrating. I know it is," PM Jacinda Ardern said at a news conference.

Saturday's new case has not yet been linked to the previously discovered family cluster. **■**

VISION FOCUSED FUND الرؤية للأسهم المتنقلة FOCUS FUND		
CHAIRMAN'S REPORT – DECEMBER, 2020		
The Vision Focused Fund (VFF) reported a negative 10.76% return for the year ending December 2020, with an ending NAV of 0.838. The fund was up 1.55% for the quarter ending December 2020.		
2020 has been a unique year with the COVID-19 pandemic leading to widespread market downturns across all major asset classes in the initial months of the year. This was mainly due to strict lockdowns, exponentially rising infection rates, all culminating to a demand slump across sectors, especially oil.		
GCC nation governments have been swift to rationalize spending while providing steady support to the economy through various fiscal actions.		
From there on, markets steadily recovered through the months as restrictions were relaxed and economic activity started picking up. Most sectors improved as oil prices ended the year above \$50 per barrel, far above prices seen at the end of March 2020, with outlook improving given rising demand from Asia, OPEC+ supply cuts and general optimism in comparison to the start of the pandemic. Various macro related metrics are much better than the first half of 2020.		
However, certain economies fared better than others as GCC markets ended the year with mixed results with KSA leading the group while Kuwait remained subdued.		
We see 2021 as a recovery year for industrials as global demand picks up. We are also positive on financials expecting lower provisioning and continued government support through low cost deposits for the near term. The effective and rapid vaccine rollout across global markets remains crucial to		
Lastly, we remain grateful to the late Sultan Qaboos for his vision to transform Oman for us and for the generations to come. We remain confident that Sultan Haitham bin Tariq will further increase the prosperity and peace of this nation.		
AUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DEC 2020 Comprehensive Income Statement for the Period Ended 31 DEC 2020		
	Period Ended 31 DEC 2020 RO	Period Ended 31 DEC 2019 RO
Income		
Dividends	26,997	72,426
Interest Income	589	177
Realised (loss)/gain on sale of financial assets	(169,598)	102,578
Unrealised (loss)/gain on financial assets	10,684	108,229
Net income	(131,329)	283,410
Expenses		
Management fees	19,832	31,893
Foreign exchange (loss)/gain	1,137	6,749
Custody fees	3,966	7,569
General and administrative expenses	19,172	31,010
Total expenses	44,107	77,221
Decrease in net assets attributable to holders of redeemable units	(175,436)	206,189
Profit/(Loss) per unit	(0.105)	0.088
STATEMENT OF FINANCIAL POSITION AS AT 31 DEC 2020		
	As at 31 DEC 2020 RO	As at 31 DEC 2019 RO
Assets		
Cash & cash equivalents	45,735	191,590
Financial assets at fair value through profit or loss	1,181,717	1,569,546
Other receivables	-	319,581
Total assets	1,227,452	2,080,717
Liabilities		
Payables and accruals	7,840	9,547
Total liabilities	7,840	9,547
Net assets attributable to the unitholders	1,219,612	2,071,170
Net assets attributable to the unitholders per unit	0.838	0.939

Gulf Stone Company SAOG شركة محاجر الخليج ش.م.ع.ع		
P.O. Box : 47, P. Code : 327, Sohar Industrial Area, Sultanate of Oman Tel. : (968) 26751675 Fax : (968) 26750186, Email : gulfston@omantel.net.om		
UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 31ST DEC 2020		
CHAIRMAN'S REPORT 2020	Statement of financial position at 31 December 2020	
Dear Shareholders,	Notes	2020 RO 2019 RO
Myself and on behalf of the Board of Directors, it gives us immense pleasure to welcome you all for the Annual General Meeting of Gulf Stone Co. SAOG and validate to the shareholders the achievements of the company for the year 2020.	ASSETS:	
	Property, plant and equipment	6 3,013,572 3,400,476
	Right-of-use Assets	7 188,931 203,751
	Total Non-current assets	3,202,503 3,604,227
	Inventories	8 2,027,499 2,212,972
	Trade and other receivables	9 700,753 1,252,048
	Cash and cash equivalents	11 79,866 51,030
	Total Current assets	2,808,118 3,516,050
	Total assets	6,010,621 7,120,277
	EQUITY	
	Share capital	12 3,630,000 3,630,000
	Legal reserve	13 437,665 437,665
	Retained earnings	(1,517,412) (817,978)
	Total equity	2,550,253 3,249,687
	LIABILITIES	
	Employee end of service benefits	13 143,545 145,292
	Term loans	15 783,206 1,021,097
	Deferred tax liability	25 4,306 42,879
	Lease liabilities	7 176,479 186,770
	Total non-current liabilities	1,107,536 1,396,038
	Current portion of term loan	15 543,466 275,000
	Bank borrowings	16 1,102,545 1,226,637
	Trade and other payables	17 684,741 950,835
	Current portion of lease liability	7 22,080 22,080
	Total current liabilities	2,352,832 2,474,552
	Total liabilities	3,460,368 3,870,590
	Total equity and liabilities	6,010,621 7,120,277
	Net assets per share	0.070 0.090
	STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020	
	Notes	2020 RO 2019 RO
	Revenue	18 2,190,098 3,074,573
	Cost of sales	19 (2,278,803) (3,138,847)
	Gross profit	(88,705) (64,274)
	General and administrative expenses	23 (266,244) (327,615)
	Provision for expected credit losses on trade receivables	9 (74,463) (44,745)
	Selling and marketing expense	22 (123,440) (255,677)
	Other income	15,660 (2,501)
	Operating profit	(537,192) (694,812)
	Finance Costs	24 (200,815) (112,021)
	Profit before tax	(738,007) (806,833)
	Income tax expense	25 38,573 79,053
	Net (loss) / profit and total comprehensive income for the year	(699,434) (727,780)
	Basic (loss) / earnings per share	(0.019) (0.020)
Ahmed Mohamad Al Rasbi, Vice Chairman		

10-DAY ORDEAL

Gunmen free abducted students, teachers in Nigeria

ABUJA: Following a 10-day ordeal, the abducted children, family members and teachers from a school in the north-central Nigerian state of Niger have been released, the state governor said on Saturday.

Gunmen freed 42 people, including 27 students, three school staff and 12 members of their families.

They were kidnapped last week in the Kagara district of Niger by an armed gang who stormed the Government Science secondary school at around 2 a.m. local time. One boy was killed during the raid.

"The Abducted Students, Staff and Relatives of Government Science Collage Kagara, have regained their freedom and have been received by the Niger State Government," the executive governor of Niger State, Abubakar Sani Bello, said in a tweet.

Kidnappings frequent

The announcement comes just a day after a separate raid on a school in Nigeria's Zamfara state, where gunmen seized more than 300 girls.

Criminal gangs, referred to locally as "bandits," have increasingly been involved in kidnappings, rapes and other crimes across central and northern Nigeria.

Financial motives

The gangs are often driven by financial motives — kidnapping children and others, and holding them for ransom.

The recent attacks have increased concern over rising violence carried out by armed gangs and Islamist insurgents.

A mass abduction in April 2014 by Boko Haram saw 276 girls snatched from a secondary school in Chibok in Borno state. More than a hundred of the girls are still missing. **■**



Police fire rubber bullets and detain anti-coup protesters in Myanmar

US FDA gives go-ahead to Johnson & Johnson's COVID vaccine

 VISION EMERGING OMAN FUND CHAIRMAN REPORT VEOF - 4Q20		
On behalf of the Investors' Committee, I am pleased to present Vision Emerging Oman Fund's results for the financial year ended December 2020. The VEOF outperformed the MSM Index by 7.06% for the year ending 31 December 2020. The NAV of Vision Emerging Oman Fund was down 1.04% against negative return of 8.10% by the MSM 30 share index. The NAV of the Vision Emerging Oman Fund was RO 0.897 and the MSM index ended the year at 3,658.77 points. For the quarter ending 31 December 2020, the VEOF outperformed the MSM index by 3.18%. The NAV of Vision Emerging Oman Fund was up 4.40% against positive return of 1.22% by the MSM 30 share index. The GCC markets had a volatile year owing to the twin impact of the oil price crash in March along with the COVID19 pandemic. Saudi Arabia & Qatar ended up higher in 2020 while the rest of the GCC markets declined. Kuwait declined the most, followed by Dubai, Oman, Bahrain & Abu Dhabi. Globally, most of the major indices advanced in 2020 including the US, Germany, Japan, China & India. UK & France declined during 2020. Brent recovered from its steep drop in Q1 2020 to end 2020 down by 21.5%. The Government recently unveiled the 2021 budget along with the 10th five year development plan (2021-2025) which continues to focus on diversification and maintain deficit. The budget is based on an oil price of USD 45 per barrel and aims to guarantee the sustainability of basic social services such as health, education & social security. The budget has been prepared taking into account the existing financial and economic challenges resulting from the COVID19 pandemic as well as the decline in oil prices. Some of the key objectives of the 10th five year plan will be to reduce the ratio of the size of public debt to GDP, achieve a level of economic employment and growth, and continue to enhance the role of private sector institutions in the development process. On behalf of the members of the Board of Directors, I would like to acknowledge and thank our valued unit holders for the continued participation. We thank the Fund's Management Body and staff for their dedication and commitment. Finally, we pay tribute to His Majesty for his inspiring leadership and vision under whose wise guidance, Oman will assuredly continue on the path towards successful development.		
AUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED 31 DEC 2020 Comprehensive Income statement for the Period Ended 31 DEC 2020		
	Period ended 31 DEC 2020 RO	Period ended 31 DEC 2019 RO
Income & Gains		
Investment Income:		
Dividends	101,655	122,120
Interest	615	576
Other Income	9	-
Realised (loss)/gain on sale of financial assets	(6,961)	(12,492)
Unrealised (loss)/gain on financial assets	(38,644)	(129,921)
	-	-
Total Income & Gains	56,674	(19,717)
Expenses		
Management fees	25,330	27,795
Custody fees	7,500	7,500
General and administrative expenses	42,609	35,746
Total expenses	75,439	71,041
Increase in net assets attributable to holders of redeemable units	(18,765)	(90,758)
Profit/(Loss) per unit	(0.010)	(0.044)
STATEMENT OF FINANCIAL POSITION AS AT 31 DEC 2020		
	As at 31 DEC 2020 RO	As at 31 DEC 2019 RO
Assets		
Cash & cash equivalents	51,071	8,494
Financial assets at fair value through profit or loss	1,705,973	1,731,114
Other receivables	7,942	52,990
Total assets	1,764,986	1,792,599
Liabilities		
Payables and accruals	30,779	28,344
Total liabilities	30,779	28,344
Net assets attributable to the unitholders	1,734,207	1,764,255
Net assets attributable to the unitholders per unit	0.897	0.907

No rest but weekend fixtures give Man City chance to extend lead

The main drawback for Pep Guardiola's side is that the league has given them little recovery time from Wednesday's win

LONDON: Manchester City look to extend their winning run to 20 games on Saturday and widen their lead at the top of the Premier League when they entertain fourth place West Ham on Saturday at lunchtime.

That game opens a weekend which also offers a fascinating game between Chelsea and Manchester United, while Leicester City face Arsenal and Liverpool will have hopes of returning to winning ways against bottom of the table Sheffield United.

The main drawback for Pep Guardiola's side is that the league



PREMIER LEAGUE: Manchester City and West Ham game opens a weekend which also offers a fascinating game between Chelsea and Manchester United.

has given them little recovery time after Wednesday's 2-0 Champions League win away to Borussia Monchengladbach, although with players such as John Stones, Kun

Aguero and Kevin de Bruyne on the bench on Wednesday, Guardiola has options to rotate his side against a rival they drew 1-1 with back in October.

With just 14 points from 25 games, West Brom looked destined for a swift return to the Championship and any slim hopes of survival rest on beating Brighton at the

Hawthornes in what promises to be a clash of West Brom's defensive play and Brighton's pretty but ineffective football as their recent defeat to Crystal Palace showed.

Fourth from bottom Newcastle United are a point behind Brighton and just three points above an improving Fulham, and with seven defeats from nine games there is a feeling they are playing with fire.

Newcastle coach Steve Bruce desperately needs a win at home to the Wolves, but his side is once again without injured top scorer Callum Wilson.

Saturday also sees what promises to be an entertaining game between Leeds United and Aston Villa, two sides who are safe from relegation but with little chance of qualifying for Europe next season.

Chelsea's home game against Manchester United is Sunday's biggest game with Thomas Tuchel's side looking to continue their impressive recent form that has brought six wins from eight games with just two goals conceded in all competitions since the German took over at the end of January.

They showed their patience and organization in a 1-0 win in the Champions League against Atletico Madrid on Tuesday, and United will have to decide the best way to deal with Chelsea's pressing, which

is unlikely to allow much space for players such as Marcos Rashford, Anthony Martial and Mason Greenwood to use their space.

Liverpool travel to bottom of the table Sheffield United needing to end a four-game losing streak that has ended their title hopes and put a top-four finish in doubt. Jurgen Klopp's men should welcome the influential Diogo Jota back after injury, while Sheffield's Rhian Brewster will be desperate to do well against his former club.

Leicester City need to recover from their Europa League defeat to Slavia Prague and the loss of influential midfielder James Maddison through injury when they entertain Arsenal on Sunday, while it will be interesting to see if Jose Mourinho puts Gareth Bale and Dele Alli into his starting 11 at home to a dogged Burnley.

Both Bale and Alli have shown signs of returning to their best form in recent weeks and after five defeats in six league games have seen Spurs drop to ninth, Mourinho needs to change something.

Finally, Fulham hope to continue their recovery away to mid-table Crystal Palace by capitalizing on their hosts' problems in front of goal. A win for Fulham would see them out of the bottom three if Newcastle lose at home to Wolves. **Xinhua**

CRICKET

Chris Gayle, Fidel Edwards recalled to West Indies' T20I squad for Sri Lanka series

ST JOHN'S: Star batsman Chris Gayle will return to play for West Indies for the first time in two years while pacer Fidel Edwards has been included in the squad after nine years.

Edwards, who last played an international game in 2012, and Gayle were named in the West Indies squad for the three-match T20I series against Sri Lanka. Off-spinner Kevin Sinclair earned his first West Indies selection and left-arm spinner Akeal Hosein gets his first T20I call-up after being named in the squad.

"As we build towards the defence of the T20 World Cup, the opportunity is being taken to determine our best team and squad as we go forward," Cricket West Indies (CWI) lead selector Roger Harper said in an official statement.

"Chris Gayle has performed very well in recent tournaments and the selection panel thinks that he can still add great value to our team. Fidel Edwards has been selected to give the bowling the potent firepower needed," he added.

West Indies also named the ODI squad for the Sri Lanka series and Test skipper Jason



Holder has been included in both white-ball segments. The three T20I matches will be played on March 3, 5 and 7 at the Coolidge Cricket Ground, Antigua, while the ODI series will be played at the Sir Vivian Richards Cricket Stadium, Antigua on March 10, 12, and 14.

"Jason Holder has shown his all-round value in this format in recent times and after missing a few series he will add depth and experience to the squad. Akeal Hosein performed very well in Bangladesh [ODI Series] and had excellent stats in the CPL so this is an opportunity to see how he

equips himself in this format," said Harper.

"Kevin Sinclair grabbed our attention in the Super50 Cup back in 2019 and has been consistently economical in the last CPL and the current CG Insurance Super50. He will provide an off-spinning option for the team," he added.

All-rounder Andre Russell is still recovering from contracting COVID-19 earlier this month, and despite testing negative over a week ago was ruled out of the T20Is by the CWI Medical Panel whilst he completes his "return to play" protocols. **ANI**

COMMENTARY

Did the pitch or rotation policy cost England the game?

Anis Sajan

30 WICKETS FELL IN 150 overs in less than two days. Was it poor pitch or not learning a lesson from the first innings?

England, who were bowled out for 112 runs in the first innings after winning the toss, came back on the second day to bowl India out for just 145 keeping the lead to just 33 runs.

Yes, the pitch was difficult but not if the players had applied themselves as shown by Rohit Sharma and Virat Kohli on the first day.

Sunil Gavaskar summed up very well that on a seaming wicket, you either bat on the front foot or on the back foot, but the skills of a player on a turning pitch can be seen if he uses his feet and goes down the wicket and smothers the spin.

And not any batsman from England did that even in the second innings too, falling for



Anis Sajan, Managing Director, Danube Group.

just 81 runs, their lowest score against India. Yes, there is a debate as the test match ended in less than two days but a player's mettle and skill is tested when he proves himself under different conditions be it seam, swing or a spinning track.

England have themselves to blame as they first did not read

the pitch well and picked just one main line spinner in Jack Leach. Whereas India picked three spinners. Secondly, England's policy of giving players rest and rotation has cost them big.

They sent back Moeen Ali, who had a decent test match with the ball and would have been helpful on this wicket. Moreover, he is more than a handy batsman who could have added depth to their batting.

Secondly, Johnny Bairstow who did so well in Sri Lanka was sent home to rest before he came back for the third test. Why would you break the rhythm of a player who is in good touch and played spin so well on rank turners in Sri Lanka?

Test matches are won with skill and temperament and England let India off the hook after winning a vital toss and not because of the pitch being a rank turner.

ENGLAND VS INDIA

Bumrah released from squad for fourth Test

AHMEDABAD: India pacer Jasprit Bumrah has been released from the squad and will not be available for the selection for the fourth and final Test against England which gets underway from March 4 at the Narendra Modi Stadium.

Bumrah had made a request to the Board of Control for Cricket in India (BCCI) to be released from the squad owing to personal reasons.

The BCCI also informed that there will no replacement named for Bumrah. "Jasprit Bumrah made a request to BCCI to be released from India's squad ahead of the fourth Test owing to personal reasons.

Accordingly, the fast bowler has been released and he will not be available for selection for the fourth Test," the BCCI said in an official statement on Saturday.

India's squad for the 4th Test: Virat Kohli (Captain), Rohit Sharma, Mayank Agarwal, Shubman Gill, Cheteshwar Pujara, Ajinkya Rahane (vice-captain), KL Rahul, Hardik Pandya, Rishabh Pant (wicket-keeper), Wriddhiman Saha (wicket-keeper), R Ashwin, Kuldeep Yadav, Axar Patel, Washington Sundar, Ishant Sharma, Md. Siraj, Umesh Yadav.

CRICKET ROUND-UP

Mehran bowls Al Turki to victory

Times News Service

MUSCAT: Oman all-rounder Mehran Khan's 5 for 23 was the highlight of Al Turki's 4-wicket win against IT Works in a Premier Division 50-over League game at OC Turf 1 in Amerat.

IT Works was shot out for a disappointing 121 in 41 overs as Mehran picked up five wickets while Jay Odedara and Hemal Kumar Tandel claimed two wickets each. Al Turki surpassed the modest total in 26 overs, scoring 122 for 6 thanks to Akshay Kumar Patel's superb 66-ball 58. Oman all-rounder Muhammed Nadeem picked up 4 for 48.

Brief Scores (Premier Division 50 overs): IT Works 121 all out in 41 overs (Rana Naem 37 - 2x4, 2x6, Mehran Khan 5-23, Odedara Jay 2-29, Hemal Kumar Tandel 2-31) lost to Al Turki NMC 122 for 6 in 26 overs (Akshay Kumar Patel 58 - 8x1, 1x6, Twinkal Bhandari 28 - 4x4, Muhammed Nadeem 4-48) by 4 wickets.

Renaissance win Asif Khan's excellent all-round



Mehran Khan and Akshay Patel of Al Turki NMC.

show powered Renaissance to an emphatic 65-run victory against AER in a Premier Division T20 League match at OC Turf 1 on Friday.

Renaissance posted a robust 176 for 7 on the board, thanks to Asif's 44-ball 51 and Rafiullah's whirlwind 39 off 18. Muzahir Raza took 2 for 34.

AER failed to make a match of it, folding up for a paltry 111 in 19.2 overs as Faizal Jerome picked up 4 for 15 while Asif Khan bagged 2 for 21. Mahbub



the golfer.

"Woods suffered significant orthopaedic injuries to his right lower extremity that were treated during emergency surgery by Orthopaedic trauma specialists at Harbor-UCLA Medical Center, a level 1 trauma center. Committment open fractures affecting both the upper and lower portions of the tibia and fibula bones were stabilized by inserting a rod into the tibia," the statement quoted Mahajan as saying.

"Additional injuries to the bones of the foot and ankle were stabilized with a combination of screws and pins. Trauma to the muscle and soft-tissue of the leg required surgical release of the covering of the muscles to relieve pressure due to swelling," it added. **ANI**

INDIA'S GDP UP BY 0.4%

India's GDP grew by 0.4 per cent in the October to December quarter (Q3 FY21), marking a return to a positive zone after two-quarters of recession but showing a lingering weakness in the economy, government data showed on Friday.

MARKET BUSINESS & FINANCE



'GIG' ECONOMY WORKERS

The European Commission launched a public consultation to look into the legal employment status and conditions of gig economy workers. It is the bloc's first step aimed at improving the rights of such workers, who work through digital labour platforms, such as ride-hailing or food-delivery apps.

Madayn continues efforts to prevent spread of COVID in industrial cities



FIELD VISITS: Madayn officials aim at spreading awareness on workplace safety and health practices among the workers in the companies and factories and impose penalties on the industrial units that are not adhering to the precautionary procedures. - Supplied picture



Madayn officials conducted 4,415 inspections of various industrial units till February 18

Times News Service

MUSCAT: In line with the efforts made to prevent the spread of COVID-19 within the industrial

cities, the Public Establishment for Industrial Estates – Madayn is continuing with its monitoring activities to ensure the procedures are implemented in accordance

with the enforced measures in Madayn to deal with cases of coronavirus (COVID-19).

Situation assessment

Madayn also monitors the duration of closure procedures according to the situation assessment in coordination with the epidemiological investigation team formed by the Ministry of Health.

Madayn officials conducted 4,415 inspection visits to various industrial units until February 18.

From these visits, 3,487 industrial units were found adhering to the precautionary measures, while warnings and practice correction notices were issued to 928 industrial units.

Violations

Moreover, violations were filed for 152 industrial units, of which 133 units were closed.

During the same period, Madayn, in cooperation with Oman Investment and Development

Holding Company (Mubadrah), implemented sterilisation and disinfection operations for 224 industrial units in addition to sterilisation operations that included all the administration buildings in the industrial cities, Knowledge Oasis Muscat and Al Mazunah Free Zone.

Madayn Emergency Room

It is worthwhile mentioning that Madayn Emergency Room has received 2,088 communications during the same period.

During their several field visits, Madayn officials aim at spreading

awareness on workplace safety and health practices among the workers in the companies and factories and imposing penalties on the industrial units that are not adhering to the precautionary procedures.

Such violations include the lack of personal protection tools; absence of physical distance between workers, especially those operating in production lines, and during rest areas; invalidity of temperature measurement devices with inaccurate readings; and insufficient quantities of hand sanitisers at the workplace.

NEW ANALYSIS

Airlines to lose up to \$95 billion with bookings down 80%: IATA



IATA ANALYSIS: The estimates for cash burn by the airline industry may range between 75 billion dollars to 95 billion dollars from a previously anticipated 48 billion dollars. - File picture

The International Air Transport Association has been urging governments to ease travel restrictions and lift quarantine rules through the use of rapid pre-departure testing.

GENEVA: Global airlines could lose as much as 95 billion dollars this year, according to a new analysis by the International Air Transport Association (IATA).

The estimates for cash burn by the airline industry may range between 75 billion dollars to 95 billion dollars from a previously anticipated 48 billion dollars, it said.

Previous forecasts from the industry body showed that airlines could turn cash positive in the fourth quarter of this year. But renewed travel restrictions prompted by the fear of new vaccine-resistant strains of the novel coronavirus mean that airlines are likely to continue losing money throughout the rest of 2021.

"With governments having to tighten border restrictions, 2021 is shaping up to be a much tougher year than previously expected," said IATA's Director General and CEO Alexandre de Juniac.

"Our best-case scenario sees airlines burning through 75 billion dollars in cash this year. And it could be as bad as 95 billion dollars," he said. "If governments are unable to open their borders, we

will need them to open their wallets with financial relief to keep airlines viable."

At the industry level, airlines are now not expected to be cash positive until 2022.

The International Air Transport Association has been urging governments to ease travel restrictions and lift quarantine rules through the use of rapid pre-departure testing. But many countries have mandated repeated testing and quarantine for anyone that chooses to fly. With airlines now expected to burn cash throughout 2021, said de Juniac, governments and the industry must be fully prepared to restart the moment governments agree that it is safe to re-open borders.

The International Air Transport Association now hopes that its digital travel pass app that securely stores test results and vaccination data may be enough to convince governments to slowly ease restrictions. The app has been embraced by at least eight airlines and one government.

IATA says a fully functional version of the app should be ready by next month. - **ANI**

ELECTRIC VEHICLE BATTERY



REPORT: Sharp rise in production will pose operational risks. - Photo used for illustrative purpose only.

Soaring demand accelerates growth for electric vehicle battery makers

TOKYO: Electric vehicle battery makers Contemporary Amperex Technology, LG Chem, Panasonic Corporation and SK Innovation, which account for more than half of global production are set to benefit from rising battery demand, according to Moody's Investors Service.

But a sharp rise in production will pose operational risks and increase the challenge of keeping leverage stable, according to a new report from Moody's Japan KK.

"Automakers' compliance with emission standards will increase battery electric vehicle (BEV) and battery production amid tightening carbon regulations," said Motoki Yanase, Moody's Vice President and Senior Credit Officer.

The International Energy Agency projects global battery capacity for BEVs and plug-in hybrid vehicles will grow by 24 per cent on a compounded annual basis between 2020 and 2030.

"Although this will drive battery makers' production volumes and revenues - and in turn their profits - large investments for rapid expansion comes with operational risks and the challenge of maintaining healthy leverage, all of which could weaken credit quality," said Yanase.

Strong battery maker-automaker relationships will be critical for EV battery makers' credit quality. Those with solid relationships with automakers that have a clear strategy to expand BEV sales will see their revenue and profit stay stable.

Among the four rated battery makers, Contemporary Amperex Technology's margin will remain the highest and stay around low double-digits over the next 12 to 18 months, thanks to high capacity utilisation and China's EV subsidies. In comparison, other battery makers' margins are single-digit or less.

Maintaining healthy financial leverage against increasing investment will also be key for battery makers' credit quality. Moody's expects LG Chem and Panasonic's EBITDA growth will keep pace with debt increases, such that their leverage (debt/EBITDA) will be between 2.0x and 3.0x in the next 12 to 18 months.

Meanwhile, Contemporary Amperex Technology's net cash position will support its credit quality and SK Innovation's higher leverage, and thus lower rating reflects the weakness in its refining and petrochemical businesses and heavy capital spending. - **ANI**

ANNUAL NET LOSS

Pharma giant Bayer posts €10.5bn loss

FRANKFURT: The pharmaceutical giant Bayer announced on Thursday steep losses for the year 2020 as it struggled to recover from a string of US lawsuits claiming its weedkiller causes cancer.

The German chemical and pharmaceutical giant said in a statement that it posted an annual net loss of €10.5 billion (\$12.8 billion), compared with a profit of just over €4 billion for 2019.

Overall sales for 2020 came in roughly unchanged, at €41.4 billion, when adjusted for currency effects, Bayer said.

The group, headquartered in the German city of Leverkusen, was expected to end the year in the red after it agreed last June to set aside around \$11 billion to settle a wave of US claims against its weedkiller Roundup.

The coronavirus also had its

repercussions, with demand for Bayer's pharmaceutical products falling as the pandemic led to a postponement of non-urgent treatments, the company near Cologne said.

The negative impact was offset, though, by an increase in sales of Bayer's blood thinner Xarelto. Anti-coagulants have emerged as a key treatment for COVID-19.

Elsewhere, Bayer's over-the-

counter consumer health division saw revenues increase by more than 5 per cent.

Focus on health

"The greater focus on health and prevention in connection with the COVID-19 pandemic generated substantial growth in demand" across all regions, Bayer said, especially for nutritional and digestive products. - **DW**

MARKET

ASIAN DEVELOPMENT BANK

ADB's AAA rating affirmed, outlook stable

SINGAPORE: S&P Global Ratings has affirmed AAA long-term and A-1 plus short-term issuer credit ratings on the Asian Development Bank (ADB).

Assessment

The ratings on ADB reflect S&P's assessment of the bank's extremely strong enterprise and financial risk profiles.

The ratings do not incorporate extraordinary shareholder support from ADB's callable capital because S&P assesses the bank's capital adequacy to be in its highest category without this support.

Counter-cyclical

The COVID-19 pandemic has strengthened ADB's role as a counter-cyclical lender. In response to the pandemic, the bank announced a 20 billion dollar financing package in April 2020, which includes a 13 billion dollar COVID-19 pandemic response option under its countercyclical support facility.

\$9-billion vaccine facility

In addition, ADB unveiled a new 9 billion dollar vaccine facility in December 2020 to support the purchase and delivery of vaccines in the Asia Pacific region. In terms of the size of purpose-

related exposures, the bank is the fourth-largest multilateral institution after the European Investment Bank, the International Bank for Reconstruction and Development and the International Development Association.

S&P said ADB's important role and unwavering public policy mandate along with strong membership support anchor its assessment of an extremely strong enterprise risk profile.

The bank benefits from the support of its members and a diverse shareholder base. A total of 49 members from the Asia Pacific own 63.4 per cent of ADB and 19 non-regional members own the remainder.

Largest shareholders

While Japan and the United States have always been ADB's largest shareholders (both own 15.6 per cent), the bank's shareholder base is diversified with eight governments owning more than 5 per cent of capital each. These include China (6.4 per cent), India (6.3 per cent), Indonesia (5.4 per cent), Canada (5.2 per cent) and South Korea (5 per cent).

Non-borrowing members have about 62 per cent of ADB voting rights, outnumbering borrowing members by two to one. -ANI

EU takes step to help 'gig' economy workers

It is the bloc's first step aimed at improving the rights of workers who work through digital labour platforms, such as ride-hailing or food-delivery apps

BELGIUM: The European Commission launched a public consultation to look into the legal employment status and conditions of gig economy workers (a labour market characterised by the prevalence of short-term contracts or freelance work as opposed to permanent jobs).

It is the bloc's first step aimed at improving the rights of such workers, who work through digital labour platforms, such as ride-hailing or food-delivery apps.



GIG WORKERS: Uber, Just Eat and Deliveroo are among some of the digital platforms used by gig economy workers in Europe. -DW

Uber, Just Eat and Deliveroo are among some of the digital platforms used by gig economy workers in Europe.

Such platforms have been particularly in-demand during the coronavirus pandemic, as consumers turned online during lockdowns across the EU.

The gig economy debate

The gig economy allows for flexible working conditions, as well as

"job opportunities and additional revenue, including for people who might find it more difficult to enter the traditional labour market," the commission said on Wednesday.

But companies working in the sector are frequently accused of taking advantage of the self-employed status of workers to avoid covering social security payments and other benefits.

Courts in the UK and Spain have already overruled "self-employed"

claims from some companies in the sector. On Wednesday, Italy followed suit.

Prosecutors told Uber Eats, Glovo, Just Eat and Deliveroo in Italy their couriers were employees and not independent workers.

The companies were fined €733 million (\$892 million) for a breach of labour safety rules. The more than 60,000 couriers must be offered non-permanent contracts with fixed pay, the Milan prosecutors' office said in a statement.

What will the EU consultation do?

The first phase of the EU initiative will see six-week consultations with trade unions and employer organisations about their views on improving working conditions.

If labour and business representatives choose not to enter negotiations on the issue, there will be a second round of consultations on possible measures the EU could take. If the two sides still do not come to the table after that, then the commission said it will "put forward an initiative by the end of the year."

Uber said it plans to work with policymakers and social groups on the proposal. -DW

GROWTH

Indian economy's GDP up 0.4% in December

NEW DELHI: India's GDP grew by 0.4 per cent in the October to December quarter (Q3 FY21), marking a return to a positive zone after two-quarters of recession but showing a lingering weakness in the economy, government data showed on Friday.

A sharp improvement in the COVID-19 situation and rising public spending are the two factors behind the uptick.

"The GDP at constant (2011-12) prices in Q3 of 2020-21 is estimated at Rs 36.22 lakh crore as against Rs 36.08 lakh crore in Q3 of 2019-20, showing a growth of 0.4 per cent," said the National Statistical Office (NSO).

A continuing fall in domestic consumption is seen as a strong reason behind the sluggish pace.

According to second advance estimates of economic growth,

the real GDP in the current financial year (2020-21) is estimated at negative 8 per cent as compared to the growth rate of 4 per cent in 2019-20.

The agriculture sector is estimated to see a growth of 3 per cent in FY21 as compared to 4.3 per cent in 2019-20.

The manufacturing sector is likely to contract by 8.4 per cent during FY21. -ANI

ACQUISITION

Adnoc Logistics & Services buys six VLCCs

ABU DHABI: Adnoc Logistics & Services (Adnoc L&S), the shipping and maritime logistics arm of Abu Dhabi National Oil Company (Adnoc), announced the acquisition of six Very Large Crude Carriers (VLCCs).

Two VLCCs have already been deployed into the company's fleet. Adnoc L&S has placed an order for three new build vessels with options, which will be delivered in 2022 and 2023, and purchased one additional existing vessel that will be joining its fleet shortly. These vessels are the first crude carriers to join the Adnoc L&S fleet, adding a total cargo capacity of 12 million barrels.

Adnoc L&S, which is currently the largest integrated maritime logistics and shipping company in the GCC, and owner and operator of the largest shipping fleet in the UAE, is pursuing a major fleet expansion programme. This will enable the company to provide better service to its global customers, while also supporting Adnoc as it expands its production and refining capacity and grows its new trading operations.

Captain Abdulkareem Al Masabi, CEO, Adnoc Logistics and Services, said, "The acquisition of these six VLCCs is one of our most significant growth steps to-date." -WAM

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JOB WANTED

ACCOUNTS/FINANCE

Sr.Accountant, Male, Semi qualified CMA US, MBA-Fin, 18 years exp in finance & accounts with Oman DL seeks suitable placement. Contact 78392239

Accountant cum Business coordinator with an experience of 6 yrs in India,looking for placement.Ability to work with manufacturing & trading companies,Purchases,logistics, banking. Contact 94947900. Email bashsabash@gmail.com

Part time accountant having 13 yrs experience seeking job Contact 79102100

Indian Male Accountant, M.Com 14 years experience in Oman with D/L & NOC seeks suitable placement Contact 99757409

Indian Male, 9 years of experience in finance Looking for suitable job Contact 9874 8634

Accountant having 15yrs Oman experience can handle up to finalization seeking suitable placement. Contact 99262495 rajeevannamath@gmail.com

Indian chartered accountant looking for job in finance. Contact 92221018

MBA Finance 16+Exp of Oman in Accounts up to finalization & Bank Facility LC, LTR, looking for suitable senior position. Contact 92383882

Indian Female with 15 years experience in Finance and Accounts looking for a Suitable position. Contact 94953826 / 92824146

Indian, male, Masters degree in accounting, 15+ years of experience in Oman, UAE & India as finance / accounts manager / chief accountant. Looking for a job. Contact 79007124 / 78039524. Email: shkkader@gmail.com

Accountant with 3 yrs experience under CA. Knowledge in Tally,peachtre, QB, tax, arabic typing. On visit. Contact 78210435

Sudanese 32 yrs, 7 yrs experience in Oman in Accounting & Administrative assistant. Contact 94050251. email danygalaxy184@gmail.com

Sr Accountant looking for part time accounts job after 5.00pm upto finalization. Location Qurum to Mabelah. Contact 90935099

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A reputed multispecialty clinic in Salalah is looking for

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Wanted female GP preferably with MOH license for a well established medical Centre Contact 98115439.

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Wanted Electrician with ITI & 4 year experience & NOC. Contact 99338403. Email get@omzest.com

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A company operating in the field of securities seeks the following positions; **IT employee** (5 years experience), **Executive Financial Broker** (experience in local, GCC and international markets), **Investment Manager** (Priority for Omanis). Email: jobscarrier02@gmail.com

SALES / MARKETING

Sales girl / Sales man (Asian) required for a new garment shop in Ruwi Hight street. Salary 130, Visa, Accommodation provided. Contact 95090147.

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JOB WANTED

ADMIN/HR

Indian Male, 12 years experience in Oman seeks job for Admin/Secretary or any suitable post. Holding Oman D/L. Email: vinrai99@gmail.com. Contact 79734085

Filipino, male with 1 and a half year experience in oman as admin assistant in an oil and gas company, customer service, & hospital insurance(claims & processing). Contact 92490018

Indian Female Bcom. 7 years experience. Exe. Secretary,Admin/Coordinator. DL. Contact 92243552/91190552.

Indian Female with 15 years experience in Administration with excellent communication skills, on family visa with D/L. Part time also willing. Contact 91469220

BCom Fresh Graduate, 23, looking for an opening in assisting administrative job roles. Available to join immediately. Mob: 78018480 Email: saadsakeer2009@gmail.com.

Indian Male - MBA (HR) & Engineering graduate, 12 yrs experience in HR Admin (incl. 3 yrs of Oman exp.) on visit visa - 79857135

Indian female BE MBA has DL, looking for job in Muscat. # 97613235

Commercial/Secretarial with Steganography /Documentation/Administration cum Basic Accounts 20+ years experience working in oman with NOC & D/L looking for a suitable job. Contact 92925926, 97704828. Email frrancis7@gmail.com

14 plus yrs experience in HR, Admin and Operations in Junior & Middle Level Management. Available to join immediately. D/L. Contact 96053406. Email mathewjp19@yahoo.com

Indian Male professional, with 14 years of experience in administration and secretarial areas having valid driving license, seeking a suitable position. Contact 99341481, mhd82ajaz@gmail.com

Indian male, 13yrs Oman Experience, Admin/Purchase/Stores/Operations. NOC,D/L. Contact 78363835

Indian female 32, MBA (HR), exp Oman 4 yrs, India 4yrs in HR & admin, looking suitable placement. Contact 95619537

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Indian cook with 8 yrs experience, looking for job. Now on visit visa. Contact 79850765

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22 years experience in modular kitchen. Working as a project co-ordinator/Designer/Sales co-ordinator Contact 99757846 email: hajju.zukait@gmail.com

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CONNECT

JOB WANTED

Project Director / Senior Project Manager / Contracts Administrator

Indian National having 18 years of work experience, 14 years in Oman having master's in Construction Project Management & Construction Law & Dispute Resolution from UK Universities. Experienced in Handling High End Hospitality, Residential & Commercial Projects from initiation till completion. Seeks Placement as Clients or Consultants representative in Oman.

Please contact – 78022980

Indian male B.Com, ICWA intermediate with 20 years of Oman middle management experience in handling MIS, project finance management, managing banks, budgeting, forecasting, finalization of accounts and year end audits, seeks proper placement. NOC / DL available.

Please contact 94839479, sureshswaminathan2311@gmail.com

FINANCE

Indian Male 32yrs (CMA, MBA-Fin.) with 10 Yrs (8yrs in GCC Manufacturing & SAOG) experience currently working as Asst. Finance Manager expertise in MIS reporting, Accounting upto finalization, Budgeting, Financial modeling, Business Analysis, IFRS, ERP & Advance Excel, seeking similar position in the Finance department.

Contact 99250104, Email: hyder065@gmail.com

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CONTACT 99283938

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Email: mohamelgezir@gmail.com

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Contact: +96871180492 allirod1975@gmail.com

Senior Civil Engineer

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Contact 96504377 jobsearchzac@gmail.com

Indian male chief accountant 21yrs experience in financial accounting, budgeting and finalisation. Oman D/L familiar with Sap, customised ERP and Tally. On visit

Contact 78073734
Email sajeevsmi2005@gmail.com

FINANCE / ADMIN

Female with 8 years experience in Admin & Accounts looking for a suitable post.

Telephone: 96303874

FINANCE

Male with 7 years experience in accounts & admin looking for a suitable post.

Telephone: 97711584

Architect/ Interior Designer

36 yrs old, 12 yrs working in Design, Consultancy & project execution. Experience working in commercial, Institutional/Educational, residential construction, Hospitality, Interior design/ fit-out work. Knowledge on CAD/ MS office/ Planning/Tendering/ Estimation & execution. Ready to join immediately with D/L and NOC available

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ELECTRICAL MANAGER

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Contact: 968-94029112
Email: sakthiveljothi@gmail.com

Indian female (M.Sc. chemistry), 2 years experience as a quality control officer seeking a suitable opportunity in any chemical industry/food industry /lab assistant.

Contact +968 71548622 cleetadsu7259@gmail.com

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FINANCE

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Contact 97131091, Email: gokulsbg@gmail.com

GIS Engineer

Indian Male, Age 24, B.E. Computer Engineering and Masters of Science in GIS (Geographic Information System's) from U.K. Seeking suitable placement in GIS field. Having Oman Driving License. Resident of Oman. Ready to join immediately.

Contact: 99738614, deepitkotian14@gmail.com

Indian male, bachelor's degree, Graduate (B.Com, B. Ed) looking for secretary, exec assistant, office administration jobs, 18 years experience, 7 years in Oman.

Call 97015841
Email khalid.bin.umar@gmail.com

ACCOUNTS ASSISTANT

Indian Bachelor, B.Com, 4 yrs experience as ACCOUNTS ASSISTANT seeks suitable placement. D/L & NOC Available.

Contact 96324484

Finance Head

CPA, CMA, CIA with 19 years' experience in Strategic finance, Banking, Financial reporting, Budget, VAT. Looking for Senior management position in finance/ internal audit. Available to join shortly.

Contact 92148608

PLANNING ENGINEER/MANAGER

Planning Engineer/manager 20 yrs experience in Mechanical, civil, pipeline 7 MEP projects using Primavera with NOC & D/L seeks suitable position.

Contact 92651105
Email reji_mathai@hotmail.com

INDIAN, female, MBA, 4 years experience in Office administration and customer service (Banking & Construction field), knowledge of MS packages, currently on family visa, residing in Ruwi.

Mob: 95073054
Email: bfaqua88@gmail.com

Finance Manager / CFO

Indian Chartered Accountant and Cost Accountant with 25 years experience in Finance, MIS, Budget, Strategy, Projects, VAT seeks suitable placement.

Contact: 99884291 / 99741875 VIPUL70@GMAIL.COM

OMANI HR/PRO

Omani, 15 yrs experience, PRO, Relation development, Labour & Crime law, HR & Time Management. Fluent in English, Arabic & Hindi seeks Part Time job.

Contact 97264447

Experience more than 20 years of experience working in: Public Administration, Human Resource, Public Relations, Preparation and Writing of Reports, Coordination and Preparation of Meetings, Business Development, Marketing, Management and Retail Real Estate.

Contact whatsapp: 99477009
Email: abualmutsum@gmail.com

SENIOR ACCOUNTANT

Srilankan Senior Accountant looking for a suitable opportunity. 7 years experience in Oman & capable of handling accounts up to finalization. On hand experience in Tally, Spur, QB etc. Having D/L.

CONTACT: 92821932

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Contact +968 78359939
Mail id: vargheseroy98@gmail.com

ACCOUNTS/FINANCE

Indian Male, 41 Years, B.Com + CA intermediate, having more than 15 Years of experience (13 years in Oman) in the different positions as Accounts Manager,Internal Auditor and statutory auditor. currently working as Accounts Manager, seeking similar Managerial position in finance.

Contact: 99169501

HR Manager

17 years' experience in Finance & HR (10 Yrs), Indian Male, MBA & M.Com. NOC Available.

Contact: 96332608

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GSM: 78259755

JOB WANTED

ENGINEER

Civil engineer more than 10 years experience in GCC country. Already have visa. Contact 98913676

Indian male Diploma Electrical Engineer, with 15 years of experience with 8 yrs exp in Oman with CEP and NOC available. Valid Oman D/L. Looking for suitable placement can join immediately. Contact 99579171

Civil Engineer fresh graduate, 6 months UAE/ Oman intensive training in construction and infrastructure, holder of valid D/L, Arab native who speaks 3 languages on a visit visa. seeking a job. Contact 97727285

Indian 25 yrs, Mechanical engineer, having Oman valid D/L. Looking for suitable placement. # 78043052

Civil Engineer (B.E) Indian, 1 year Exp, living in Oman seeks job. Contact 94227623

BSc.Civil Engineer PMP Certified with 12 years experience in construction and road works. # 99715328

B.E Civil engineer having 12 years oman experience looking for sub contracting works like block work,plaster, tiling, false ceiling and so on. Please contact 72132426

Electrical Engineer, 20 yrs experience in Oman worked in construction sector as MEP project Coordinator with valid DL & visa (NOC available. Contact 99068277. Whatsapp 91-9567621821. email vijayanki1965@gmail.com

Arabic civil engineer excellent spoken and written english - 6 years experience in projects coordination & supervision, preparing submittals & engineering softwares resident and have DL. Contact 95432250

Civil engineer with 2 years of professional experience in municipal house construction project.Fluent in English & Arabic.Equipped with a valid D/L, engineering employment Visa & NOC (if required). # 96749821 Email mhassan9610@gmail.com

Senior Civil Engineer with 12 years Exp in government and private construction projects. looking for a suitable position. Contact 95962450. Email: solanki.ahmed@gmail.com

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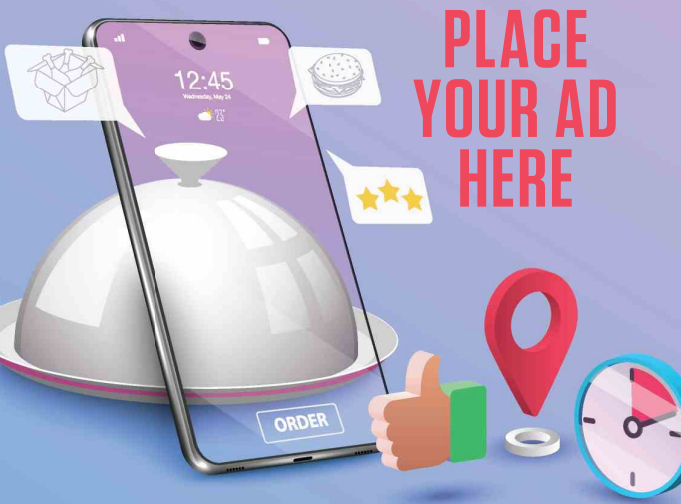
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ROUND-UP

All-new Jeep Wrangler 2021 now available at Dhofar Automotive

All-new Jeep Wrangler 2021 offers excellent levels of comfort and superior driving dynamics while remaining true to its legendary off-road capabilities, authentic Jeep styling and advanced technology features

MUSCAT: Dhofar Automotive, the official distributor of Chrysler, Dodge, Jeep, RAM, Fiat and Romeo vehicles in Oman, announced the arrival of the all-new Jeep Wrangler 2021, the unique vehicle for everyday urban adventures.

It offers excellent levels of comfort and superior driving dynamics while remaining true to its legendary off-road capabilities, authentic Jeep styling and advanced technology features.

Commenting on the arrival of the Jeep Wrangler 2021, Hatem El-Naggar, General Manager at Dhofar Automotive, said, "The Jeep Wrangler has earned the trust of off-road enthusiasts around the globe due to its legendary capabilities. The same holds true here in the Sultanate, where even today, the brand has a very strong fan following. With the arrival of the all-new 2021 Jeep Wrangler, we are confident that it will be a valuable addition to the Jeep model lineup in Oman. From even the simplest of glances, whether it is the interior or exterior, it is clear that this is an all-new Wrangler. It offers an extremely attractive design that is thoroughly modern, yet stays true to its heritage, further reinforcing its reputation of class-leading capability and performance. In fact, the new Wrangler not only meets but also far exceeded even our own expectations and is a vehicle perfectly suited for both the most extreme of off-road adventures as well as for everyday urban cruising."

From the roughest terrain to city streets, the all-new Jeep Wrangler is perfectly at ease and delivers a more modern design, that stays true to the original, combined with more open-air freedom and advanced technology features in terms of safety and connectivity. It is offered in three different trim levels: Sport, Sahara and Rubicon - all available in two- or four-door configuration.

The all-new Jeep Wrangler



builds on a sculptural design aesthetic that is immediately recognizable with its traditional Jeep design cues, from the round headlights to the seven-slot grille; from the trapezoidal wheel arches to the visible hinges; from the folding windshield to the sports bar; from the removable doors to the open-air configurations with a hardtop or soft top.

The interior of the new Jeep Wrangler combines authentic styling, versatility, functionality and intuitive feature use, in addition to a more stylish and comfortable cabin, thanks to the use of high-quality materials and finishes.

Jeep functionality and versatility are celebrated in the completely restyled centre console which houses the gear shift selection, transfer case and parking brake. Real bolts are featured on the shifter and grab handles and frame the infotainment screen, highlighting genuine construction methods.

The instrument cluster features a 7-inch / 177.8 mm thin-film transistor (TFT) information LED display. Offered as standard on the Sahara and Rubicon versions, the display is full-colour and allows the driver to configure information in more than 100 ways. Integrated buttons on the steering wheel control audio, voice, and speed functions and allow the driver to keep their hands on the wheel at all times.

The centre console features a standard 7-inch / 177.8 mm touchscreen for the Sport, Sahara and Rubicon. Also available for the Sahara and Rubicon is an 8.4-inch / 213.36 mm touchscreen, with the latter being the largest and most advanced Uconnect™ display ever offered on a Wrangler. The fourth-generation Uconnect™ system enhances the user interface and system performance with quicker start-up times and improved screen resolution. Directly below the touchscreen are functional features such as climate and volume control knobs and media connectivity ports.

Jeep Wrangler has always stood out for its functionality and the ability to give drivers the possibility to enjoy any adventure with the utmost ease. The all-new Wrangler is no exception, offering a host of clever storage solutions, durable mesh pockets that extend the entire length of the doors, cup holders and numerous phone storage areas. The glove box is now damped and like the centre console, can be locked to safely secure valuables when the top is down. An under-floor storage area behind the rear seat provides room to secure small items out of sight.

Engineered to master the most challenging off-road tracks, two four-wheel-drive systems are available. The Selec-Trac - on the

Sport and Sahara trim levels, and Rock-Trac - standard on the Rubicon trim configuration, the most rugged and capable model for off-road driving. The Selec-Trac is a full-time two-speed transfer case for continuous monitoring and management of the torque sent to the front and rear wheels featured also in the Rock-Trac.

Every Wrangler receives a "Trail Rated" badge that proves its legendary 4x4 capabilities. Trail Rated performance is the result of a series of heavy tests performed in the following areas: traction, water fording, manoeuvrability, articulation and ground clearance.

The upgraded 3.6-litre Pentastar V6 engine delivers 285hp @ 6,400 rpm and 347 Nm of torque @ 4,100 rpm, and now features Stop-Start (ESS) as standard equipment. It was engineered to provide a broad torque band with a focus on low-end torque - an essential trait of a vehicle with extreme off-road performance levels such as the Wrangler.

The new eight-speed automatic transmission enables the vehicle to optimize engine output while on the trails or enjoying smooth, efficient power delivery at highway speeds. Uniquely suited to the requirements of the all-new Wrangler, the new automatic gearbox delivers unmatched off-road capability.

"We are delighted to welcome the all-new Jeep Wrangler 2021, which has been designed to take on even the most challenging off-road courses. It combines authentic Jeep styling, versatility, functionality, and intuitive features with a more stylish and comfortable cabin, thanks to the use of high-quality materials and finishes. We would like to invite our valued customers to visit our showrooms to see the models first-hand," he added.

In the Sultanate, Chrysler, Jeep, Dodge, Fiat, Alfa Romeo, RAM models are available at Dhofar Automotive showrooms with different equipment classes.

RECOGNITION

Bank Muscat wins coveted Best Investment Bank in Oman Award



“Bank Muscat is delighted to be ranked by Global Finance as the Best Investment Bank in Oman

Saleh Nasser Al Habsi
Deputy General Manager,
Investment Banking

MUSCAT: Bank Muscat, the flagship bank of the Sultanate of Oman, has been awarded the Best Investment Bank in Oman award by Global Finance magazine for 2021.

The prestigious award recognises Bank Muscat's market-leading investment banking offerings. Global Finance editors used a series of criteria including entries from banks, market share, number and size of deals, service and advice, structuring capabilities, distribution network, efforts to address market conditions, innovation, pricing, after-market performance of underwritings and market reputation along with inputs from industry experts to score and select winners. The magazine added that deals announced or completed in 2020 were considered for the awards.

Commenting on the achievements, Saleh Nasser Al Habsi, Deputy General Manager, Investment Banking, said, "Bank Muscat is delighted to be ranked by Global Finance as the Best

Investment Bank in Oman. The bank is synonymous with innovation, customer-centricity, agility and trustworthiness and always aims to deliver reliable, dynamic and customised solutions, which suit the unique requirements of our customers. In 2020, the bank completed a number of financial advisory and fundraising transactions for a number of prestigious clients including both the Government of Oman and large corporate entities."

During 2020, Bank Muscat was involved in a number of transactions for the Government of Oman including a dual-tranche Rule 144A/RegS bond issuance of \$2 billion and a rial denominated sovereign Sukuk issuance of OMR200 million. The bank also provided financial advisory and fund arranging services for a bridge loan facility to a leading Government Related Entity (GRE) in the electricity sector and the monetisation of an employee housing portfolio for a leading GRE. The bank has also

commenced its Fintech investments through the BM Innovate dedicated investment vehicle.

The bank prides itself in its intricate understanding of the complex business requirements of its clients, offering unmatched financial expertise and guidance, innovative solutions and a wide array of services for various customer needs. The award is a tribute to the consistency of performance and innovative strategies, which have further augmented the bank's position and reputation in a challenging market. Bank Muscat is the market leader in financial advisory and fundraising solutions encompassing corporate finance, project finance, debt capital markets, debt refinancing and restructurings, IPOs, structured financings, quasi-equity financings, private placements, as well as mergers and acquisitions in the Sultanate. Its team comprises some of the most experienced investment bankers in Oman having wide experience across sectors and geographies.

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Renault announces host of benefits on its top-selling and new models



The assured cash gift amount varies between models, model variants, model year and manufacturing year

MUSCAT: Renault Oman, from the house of Suhail Bahwan Automobiles, has announced a host of benefits on Renault's top-selling and new models as part of its special promotion.

Customers who buy Renault vehicles under the Renault Oman special scheme are guaranteed an assured cash gift of up to OMR3500, free insurance, free reg-

istration, up to three years/60,000 km periodic maintenance service and three years/100,000 km manufacture warranty.

The offer is not applicable for vehicles purchased for commercial use, rent-a-car, taxi and driver trainer segment. The assured cash gift amount varies between models, model variants, model year and manufacturing year.

Renault's special promotion, which has already begun, will go on till March 25.

A spokesperson for SBA said, "Renault Oman's scheme offers multiple benefits to customers purchasing their popular models as well as latest models. With its pioneering engines, fuel efficiency and reduced CO2 emissions, Renault vehicles are among the world's best models. Every Renault owner vouches for a great ownership experience."

Attractive scheme

Renault Symbol: Customers who purchase Renault Symbol will be

entitled to receive an assured cash gift of OMR 1200, free registration, periodic vehicle maintenance service of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty and free first-year insurance (Oman and UAE only).

Renault Megane: Customers who purchase Renault Megane 1.6 L and Renault Megane 2.0 L will be entitled to receive an assured cash gift of OMR 1800, free registration, periodic vehicle maintenance of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty and free first-year insurance (Oman and UAE only). Customers who purchase Renault Megane RS Trophy - R will be entitled to receive an assured cash gift of OMR 3500, free registration, periodic vehicle maintenance of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty.

Renault Koleos: Customers who purchase Renault Koleos will be

entitled to receive assured cash gift from OMR 2100 to OMR 2500, free registration, and free first-year insurance (Oman and UAE only) and periodic vehicle maintenance of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty.

Renault Duster: Customers who purchase Renault Duster will be entitled to receive an assured cash gift of OMR 1550, free registration, periodic vehicle maintenance of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty and free first-year insurance (Oman and UAE only).

Renault Captur: Customers who purchase Renault Captur will be entitled to receive an assured cash gift of OMR 1700, free registration, periodic vehicle maintenance of three years/60,000 km (whichever is earlier), three years/100,000 km manufacture warranty and free first-year insurance (Oman and UAE only).

Renault Dokker Van: Customers

who purchase Renault Dokker will be entitled to receive an assured cash gift of OMR 1150, free registration, periodic vehicle maintenance of three years/30,000 km (whichever is earlier), three years/100,000 km manufacture warranty.

Renault Master Van: Customers who purchase Renault Master Van will be entitled to receive an assured cash gift from OMR 2000 to 2300, free registration, periodic vehicle maintenance of three years/30,000 km (whichever is earlier), three years/100,000 km manufacture warranty.

A world-class brand

The Renault principle of safety is outlined in four basic points: Prevent, correct, protect and educate. Renault provides equipment that performs auxiliary tasks automatically to promote the responsibility of drivers by warning them when they are not in a position to control their vehicle or when they put themselves in a position of potential danger. For example, emer-

gency parking brake, blind-spot warning and tyre pressure monitoring. The inherent handling and braking qualities of a vehicle are fundamental factors of its overall dynamic, active safety and accident avoidance performance.

Renault's sedan segment encompasses an impressive lineup of cars including the sleek stylish Renault Symbol and magnificent Renault Megane. The SUV range includes the Renault Duster, Renault Koleos and Renault Captur and the commercial vehicle includes Renault Dokker and Renault Master.

SBA is largely committed to supporting Renault Oman's growth in the Sultanate through the major emphasis on customer satisfaction and by providing world-class after-sales services in Oman. With a national network of 9 showrooms, 16 service centres & 23 spare parts outlets, SBA has further built upon its legacy of trust, excellent customer service and providing value for money to each of its customers.

PROMOTION

Own Ford Explorer, save with benefits

MUSCAT: Here's a good opportunity for Ford Explorer fans to make the most of it. Own a Ford Explorer and benefit with cash gift OMR6,000 to OMR6,500, service 3 years/60,000km and Registration. (Conditions apply. For more details, customers are advised to visit their nearest Ford showroom.)

The Explorer is a complete redesign with more power and space than ever, and smart new technologies to help tackle life's adventures. Explorer is now more capable, comfortable, sportier and roomier in all three rows thanks to Ford's flexible new chassis architecture.

Improved off-road capability comes courtesy of intelligent four-wheel drive and an available new Terrain Management System that features seven easy-to-engage drive modes.

Standard features include a power liftgate, an 8-inch digital touch screen with SYNC 3, and a comprehensive package of driver assist and safety technologies. The Explorer is equipped with a revised 2.3-litre turbocharged EcoBoost engine that produces 300 horsepower and 420Nm of torque. The engine is matched to an all-new 10-speed transmission and Intelligent All-Wheel-Drive system.

The Explorer features design and engineering updates throughout that deliver comfort and SUV functionality. Explorer's stylish, sloped-roof silhouette protects the rear-seat headroom, while its



comfort-enhanced second-row seats slide to improve access to the third row.

Building upon Ford's push to bring more driver-assist technology to market, the all-new Explorer is packed with the very latest innovations from Ford. Every Explorer comes standard with Ford Co-Pilot360, a suite of driver-assist technologies including pre-collision assist with automatic emergency braking, which includes pedestrian detection, forward collision warning and dynamic brake support; blind spot information system with cross-traffic alert; lane-keeping system; rearview camera with built-in lens cleaner and auto headlamps with auto high-beams.

Other available Ford Co-Pi-

lot360 Assist+ technologies include Evasive Steering Assist, which provides steering support to help avoid a collision; and Post-Impact Braking provides braking after a collision to lessen injury and damage caused by a secondary crash event.

Explorer also is available with Ford's all-new Intelligent Adaptive Cruise Control which automatically slows the vehicle down when traffic ahead slows. It also helps keep the vehicle centred in its lane.

The Explorer's 8-inch touch screen mounted in the centre of the dash with navigation maps fills the entire screen for easy viewing or split the space with audio information. The screen uses capacitive glass comparable to

what consumers are accustomed to on smartphones and tablets, providing a quicker, more responsive interaction with the updated SYNC 3 system. Standard SYNC 3's more intuitive layout gives drivers compatibility with the available Apple CarPlay feature.

A wireless charging pad is available that allows customers to recharge compatible mobile devices, and up to four USB ports, including new type-C outlets, charge next-generation mobile devices. Up to five 12-volt outlets and a 230-volt outlet are also available. For music lovers, Explorer offers an available 980-watt, 12-speaker B&O premium audio system.

With its quick-shifting 10-speed automatic transmission, Intelligent Four-Wheel Drive plus a Terrain Management System featuring seven selectable drive modes, the new Explorer is built to tackle virtually any adventure. The sand mode comes standard on all models.

Performance and capability was certainly a priority for the Explorer team but so was accommodating smaller items such as everyday drink bottles and cell-phones. With every detail scrutinised, the new Explorer boasts large stowage space throughout the cabin, giving passengers in all three rows no shortage of places to stash personal items.

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