

H M greets people of Oman, Islamic world



Muscat - His Majesty Sultan Haitham bin Tarik has extended greetings on the occasion of the advent of the blessed month of Ramadan.

The Royal Gesture was conveyed in a statement issued by Diwan of Royal Court reading as follows:

"With Muslims in the east and west of the globe celebrating the advent of the blessed month of Ramadan for the year 1445 AH, His Majesty Sultan Haitham bin Tarik has extended his greetings to the noble citizens and residents in the land of the Sultanate of Oman and the entire Islamic nation, congratulating them on the Almighty Allah's bounty of making them witness the blessed days and nights of this holy month. While conveying these greetings, His Majesty the Sultan prays to the Almighty Allah to bring back this occasion at a time all are enjoying wellbeing and peace.

"May the Almighty Allah protect His Majesty the Sultan and guard him as a source of strength and pride for dear homeland Oman, its people and its residents.

"Ramadan Mubarak!"

SAYYID SHIHAB BIDS THAI ENVOY FAREWELL



Delegated by His Majesty Sultan Haitham bin Tarik, Sayyid Shihab bin Tarik al Said, Deputy Prime Minister for Defence Affairs, received Suwat Kaewsook, Ambassador of the Kingdom of Thailand to the Sultanate of Oman, in his office at Al Murtafaa Garrison on Monday to bid him farewell at the end of his tour of duty. Sayyid Shihab thanked the ambassador for the efforts he exerted to enhance bilateral relations and wished him success in future endeavours (ONA)

Pact inked to enhance building safety standards in Oman

Our Correspondent
Muscat

In a step towards enhancing building safety standards in the sultanate, the Ministry of Housing and Urban Planning has signed a cooperation agreement with International Code Council (ICC) to develop a set of six comprehensive building codes.

The agreement, signed recently by H E Dr Khalfan bin Saeed al Shueili, Minister of Housing and Urban Planning, and Judy Zakreski, Vice-President of Global Services at ICC, consolidates the commitment to creating tailored building codes that align with Oman's unique circumstances and goals.

Reputed for its extensive experience in formulating and implementing building codes globally, ICC will leverage its expertise to customise laws for Oman. The agreement underscores the joint commitment of the parties to establish high standards in construction safety and methodologies, with a focus on safety standards, sustainability and technology integration. Project completion is anticipated by early 2026.

Dr Hanan al Jabri, Director General of Urban Planning in the ministry, emphasised the critical need for robust building codes amid rapid infrastructure and urban development in Oman. "The strategic cooperation with ICC reflects a shared responsibility to enhance safety, sustainability and innovation in the building and construction sector, aligning with the goals outlined in Oman Vision 2040."

Judy expressed pride in collaborating with the ministry, highlighting the significance of Oman's building codes in promoting safe, environmentally friendly and sustainable construction methods.

Nama Water introduces prepaid meter service

Our Correspondent
Muscat

In a significant development for Oman's utilities sector, Nama Water Services launched a pioneering prepaid water meter service on Monday.

The initiative marks a first in Gulf Cooperation Council (GCC) countries and the wider Middle East, employing state-of-the-art technology. The company also unveiled a new e-services platform, accessible via a mobile app or online portal.

Qais al Zakwani, CEO of Nama Water Services, highlighted the company's commitment to enhancing customer service with introduction of the technologically advanced meters. "These meters represent a major leap forward for the water sector, having undergone extensive testing to ensure they offer a seamless and positive experience for users. This initiative is a testament to our dedication to continuous improvement and innovation in this crucial sector."



Elaborating on the preparatory phase, Zakwani said, "The pilot programme gave our team invaluable experience in operating the system and troubleshooting. Following incorporation of lessons learnt from successful global implementation projects of prepaid water services, we are confident of the positive impact this service will have across the sultanate."

The service will be extended to all governorates gradually.

He also highlighted the benefits of the prepaid meters, particularly in managing water consumption and financial accountability. "These allow users to monitor their water usage in real time, encouraging more responsible consumption patterns. These effectively address the issue of debt accumulation, especially in commercial and rental contexts, ensuring tenants are accountable for their water usage," Zakwani explained.

The prepaid meters utilise Internet of Things technology, enabling smart management of water resources. The devices connect to the water distribution network via satellite, providing hourly updates on consumption and credit balance. Users can access this data on the meter's digital display or on the app.

Nama is offering the transition to the new meters at no extra cost for existing customers, while new connections will be subject to a standard fee.

Customers can recharge their meters with amounts tailored to their needs, ranging from RO5 to RO100 for residential accounts and RO10 to RO500 for commercial accounts. The system facilitates instant service resumption upon recharge after disconnection due to low balance, with SMS alerts sent to users nearing the low balance threshold at approximately 660 gallons.

This innovative service represents a significant stride towards modernising Oman's water distribution infrastructure, promising enhanced efficiency, consumer satisfaction and sustainability in water use.

The system facilitates instant service resumption upon recharge after disconnection due to low balance, with SMS alerts sent to users nearing low balance

QAIS AL ZAKWANI

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Over 2,200 events planned to spread religious awareness in South Batinah

Our Correspondent
Muscat

During Ramadan, the Ministry of Endowments and Religious Affairs (MERA) will conduct over 2,200 events to raise religious awareness across South Batinah.

Dr Abdul Rahman bin Mohammed al Siyabi, Director of Endowments and Religious Affairs Department in South Batinah, informed that a comprehensive plan comprising 2,212 events is set to be implemented. "The primary objective of these events is to disseminate religious knowledge and values throughout the community."

The diverse range of programmes include Friday sermons, lectures and religious lessons. The initiative incorporates the use of various social



The diverse range of programmes include Friday sermons, lectures and religious lessons, also delivered via social media platforms

DR ABDUL RAHMAN AL SIYABI

media platforms to widen its reach. Daily episodes featuring Quranic recitations, readings of prophetic supplications and im-



pactful sermons by religious leaders will be broadcast online.

Siyabi added that translated lectures will be organised after

Friday prayers in mosques frequented by diverse communities. These lectures aim to cater to the multicultural population

of South Batinah.

Additionally, the Women's Education and Guidance Centre will actively conduct religious

awareness activities for women. The centre plans to host exhibitions and forums with the goal of reaching a wide

segment of society.

According to Siyabi, specialised programmes tailored for each wilayat within the governorate are designed to promote awareness of fasting regulations and encourage the community to make the most of the blessed days and nights of Ramadan. "The Women's Education and Guidance Centre is taking a proactive approach to involve women in these programmes."

He added that preaching through the governorate's Hemam online educational programme is another in which MERA aims to engage with the community.

The initiative will specifically target students from schools and universities, as well as local community members and residents of the governorate.



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MAFWR begins trial operations of new fish market in Mudhaibi

Our Correspondent
Muscat

The Ministry of Agriculture, Fisheries and Water Resources (MAFWR) has initiated trial operations of a newly constructed fish market in Mudhaibi, North Sharqiyah, coinciding with the beginning of Ramadan. A diverse range of fish is being made available to customers at the market.

Dr Abdul Aziz bin Ali al Mashaykhi, Director General in MAFWR in North Sharqiyah, informed that the fish market aims to cater to the needs of citizens in Mudhaibi and its neighbouring areas.

Commencement of operations of the market is expected to enhance the overall quality of fish products, elevate consumer satisfaction, create job opportunities for citizens, and ensure regular supply of fish to local markets, he added.



Funding for the market - RO365,000 - was provided by Petroleum Development Oman in line with the ministry's strategic plan to construct modern fish markets in wilayats across the sultanate.

Mashaykhi noted that the market will play a crucial role in supporting small and medium enterprises as well as workers in the fish selling and marketing sector.

He further added that Mudhaibi fish market will serve as an essential addition to the existing

markets in the sultanate, benefiting Al Wusta and South Sharqiyah governorates - known for their consistent fish landings throughout the year - in particular.

The market is expected to lead to opening of new outlets for the fisheries sector, contributing to the overall growth of the industry.

The market has a built-up area of 920sqm on a premises spread over 8,000sqm. The facilities include 14 tables for display and sale, a dedicated hall for cutting fish with seven tables, a waiting area for consumers, a special hall for wholesale, cold storage, an ice production plant, and four commercial stores.

"These features are designed to ensure a well-equipped and efficient environment for both sellers and consumers, promoting a thriving fish market in Mudhaibi," Mashaykhi said.

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MoCIIP inspects shops for dishdasha specifications



Our Correspondent
Muscat

The Ministry of Commerce, Industry and Investment Promotion (MoCIIP) carried out an inspection campaign in shops for Omani dishdasha specifications on Monday.

In a statement, MoCIIP said, "In continuation of inspection campaigns carried out by the ministry, the Department of Commerce, Industry and Investment Promotion in Dakhliyah visited men's tailoring shops to ensure compliance with the specifications of the Omani

dishdasha.'

In 2021, H E Qais bin Mohammed al Yousef, Minister of Commerce, Industry and Investment Promotion, issued Ministerial Decision No 209/2021 related to Omani standards. The decision confirmed that the Omani standard specification No 1639 /2021 OS is binding for specifications of the Omani dishdasha.

The decision stipulates an administrative fine not exceeding RO1,000 for anyone who violates the provisions of the decision. The fine can be doubled in the event of repetition of the violation.



OCO opens donations for iftar programme

Muscat - Oman Charitable Organisation (OCO) has announced that it has started accepting donations for this year's Ramadan iftar programme.

'OCO is pleased to announce that it will receive donations for the 2024 Ramadan iftar programme.'

Those interested can donate through the following - National Bank of Oman (A/C No 1049337798001), Bank Dhofar (A/C No 01040609090001), Bank Muscat (A/C No 0423010700010017) or via the Jood platform (jood.om).

Omantel and Ooredoo users can send the text 'Donate' to 90022 and 90909 respectively.



Dear Shareholders,

I am pleased to present to you the financial results of Oman Arab Bank SAOG (the Bank) for the year 2023.

CELEBRATING 50 YEARS IN OMAN

Oman Arab Bank has a long and proud history in Oman, as one of the first banks established in the country. In 2023, we celebrated our 50th anniversary through a series of events, projects, promotions, and a range of other celebratory moments. Our history goes back to 1973 when Arab Bank started its operations in Oman. In 1984, Oman Arab Bank (OAB) was established through the acquisition of Arab Bank branches. Eight years later, in 1992, we expanded our operations by acquiring all of Omani European Bank's retail branches. In 2020, we acquired Aljaz Islamic Bank (Aljaz), and merged our Islamic banking window with Aljaz. That same year, OAB became a public joint-stock company (SAOG), with shares listed in the Muscat Stock Exchange.

OPERATING ENVIRONMENT

The fiscal returns undertaken by the Government have enabled Oman's economy to continue growing from strength to strength. These positive initiatives together with higher oil prices have culminated in Fitch Ratings and S&P upgrading Oman's sovereign credit rating to 'BB+' from 'BB' and Moody's upgrading the rating from 'Baa2' to 'Baa1' with a 'stable' outlook.

Following the success of the National Programme for Fiscal Balance (Tawazun), the National Programme for Fiscal Sustainability and Financial Sector Development was launched in January 2023 which aims to make the financial sector a major engine for economic growth. This will open wide doors of opportunities for Oman Arab Bank to be a key contributor to the country's economic growth journey. As the Sultanate continued its transformation and work towards the goals of Oman's Vision 2040, the Bank enjoyed a momentous year, as demonstrated by the growth in our business and financial results.

FINANCIAL PERFORMANCE

The Bank recorded a net profit after tax of OMR 20.6 million for the year ended 31 December 2023, up 27% compared to OMR 16.2 million in 2022, driven by a good growth in its core operations and notable improvement in debt recoveries. Net loans and advances, including Islamic finance, increased by 7% to OMR 3,275 million at 31 December 2023 compared to OMR 3,067 million at 31 December 2022. Customer deposits increased by 12% to reach OMR 3,357 million at 31 December 2023 compared to OMR 2,992 million at 31 December 2022. The growth in loans and deposits was considerably higher than the market growth enabling the Bank to grow to market share. Operating profit of OMR 49.0 million increased by 2.4% compared to OMR 47.8 million in 2022. This growth was attributed to effective cost management which led to a 4.0% reduction in operating expenses, offsetting the impact of high interest rate environment. Operating income reached OMR 1,262 million in 2023 compared to OMR 1,223 million in 2022. Net interest income and net income from Islamic financing amounted to OMR 96.9 million in 2023 compared to OMR 100.2 million in 2022 owing to higher cost of funds, Net fees and commission income stood at OMR 18.9 million in 2023, up 6%.

Operating expenses recorded OMR 71.3 million, compared to OMR 74.7 million in 2022. Net allowance for expected credit losses stood at OMR 24.7 million in 2023 compared to OMR 30.3 million in 2022 reflecting better debt recoveries. Oman Arab Bank also contributed OMR 202,000 towards relief efforts following Shaheen, while Aljaz contributed an additional OMR 30,000, bringing the total to OMR 232,000.

Parent company performance

The parent company's net profit after tax increased by 17.3% to OMR 12.0 million in 2023 compared to OMR 10.2 million in 2022. Operating income reached OMR 80.1 million compared to OMR 92.7 million in 2022. Operating expenses declined by 4.2% to OMR 52.3 million in 2023 compared to OMR 55.2 million in the prior year. Operating profit recorded OMR 36.2 million in 2023 against OMR 37.5 million in 2022.

Loans and advances to customers grew by 6.5% to OMR 2,306 million at 31 December 2023 compared to OMR 2,165 million at 31 December 2022. Customer deposits increased by 12% to OMR 2,341 million at 31 December 2023 compared to OMR 2,089 million last year.

Aljaz Islamic Bank performance

Net Profit after tax of Aljaz Islamic Bank increased by 25% to reach OMR 7.8 million

in 2023 compared to OMR 6.3 million in 2022. This was driven by a strong growth in Islamic financing receivables, which increased by 7% to OMR 969 million in 2023 compared to OMR 903 million in 2022. Customer deposits reached OMR 1,014 million in 2023 compared to OMR 903 million in 2022, an increase of 12%.

AWARDS AND RECOGNITIONS

The Bank's achievements continued to be recognized with awards and accolades from prestigious external bodies, with OAB winning the Best Online Platform in Oman at the 2023 MEA Business Awards and receiving the Payment Card Industry Data Security Standard (PCI DSS) certification. The latter reaffirmed Oman Arab Bank's high security standards in protecting customers' payment card data, as set by the PCI Security Standards Council. There was also recognition for its domestic retail operations and innovative SME payment solutions with two wins at the prestigious Asian Banking & Finance (ABF) Retail Banking Awards 2023. A panel of esteemed judges from across the banking and financial industry selected the Bank for top honors in two categories: Domestic Retail Bank of the Year - Oman, and the SME Payment Solutions of the Year - Oman. Aljaz received various awards in recognition for its achievements across various milestones including the award for 'Excellence in Shariah Compliant Wholesale Banking' at the OER Business Excellence, the award for Excellence in CSR at the Oman Forum 2023 and the awards for 'Best Digital Offering' and 'Deal of the Year' at the Islamic Finance News Awards 2023, and an award for Best Value Proposition for Aljaz ONE at the OER Business and HR Excellence Awards.

Aljaz's corporate website also won the prestigious award of 'Website of the Year 2023' by Oman Economic Review and was also awarded 'Best Children Value Proposition' at the Muntada Al Man'a Awards.

PRODUCTS AND SERVICES

As part of OAB's digital transformation strategy, our customers are now able to update personal data through the mobile app. They can also now immediately issue, renew or replace cards through self-service machines. In Q2, OAB introduced its Digital Instant Loan, giving our customers quick, easy and immediate access to loans of up to OMR 25,000, thanks to its fast-automated approval process.

OAB's customers benefitted from being able to digitally subscribe to Oman's largest Initial Public Offering (IPO) in history for OQ Gas Networks. Using the OAB mobile app, customers were able to subscribe, place orders and complete transactions conveniently. Short-term financing up to 50% was also made available. We also added new features to our mobile app allowing customers to reset their PIN number for Debit, Credit and Prepaid cards via the app. All of this was done with an aim to allow our customers to perform their banking services from the comfort of their home or office or through self-service machines without the need to visit a branch.

For our customers who prefer or need to visit their branches, we continue to make sure that they have a delightful experience. We have upgraded and relocated select branches and installed state-of-the-art digital banking technology to enhance customers' experience. In May and June 2023, our flagship Royal Branch, the relocated and enhanced Duqan branch and the renovated Bala branch were opened. That was followed in Q3 by the opening of International handout branches such as Nakhal branch in Al Batinah South Governorate, and two branches in Dhofar, Awqad and Saada.

To help our customers on their dream home, both OAB and Aljaz signed home financing agreements with the Ministry of Housing and Urban Planning to provide competitive loan rates for the first 100 homeowners in Sultan Huthayn City. Furthermore, OAB and Aljaz signed a joint agreement with Oman Real Estate Investment Services (ORIS) allowing customers to access a full range of financing solutions and competitive rates when purchasing property at the new La Vie in Muscat Hills.

OAB launched its Child Savings Accounts, with special interest rates for its 10 customers to celebrate our 50th anniversary. With an Omani children ages 6-17 now due to receive monthly universal child benefit payments, the accounts present an ideal solution to secure children's financial futures and enable them to save for their aspirations. Benefits include a free debit card, competitive interest rates, free life insurance and an annual birthday gift.

Conceived to further strengthen the Bank's support of the pivotal role of SMEs in the Sultanate, a new value proposition, Tumari ('My Ambition'), was announced in August. Set up to serve SMEs, it is targeted towards helping the nation's budding businesses thrive by providing access to comprehensive solutions and financial services. We also collaborated with Musalla, the Oman-based handyman services platform, as it continues its support of the nation's SMEs, and Life Insurance to avail exclusive offers for OAB customers.

Committed to strengthen its strategic relations, the Bank organized the Oman Arab Bank Partners event in February which was attended by more than 250

partners. The event celebrated the Bank's joint achievements with its partners and acknowledge their contributions to its journey of success and digitalization efforts. We also showcased our latest e-payment and digital services which have been designed to enable seamless commercial transactions and provide an overall superior banking experience to our commercial customers.

During the Holy Month of Ramadan, the Bank launched a market-leading financing offer, allowing customers to buy new or used cars, at a competitive interest rate, with a repayment period up to 10 years, in addition to free fuel and insurance.

Bringing extra value to customers during the summer season, OAB introduced Summer Credit Card Promotion giving 10 lucky credit card customers the chance to win vacations worth OMR 1,200 in monthly prize draws by using their credit cards whether in Oman or abroad.

In November, OAB launched a new benefit-packed salary transfer campaign, with new customers who open an account and transfer their salaries become eligible for a one-time 15% cashback (up to OMR 500). In the same month, we celebrated Oman's National Day by allowing 50 customers and 50 staff to benefit from a special cashback promotion for OAB Credit Card holders.

Aljaz revamped its entire IT infrastructure and made significant investment in its digital capability including upgrading its core banking system, mobile and internet banking for its retail and corporate customers, rejuvenated its website with chatbot, call center and other customer experience and touchpoints enhancements. Aljaz has also moved its Head office to more centrally located and purpose-built location.

Aljaz continued to expand its branch and other sales channels. During the year, the Bank replaced its aged ATM/CDM machines with new generation state of art multi and full function machine and a new smart/digital branch.

PARTNERSHIPS

OAB unveiled a strategic partnership with Oman Tourism Development Company (OMAT) to solely finance the upcoming Nakal Beach Resort & Spa Muscat in Yiti Bay. The project is the latest key large-scale project that the Bank has financed and spearheaded in the Sultanate, supporting Oman's growth and progress across developmental, economic and urban sectors.

September saw OAB officiate the second edition of the CEOs Forum, in collaboration with Aljaz. The event grew significantly to welcome more than 300 participants, inspiring them to embrace change and leverage emerging technologies.

In October, the Bank successfully closed a new Subordinated Perpetual Additional Tier 1 Bonds issuance of OMR 40 million with a green shoe option of OMR 10 million. The bonds were oversubscribed by 60%. The bonds carry a coupon rate of 7.00% p.a. for the first five years and get fixed on Muscat Stock Exchange (MSX).

OAB took part in an important roundtable discussion on shaping the future of the industry with representatives of the National Programme for Financial Sustainability and Development of the Financial Sector (Nafid), alongside other industry experts from Aljaz. The discussion centered on opportunities, challenges and pain points. In the banking sector, and examined how to catalyze alignment, as well as change and create opportunities for growth and development.

Townhouse readiness for the Financial Action Task Force Assessment (FATF). OAB in collaboration with Arab Bank (AB) and Central Bank of Oman (CBO) conducted an awareness session showcasing best practices within the sector. The collaboration is a proactive step with the aim of ensuring that Oman is well-prepared for the upcoming assessment by the FATF in 2024 and is set to help the country meet international Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) standards.

In November, the Bank debuted its Regional Roadshow, which will tour across the nation to meet, get to know and engage with existing and new customers. The roadshow was launched at Nizwa Fort, in the historical city of Nizwa. A total of 300 VIP customers, potential customers, key decision-makers, high net worth individuals and well-known personalities were welcomed by Sultanman Al Harthi, CEO of Oman Arab Bank.

DEVELOPING TALENT

Aiming to play an even bigger role in building national talent, OAB launched the Ruwad Al Arabi for Internship program (Leaders of Tomorrow) in the second quarter of 2023 as part of its 50th Anniversary celebrations. In its pilot year, the one-year internship includes up to 25 university and college graduates providing a paid work experience to bolster their employment prospects within or outside the banking sector. The carefully designed program ensures that participants receive a well-rounded hands-on understanding and exposure across various departments, including customer experience, digital banking, marketing and finance.

Later on, OAB, in association with Harvard Business Publishing, launched the Ruwad Al Arabi for Leadership Development program. Candidates from OAB will participate in the program, which is designed to nurture the Bank's future change-makers, from aspiring leaders to seasoned professionals seeking to enhance their managerial skills.

In June, the Ministry of Social Development recognized OAB for creating an inclusive and diverse environment in which to integrate disabled staff part of numerous forward-thinking HR policies. The Bank's work was commended at the 'Be with Us for Them' event, in line with the Ministry's First Forum for People with Disabilities.

OAB was recognized as Association of Chartered Certified Accountants (ACCA) Approved Employer, a global benchmark for training and support, in July. It was certified as Trainee Development, Gold level, denoting that the organization is committed to ensuring ACCA students, affiliates and members have the right skills, ethics and competencies to add value and drive the business forward.

Long-serving OAB employees were center of attention at a special event in August to celebrate their ongoing contributions to the Bank's success. The event marked 50 years of the Bank's journey to date, serving as a platform to express heartfelt gratitude to the long-term employees and appreciating their dedicated service, as well as recognizing their positive impact on the organization's corporate culture.

OAB also launched a new initiative 'Friends of Our Branches' whose members of the Bank's middle management visit every branch across our national network to mentor and coach employees.

Continuing its endeavor to empower national talents to lead OAB into the future, the Board of Directors appointed Sultanman Al Harthi as the new Chief Executive Officer. With more than 33 years of experience in the banking sector having held several leadership positions within key local banks, Al Harthi has already begun spearheading the Bank's strategic business growth, strengthening its partnerships with government and private sector organizations all while continuing its rapid growth trajectory.

OAB also announced the appointment of Khalid Al Amri as Acting Head of Retail Banking in September in his new capacity. Al Amri brings wide experience to continue the growth and successes of the Bank's retail operations.

In Q3, Asila Al Mashari was appointed as the new Assistant Regional Manager for the Muscat region and Zahra Alshabane was announced as the Acting Chief Risk Officer, part of the Bank's commitment to promoting women to senior roles. 17 employees of the Year (Mutanazzilun), were recognized for their exceptional work contributions, behavior and success within the bank, lighting excellence across the organization.

Aljaz continued its Ruwad Aljaz program, in cooperation with Harvard Management Mentors, the e-learning platform affiliated with Harvard University. The program aims to develop mid-level leaders from government and private sector organizations. The program aimed to train 60 delegates with an extensive learning program which includes 14 employees from the bank. The Bank strives to recruit talented and ambitious Omani nationals and provide them appropriate training in Islamic Banking and other leadership programs to prepare them for future roles in line with the vision of the Bank. Oman Arab Bank has a high Omanization ratio of 90% and strives to increase it further.

CORPORATE SUSTAINABILITY

The bank's annual program of socially responsible events and initiatives began by organizing a culinary event where proceeds from selling food dishes were used to draw a smile on the faces of our heroic children fighting cancer. The Bank celebrated the Holy Month of Ramadan with a wide range of social events to support a number of community causes and charities, helping to spread goodwill across the country, including a visit to the Royal Hospital in Muscat that featured an art show with gifts and entertainment for young cancer patients and their families.

The Bank also planned a traditional Qasneqhe celebration at the Children's orphanage, along with an Eid fair at the Bank's headquarters which saw the participation of three non-profit organizations, showcasing products and handicrafts made by their members. Bringing the Holy Month to a close, the Bank planned an early Eid celebration with the elderly at their Nursing Home in Wilayat Rattag.

A partner in Oman's economic growth, the Bank worked with non-profit organization Oman France Amitee (OFA) to host the Omani-French Opportunities in Fisheries Sector business conference in May. The event brought together Omani and French stakeholders from different economic sectors to discuss and explore potential investments in the Duqan Multi-Purpose Port Project between the Port of Laxey in France and Fisheries Development Oman Company.

The following month, Oman Arab Bank and Aljaz Islamic Bank hosted the Dakhliah Governorate Investment Forum in Nizwa in collaboration with the

Al Dakhliah Governorate represented by Oman Vision 2040 Implementation Follow-up office, an event that sought to identify investment prospects in the governorate. The forum was part of a series that moved on to other Governorates, aiming to understand the specific needs of each governorate and explore development projects that will yield economic returns in the local communities and ultimately Oman.

Also in June 2023, the Bank joined hands with Oman Academy for SMEs to present the second Leadership & Management Forum 2023 (Financial Management & Investment). Bringing together beacons of the industry including guest speaker Enda Kelly, Ireland's former Prime Minister, the event presented an enriching platform to exchange experiences, spark ideas and identify partnership opportunities.

Following on from the Oman Arab Bank's diverse program of community-based events for Ramadan and Eid Al Fitr 2023, the Bank sponsored a Ministry of Health initiative to promote awareness around the early detection and prevention of breast cancer in June. The campaign was designed to facilitate good prognosis and improved outcomes against the deadly disease, educating and training health care workers on early detection of breast cancer, as well as increasing awareness among the community of the screening program in Oman. Ensuring that our impact transcends banking, the Bank helped to lift the spirits of more than 400 orphans in collaboration with Al Rahma Association for Motherhood & Child Welfare in Al Khoudh, providing gifts, food and a children's entertainment corner.

In July, more than 250 children of Bank staff from across the Sultanate enjoyed the Bring Your Kids to Work initiative, a unique opportunity to join their parents at work during the summer break. It gave them a glimpse into the world of banking and beyond via a diverse program of workshops and experiences aimed at enhancing skills such as creativity, problem solving, critical thinking and financial literacy.

That was followed in August by an unforgettable experience at the interactive, educational Kids Branch, which was enjoyed by dozens of employees' children. Full of exciting family-friendly activities making finance fun and promoting financial literacy among children in the Corporate Branch of the Bank's HQ. Supporting Oman's youth, the LaunchPad initiative was set in motion in August, designed to give students a jump-start in their careers. The training program comprises a series of free workshops to develop participants' skills and empower them to enter the workforce with confidence. Open to college students, as well as fresh graduates and professional Omanis with less than five years of work experience, it aims to further support and inspire the next generation of Oman's workforce.

As the Sultanate celebrated the annual Omani Tree Day in October, the Bank continued its commitment to support the nation's sustainability and environmental goals via the Forests of Oman Campaign. It was founded with the goal of planting 5,000 trees across the Sultanate by the bank's 50th anniversary in December 2023.

Aljaz Islamic Bank entered partnerships with organizations that focus on sustainable initiatives under Aljaz Care. The Bank is committed to impacting customers, employees, suppliers, regulators, investors and the wider communities, including joining hands with the Children First Association to support with their conference and reinforce the Bank's commitment to the children of Oman. The Bank also contributed towards supporting the Al-Nizor Association developed around 35 delegates across different regions in the Sultanate. The bank also partnered with the Al Atta Association to renovate a school in a rural area that connects several villages under their Tarbiyatun Project 2023. Additionally, the Bank collaborated with Baft Al Zubair on their narrative story initiative to highlight the importance of Arabic literature in the region.

IN CONCLUSION

None of the successes we achieved in this particularly notable year could have taken place without the dedicated effort of colleagues across the organization and the trust of our customers. On behalf of the Board of Directors, I would like to thank our shareholders, customers and employees. I also extend my gratitude to the CBO, the OMA and all Government agencies for their continuous support to the banking sector. I also extend my heartfelt gratitude to His Majesty Sultan Haitham bin Tariq. The bank is dedicated to realizing H.M.'s vision for the nation. We look forward to continuing to build on the achievements of 2023 and ongoing efforts to fulfill the strategic agenda we have set out in 2024.

Rashad Al Zubair

Chairman of Board of Directors

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023

	Consolidated		Parent Company	
	31-Dec-23 RO'000	31-Dec-22 RO'000	31-Dec-23 RO'000	31-Dec-22 RO'000
Cash and balances with central bank	151,581	99,913	84,685	31,034
Due from banks	130,125	53,671	124,068	48,161
Loans, advances and financing to customers	3,274,724	3,067,063	2,306,160	2,164,984
Investment securities	326,561	331,656	253,644	268,426
Investment in subsidiary	-	-	107,144	107,144
Property and equipment	43,096	38,496	37,394	35,659
Intangible assets	6,590	6,900	-	-
Other assets	86,326	84,131	53,696	55,454
Total assets	4,019,003	3,681,830	2,966,791	2,710,862
Due to banks	32,228	94,141	32,228	59,101
Customer deposits	3,357,417	2,992,180	2,343,619	2,089,284
Other liabilities	107,146	94,496	87,097	71,114
Taxation	5,236	3,412	5,236	3,412
Total liabilities	3,502,027	3,184,229	2,468,180	2,222,911
Share capital	166,941	166,941	166,941	166,941
Share premium	36,565	36,565	36,565	36,565
Legal reserve	50,551	48,570	48,707	47,506
General reserve	25,560	25,560	25,560	25,560
Special reserve	3,837	3,837	3,837	3,837
Fair value reserve	(1,075)	(3,160)	(1,198)	(3,110)
Impairment reserve	9,130	9,130	9,130	9,130
Retained earnings	79,217	71,355	62,819	62,719
Shareholders' equity	370,726	358,798	352,361	349,148
Perpetual Tier 1 capital bonds	146,250	138,803	146,250	138,803
Total equity	516,976	497,601	498,611	487,951
Total equity and liabilities	4,019,003	3,681,830	2,966,791	2,710,862
Net assets value per share (RO)	0.222	0.215	0.211	0.209
Contingent liabilities and commitments	437,849	393,241	302,171	272,193

MINIMUM DISCLOSURE REQUIREMENTS IN YEAR-END FINANCIAL STATEMENTS
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023

Details	Consolidated		Parent	
	Current Year	Previous Year	Current Year	Previous Year
Gross Interest Income	131,873	114,152	132,229	114,167
Interest Expense	(75,033)	(52,616)	(75,033)	(52,616)
Net Interest Income	56,840	61,536	57,196	61,551
Other Operating Income	-	193	-	193
1. Dividend Income	268	256	207	256
2. Net Fee & Commission Income	-	-	-	-
a) Fee and Commission Income	29,157	26,119	23,861	21,812
Less: b) Fee and Commission Expense	(10,116)	(8,264)	(9,400)	(7,548)
3. Net Foreign Exchange Income	-	-	-	-
a) Income	4,024	4,112	3,328	3,520
Less: b) Expense	-	-	-	-
4. Net Income from dealing in securities	-	-	-	-
a) Gain / (loss)	-	-	-	-
Less: b) Expense	-	-	-	-
5. Net Income from Investment Securities	-	-	-	-
a) Income	13,857	12,933	13,857	12,933
Less: b) Expense	-	-	-	-
Gross Income	94,030	96,885	89,049	92,717
General Administrative Expenses	(61,752)	(65,506)	(45,160)	(47,071)
Depreciation	(9,527)	(9,229)	(7,720)	(8,110)
Total Operating Costs	(71,279)	(74,735)	(52,880)	(55,181)
Net Operating Profit (Profit on ordinary activities before provisions)	22,751	22,150	36,169	37,536
Income from Subsidiaries	-	-	-	-
a) Income from Islamic financing	26,194	25,683	-	-
Income from Associate Companies	-	-	-	-
Income from Other Licensed Activities	-	-	-	-
- Investment Activities	-	-	-	-
Profit from sale of non-banking assets	-	-	-	-
Bad debts Written off	-	-	-	-
ECL Allowance (net) charged for Loans & Advances	(24,660)	(30,135)	(21,599)	(26,602)
ECL Allowance (net) charged for Investments	(41)	43	(21)	39
ECL Allowance (net) charged for Placements	(79)	38	(62)	41
ECL Allowance charged (net) for Off-balance sheet items	51	(290)	(121)	(349)
ECL Allowance charged (net) for Others (if any)	-	-	-	-
Provision for diminution / Gain in value of investments	17	(33)	17	(33)
Profit for the year after loan loss provisions	24,233	17,456	14,383	10,632
Taxation	(3,678)	(1,275)	(2,370)	(392)
Net profit after tax	20,555	16,181	12,013	10,240
Other Comprehensive Income for the year	-	-	-	-
- Movement in fair value of available for sale / FVOCI investment for the year	2,085	(2,132)	1,912	(2,146)
- Effect of currency translation for the year	-	-	-	-
- Any other comprehensive income for the year (please specify)	-	-	-	-
Total Comprehensive Income for the year	22,640	14,049	13,925	8,094

MINIMUM DISCLOSURE REQUIREMENTS IN YEAR-END FINANCIAL STATEMENTS
ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

Assets (Net of total ECL)	Consolidated		Parent	
	Current Year	Previous Year	Current Year	Previous Year
1. Cash	26,850	27,769	21,085	21,711
2. Balances with CBO	123,706	71,119	63,100	8,823
3. Capital Deposit with CBO	1,025	1,025	500	500
4. Government & other Securities	243,984	259,695	225,889	241,600
5. Treasury Bills & Other Bills	-	-	-	-
6. Due from H.O. branches, principal shareholders & affiliates abroad	25,756	18,106	25,756	18,106
7. Due from banks:	-	-	-	-
i) Placements	104,369	35,565	98,312	30,055
ii) Loans & Advances	-	-	-	-
8. Other Money Market Placements	-	-	-	-
9. Investments	82,577	71,961	134,899	133,970
10. Loans and advances	3,274,724	3,067,063	2,306,160	2,164,984
11. Tangible Fixed Assets	43,096	38,496	37,394	35,659
12. Losses carried forward	-	-	-	-
13. Other Assets	92,916	91,031	53,696	55,454
Total Assets	4,019,003	3,681,830	2,966,791	2,710,862

Liabilities	Consolidated		Parent	
	Current Year	Previous Year	Current Year	Previous Year
1. Deposits (incl. Govt.)				
a) Demand	918,772	1,034,812	645,256	758,752
b) Savings	524,913	546,812	342,726	347,610
c) Time	1,913,732	1,410,556	1,355,637	982,922
2. Certificate of Deposits	-	-	-	-
3. Due to H.O. branches, principal Shareholders & affiliates abroad	7,239	22,410	7,239	22,410
4. Due to Banks:				
i) Placements	24,989	71,731	24,989	36,691
ii) Borrowings	-	-	-	-
5. Other Money Market Deposits	-	-	-	-
6. Borrowings from CBO	-	-	-	-
7. Capital	166,941	166,941	166,941	166,941
8. Reserves	124,568	120,502	122,601	119,488
9. Retained Earnings	79,217	71,355	62,819	62,719
10. Capital Bonds	146,250	138,803	146,250	138,803
11. Other Liabilities	112,382	97,908	92,333	74,526
Total Liabilities	4,019,003	3,681,830	2,966,791	2,710,862

MARKET WATCH

MSX30	4,766.03
Sensex	73,502.64

FOREX RATES

(RO1 equals)

India	214.97
Pakistan	725.19
Bangladesh	285.17
Philippines	143.82
Sri Lanka	797.46

*Rates as on March 11
Source: xe.com

BRIEFS

Bitcoin hits new record level of \$71,500

The price of Bitcoin hit a new record level of \$71,500 on Monday, increasing by 2.7% on a daily basis.

Closing last week at around \$69,000, the biggest cryptocurrency hit the \$71,000 level, and it is at around \$71,550 as of GMT 0830. Other cryptocurrencies also posted similar gains.

Bitcoin has been on an upward trend since mid-January, related to the US Securities and Exchange Commission's decision to allow spot Bitcoin ETFs or exchange-traded funds.

With this move, investors are able to trade Bitcoin without owning it.

Bitcoin's market capitalisation has reached \$1.4tn, according to coinmarketcap data, while its 24-hour transaction volume was at \$47bn as of GMT0830.

Omantel Group's profit rises 13.1% to RO315mn in 2023

Our Correspondent
Muscat

Oman Telecommunications Company Group (Omantel Group) announced on Monday that its net profit grew 13.1% to RO315.5mn for the full year 2023 compared to RO278.9mn reported for 2022.

Omantel Group's net profit attributable to shareholders of the company (after excluding the non-controlling interest) came in at RO74.8mn for the year 2023 compared to RO91.3mn in 2022, the company said in a press statement.

The group reported remarkable growth in total revenue (including Zain Group's operations), which rose by 9.7% to RO2.942bn in 2023 from RO2.682bn in the previous year.

Omantel's board of directors recommended to the company's annual general meeting (AGM), which will be held on March 30, 2024, to distribute a cash dividend of 55bz per share for the year ended December 31, 2023.

Domestic operations

At the level of domestic operations, Omantel's revenues grew by 7.3% to reach RO606.5mn in 2023 compared to RO565.5mn reported in 2022, driven by



Group's revenue (including Zain Group's operations) grew 9.7% to RO2.942bn in 2023 compared to RO2.682bn in the previous year

growth in wholesale transit voice revenue which increased by RO17.2mn and device revenue which increased by RO19.3mn.

Growth in domestic retail revenue is contributed by mobile postpaid revenue, which increased by 10.2%, and fixed broadband revenues, which increased by 4.2%, Omantel said.

Omantel's net profit from domestic operations for the year 2023 declined by 26.1% to RO63.3mn last year from RO85.7mn reported in 2022.

The company's net profit for the year 2022 included capital gain on the sale of towers for RO28mn. Excluding this capital gain from the profit for the year

2022, the net profit from domestic operations for the year 2023 shows an increase of 9.7% compared to the previous year. This increase was on account of stable EBITDA and a decrease in finance costs.

Zain Group performance

Omantel subsidiary Zain Group's revenues for the year ended December 31, 2023, reached RO2.361bn compared to RO2.129bn of the corresponding period of the previous year, an increase of 10.9%.

Zain Group's EBITDA stands at RO871.3mn, compared to the corresponding period EBITDA of RO828.6mn, recording an increase of 5.2%. Zain Group's net profit stands at RO359.7mn compared to RO276.5mn of the previous period, an increase of 30.1% over the last year.

Zain's key operations in Kuwait, Iraq, Saudi Arabia, and Jordan delivered impressive profit growth for the group. The completion of tower sales during the year in Saudi Arabia and Iraq helped in creating value and efficiencies for Zain Group.

CBO issues RO70mn treasury bills

Our Correspondent
Muscat

The Central Bank of Oman (CBO) on Monday announced the issuance of government treasury bill tenders worth RO70mn.

The value of the allotted treasury bills amounted to RO25mn, for a maturity period of 28 days. The average accepted price reached RO99.613 for every RO100 bill, while the minimum accepted price arrived at RO99.610. The average discount rate and the average yield reached 5.0448% and 5.0644%, respectively.

The value of the allotted treasury bills amounted to RO45mn, for a maturity period of 91 days. The average accepted price reached RO98.692 for every RO100, while the minimum accepted price arrived at RO98.690. The average discount rate and the average yield reached 5.2481% and 5.3177%, respectively.

The interest rate on the repo operations with the CBO is 6.00% while the discount rate on the Treasury Bills Discounting Facility with the central bank is 6.50%.

Treasury bills are short-term highly secured financial instruments issued by the Ministry of Finance, and they provide licensed commercial banks the opportunity to invest their surplus funds.

Asyad Group launches construction tender for Muscat Airport Free Zone

Our Correspondent
Muscat

Asyad Group, Oman's global integrated logistics service provider, launched a tender for the construction of phase one infrastructure for the highly anticipated Muscat International Airport Free Zone.

Through this tender, Asyad Group extends invitation to all private sector entities, offering an opportunity to participate in a vital logistics project that supports the sultanate's economic growth.

In line with the goals set out in Oman Vision 2040 and Asyad's commitment to fostering partnerships within the private sector, this initiative underscores



the group's efforts to involve private companies in the most recent venture in its logistics journey.

As per the tender, the construction scope includes - but is not limited to - site clearance, earthworks, site grading, and the

construction of access roads, entry points and utilities.

Since signing an agreement in December 2023 to manage, operate and develop the free zone, Asyad Group has made rapid progress in delivering its plans to build an additional enabler of

Oman's economic growth.

The Muscat International Airport Free Zone is set to play a vital role in strengthening air freight access and logistics, becoming an integral piece of Asyad's integrated logistics ecosystem, and enhancing connectivity between land crossings, seaports, free and economic zones, and the dry port in Oman.

Supported by this interconnected network of logistics hubs, the coming free zone will offer the ultimate support for air freight and seamless access to supply chains that extend from Oman to the biggest global markets, ideal to transport pharmaceuticals, food products, e-commerce shipments, and other goods.

Oman LNG signs MoU with Hitachi

Muscat - Oman LNG on Monday announced the signing of a crucial memorandum of understanding (MoU) with Japanese firms Hitachi Zosen Corporation (Hitz) and Hitachi Zosen Inova (HZI).

The MoU reaffirms Oman LNG's commitment to innovation and sustainability, seeking cutting-edge decarbonisation solutions through co-operating in the field of methanation.

H E Salim Nasser al Awfi, Minister of Energy and Minerals, said that the MoU comes within the zero-neutrality programme and the regulatory framework to reduce carbon emissions, especially in the natural gas liquefaction station.

The minister told Oman News Agency (ONA) that reducing emissions will give the Oman LNG station room for



marketing at more preferential prices and for new markets looking for low-carbon liquefied gas.

Hamed al Naamany, CEO of Oman LNG, said, "The signing of this MoU marks the beginning of a transformative journey towards cleaner and more sustainable energy solutions. Oman LNG, Hitz, and HZI share a fierce commitment to lead the charge in advancing the methanation objectives while shaping the future of decarbonisation through

cutting-edge technology."

Recognised as pioneers of methanation technology, Hitz, and HZI are poised to provide decarbonisation solutions to Oman LNG through exploring innovative avenues of synthetic methane production.

Not only does it hold paramount importance for Oman LNG, the MoU supports Oman's efforts in sustaining its reputation as a recognised energy supplier worldwide. ONA

Bank Muscat further enhances its services for corporates, institutions

Our Correspondent
Muscat

Bank Muscat, the leading financial institution in Oman, is working to further enhance its banking services for corporate and institutional customers. The bank aims to offer diverse banking solutions and facilities tailored to the specific requirements of this segment.

On Monday, Bank Muscat organised a media briefing at its headquarters to showcase the latest advancements and updates within the banking group, specifically aimed at acquainting institutions with these developments and new services.

At the event, Bank Muscat officials emphasised the bank's commitment to ongoing success and accomplishments in delivering business and banking services to government institutions and companies, with a particular emphasis on electronic services.

In the recent period, Bank Muscat has introduced a range

of new services, facilities, and features aimed at adding value to diverse institutional clients. These innovations facilitate seamless and secure banking transactions through new electronic channels, harnessing modern technologies to enhance service delivery.

Addressing the media briefing, Ilham Murtadha al Humaid, General Manager of Corporate Banking at Bank Muscat, emphasised the importance and priority accorded to the institutional sector. She said, "This commitment is aimed at providing a diverse range of banking facilities and services that cater to the needs of these institutions, facilitating the development of their businesses. At the bank, we view ourselves as partners in the success and progress of these institutions.

"Consequently, we strive to enhance our services and operations to align with the evolving needs of these entities. This involves active participation in



events and meetings to better understand the requirements of the institutions, enabling us to offer services, products, and facilities that not only meet their needs but also contribute to their growth and development."

Afaf Ali Moosa, Assistant General Manager, Large Corporate, Bank Muscat, highlighted the pivotal role played by internet-based electronic solutions in contemporary economic development. She said, "This strategic

transition towards leveraging electronic services not only boosts efficiency but also results in cost reduction, heightened speed, scalability, and improved efficiency in completing transactions swiftly and effectively."

"Digital transformation is no longer a choice but an imperative for all institutions, particularly given the array of innovative banking and technological advancements in the online realm. To align with these develop-

ments, Bank Muscat actively invests in technology, offering electronic banking services to cater to institutional needs and deliver added value. The bank is dedicated to supporting diverse institutions, whether governmental or private, and fostering a thriving business environment."

Ibrahim Khamis al Balushi, Senior Assistant General Manager - SMEs, Bank Muscat, highlighted the array of banking ser-

vices, facilities, and tailored solutions extended to customers across diverse institutions and companies.

He said, "This encompasses supporting small and medium enterprises, which are crucial sectors with substantial contributions to the national economy. The bank is committed to offering solutions that bolster entrepreneurs and business owners, underscoring Bank Muscat's position as a leading financial institution in the sultanate, prioritising this vital sector. The bank consistently endeavors to evolve its services in line with market requirements and the needs of the institutions."

Digital transformation

As the trusted banking partner of corporates and institutions in Oman, Bank Muscat is committed to supporting corporates to make a mark in digitalisation to create a successful business environment.

As part of the bank's digital transformation plan, Bank Muscat offers the 'Integrated Transaction Banking' platform to government entities, corporates, and SMEs which offers a wide range of online capabilities including payments, a consolidated dashboard of bank accounts across all banks, direct debit solution, virtual accounts, liquidity solutions, and trade services.

As part of its strategy to expand its branch network, Bank Muscat continues its endeavors to provide high-quality banking services to customers across the sultanate. With the latest addition in Duqm, the bank now has five corporate banking branches across Oman including two branches in Muscat and one each in Sohar, Salalah, and Duqm.

The corporate branches are characterized by a spacious and comfortable design and are manned by well-qualified and experienced Omani cadres.



Nine hospitals from Aster DM Healthcare recognised in Newsweek’s World’s Best Hospitals 2024 list

Aster DM Healthcare, a leading integrated healthcare provider in India and GCC, has announced that nine of its hospitals have been featured in Newsweek magazine’s prestigious World’s Best Hospitals list 2024.

In the UAE, four hospitals within the Aster network have been recognized - Aster Hospital - Mankhool (Rank #5), Aster Hospital - Al Qusais (Rank #14), Medcare Hospital - Al Safa (Rank #34) and Medcare Women & Children Hospital - Sheikh Zayed Road (Special for Women & Children care). Simultaneously, 5 hospitals from India have been featured - including Aster CMI Hospital (Rank #20), Aster Medcity (Rank #34), Aster MIMS Hospital (Rank #78), Aster Prime Hospital (Rank #93), and Aster RV Hospital (Rank #75). Most Aster hospitals featured in the list have progressed in their ranking, showcasing substantial improvement compared to the previous year.

Commenting on the recognition, Dr Azad Moopen, Founder Chairman, Aster DM Healthcare, said that the group takes ‘great pride’ in Newsweek’s recognition of nine hospitals from the group this year

“This validates our unwavering commitment to delivering world-class healthcare across our facilities in India and GCC, and the trust that our patients and their families place in us. This is a recognition of the constant hardwork and dedication of our doctors, nurses and employees to provide the best medical treatment and patient care, setting exceptional benchmarks.”

Alisha Moopen, Managing Director and Group CEO, Aster DM Healthcare GCC, said that the Newsweek’s recognition fuelled their commitment to perfecting the synergy of clinical excellence and top-notch service, making Aster a trusted healthcare brand in GCC and India.

“Our success lies in a three-pronged strategy that seamlessly integrates outstanding clinical outcomes, unparalleled patient experiences, and

sustainable competitive pricing. This cohesive approach has allowed us to create a reliable formula, consistently securing top ranks on prestigious lists like these.”

Newsweek’s renowned ‘World’s Best Hospitals List’ is synonymous with acknowledging healthcare establishments upholding international standards in delivering clinical excellence and patient care. Newsweek, in collaboration with Statista, surveyed 85000 medical experts and public data to publish the rankings.

Founded in 1987 by Dr Azad Moopen, Aster DM

With an increase from six hospitals last year to nine hospitals this year, Aster DM Healthcare has one of the highest number of hospitals to be recognised from a healthcare group in India and GCC

Healthcare is a leading integrated healthcare provider, with a strong presence across all six countries in the GCC. Aster is committed to the vision of providing accessible and high-quality healthcare, from primary to quaternary services, with its promise of ‘We will treat you well’. The organisation’s robust integrated healthcare model includes 15 hospitals, 117 clinics, and 285 pharmacies in GCC serving all segments of the society through three differentiated brands: Aster, Medcare and Access.

Aster consistently adapts to meet the evolving needs of patients, ensuring access to quality healthcare through both physical and digital channels which is exemplified with the launch of the region’s first healthcare super app, myAster.

The organisation has a dedicated team of 1673 doctors and 3692 nurses.

Renaissance Services partners with Al Rahma Association to distribute 1,000 food cartons

In line with its strong support to the communities it operates in, Renaissance Services has joined hands with Al Rahma Association for Motherhood and Child Welfare to distribute 1,000 food cartons for Ramadan.

The initiative will provide significant support to social welfare families in the Governorate of Muscat during the holy Month.

Volunteers from Renaissance Services and Al Rahma Association initiated the drive recently by distributing 35kg cartons containing a number of essential food items like rice, wheat, pulses, cooking oil, milk powder and sugar to social welfare families in Wadi Adai, Muttrah and Wadi Kabir.

This endeavour is aimed at encouraging volunteering among employees, raising awareness about the benefits of giving back to society and creating a positive and fulfilling work environment.

The campaign also seeks to promote Omani products as part of the nation’s long-term strategy of increasing In-Country Value (ICV) and sustainable development.

Speaking about the initiative, Mohana Prabhakar, Chief Communications and Corporate Affairs Officer, Renaissance Services, said, “We are delighted to partner with Al Rahma Association this Ramadan. CSR is a



CSR is a deeply entrenched Renaissance characteristic, and we hope that our contributions, along with other businesses, NGOs and individuals, will help those who are most in need

MOHANA PRABHAKAR

deeply entrenched Renaissance characteristic, and we hope that our contributions, along with other businesses, NGOs and individuals, will help those who are most in need.”

Mohammed Ali al Musafir, Chief Executive Officer, Al Rahma Association, added, “We extend our heartfelt thanks to Renaissance Services for their commitment and compassion, which allowed us to distribute food parcels to social welfare families in our community. This will allow families, especially those with small children, to focus on the blessings of the holy month. We hope that corporate

initiatives like this will continue to make a difference in the lives of those in need and strengthen the feeling of solidarity within our community and the nation.”

As the leading accommodation, services solutions and integrated facilities management provider in Oman, Renaissance Services is passionate about CSR and investing in sustainable programmes that create a real and lasting impact.

Lalan Middle East, Muscat Pharmacy formalise agreement for strategic growth

In a momentous stride towards global expansion, Lalan Middle East LLC, a subsidiary of Lalan Group, has embarked on a groundbreaking initiative by establishing Lalan’s inaugural overseas Glove Facility at SOHAR Free Zone in Oman.

The facility, a state-of-the-art establishment on 5000sqm, will house a surgical and Medical glove plant, complete with an ETO sterilisation facility and a certified microbiology lab. The plant is set to create over 100 job opportunities, with a commendable 45% Omanisation rate, reinforcing Lalan’s commitment to local talent development.

The formalisation of the sales and distribution agreement between Lalan Middle East LLC and Muscat Pharmacy LLC at the event marks a pivotal moment, symbolising the crystallisation of a robust and strategic partnership between the two entities.

The agreement, ceremoniously signed by Lalith Hangama, chairman of Lalan Group, and Bakul Metha, Chairman of Muscat Pharmacy, heralds the commencement of a collaborative journey between the esteemed organisations.

Under the terms of this agreement, Lalan Middle East LLC is strategically positioned to leverage the extensive market reach and expertise of Muscat Pharmacy LLC. This strategic alliance aims to enhance the distribution network for Lalan’s locally produced medical gloves throughout Oman and beyond.

The synergy between Lalan



Group’s unwavering commitment to quality and innovation and Muscat Pharmacy’s long-standing reputation for delivering top-notch healthcare solutions is anticipated to yield substantial benefits for both entities and, more importantly, for the end-users in the region.

At the event Lalith Hangama, chairman of Lalan Group, explained the rationale behind choosing Oman as the regional hub, citing its strategic location, stability, and the warm welcome extended by the Omani people. He affirmed the group’s long-term vision to expand operations in the sultanate and establish a robust supply network across the GCC, North African region, and the US, leveraging Oman’s FDA association.

Bakul Metha, chairman of Muscat Pharmacy, congratulated Lalan on this historic initiative, drawing parallels to his own successful journey in Oman.

“Lalan’s commitment to quality resonates with our own commitment to providing the highest quality healthcare to the citizens of Oman. This historic venture is a testament to the warm hospitality and opportunities that Oman offers,” he stated.

Damith De Alwis, Regional Head of Lalan Middle East, expressed gratitude. “I extend my thanks to Bakul Metha and the dedicated team at Muscat Pharmacy for their unwavering support throughout this venture, a collaborative effort that has been in progress since 2019.”

This momentous occasion signifies a significant step forward for Lalan Group, embodying its global ambitions and commitment to fostering economic growth in Oman and beyond.

Established in 1940, Lalan Group is a distinguished family-owned conglomerate headquartered in Sri Lanka. With a global presence through branch offices in the UK, Australia, Malaysia, Brazil, Turkey and Oman, the group boasts a workforce of over 8000 individuals.

AI Apex Challenge at UTAS-AI Mussanah

The University of Technology and Applied Sciences-AI Mussanah (UTAS-A) represented by the Department of Information Technology organised the AI Apex Challenge on March 7, under the patronage of Sheikh Ammar bin Salim bin Mohammed al Saadi, member of Majlis A’shura representing wilayat of Mussanah.

The event shed light on the National Strategy for Education 2040 fostering academic excellence and technological innovation. Dr Nihad Abdullah al Zadjali, Deputy of the Assistant

Vice Chancellor for Academic Affairs delivered the welcoming speech for the event which witnessed the participation of 15 educational institutions, both private and governmental universities and colleges.

Through the AI Apex Challenge, UTAS-A strives to be a dynamic convergence point for students and researchers across various disciplines. The AI Apex Challenge brought together the brightest minds in artificial intelligence. Students and professionals from various disciplines showcase their skills, solving

real-world problems using AI technology in addition to providing an excellent opportunity for networking and the exchange of experience and cutting-edge solutions in this field.

The AI Apex Challenge contributed to creating a dynamic environment where individuals can explore valuable insights and express their innovative ideas by focusing on themes related to Artificial Intelligence, Augmented Reality and Virtual Reality. The AI Apex Challenge also included various competitions such as ‘AI Masterminds’ and ‘AI

Innovative Project Exhibits’ with a mission to encourage innovation, enhance learning, and build community and corporate social responsibilities.

The AI Apex Challenge aimed to encourage creativity and pioneer the future of AI and research. Such events form an important resource for graduate and postgraduate students, decision-makers, and researchers in the public and private sectors who are looking for research-based methods for modelling uncertain and unpredictable real-world problems.



'Own a Lincoln from luxury range and get exclusive wish list benefits'

Lincoln Oman is offering luxury car enthusiasts an opportunity to discover Lincoln luxury.

'Now is the perfect time to own a Lincoln and get services up to five years/100,000km, registration one year and manufacturer's warranty up to five years/100,000km,' the company stated.

The campaign, which began on Sunday, will run till May 9, it added.

Lincoln's luxury range of vehicles in Oman include the Corsair, Nautilus, Aviator, and Navigator.

The two-row Lincoln Corsair SUV combines refined power and a wealth of purposeful technologies. Staying true to its Quiet Flight DNA, Corsair is engineered to deliver an effortless drive experience and sensation of gliding over the road. Turbocharged four-cylinder engine options are available - a standard 2.0-litre with a targeted 250hp 380Nm torque. Each is paired to a new 8-speed automatic transmission with SelectShift capability for agile performance. The Corsair is designed to give luxury customers technology to make their drive effortless, such as Lincoln Co-Pilot360 driver-assist features.

The all-new 2024 Lincoln Nautilus offers a luxurious environment besides delivering amazing SUV flexibility. The Nautilus offers a stunning exterior design with a new Lincoln signature grille, new tail lamps, and applique light bar, spoiler and upper rear fascia.



Lincoln's luxury range of vehicles in Oman include the Corsair, Nautilus, Aviator, and Navigator

Complementing the new design features and affording the Nautilus a more luxurious stance, is an all new wheel line up featuring 20" bright machined aluminium with premium painted pockets available for the Reserve trim. The Lincoln Nautilus is equipped with a turbocharged engine line-up. A 2.7-litre twin-turbo V6 engine boasts an AWD drivetrain with adaptive suspension and all-wheel drive disconnect.

It delivers 335hp and 515Nm of torque and includes standard auto start-stop capability, plus a new eight-speed automatic transmission with SelectShift capability.

The Lincoln Aviator makes a bold presence with its inspiring design and sleek profile. The Aviator offers the kind of capability premium clients require in a three-row SUV, with available all-wheel drive. The standard twin-turbocharged 3.0-litre V6 engine,

paired with a 10-speed SelectShift automatic transmission, it delivers an impressive 400hp and 562Nm of torque for effortless acceleration. The Lincoln Aviator offers drivers an engaging drive with the Lincoln Drive Modes' five signature settings - Normal, Conserve, Excite, Slippery and Deep Conditions. This feature allows owners to further customise their driving experi-

ence, while a 10.1" standard configurable LCD instrument cluster confirms their choices with beautiful, easy-to-read dynamic graphics and prompts.

The luxury family SUV - the Lincoln Navigator is an ideal choice for large families looking forward to luxury on-road experiences together. The Navigator combines modern luxury with advanced technology. A twin-

turbo V6 engine that can produce 440hp provides smooth power whenever you need it, delivered through a 10-speed transmission. Navigator's lighter, high-strength aluminium-alloy body helps create a more refined ride. The Navigator is equipped with a clean and uncluttered interior layout, with a simple, soothing ambience. At night, interior ambient lights sequentially illuminate each of the SUV's three rows.

Ooredoo introduces Hala Flex - a recharge packed with WhatsApp data

Ooredoo has announced introduction of Hala Flex, a prepaid direct recharge that bundles it all: WhatsApp data, Internet data, and Flexi minutes for local calls and calls to India, Bangladesh, and Pakistan.

'Hala Flex provides an easy way to control your data costs with no unexpected costs. You won't be tied into any long-term contract and, therefore, have the flexibility to switch to another Hala Flex deal as according to your changing needs,' the company stated in a release.

Starting from RO2 for one week, up to RO10 for four weeks, the plans can cover up to 150 Flexi minutes, 5 GB WhatsApp data and 15 GB of data to access the Internet.

'All you need to do is buy the Hala Flex physical voucher. It is really is a one-step recharge for the ultimate in flexibility! So, head to your nearest authorised dealer, supermarket, or recharge outlet and just ask for Hala Flex.'

Ooredoo's popular Hala prepaid plans a big range of choices with a mix of data, voice, and social data, all enhanced by Ooredoo's fantastic network, allowing customers to connect and enjoy in a way that is best for them.

24 teams to take part in OQ's Ramadan Football Championship

As part of OQ's dedication to sports and youth development, and to enhance their skills and talents through various sporting activities, the OQ Ramadan Championship is scheduled to begin on Tuesday.

Nearly 600 players, including Omanis and residents divided into 24 teams, will participate in this event, which is one of the annual sports activities held during the blessed month of Ramadan.

The group's arrangement of the tournament forms part of its commitment to supporting the community, demonstrating its social responsibility. OQ recog-



nises the significant role of sports within its social investment programme and branding strategies.

Annually, it sponsors a multitude of initiatives, events, and sporting activities, actively con-

tributing to the advancement of Omani sports. Furthermore, it actively encourages its employees to partake in sports by providing facilities and necessary equipment, with the aim of promoting public health and fostering a healthy work-life balance.

OQ has been organising football competitions for the local community since the 1980s. This tournament stands out as one of the most sought-after Ramadan competitions for local teams in the Muscat governorate, attracting 24 teams from across the governorate and nearby areas.

The teams have been organ-

ised into four groups, each consisting of six stages. In the first group, the Youth of Zahia team leads the pack, alongside Future, Sod Roy, Shabab, Sayh Al Dhaba, and WK teams.

OQ Refinery heads the second group, accompanied by teams such as Cosmos, Al Mutaa, Al Najd Sports, Al Ghala Sports, and Al Noor Sports. The third group, captained by the Al Sahwa team, features Al Mahout, Brothers Stars, Al Wahda, Diesel, and Al Maliki.

Lastly, the fourth and final group is helmed by the Zak team, joined by Al Ahli Club, Roy Club,

Rawasco Al Hail, Al Merrikh Club, and Al Aila Club. The tournament commences on Tuesday, with matches scheduled daily except on Fridays throughout the holy month of Ramadan at the Group Stadium in Al Fahf Port. The ultimate showdown will occur on April 6 (Saturday).

The organising committee has established the tournament system, with 24 teams participating and divided into four groups, each consisting of six teams determined by a draw.

Priority has been given to longstanding teams in the tournament, based on their position

in the team rankings table.

Additionally, each year, four new teams are given the opportunity to participate after an assessment of their performance in external competitions and recommendations from the organising committee.

Each participating team is permitted to register a maximum of 20 players aged sixteen and above, with those born before April 2007 listed on their rosters for the entire tournament duration. The deadline for submitting the initial player registration list is 12:00pm on the first day of Ramadan.

Dar Global launches 'Trump Signature Villas' in expansive urban area of AIDA

Dar Global, the renowned luxury international real estate development company, announced the unveiling of Trump Villas at AIDA, one of Oman's most expansive urban developments.

This significant launch follows the strategic collaboration between Dar Global and The Trump Organization to develop a signature Trump community within AIDA. Once completed, the Trump Villas will be an unrivalled destination, showcasing superior luxuries that will elevate the ultimate lifestyle.

The 'Trump Signature Villas' collection is comprised of luxurious villas, each designed to embody the pinnacle of opulence and exclusivity that the Trump name conveys. With a combined value of US\$200mn, Phase 1 of this collection will represent an unprecedented level of luxury living. Located within Trump International Golf Club Oman, which will be one of the most spectacular golf courses in the world, the Trump Villas are an exclusive enclave designed by internationally acclaimed luxury experts. Offering breathtaking sea views from an elevation of over 130m, they will not only epitomise opulence but will also represent a new, powerful landmark.



Beyond their architectural splendor, the Trump Villas will offer an array of unparalleled privileges. Residents of these distinguished homes will be given elite membership of Trump International Golf Club Oman, granting them access to a wealth of world-class amenities, including a state-of-the-art clubhouse, expansive parks, and recreational spaces. Each property owner will also receive a beautiful Trump branded golf cart, thereby fully enhancing their experience.

"In collaboration with Dar Global, at AIDA, we've discovered an incredible location in the heart of Muscat, offering breathtaking sea views. Together, we are setting a new standard for luxury living with the finest residential villas anywhere in the world," said Eric Trump, Executive Vice President of The Trump Organization.

The Mar Thoma Church in Oman is entering into its 50 year. As a part of its yearlong Golden Jubilee Celebrations, the Inaugural Function was held on Friday at the St Thomas Church in Darsait Church Complex.

Mar Thoma Church celebrates 50 years in Sultanate of Oman

Among the dignitaries who attended the function were H E Amit Narang, Indian Ambassador to the Sultanate of Oman; Rt Rev Dr Euyakim Mar Coorilos Suffragan Metropolitan, Senior Bishop of Mar Thoma Church; Dr Wahid Ali Said al Kharusi, President & Chairperson of Oman Cancer Association; Chandu Oommen - a legislator from the Indian state of Kerala; leading Businessman from Oman and philanthropists Dr P Mohamed Ali and Kiran Asher and Lead Pastor of PCO Rev Mitchell Ford.

The Parish with humbleness remembered late Sultan Qaboos. The Parish thanked His Majesty Sultan Haitham bin Tarik and the Ministry of Awaqaf and Religious Affairs for all the support extended to the Parish in these 50 years.

Rev Sajjan Varghese, Vicar of Mar Thoma Church in Oman delivered the presidential address followed by Inaugural Address by the Bishop and Felicitation Speeches by the Dignitaries. Rev Binu Thomas, Assistant Vicar was also present in the function along with the Office Bearers, Executive Committee & Golden Jubilee Committee members of the Parish.



Priests from different Church's in Oman were present in the function as well. Binu M Philip, General Convener of the Golden Jubilee Celebrations, presented the Mission and Vision of the Parish in the Jubilee year which includes responding to various social causes in Oman and India and different programs throughout the year. Major initiatives include supporting Oman Cancer Association and a Rehabilitation Center for Mentally Ill Ladies in India among the many other charitable activities.

Meet Shiraz, Pakistan's famous vlogger aged 5

Mohammad Shiraz showcases the raw village life of the picturesque northern region, bordering China

Skardu, Pakistan - Pakistan's northern scenic Gilgit-Baltistan region is world-famous for its snow-capped peaks, glistening lakes and glaciers, and plucky climbers.

Located on the confluence of the world's three greatest mountain ranges, Gilgit-Baltistan has long been one of the favourite destinations of international climbers and trekkers, but the South Asian country is yet to exploit the region's untapped tourism potential to its maximum advantage, mainly because of poor infrastructure and other facilities.

Yet the region has produced several internationally recognised mountaineers and high-altitude porters, including Samina Baig, the first Pakistani woman to scale the world's tallest peak, Mount Everest, Nazir Sabir, the first Pakistani to scale the world's second highest mountain, K2, the iconic high-altitude mountaineer Mohammad Ali Sadpara, and Sirbaz Khan, the first local climber to ascend 13 out of a total 14 peaks above 8,000 metres (26,247 feet) high.

A new addition to this long list is five-year-old Mohammad Shiraz, who has emerged as a

new ambassador of its kind to promote the region's indigenous beauty together with daily challenges the locals have to grapple with, including the internet.

Shiraz, a grade 1 student, recently joined YouTube as well as Facebook and Instagram, where he uploads his daily activities, showcasing the raw village life of the picturesque northern region, which borders China.

Within a month, his social media attempt has snowballed him into a celebrity, taking the internet by storm, with his fan following traversing borders and winning hearts in diaspora communities as well.

Hailing from Ghursay, a small village of 2,000 people, and perched on the foothills of Siachen, the world's highest battlefield, Shiraz takes his viewers on a journey through swinging stony streets and Persian style houses, aside from introducing them to local festivals and celebrations.

"I want to show the beauty of my village and local life to the outside world. I just like it," Shiraz told Anadolu when asked what propelled him to join YouTube.

His father, Mohammad Taqi, who is also a vlogger, is Shiraz's



Mohammad Shiraz recently joined YouTube as well as Facebook and Instagram, where he uploads his daily activities

I want to show the beauty of my village and local life to the outside world. I just like it

MUHAMMAD SHIRAZ

inspiration.

"I did not teach or encourage him to do that because he is too young for that. It's just his own decision and action. I just helped

him a bit," Taqi said, while speaking to Anadolu.

Shiraz uploaded and released his first vlog last month and has already grabbed tens of thou-

sands of subscribers and a YouTube Silver Play Button.

His broken Urdu and simple but playful storytelling style add further value to his vlogs, which go beyond the ubiquitous beauty of the region and serve as a window for viewers to peek into the daily life of the region, located in the eastern Karakoram mountain range in the Himalayas.

Beyond beauty, mountains and treks

Gilgit-Baltistan lies at the confluence of the world's greatest mountain ranges - Karakoram, Himalaya, Hindukush and Pamir - and is home to five peaks that tower over 8,000 metres, attracting thousands of foreign and local climbers and trekkers every year.

However, this has not impacted the region much in terms of development and prosperity.

Despite being home to iconic mountaineers, local climbers here have long been forced to work as porters for foreign mountaineers, mainly due to financial constraints and a lack of training.

"The outsiders know Gilgit-Baltistan for its beauty, mountains and treks. But there is another world beyond that, which is a mix of culture, hospitality, festivities and problems," Taqi said.

"We want to tell the world about that as well. How does snowfall impact daily life? How do locals cope with stinging cold when there are no centrally-heated houses? And how our culture and languages are different and unique," Taqi added.

"And on top of that, how do we produce quality climbers and porters despite a lack of resources and training?"

Slow internet, poor infrastructure

A large chunk of the local population lives in poverty, in addition to poor infrastructure that discourages the tourists to visit far-flung but spectacular areas like Shiraz's.

"Shiraz does not only want to highlight the beauty of his region but also invite the government's attention to provide infrastructure to areas like ours, which have a lot to offer to nature lovers," said Taqi.

Ghursay is one of the many areas of Gilgit-Baltistan which hardly see a tourist because of its poor road network and absence of hotels.

"If the government helps us to provide tourism-related facilities, these poverty-stricken areas can turn into other favourite tourist destinations," he added.

Slow or no internet mainly because of frequent power outages, landslides and inclement weather is another issue that Shiraz highlights in his vlogs.

Anadolu Agency

Fiji faces uphill battle with HIV

Suva, Fiji - Fiji's Health Ministry faces an uphill battle with the increasing number of cases of HIV and AIDS, as Fiji recorded an alarming 415 new HIV cases in 2023 compared to 245 cases in 2022.

According to the Global AIDS Monitoring Report, Fiji is now one of the top two countries in the Asia-Pacific region with rapidly rising new HIV infections.

Health Minister Atonio Lalabalavu said in the Fijian Parliament on Monday that out of these cases last year, 404 are adults, while 11 cases are children, reported Fijivillage News.

Lalabalavu said three of the children got HIV through sexual transmission, while eight other children got HIV/AIDS through mother-

to-child transmission.

Of the total number of patients being diagnosed, 31 are teenagers aged from 15 to 19.

The Health Ministry is aware of the linkage between the use of illicit drugs in the country and the rise of HIV cases, Lalabalavu said. He added that activities such as bluetoothing for intravenous drug users and chemsex amongst the younger population are fuelling the rise in new HIV cases.

The practice of 'bluetoothing' is withdrawing blood after a drug hit and injecting it into a second person.

The minister noted that unsafe sexual practices and the use of injectable drugs are contributing to the rise of HIV in Fiji.

Xinhua

Arab League calls for ceasefire in Sudan

Cairo, Egypt - Arab League Secretary-General Ahmed Aboul Gheit called on Sunday for a ceasefire in Sudan amid fighting between the military and the Rapid Support Forces (RSF) paramilitary group.

Aboul Gheit held talks in Cairo with Abdullah Hamdok, a former prime minister and head of Sudan's Coordination of Civil Democratic Forces (Taqqaddum).

The Arab League chief said halting the war in Sudan and maintaining the country's territorial integrity is a top priority for the pan-Arab body, the league said in a statement.

"The Arab League is fully ready to provide any needed assistance to the Sudanese parties to solve the crisis," Aboul Gheit said. According to the statement, Hamdok explained his bloc's efforts to reach a ceasefire in Sudan and launch dialogue between the country's political forces.

On Friday, the UN Security



At least 13,900 people have been killed and more than eight million displaced in the conflict that started in April, 2023, according to UN figures

Council called for an immediate cessation of hostilities in Sudan during the Muslim fasting month of Ramadan.

A UK-drafted resolution issued by the Council also called

on all parties to the conflict to seek a sustainable resolution to the fighting through dialogue.

Sudan has been mired by fighting between the army, led by General Abdel Fattah al-Burhan,

who is the head of the ruling Sovereign Council, and the RSF.

At least 13,900 people have been killed and more than eight million displaced in the conflict that started in April, 2023, ac-

cording to UN figures.

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

Anadolu Agency

RAMADAN SHOPPING



People shop for the holy month of Ramadan at a market in Baghdad, Iraq, on Sunday (Xinhua)

Dubai Foundation for Women and Children outlines vision for 2024

Dubai, UAE - The Dubai Foundation for Women and Children (DFWAC) has unveiled its comprehensive plans, strategies, and a range of programmes, proposals, and initiatives set for rollout in 2024 to improve the quality of lives of both women and children.

During the 'Leadership Meeting', an annual event chaired by Sheikha Saeed Al Mansouri, the acting director-general of DFWAC, the foundation discussed the significant milestones and achievements made over the past year (2023).

Attended by heads of departments and sections, the meeting touched on aligning the foundation's strategies and plans with the Dubai Agenda, which aims to build the happiest, most cohesive, and most tolerant families, uphold national values and identity, promote healthy lifestyles, and enhance the quality of psycho-



logical and preventive services provided to the community.

Expressing her pride in the foundation's 2023 accomplishments, Sheikha Al Mansouri highlighted that the foundation's team has made tremendous efforts to fulfil its objectives and respond to societal needs.

She emphasised that enhancing collaboration with strategic partners and the community is crucial to bolster the foundation's humanitarian endeavours and realising the goals of Dubai's Social Agenda 33.

Al Mansouri highlighted that the meeting provided a vital platform for coordinating efforts across DFWAC's departments to improve communication, programme execution, and service efficiency. It is also crucial to boosting team spirit and fostering a sense of community among employees by involving them in decision-making and programme enhancement. The meeting delved into analysing the outcomes and gauging these programmes' social and economic effects on society.

WAM

Gaza City municipality warns of deepening hunger crisis

Gaza City, Palestine - The Gaza City municipality has voiced deep concern over the rapidly worsening hunger crisis claiming the lives of many Palestinians, amid a drastic reduction in water supply to a mere two litres per person daily.

"We caution against further deaths due to hunger and thirst in northern Gaza, should the severe humanitarian crisis persist," municipal spokesman Husni Mahna told Anadolu.

Mahna emphasised the crucial role of food and relief aid reaching Gaza and the north but highlighted its 'inadequacy in meeting citizens' needs'.

Regarding water supply, the spokesman said that the per capita allocation in Gaza City has dwindled to only two litres daily, down from 90 litres 'before the genocide war'. The Palestinian official attributed this severe shortage to extensive damage inflicted on water facilities by intense Israeli targeting of municipal infrastructure.

He revealed that the Israeli army destroyed 40 water wells, nine reservoirs, 42km (26.1 miles) of water networks, and 500 different-sized stopcocks, exacerbating the crisis.

Mahna pointed out that Gaza City has not received any fuel supplies since early November, stressing the urgency of providing municipalities with the necessary fuel for water pumping, sewage treatment, waste collec-



My strongest appeal today is to honour the spirit of Ramadan by silencing the guns - and removing all obstacles to ensure the delivery of lifesaving aid at the speed and massive scale required

ANTONIO GUTERRES

tion, and opening streets blocked by rubble. Meanwhile, dozens of Palestinians were killed and injured in Israeli attacks on the Gaza Strip as Muslims began the holy month of Ramadan on Monday, the Palestinian Wafa news agency reported.

Casualties were reported as Israeli fighter jets and shelling targeted houses in the Zaytoun and Sabra neighbourhoods, as well as areas in the city of Khan Younis in the southern Gaza Strip.

Israeli forces also bombed agricultural land in the Salam neighbourhood of the city of Rafah.

Warplanes also targeted the Nuseirat refugee camp in central Gaza Strip, and the Shati refugee camp west of Gaza City.

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

Nearly 31,000 Palestinians, mostly women and children, have since been killed in Gaza, and over 72,700 others injured amid mass destruction and shortages of necessities.

UN chief calls for ceasefire

As Muslims began the holy month of Ramadan, the UN chief on Monday reiterated his call for a ceasefire in Gaza, and urged actions to avoid further 'preventable' deaths.

"Yet even though Ramadan has begun - the killing, bombing and bloodshed continue in Gaza," Antonio Guterres said at a press encounter.

"My strongest appeal today is to honour the spirit of Ramadan by silencing the guns - and removing all obstacles to ensure

the delivery of lifesaving aid at the speed and massive scale required," said Guterres.

He also called for an 'immediate release of all hostages' taken by Hamas.

"We must act to avoid more preventable deaths," he said.

"We have witnessed month after month of civilian killing and destruction at a level that is unprecedented in all my years as Secretary-General," he added.

On life-saving aid, Guterres said it is 'coming in trickles - if it comes at all', and asserted that 'international humanitarian law lies in tatters'.

He further warned of the dire consequences of a potential Israeli assault on Rafah, cautioning that such an action could further exacerbate the suffering of the people in Gaza.

"For months, leaders have appealed for an immediate humanitarian ceasefire and the immediate release of all hostages. But the most compelling calls have come from the families of the victims of this war," he said.

Guterres called on all parties to 'hear and heed' the voices of those families of victims and stressed that 'desperate civilians need action - immediate action'. The Muslim holy month of Ramadan could be a 'good opportunity' for a ceasefire to take place in Gaza, the UN secretary-general said.

Anadolu Agency



Yemen: Women, babies affected most by collapsed healthcare system

Istanbul, Turkey - Hospitals and health facilities have become inoperative amid the ongoing internal conflict in Yemen, leading to the loss of lives of pregnant women and babies, according to a UN official.

"In Yemen, less than 50 per cent of hospitals and health facilities are operational, and only one-fifth of these health facilities provide maternal and neonatal care services," Hicham Nahro, deputy representative of the UN Population Fund (UNFPA) in Yemen, told Anadolu.

"Pregnant women cannot access urban maternity hospitals or health centres due to disadvantages such as frequent displacement and living in rural and remote areas," Nahro said.

Nahro pointed out that families living in rural areas also cannot afford to go to hospitals or health centres due to financial reasons.

"Many Yemeni families cannot afford hospital costs, even

transportation expenses to reach urban centres," he said.

"Some pregnant women in critical condition try to reach hospitals by walking or riding camels for 7-8 hours," Nahro noted.

"Last year, as UNFPA, we managed to reach nearly three million Yemeni women and girls, but there is still a great need for assistance for a healthy pregnancy process in the country," he added. "There are 5.5mn women in the country who do not have access to or have very limited access to reproductive health services, including 2.7mn pregnant and lactating women suffering from acute malnutrition," he warned.

Yemen has fallen into civil war since 2014 when Iran-backed Houthis seized much of the country, including the capital Sanaa, forcing the internationally recognised government to set up an interim capital in the coastal city of Aden.

Anadolu Agency

At the edge of Gaza, Israelis try to stop aid trucks

Kerem Shalom, Israel - For weeks Israeli border officers allowed protesters to disrupt the critical aid convoys at Kerem Shalom, the country's sole functioning border crossing with Gaza. But at the end of last month, with international pressure and condemnation mounting, authorities announced they were moving additional officers to the crossing to take back control. But even with the area now declared a closed military zone, protesters continue to arrive and try to outmanoeuvre the police.

The protests are being led by the 'Tsav 9' movement, a grouping of demobilised reservists, families of hostages and settlers. Its name, meaning 'Order 9', is a reference to the emergency mobilisation notices that call up reservists.

The protesters say they fear the aid is helping Hamas still holding their friends and relatives hostage, five months after the cross-border raids. They hope preventing food and supplies from entering Gaza will force Hamas to release them. A recent poll by the Israel Democracy Institute found that two-thirds of Jewish Israelis support their view opposing the transfer of humanitarian aid into Gaza.

The World Health Organization says food and safe water have become scarce and diseases are spreading. There is a surge of acute malnutrition, it says. CNN



Volunteers work at the Egyptian Food Bank in Cairo, Egypt (Xinhua)

‘Ramadan Joy’: EFB prepares free food boxes for those in need in Egypt, Gaza

Cairo, Egypt - Workers and volunteers with the non-profit organization Egyptian Food Bank (EFB) are working nonstop to prepare free food boxes for those underprivileged both in Egypt and the neighbouring besieged Gaza Strip, as the Muslim holy month of has Ramadan started.

Raising the slogan of 'Food: the Essence of Life', surrounded by trucks and forklifts for loading and transporting food boxes, the five-story EFB headquarters is welcoming its highest season for the past 20 years.

"We provide supplies to about 3,700 community-based organisations nationwide, with nearly five million registered indigents," said Ibrahim Shaheen, director of the supply chain sector at the EFB, adding that the organisation has about 120 direct workers in packaging and warehouses, while the total number of employees is about 1,000. "We prepare boxes named 'Ramadan Joy' containing various food products," including beans, rice, sugar, and macaroni, while the rest of items like dry dates, cheese, milk, cooking oil, etc.," he said.

The 25-year-old Mohamed Gamal Taha is a warehouse manager at an energy company, who has been volunteering with

the EFB since 2019 and has formed his own team of about 150 volunteers.

"I once saw EFB boxes that I took part in preparing being distributed in my neighbourhood. It makes me happy to see the boxes I prepare to reach people, and this has encouraged me to expand my team of volunteers," the young man told Xinhua.

"We love to exert greater efforts until these boxes reach Gaza," he added.

The EFB is a member of the National Alliance for Civil Development Work, a main provider of humanitarian aid delivered to Gaza via the Rafah border crossing.

Some of the trucks outside the EFB building were covered by a green banner branded with the phrase 'To Our People in Palestine'.

"Until now, the EFB has sent more than 7,000 tonnes of food supplies to Gaza, which is just a drop in the ocean compared to what the Palestinians need," said Mohsen Sarhan, CEO of the EFB, describing the Israeli aggression on Gaza as a tragedy.

Sarhan explained that donation is the EFB's main source of funding. Xinhua



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Invitation for the Annual Ordinary General Meeting of Shareholders

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

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

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

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

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

INDIA

Centre notifies rules for implementation of CAA

New Delhi - The Union Home Ministry has notified rules for implementation of Citizenship Amendment Act (CAA) on Monday, days ahead of the announcement of the Lok Sabha elections schedule.

Home Minister Amit Shah, on multiple occasions, said that CAA rules would be notified ahead of the Lok Sabha elections to be held in April-May.

The CAA rules, introduced by the Narendra Modi government and passed by Parliament in 2019, aim to confer Indian citizenship to persecuted non-Muslim migrants - including Hindus, Sikhs, Jains, Buddhists, Parsis, and Christians - who migrated from Bangladesh, Pakistan, and Afghanistan and arrived in India before December 31, 2014. Following the passage of the CAA by Parliament in December 2019 and its subsequent Presidential assent, significant protests erupted in various parts of the country.

As per an official, the CAA law can be put into action with the issuance of MHA notification, allowing eligible individuals to obtain Indian citizenship.

The implementation of the CAA, which has been delayed for over four years, necessitates the formulation of its associated rules. "The regulations are prepared, and an online portal is already set up for the entire process, which will be conducted digitally. Applicants will need to disclose the year of their



All Assam Students' Union supporters take out a bike rally to protest against the CAA, in Guwahati (ANI)

entry into India without any travel documents. No additional documentation will be required from the applicants," stated the official.

On December 27, Amit Shah asserted that the implementation of the CAA cannot be

halted as it stands as the law of the land. He had also accused West Bengal Chief Minister Mamata Banerjee of misleading the

public regarding this matter.

Speaking at a party meeting in Kolkata, Shah earlier emphasised that the BJP is committed to implementing the CAA. The TMC, led by Mamata Banerjee, has been opposing the CAA.

The assurance of implementing the highly debated CAA was a significant electoral agenda for the BJP during the previous Lok Sabha and Assembly elections in West Bengal. Leaders of the ruling party at the Centre view it as a credible factor contributing to the BJP's ascent in the state.

As per the manual of parliamentary procedures, the guidelines for any legislation should have been formulated within six months of receiving the presidential assent, or the government should have sought an extension from the Committees on Subordinate Legislation in both the Lok Sabha and Rajya Sabha. Since 2020, the Ministry of Home Affairs has been regularly seeking extensions from the parliamentary committees to continue the process of framing the rules associated with the legislation.

Over a hundred individuals lost their lives either during the protests or due to police action subsequent to the passage of the law in Parliament. During the past two years, over 30 district magistrates and home secretaries across nine states have been authorised with the ability to confer Indian citizenship. ANI

President Murmu arrives in Mauritius on 3-day state visit

Port Louis, Mauritius - President Droupadi Murmu arrived in Mauritius on a three day state visit, her first one, on Monday.

In a special gesture, the Prime Minister of Mauritius, Pravind Jugnauth welcomed Murmu at the airport with full honours.

"President Droupadi Murmu @rashtrapatibhvn arrives in Mauritius on a 3-day State Visit," the official spokesperson of the Ministry of External Affairs, Randhir Jaiswal wrote in a post on X.

As a significant highlight of the visit, Murmu will be the chief guest at the national day celebrations of Mauritius, marking a new milestone in the longstanding friendship between the two countries.

As the sixth Indian president to grace the Mauritian national day as the chief guest since 2000, Murmu's state visit underscores the longstanding and enduring ties between India and Mauritius. "It reaffirms the continued commitment of both countries to further strengthen the bilateral relationship across all sectors and deepen our close people-to-people ties," the MEA said in a statement earlier.

"A new milestone in India-Mauritius ties! President



Indian President Droupadi Murmu meets with Mauritius President Prithviraj Singh Roopun, at the Presidential State House on Monday (ANI)

Droupadi Murmu @rashtrapatibhvn embarks on a State Visit to Mauritius. President will attend the Mauritius National Day celebrations as the Chief Guest tomorrow," said Jaiswal in his earlier post on X.

A contingent of the Indian Navy will participate in the celebrations along with two ships of the Indian Navy's First Training Squadron - INS Tir and CGS Sarathi, the MEA release said. Murmu will hold bilateral meetings with the President of the Republic of Mauritius, Prithviraj Singh Roopun and the prime minister.

In addition, the president will meet the Speaker of the Mauritius National Assembly, the chief justice of the Mauritian supreme court and important Mauritian leaders.

During the visit, Murmu and the Mauritian PM will jointly

inaugurate 14 India-assisted projects, showcasing the growing expanse and multifaceted nature of India's vibrant development partnership with Mauritius that constitutes a key pillar of the bilateral relationship.

The president will also witness exchange of important bilateral agreements that seek to further strengthen the robust bilateral institutional collaboration and capacity-building co-operation between the two countries, the MEA release added.

Additionally, she will address Mauritian youth at the University of Mauritius and socio-cultural organisations, members of the Indian diaspora and the Indian community at the Mahatma Gandhi Institute. ANI



NTA extends last date for NEET UG exam registration

New Delhi - The National Testing Agency (NTA) on Monday extended the registration window for the National Eligibility-cum-Entrance Test (NEET-UG) 2024 examination till March 16.

According to an official statement, the NEET UG 2024 will be conducted on May 5, 2024, from 2pm to 5.20pm, throughout the country and in 14 cities outside India in pen & paper (offline) mode.

The registration for the online application forms for NEET (UG) 2024 has been ongoing since February 9. "During this time, we have received representations from

stakeholders regarding the changes in NEET (UG) 2024 and the extension of the registration window," read the official statement.

Announcing the extension of NEET 2024 registration last date, the NTA said: "Candidates should note that this is a one-time opportunity, so they are advised to use it carefully as no further chance will be given for applying for NEET (UG)-2024. Please make a note of this and fill the online application form accordingly."

If any candidate faces any difficulty in the process, they may contact 011-40759000 ANI

First flight test of Agni-5 missiles held

New Delhi - The Agni-5 missiles with Multiple Independently Targetable Re-Entry Vehicle (MIRV) technology would be able to hit at least three different targets spread over a large area.

The Defence Research and Development Organisation (DRDO) developed technology that would make the missile system difficult to intercept as the payloads or warheads would be moving towards their intended targets along with the mother vehicles and multiple decoys with them, defence sources told ANI. The number of warheads in the missile system can also be increased based on the requirements.

The flight test was carried out from Dr APJ Abdul Kalam Island in Odisha. ANI

شركة زجاج مجان ش.م.ع. MAJAN GLASS COMPANY S.A.O.G.

P.O Box 17, Postal Code 327, C.R.No:3/19456/6,Sohar Industrial Estate, Sultanate of Oman. Tel: +968 2675 1654/5/6, Fax: +968 26751658, E-mail: info@majanglass.com

REPORT OF THE BOARD OF DIRECTORS

Dear Shareholders, On behalf of the Board of Directors, I welcome you to the 28th Annual General Meeting of your Company to present and discuss the Annual Report and Audited Financial Statements for the year ended on 31 December 2023.

Financial Results and Company Performance: During the year 2023, the company recorded sales of RO 12.26 million which is 6% lower when compared to the previous year's sales of RO 13.02 million. This was mainly due to the change in the incoterms (shipping terms) as the ex-works sales for the year were RO 11.583 million as against RO 11.981 for the previous year (3% lower). This also resulted in savings in freight costs which was RO 0.677 million in the current year as against RO 1.093 million in year 2022

Due to the ongoing tragic geo-political situation in the Levant Area, the sales of internationally recognized carbonated bottles dropped across Oman and some GCC/Levant markets in the last quarter. This was partially compensated by increased demand in the food sector at other than GCC locations

The increase in inflation and corresponding dip in demand driven by higher interest rates, also impacted some markets in Europe in the last quarter of the year.

The company faced cost headwinds at the beginning of the year mainly driven by higher raw material prices which were largely passed on to the customers in terms of price increases with different timelines depending upon contractual arrangements.

Performance Highlights:

Particulars	TOTAL YE 2023	TOTAL YE 2022	% Change
OPERATING PERFORMANCE (RO Millions)			
Sales	12.26	13.02	-5.86%
Cost of Goods Sold	11.14	11.47	3%
Gross Profit	1.117	1.557	-28%
Net Profit/(Loss) Before Tax	(0.479)	(0.654)	27%
Income tax	(0.269)	(0.331)	19%
Net Profit/(Loss) after Tax	(0.748)	(0.985)	24%
EBIDTA	0.658	0.591	11%

Dividend

After considering the financial performance and taking account of the company's cash flow requirements for various capital expenditures envisaged in 2024, the Board of Directors does not recommend any dividend for the financial year ending 31 December 2023.

Future Outlook:-

The tragic geo-political situation and continued boycott of International Carbonated Beverages in some markets continues to be worrisome. Higher shipping surcharges in the Red Sea, which is an important shipping route for timebound exports to the Western World is a cause of concern.

However, the company's strategy of having a flexible production capability and consciously increasing share of food category in the overall product mix is helping us to overcome the demand drop in above areas to a large extent.

With the overall inflation rates coming down and interest rate increases being put on hold with potential decreases in H2 of 2024, the demand should kick back in H2 in the Western markets.

We expect operational improvements to continue.

Corporate Social Responsibility:-

The company believes that giving back to society is extremely important. We provide monetary and intangible support and guidance to the organizations that are dedicated to improving the quality of life for the concerned people in the society and will continue to do so.

Internal Control:-

The Management regularly reviews the effectiveness of internal controls in discussion with the Audit Committee, Statutory Auditors, and External Internal Auditor, in line with the approved company policy and the charter. The company presently has an External Internal Audit agency, which keeps on reviewing internal controls in various areas of operations under the Audit Committee's guidance. The Board of Directors is pleased to inform the shareholders that, in their opinion, adequate and effective internal control systems are in place.

Omanisation :

The company is committed to recruiting and providing training to Omani employees to enable them to undertake responsibilities in various Operations and Administration areas. The Company had an Omanisation percentage of around 46% at the end of 31 December 2023.

Acknowledgments:-

On behalf of the Board of Directors and Management of the Company, we thank His Majesty Sultan Haitham bin Tariq bin Taimur for his leadership and vision- God protect him, to work for Oman and its dear people for a brighter and more prosperous future. The company also acknowledges the continuous support and commitment from its Shareholders, Customers, Suppliers, Bankers, and the Management & Employees' constant efforts.

Chairman

Dated: 25 February 2024

Annexure to Directors' Report 2023

Statistical Table showing dividend declared and paid during past five years

Particulars	2023	2022	2021	2019	2018
Net Profit/(Loss) before Tax (in RO '000)	(479.00)	(654.00)	(844.00)	(1,180.00)	(715.00)
Net Profit/(Loss) after taxation (in RO '000)	(748.00)	(985.00)	(1,069.00)	(1,047.00)	(608.00)
Dividend declared %	-	-	-	-	-
Cash Dividend Amount (in RO'000)	-	-	-	-	-
Stock Dividend Amount in the form of free bonus shares (in RO'000)	-	-	-	-	-
Net Equity ('000)	396.00	1,144.00	2,129.00	3,197.00	4,245.00

Statement of Comprehensive Income for the year ended on 31st December 2023 (AUDITED):

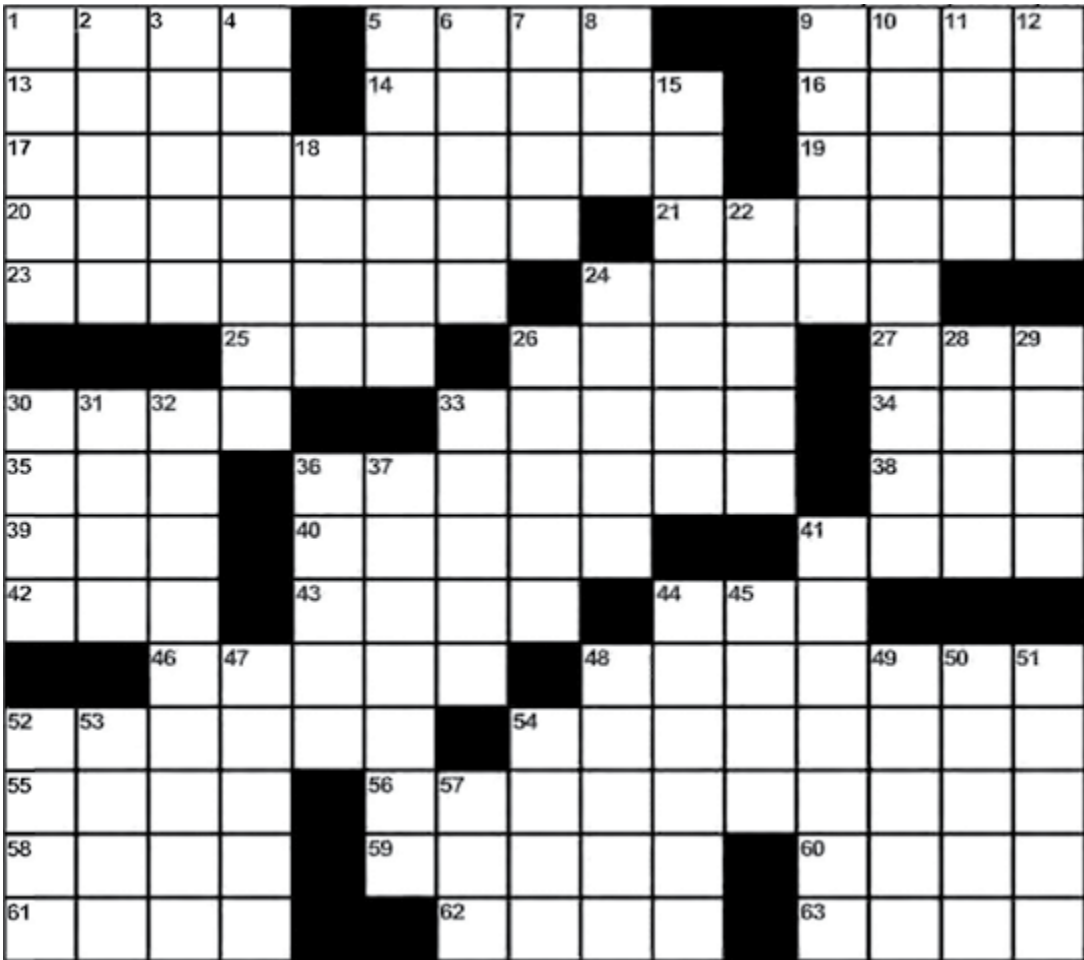
	For the year ended 31st December 2023 RO' 000s	For the year ended 31st December 2022 RO'000s
INCOME		
Sales	12,261	13,023
Cost of Sales	(10,991)	(11,467)
	1,270	1,556
Other Income	553	225
	1,823	1,781
Expenses		
General and administration expenses	(982)	(909)
Selling and distribution	(747)	(1,140)
Depreciation	(20)	(28)
Amortization	(9)	(2)
	(1,758)	(2,079)
Profit or (Loss) from operations	65	(298)
Finance cost	(544)	(356)
Loss for the year Before Taxation	(479)	(654)
Taxation	(269)	(331)
Net Loss for the year	(748)	(985)

Statement of Financial Position as at 31st December 2023 (AUDITED):

	31st December 2023 RO' 000s	31st December 2022 RO'000s
Non-current Assets		
Property, Plant & Equipment	3,104	3,322
Intangible asset	54	27
Right of use assets	2,122	71
Deferred taxation	108	378
Total non-current assets	5,388	3,798
Current Assets		
Inventories	3,842	3,695
Accounts & other receivables	2,293	2,764
Prepayments	97	61
Bank balances & cash	44	62
Total current assets	6,276	6,582
Total Assets	11,664	10,380
Current Liabilities		
Current portion of term loan	300	760
Current portion of Lease rent payables	167	64
Bank borrowings	2,224	2,815
Accounts & other payables	4,376	3,676
Total current liabilities	7,067	7,315
Non-current Liabilities		
Employees' end of service payables	367	271
Non-current portion of Lease rent payables	2,034	-
Non-current portion of term loan	1,800	1,650
Total non-current liabilities	4,201	1,921
Total Liabilities	11,268	9,236
Net Assets	396	1,144
Shareholders' equity		
Share capital	4,202	4,202
Legal reserve	1,273	1,273
Retained earnings	(5,079)	(4,332)
Total shareholders' equity	396	1,144

Notes:
1. All amounts are in RO '000s.
2. Previous year figures are regrouped /rearranged wherever required.
3. The complete Financial statements of the Company would be made available to any shareholder or interested party on request in Arabic or in English within 7 days from the date of request. The request applications can be sent on the above mentioned address.

DAILY CROSSWORD



ACROSS

- 1) Intense aversion
- 5) Land measure
- 9) Simpson kid
- 13) Cheese in balls
- 14) Palepurple
- 16)Admiraltype
- 17)Retouches,inaway
- 19) Prod on
- 20) Butcher, baker or candlestick maker, e.g.
- 21) _ water (cologne kin)
- 23) Skirmishes
- 24) Ring-tailed animal
- 25) Thing to shoot on
- 26) Gives a bad review to
- 27) Negatives
- 30) Pain- lled
- 33) Diameters halved
- 34) Spark-plug speci cation
- 35) "The Raven" author
- 36) While on the other hand
- 38) A saucer, say
- 39) Word with "boot" or "jet"
- 40) Lifting device
- 41) "Hey there!"
- 42)Su xwithmusketo bal-

lad

- 43)Hathawayof"Les Miserables"
- 44) Luxurious getaway
- 46) Chair-maker Charles
- 48) Vow-exchanging sites
- 52) Waiter's assistant
- 54) Bad-tempered
- 55) "...daisy!"
- 56) Likely to make goo
- 58) U.S. l and others
- 59) Put out, as a light
- 60) Adam lived there
- 61) Win's opposite
- 62) Halves of splits?
- 63) Body shop challenge

DOWN

- 1) Tin Woodman's need
- 2) French farewell
- 3) What was stolen from the Queen of Hearts
- 4) Diplomat'sbuilding
- 5) Magicchann
- 6) Bigbeerbuys
- 7) German industrial region
- 8) First lady?
- 9) Spread a rumor
- 10) Carrier with a sham-rock logo
- 11) Blow a gasket

- 12) Waste allowance
- 15) Baltic Sea republic
- 18) Tick o
- 22) Watering hole
- 24) Of cer of the ture
- 26) Analyze in English class
- 28) Clumsy sorts
- 29) Thing on a leopard
- 30) Abbey area
- 31) Fountain order
- 32) They get what's coming to them
- 33) Coachman's hand l
- 36) Hula Hoop maker
- 37) Flattering and sweet, as words
- 41) Chose not to paint, as a wall
- 44) Sites r breakers
- 45) Insect sensory organ
- 47) Deep, deep hole
- 48) Handpicked
- 49) Decrease, as con dence
- 50) Closet material
- 51) Hound's trail
- 52) Singer lves
- 53) "What have you been _?"
- 54) Essential point
- 57) Caviar, essentially

NOTE PAD



YOUR DAILY HOROSCOPE



ARIES MARCH 21-APRIL 19

You are in the calm eye of the storm now and can sense that things are going to get a lot busier soon. But instead of panicking about what is to come, be confident! You are more than prepared for the action that is about to go down, and it's important that you give off the air of being capable and ready to go. Other people are paying attention, and your energy will influence how they feel about the coming days.



LEO JULY 23-AUGUST 22

You are full of an easy energy that will carry you past any pettiness that might erupt around you. Instead of annoying you or testing your patience, the frivolous people you will meet today will be a great source of entertainment and fascination. Watching people has never been more amusing than it is today, so find a spot where you can watch the world go by. Observe and you will be shocked, amused, angered, and a little bit moved.



SAGITTARIUS NOVEMBER 22-DECEMBER 21

Whatever confusion your dreams have been causing lately will start to clear up today. The clues your subconscious has been giving you each night are starting to add up to something that makes sense. The recurring images are pointing you toward the biggest problem in your life, and you need to address it head-on, today. Follow your hunches and see what happens next. The faster you can get to the heart of the matter, the sooner you will get a good night's sleep.



TAURUS APRIL 20-MAY 20

Getting any time to yourself will be difficult today. Your popularity is nearing a record high, and people want your input on many issues. The sooner you can adjust to the demands on your time the better. Since ignoring the external world will be practically impossible, you are better off just giving in and dealing with the people who are clamoring for your attention. You will be able to get some alone time soon, just not right now.



VIRGO AUGUST 23-SEPTEMBER 22

Put your personal goals first today. Free yourself from having to deal with other people's drama. Not only is it boring to hear about the trials and tribulations of your friends all the time, but it can be a bit disheartening. Concentrate on creating your own drama today, the good kind, of course. If you want to get out and go, do it. Don't feel guilty that you're having fun if a friend is going through troubles. Live your life.



CAPRICORN DECEMBER 22-JANUARY 19

You love an organized life, but sometimes structure can be overrated. Today, loosen up a little bit. Toss out your schedules and act more spontaneously. Treat yourself to an indulgence or two. Leave your bed unmade. Don't do the dishes until later. Being messy isn't the end of the world, you know. It will feel good to stop being so self-disciplined for one day. There's no harm in a little bit of chaos. In fact, you'll probably feel quite stimulated by it.



GEMINI MAY 21-JUNE 21

Someone has been preaching to you for quite a while, and the sermon is getting a bit tiresome. They think what they have to say is terribly important, while you just think it's just terrible! Let them know that you really don't plan on taking their advice and that while you appreciate the special interest they have in how you should run your life, you don't need them to waste any more of their energy on you. Give them permission to brighten someone else's life.



LIBRA SEPTEMBER 23-OCTOBER 22

Seek what you enjoy today, because enjoying life is as good as any. Spend your time exploring whatever gives you the greatest sense of accomplishment. Set aside the boring stuff for now. Even better, delegate some of the boring stuff to someone else. Isn't there someone who owes you a favor? Maybe they can go pick up your dry cleaning while you enjoy a new book or take a long walk or do whatever it is that makes you feel fulfilled.



AQUARIUS JANUARY 20-FEBRUARY 18

The new members of your social or work group are starting to have a big effect on the dynamics, and you're not so sure you like it. Give it a few more days before you write them off completely, though. Sometimes it takes time to dig beneath the surface of people to find out what really makes them tick and whether or not you like them. You could speed up the process if you open up a bit more. Show them who you are and they'll show you who they are.



CANCER JUNE 22-JULY 22

You might have the chance to make connections with unlikely people in some unlikely places. Before you realize what is happening, you might find yourself talking to someone you never would have considered talking to before, and loving it. It's all part of a new phase you are going through, when coworkers are suddenly fascinating and your curiosity about other people is undeniable. And while you might not get a lot more social today, your calendar is filling up.



SCORPIO OCTOBER 23-NOVEMBER 21

Following your impulses is a risky strategy today. It could pay off big, or it could lead you down a negative path. You're usually smart to trust your gut on things, but right now there are several unknown factors at work behind the scenes. Don't base your decisions or judgments solely on what you know today. It's what you don't know that could matter the most. Toss some solid facts into the mix. Ask people in the know what's really going on.



PISCES FEBRUARY 19-MARCH 20

What was once a casual friendship has slowly been growing into a deeper and more meaningful one. And today you could have an opportunity to solidify it even further by sharing a truth you've been keeping to yourself. But before you do that, consider that what you have to say may cause some emotional upheaval on their part, and be ready for it. Your honesty and trust will make an impression on them. This could be a huge turning point for both of you.



TEST YOUR KNOWLEDGE

01. In the 2020 Summer Olympics several sports made an Olympic debut, including which of these?

- A. All of them
- B. Karate
- C. Surfing
- D. Sport climbing

02. Which country forcibly colonised the island now known as Taiwan in 1895?

- A. The Netherlands
- B. China
- C. Japan
- D. UK

03. What is the word for bending at least one knee to the ground, a gesture of deep respect for a superior that was introduced in 328 BC by Alexander the Great into his court, a practice then already followed in Persia?

- A. Kneeling
- B. Curtseying
- C. Genuflection
- D. Kerning

Answers: 1.A 2.C 3.C

KIDS COLOURING



BOGGLER

N	E	S	U
C	S	K	D
A	F	O	H
N	E	B	D

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

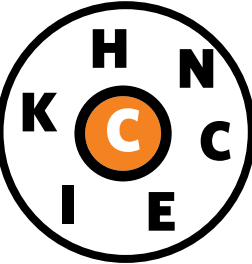
Solution 20-25 words: Excellent, 15-20 words: Very good, 10-15 words: Good, 5-10 words: Average

DO YOU SUDOKU?

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

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

WORD BUILDER



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

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

SUDOKU EASY ANSWER

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



Roberto D'Aversa

Lecce sack coach D'Aversa for headbutting Verona player

Lecce, Italy - Lecce have fired manager Roberto D'Aversa after he headbutted an opposing player at the end of their loss to Hellas Verona at the weekend, the Serie A club said on Monday.

D'Aversa headbutted Verona striker Thomas Henry in the aftermath of their 1-0 home defeat on Sunday, and the club released a statement later that day condemning the incident, and have now dismissed the 48-year-old.

"After the events that took place at the end of the Lecce - Verona match, U.S. Lecce announces that it has relieved coach Roberto D'Aversa of his duties," the club said in a statement.

D'Aversa was shown the red card along with Henry, and afterwards the manager, who joined Lecce in June 2023, apologised while saying his players had been continually provoked towards the end of the game.

Lecce won five of their 28 league games this season which leaves them in 15th place on 25 points, one point above the relegation zone, while Verona overtook them with their win to move to 13th on 26 points.

EVEN STEVEN

Liverpool and Manchester City draw to leave Arsenal top of Premier League table

Liverpool, England - Liverpool and Manchester City drew 1-1 at Anfield to leave Arsenal in charge of the Premier League title race.

John Stones had put Man City on course to go top for the first time since November but Alexis Mac Allister's second-half penalty earned Liverpool a draw that means just one point separates the top three teams with only 10 matches remaining for each side.

It was fitting that there was nothing to split Liverpool and Man City in what was Jurgen Klopp and Pep Guardiola's "last dance" before Klopp departs at the end of the season.

Liverpool were dealt a blow before the match even kicked off, with Ibrahima Konate ruled out through injury and Mohamed Salah only fit enough to start on the bench alongside Andrew Robertson. With Alisson and Trent Alexander-Arnold also out, it meant Liverpool's back five was Caoimhin Kelleher, Conor Bradley, Joe Gomez, Jarell Quansah and Virgil van Dijk.

Dominik Szoboszlai did provide a welcome boost, though, making his first Premier League start since January.

Man City made two changes from the team that won last week's Manchester derby, with Manuel Akanji and Julian Alvarez replacing Ruben Dias and Jeremy Doku.

Man City started on top and made their dominance count



Liverpool's Alexis Mac Allister celebrates with Virgil van Dijk after scoring against Manchester City on Sunday

midway through the first half, when Stones scored from a clever Kevin De Bruyne corner.

De Bruyne whipped the ball to the near post, where Stones was left unmarked after Nathan Ake had blocked Mac Allister in a smart screen move.

It was De Bruyne's 13th goal involvement in 12 Man City appearances in 2024, the most of any Premier League player across all competitions so far this year.

Szoboszlai then headed Harvey Elliott's cross wide, and there

pass that Nunez reached before Ederson, who gave away a penalty, hacking down the Liverpool striker in his attempt to reach the ball first. Mac Allister converted the spot-kick. To make matters worse, Ederson was injured in the act of conceding the penalty and shortly after was replaced by Stefan Ortega.

Roared on by a rampant Anfield crowd, Klopp brought on Salah, who almost immediately made his mark. The Egyptian played an incredible through-ball to Luis Diaz, who shot wide in a

John Stones had put Man City on course to go top for the first time since November but Alexis Mac Allister's second-half penalty earned Liverpool a draw that means just one point separates the top three teams

was a mouthwatering moment just before the break as two of the Premier League's stars in their position went head-to-head. Haaland was set through in a 1v1 with Van Dijk, who held up the Man City striker and forced a weak shot that was straight at Kelleher.

Coming into the match, Liverpool had won 22 points from losing positions this season, the most of any team, and they showed their grit once again to equalise five minutes after the restart, although they needed a helping hand to do so.

Ake played an underhit back-1v1 with Ortega.

Less than two minutes later, Diaz missed another big chance, failing to get his shot off in another 1v1 after being set up by Darwin Nunez.

There were two more big chances at either end, with Kelleher spreading himself in an Alisson-like action to thwart Phil Foden, while Ortega flung himself at Nunez's close-range effort. But it was City who came the closest to winning it. In the 89th minute, Doku's shot from the left side of the box beat Kelleher, smashed against a post and bounced across goal and out.



Pep Guardiola (R) with Jurgen Klopp

Klopp and Guardiola respect shines through as epic rivalry ends on a high

Liverpool, England - And so the curtain came down on one of the greatest Premier League managerial rivalries as Jurgen Klopp and Pep Guardiola hugged heartily after their sides had slugged each other to a standstill at Anfield on Sunday.

A compelling 1-1 draw between Liverpool and Manchester City left the honours shared, a three-way title race wide open and further proof of the football philosophy that unites two men who have stamped their trademark all over their respective clubs.

Klopp will walk away at the end of the season after a glittering near decade-long reign on

Merseyside that has seen the club scoop every major prize and go head-to-head with Guardiola's City in several epic title races.

This was the 16th Premier League clash between the pair and it felt somehow appropriate that when the fulltime whistle sounded on a glorious advert for the English top flight, there was nothing to separate them.

Former Spain midfielder Guardiola has enjoyed mastery over just about every coach in world football since making his name in charge of Barcelona, but will end his Premier League series with Klopp with five wins, four defeats and seven draws.

'I think we feel a bit deflated in the dressing room'

Manchester, England - John Stones proved an unlikely scorer for Manchester City in a sizzling Sunday showdown at Liverpool but was left deflated after a 1-1 draw prevented Pep Guardiola's side taking over at the top of the table.

Stones turned in Kevin De Bruyne's low corner in the 23rd minute to reward City's early domination.

But Alexis Mac Allister equalised from the penalty spot shortly after halftime and City were at stretching point as they resisted a storming Liverpool second-half display.

The draw stretched City's unbeaten run in all competitions to 21 games but they are now third in the Premier League standings in what is shaping up to be an epic fight to the finish with Liverpool and Arsenal.

Arsenal, who City host in their next league game on March 31, are top on goal difference from Liverpool with both clubs on 64 points. City, bidding for an unprecedented fourth successive league title, have 63.

"We had quite a lot of chances early on in the game and maybe could have been two or three up," said Stones, whose goal was his first of the season.

"But we know what we're coming into when we come here



Manchester City's John Stones celebrates with teammates after scoring against Liverpool

and the opposition we are playing and I think we feel a bit deflated in the dressing room, we came here to win."

City have won only once in the Premier League at Anfield since Guardiola took charge but while they failed to improve that record in a typically breathless duel, they are still well positioned

We know what a top side they are and what they bring and we've had a lot of really good games against them

JOHN STONES

to finish the season on top.

"We got a point out of the game and this is such a difficult place to come," Stones said. "It's a bit raw for me right now to analyse the game. We know what a top side they are and what they bring and we've had a lot of really good games against them.

"The second half sort of balanced it out today but we'll have to take the positives out of today and move forward and try and go on a nice run."

Koopmeiners scores double as Atalanta rally to hold Juve

Turin, Italy - Juventus were held to a 2-2 draw by Atalanta in Serie A at Allianz Stadium on Sunday, as goals from Andrea Cambiaso and Arkadiusz Milik were cancelled out by a brace from the visitors' Teun Koopmeiners.

The match unfolded like a rollercoaster, with Koopmeiners striking first, Juve orchestrating a rapid turnaround in four minutes in the second half, only for the

Dutch international to level the score in the 75th minute.

Juve, who have won one of their last seven league games, are third on 58 points, one point behind AC Milan in second place, and 17 points behind the runaway leaders Inter Milan.

Juve manager Massimiliano Allegri said he was not concerned about his side's recent struggles. "I think we had a good

performance against a good Atalanta team, they did well with that free kick and the second goal, whereas we could've defended better," he told DAZN.

"We were coming off a difficult period, it might not seem like it, but this is a very important result for us. We try to win every game, it's not always possible, and qualifying for the Champions League is the objective."

Atalanta's momentum has also slowed down and they are currently in sixth place with 47 points, having not won in their last four league matches.

"The trouble with playing every three days is that you never know what condition you will be in. We were in better shape on Thursday, we'll see what the situation is next week," Atalanta coach Gian Piero



Atalanta's Teun Koopmeiners celebrates after scoring against Juventus



Real Madrid's Arda Guler scores against Celta Vigo

REAL ROMP

Madrid thrash Celta Vigo to consolidate top spot

Madrid, Spain - LaLiga leaders Real Madrid cruised to a 4-0 home win over relegation-threatened Celta Vigo on Sunday to restore their seven-point lead at the top of the table with a dominant display.

Goals from Vinicius Jr and Arda Guler, the 19-year-old's first for the club, as well own goals from Celta's Carlos Dominguez and keeper Vicente Guaita sealed the victory for Real.

Real were on top in the first half but were thwarted by some fine saves from Guaita, although he failed to stop the opener when Vinicius fired home from close range in the 21st minute, for his 10th goal of the season.

"I'm very happy, I'm trying to be at my best, it's a good time of the season with good games and I want to continue like this, hopefully without injuries," Vinicius

I'm very happy, I'm trying to be at my best, it's a good time of the season with good games and I want to continue like this

VINICIUS JR

said. "Injuries have cost me a bit this season. I'm trying to help in the best way, changing my game, to be unstoppable, as a winger, as a striker, that way the opponents don't know how to defend me," he added.

Real doubled their lead in the 79th when Antonio Rudiger's thunderous header from a Luka Modric corner hit the bar and found the net after going in off Guaita's back.

A Vinicius cross was turned into his own net by defender Dominguez in the 88th minute and late substitute Guler added a fourth in stoppage time.

"Arda (Guler) has a future here. He played just three minutes but I was convinced that he could do something because of his great talent," Real's coach Carlo Ancelotti told reporters.

Madrid, with 69 points, are seven points ahead of second-placed Girona , who beat Osasuna 2-0 on Saturday.

Rafa Benitez's Celta are 17th in the standings with 24 points, just one place above the relegation zone. "We are still in a position out of relegation, we are upset about the defeat but we are trying to recover already thinking about the other matches," former Madrid manager Benitez said.



Bayer Leverkusen's Nathan Tella celebrates after scoring against Wolfsburg on Sunday

Leverkusen ease past Wolfsburg

Leverkusen, Germany - Unbeaten Bayer Leverkusen eased past 10-man VfL Wolfsburg 2-0 on Sunday to restore their 10-point lead at the top of the table and stay firmly on course for a first Bundesliga title.

Leverkusen are now unbeaten this season across all competitions, stretching their run to 36 games without defeat.

Xabi Alonso's team are on 67 points, with champions Bayern Munich on 57 following their 8-1 demolition of Mainz 05 on Saturday. There are nine matchdays left in the season.

Florian Wirtz hit the post in the 22nd minute before the visitors went down to 10 men following a second booking for Moritz Jenz six minutes later.

Leverkusen, who had to come

from two goals down to rescue a 2-2 draw at Qarabag in Azerbaijan on Thursday, showed no signs of fatigue and it did not take long for the hosts to make the extra man count.

Nathan Tella found enough space in the box to head in a perfect Alejandro Grimaldo cross in the 37th minute. It was one-way traffic after the break with the Wolves defending in numbers and Leverkusen looking to seal their win with another goal.

Granit Xhaka tested Wolfsburg keeper Koen Casteels with a long-range effort in the 70th and Grimaldo and substitute Borja Iglesias also came close.

Germany international Wirtz made amends for his earlier miss, volleying in their second goal in the 87th.

David double helps Lille draw with Rennes

Villeneuve-d'Ascq, France - Forward Jonathan David scored a late brace to help Lille come from behind to secure a 2-2 draw against Stade Rennais in Ligue 1 on Sunday.

Rennes let their two-goal advantage slip, having made a dream start at Stade Pierre-Mauroy thanks to Ludovic Blas's header in the first minute, followed by Arnaud Kalimuendo's right-footed shot in the 20th.

David pulled one back for Lille in the 84th minute and wrapped

up the comeback in stoppage time.

Lille moved up to fourth place in the standings with 42 points from 25 matches, while Rennes stay eighth with 26 points.

AS Monaco secured a 1-0 win at 14th-placed Strasbourg thanks to Eliesse Ben Seghir's second-half goal. The win took Monaco to third place on 45 points, one less than second-placed Brest.

Earlier, league leaders Paris St Germain were held to a 2-2 home draw by Reims after PSG



Jonathan David of Lille celebrates his goal against Stade Rennais

boss Luis Enrique benched top scorer Kylian Mbappe, who played only the last 20 minutes.

PSG extended their unbeaten run in Ligue 1 to 20 games but it was a third straight draw for the defending champions after Reims impressed despite an own goal. With both sides picking up a point, PSG extended their lead over second-placed Brest to 10 points while Reims are ninth with 35 points.

"I can only wish Kylian Mbappe the best, the best things

for the future," Luis Enrique said as the manager continued to dodge questions about the club's all-time top scorer.

France skipper Mbappe has regularly played 90 minutes this season but has yet to play a full match for PSG since he informed the club last month that he would leave them as a free agent at the end of this season.

"He is a very good player but even more a good person, and I wish him only the best of the best," added Luis Enrique.

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Carlos Alcaraz

Alcaraz, Swiatek win at Indian Wells

Indian Wells, California - Defending champion Carlos Alcaraz moved into the fourth round at Indian Wells on Sunday with a 6-2, 6-3 win over Felix Auger-Aliassime. Third seed Jannik Sinner also advanced with a 6-3, 6-4 win over Jan-Lennard Struff while 11th seed Stefanos Tsitsipas beat home hope Frances Tiafoe 6-3, 6-3.

In the women's draw, world number one Iga Swiatek thrashed Czech Linda Noskova 6-4, 6-0.

Spaniard Alcaraz, who next plays Fabian Marozsan, said one of the keys to defending his title was to put the previous year's victory out of his mind.

"I think the first thing that you have to do if you want to defend the title is you forget about you won the title last year," said the 20-year-old.

"It's about being yourself, being at 100% every day if you want to do a good results here".

Alcaraz also said the ankle injury which forced him to withdraw from the Rio Open last month was not an issue during his matches.

"I'm not going to say I forget about it, but in matches, I forget all about it," he added.

IMPECCABLE!

Ducati's Bagnaia begins MotoGP title defence with dominant win in Qatar

Lusail, Qatar - Ducati's defending world champion Francesco Bagnaia won the MotoGP season-opening Qatar Grand Prix on Sunday after taking the lead on the opening lap to beat Red Bull KTM's Brad Binder and Pramac Racing's pole sitter Jorge Martin.

Bagnaia had finished fourth in Saturday's sprint but his faultless ride to take the chequered flag in the race moved him to the top of the championship with 31 points.

Binder, who also finished second in the sprint, sits two points behind with 29 while last year's championship runner-up Martin is a point further behind.

"We tried to do the maximum knowing something important had to be changed for today's race. After today's warm-up (the bike) was absolutely different to yesterday," Bagnaia, nicknamed Pecco, said.

Marc Marquez finished fourth on his Gresini Racing debut aboard a Ducati bike following his switch from Honda while 19-year-old rookie Pedro Acosta nearly stole the show in search of a podium before falling back to finish ninth.

Martin and Binder both shot off the line at the start as they did in Saturday's sprint to sit first and second, but Bagnaia put his head down and made two daring overtakes to take the lead on the



We tried to do the maximum knowing something important had to be changed for today's race. After today's warm-up (the bike) was absolutely different to yesterday.

FRANCESCO BAGNAIA

opening lap. "I'm super stoked with the result today. We knew it was going to be tough to make the tyres last until the end," said Binder, who finished 1.3 seconds behind Bagnaia.

Martin had dominated qualifying and the sprint but he soon found himself in a battle for second with Binder while Gresini's Alex Marquez moved up to fifth to sit behind his brother Marc.

Behind him, Acosta set a fastest lap and the Red Bull Gas-Gas Tech3 rider rode fearlessly to quickly move up to sixth before

the 19-year-old rookie soon overtook both the Marquez brothers to sit behind Martin.

But as the race wore on, Acosta looked like he was struggling for grip and the experienced Marc took advantage to move up to fourth when the rookie went wide.

Acosta soon found himself going backwards as four more riders overtook him but he was still greeted by a happy pit crew who knew the teenager had given the MotoGP grid a glimpse of what the future could look like.



Ducati's Francesco Bagnaia celebrates after winning the Qatar Grand Prix on Sunday

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Priyanka shines as ISC MKW win league title

Muscat - ISC MKW defeated ISWK Women by nine wickets in the final of the Oman Cricket Women's Domestic League.

Put in to bat, ISWK Women scored 100/5 in 20 overs courtesy of a 73-run stand by Shreya Suresh Prabhu (39) and Akshada Gunasekar (32). Merita Pinto picked up two wickets while Sushama Shetty and Raksha Prabhakar bagged one wicket each.

In response, ISC MKW's openers stormed to the target with 28 balls to spare as Priyanka Mendonca made 47 and Trupti Pawde scored an unbeaten 34.

Alifiya Sayed bagged the sole wicket.

ISC MKW players celebrate with the trophy after winning the Oman Cricket Women's Domestic League title

Oman Cricket witnessed a record participation of nine teams in the league this season through its Cricket4Her -

Women's Cricket Development Programme. The teams were divided into two groups with ISWK Women's topping Group A win-

ning all three of their matches. ISC MKW won their four matches to top Group B. OCA Women and PSM

Women were the other teams who qualified for the semifinals but lost to the finalists.

In the closing ceremony, Deepa Khimji - Women's Cricket Committee Member, Oman Cricket presented the awards. The player of the match award for the final was handed to ISC MKW's skipper Priyanka Mendonca. Shreya Suresh Prabhu of ISWK Women's, with 185 runs in five innings was the best batsman, Suranjie Dias of OCA Women's who picked up 13 wickets in five innings was the best bowler while Priyanka Mendonca was adjudged best all-rounder for scoring 172 runs and picking up eight wickets.

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Carey steers Australia to victory against NZ

Christchurch, New Zealand - Alex Carey scored a magnificent unbeaten 98 to drive Australia to victory over New Zealand by three wickets in a tense conclusion to the second Test in Christchurch on Monday, sealing a 2-0 series sweep for the visitors.

Wicketkeeper Carey combined with Mitchell Marsh in a match-winning partnership of 140 for the sixth wicket and then teamed up with captain Pat Cummins as Australia chased down their 279-run victory target before tea on day four.

"It was pretty tense," said Cummins, who scored 32 not out and hit the winning runs with a four to the point boundary.

"I think the story of this series was in key moments, someone stood up and made themselves a match-winner so yeah, keep finding ways to win. It's a pretty awesome squad."

New Zealand, chasing a first home win over their neighbours in 31 years, had put the tourists on the back foot with four wickets in the last 90 minutes of play

Australia players celebrate with the trophy

on day three. After rain delayed the start of day four for an hour, skipper Tim Southee struck with the eighth delivery to dismiss Travis Head for 18 and reduce the tourists to 80-5.

In retrospect, however, Rachin Ravindra fumbling a straightforward catch that would have sent back Marsh for 28 off the previous delivery was perhaps the more significant moment.

The defeat left the Black Caps with just one Test win in 24 attempts against their closest rivals this century.

Moderation

During Ramadan, 'moderation' is the keyword that can get you through the month of fasting and prayer with ease, whether it concerns fasting, food intake, exercise or activity

Begin the season of Ramadan knowing fully well what is your current level of fitness, set goals and targets for the month ahead, and strictly adhere to certain principles that will enable you to implement moderation in everything you do.

There's no need to overdo things, whether it concerns exercising while fasting or indulging in inappropriate food after breaking the fast each day. Also, try to stay away from situations which attempt to diffuse your convictions or determination.

The recommended amount of exercise while you are fasting really depends on your physical activity levels prior to Ramadan, say fitness experts who prescribe different exercises and activity for those who are keen on fit-

ness and those who lead a sedentary and physically inactive lifestyle.

Start low, go slow

Aim to stay physically active every day. Break sedentary times as much as possible. Incorporate more physical activities into your daily routines and essential errands, like walking to the supermarket close by instead of driving, or parking far away from your destination so that you are compelled to walk a little, taking the stairs instead of the elevator, carrying your own groceries instead of using a cart, etc.

In the context of clocking in more steps

and practising safe distancing as required, walking is appropriate. Do also avoid the peak periods, and walk a longer distance to avoid the crowded routes. Go slow, there's no need to sprint to finish off tasks in a short time.

Are you physically active?

If you are generally physically active as well as exercise regularly, you should, continue with your current physical activity levels. It is not recommended to increase exercise frequency, intensity and duration when you are fasting.

Aim to exercise for maintenance, not to push your limits or set new personal records, and always listen to your body to suitably modify your routines during Ramadan.

Good time to exercise

It really depends on your personal preference. However, there are some advantages and disadvantages to consider for the different times of day. In the morning after sunrise, you may have more energy after a pre-fast meal (Suhoor). But, you may run the risk of dehydration as there will be no opportunity to refuel thereafter till iftar at dusk.

Working out an hour or two before breaking your fast in the evening is considered ideal by many fitness enthusiasts. This way, you will have ample opportunity to eat for recovery and hydrate yourself.

However, you will have minimal pre-exercise nutritional support, so you cannot take up strenuous exercises.

Working out in the evening, after breaking the fast, is also considered ideal by many as it provides the opportunity to fuel and hydrate before and after exercise. However, this must be balanced against importance of rest/sleep. Also, one must avoid exercising 1-2 hours before bedtime to allow your adrenaline to wind down for better sleep.

Handling thirst

It is important to hydrate adequately to compensate for the loss of body fluids during physical activity or exercise when you are fasting. Good hydration is also essential for your immune system - drink at least 8-12 glasses of fluids (2 litres) daily between iftar and suhoor and avoid caffeine-containing beverages (coffee)



DON'T SKIP SUHOOR

- Breakfast is the most important meal of the day, and during Ramadan, it becomes even more important. Although skipping Suhoor to have uninterrupted sleep may sound appealing, you shouldn't.
- Skipping Suhoor doesn't indicate diligence, it only prolongs the fasting period as your body will need to rely on the previous meal to provide you with all the nutrients and energy until iftar.

- Skipping Suhoor also induces overeating during Iftar - it is better to break up your consumption between two light intakes for iftar as well as Suhoor.

EAT RIGHT DURING IFTAR

- Just as it is not advisable to skip Suhoor, overeating when it is time to break the fast can harm your body. Iftar should be a well-balanced, nutritious meal and not a feast!
- Overeating and excessive consumption

tion of high-fat foods in particular may result in indigestion and weight gain. Slow down and enjoy each mouthful of your food.

- Avoid eating fried foods, salty foods and high-sugar foods. These foods make you feel good in the short run, but can make your fasting hours more difficult.
- Aside from the unhealthy weight gain, consuming fatty and sugary foods also cause sluggishness and fatigue, and increase thirst. Instead, consume fibre-rich foods.

WORKOUTS FOR THOSE WHO LEAD A SEDENTARY LIFESTYLE

- If you are not into exercising or gyming, take up household activities to remain fit during Ramadan. Doing house chores, preparing food for the family, vacuuming and mopping the floor, and cleaning your bathroom etc are good tasks to keep you fit.
- Take the longer route, such as choosing to walk to the supermarket or provision store, instead of driving out

to buy or ordering groceries online. You can also use the staircase instead of the lift.

- Even when watching TV, get off the couch during advertisements and move around the house. Pace around the house when talking on the phone. You can also monitor your daily step counts and increase it steadily everyday.



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WIM HOF METHOD

ERIN COYLE TRIES OUT THE WIM HOF METHOD FOR GOOD HEALTH - WHICH INCLUDES DUNKING ONESELF IN ICE COLD WATER - AND COMES OUT REFRESHED, STRESS-FREE, AND FOCUSED. HERE, SHE SHARES HER RECENT EXPERIENCE AT JUMEIRAH MUSCAT BAY

Set a goal, take some breaths, and step into the cold bath,' encourages my instructor, Thomas Kleefeld. While easing into a rectangular-shaped chest freezer box, I am trying not to shiver but simultaneously trying to relax, breathe, and focus on one thing - to forget about the freezing cold water as I have managed to sit with my shoulders just above the water. I've reached two minutes, so I said, "Can I get out now, please?" "As you like," replied Kleefeld. Sure, my body was freezing and numb, but I felt lighter and energised after warming up. I never would have thought I would be able to tolerate an ice bath, and for those who are curious, there is now a way to experience it in Oman with a licensed instructor. Wim Hof breathing instructor Thomas Kleefeld's training involves several specialties, such as breathwork, mindfulness coaching, yoga, and specialised scuba diving instruction. After a back injury left him unable to walk, he utilised the Wim Hof breathing techniques, and within one month, he was walking, two

months running, and three months back surfing, Kleefeld disclosed, adding that it was then that he decided he would become an instructor to help others, too. I met Kleefeld at an event where attendees could experience a short ten-minute breathing session with Kleefeld. While it was brief, something about his technique removed my stress. After discussing his techniques and different sessions, I decided to sign up for one of the classes. Kleefeld first explained the importance of breathing and how it can help us balance ourselves and overcome stress, fear, etc. He told me that 'breathing can improve the respiratory and circulatory systems.' Following the Wim Hof breathing session, I felt lighter and more energised. A short mindset exercise allowed me to practice balancing myself on one foot and incorporating breathwork while focusing on the exercise. Kleefeld said, "Breathing can help one relax, while mindset can help with feeling and connection." The big challenge for me was the ice bath. I was unsure if I was

ready to sit in icy water, but this was a first for me, so I wanted to experience it. Kleefeld explained, "Cold baths can help our circulation and joints, remove muscle aches, and reduce inflammation." Kleefeld guides one through the task, helping one feel at ease while focusing and breathing. With his guidance, it is easy to relax. After the session, my body felt rejuvenated. I could focus more on the tasks I needed to complete, and I now understand why this method is beneficial. Kleefeld aims to empower people to understand how they can influence or change their emotions with their breath. This breathing technique is something anyone can integrate into their lifestyle. Kleefeld offers workshops, which include breathing, mindset, and the ice bath. He also holds breathing-only sessions, and private classes are also an option. His techniques can help one reduce fear, anxiety, stress, pain management, and so much more. (Erin Coyle is a freelance travel writer residing in Sur)



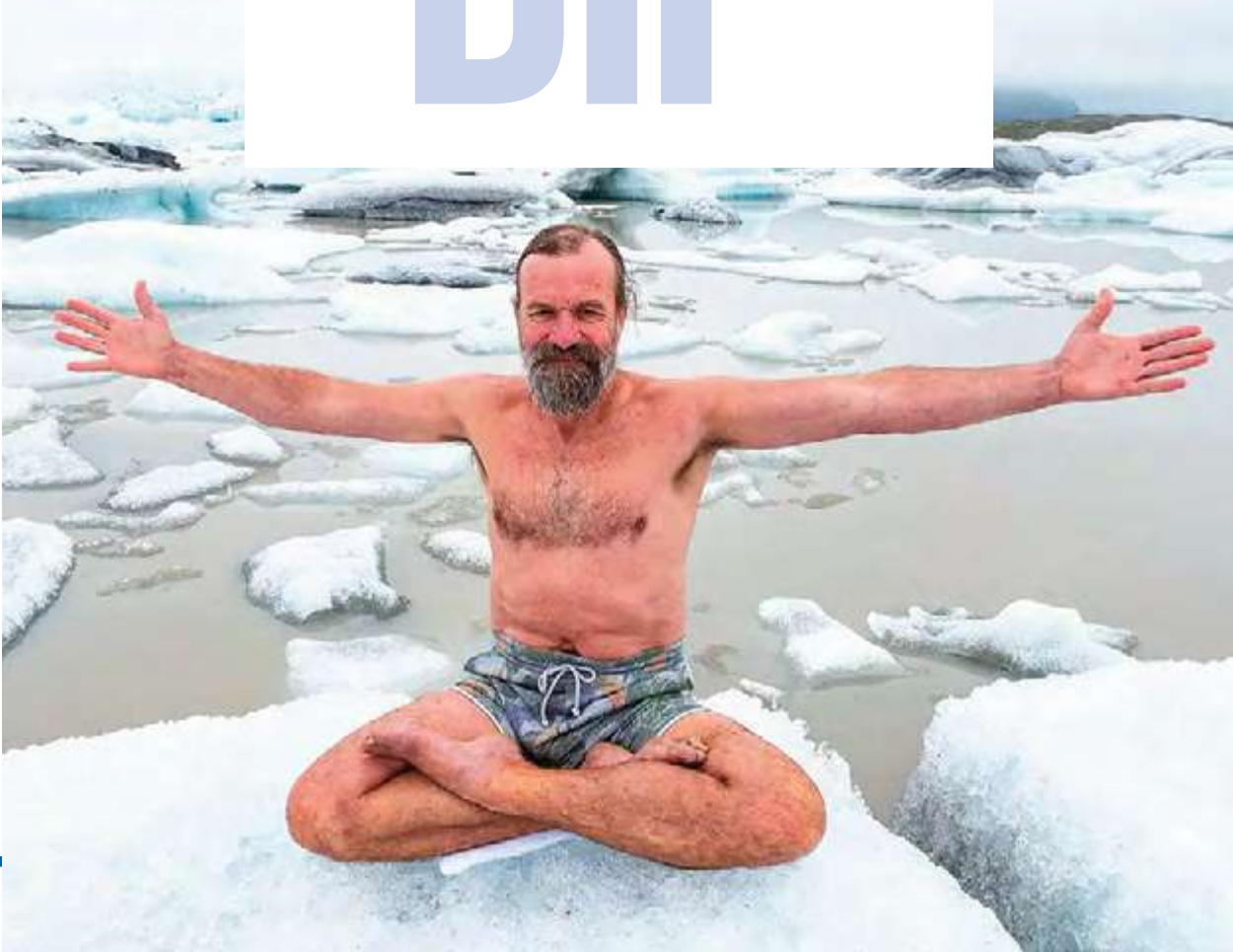
Cold baths can help our circulation and joints, remove muscle aches, and reduce inflammation

Thomas Kleefeld

WHO'S WIM HOF?

Wim Hof, also known as 'The Iceman', is a Dutch motivational speaker and extreme athlete noted for his ability to withstand low temperatures. He previously held a Guinness World Record for swimming under ice and prolonged full-body contact with ice, and holds a record for a barefoot half marathon on ice and snow. His methodology for good health is known as the Wim Hof Method (WHM)

- Key benefits of WHM
- Increased energy
 - Better sleep
 - Reduced stress levels
 - Heightened focus & determination
 - Increased willpower
 - Stronger immune system



Three pillars of WHM

BREATHING - The first pillar of the Wim Hof Method is breathing. Heightened oxygen levels hold a treasure trove of benefits, and the specialised breathing technique of the Wim Hof Method unearths them all - more energy, reduced stress levels, and an augmented immune response that swiftly deals with pathogens.

COLD THERAPY - Proper exposure to the cold starts a cascade of health benefits, including the buildup of brown adipose tissue and resultant fat loss, reduced inflammation that facilitates a fortified immune system, balanced hormone levels, improved sleep quality, and the production of endorphins - the feel-good chemicals in the brain that elevate your mood.

COMMITMENT - The third pillar of the Wim Hof Method is the foundation of the other two - both cold exposure and conscious breathing require patience and dedication in order to be fully mastered. Armed with focus and determination you are ready to explore and eventually master your own body and mind.