

HM SENDS CONDOLENCES

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of condolences to President Abdelmajid Tebboune of Algeria on the death of the former Algerian President Abdelkader Bensalah. In the cable, His Majesty expressed his heartfelt sympathies to President Tebboune, family of the former president and the Algerian people. **-ONA**



HM THE SULTAN GREET'S PRESIDENT OF GUINEA-BISSAU

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of greetings to President Umaro Sissoco Embalo of the Republic of Guinea-Bissau on his country's Independence Anniversary. In the cable, His Majesty the Sultan expressed his sincere sentiments and best wishes of good health and happiness to President Embalo and the friendly people of Guinea-Bissau further progress and growth. **-ONA**



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The initiative comes at a time when public opinion sees its implementation as vital for ensuring the success of Oman's 2040 Vision

Times News Service

MUSCAT: To combat corruption, the government of Oman has launched strategic programmes within the 10th five-year plan.

In an unprecedented step, the government has, for the first time, allocated efforts to enhance integrity, combat corruption, and enable the media as the fourth authority in the 10th five-year development plan.

The government also confirmed its determination to combat administrative and financial corruption in all its forms, with control, transparency, accountability and anti-corruption efforts among the priorities of the plan through five strategic programmes.

Among these is the "Anti-

Corruption Programme and Reducing Abuse of Public Funds", which aims to develop measures to strengthen the fight against administrative and financial corruption, and to address and reduce cases of abuse of public money and power.

This comes at a time when public opinion sees the importance of implementing this on the ground to ensure the success of Oman's 2040 Vision, which in turn will lead to sustainable development, building a strong economy, and effective government integrity, according to the strategic programmes document of the 10th five-year development plan published by the Ministry of Economy.

To ensure its implementation, four civil and security-focused

government agencies will complete the implementation of the roles entrusted to them through the coordination and integration mechanisms within this strategy.

These are the State Financial and Administrative Control Authority, the Public Prosecution, the Royal Oman Police, and the Internal Security Service.

This will help build an integrated control system that protects national capabilities, strengthen national competencies of the authorities concerned, improve coordination and integration between the above organisations, help protect public money, and prevent infringement.

It will also help put into practice the results of Oman's review

of the implementation of the United Nations Convention against Corruption, which the Sultanate joined in 2013.

Other efforts to halt corruption include one titled "Activating Judicial Seizure Procedures for Members of the State's Financial and Administrative Control Authority", which aims to enhance coordination with the Royal Oman Police and the Public Prosecution.

It will also enable the State's Financial and Administrative Control Authority to take legal measures to implement judicial seizure, and ensure that the concerned procedures are followed in accordance with the law.

Furthermore, the recommendations of the authority contained in its supervisory reports will be implemented forthwith. No procrastination is to take place in their implementation. The move also involves activating judicial control procedures for members of the authority, as well as enables other entities to inform the above body, should they discover any prejudice regarding the management of public funds.

>A5

REOPENING

People delighted over reopening of mosques for Friday prayers

Times News Service

MUSCAT: Worshippers were delighted to return to mosques for Friday prayers this weekend, after being unable to do so for more than 18 months, owing to the COVID-19 pandemic.

Mosques were required to close for Friday prayers on March 15, 2020, as part of measures to stop the spread of the virus. On reopening for Friday prayers on September 24, 2021, they were required to operate at only 50 per cent capacity, with a number of preventive measures in effect.

"It's definitely a step in the right direction," said Ibrahim Al Ajmi, an Omani national. "This is thanks to everyone following COVID precautions and an uptake in vaccination numbers. I ask everyone to continue on this path for the good of society."

Pakistani national Iqbal Karim said in this context, "We only understand the value of something

when it is gone, and Friday prayers are a way of life for so many of us that it took some time to adjust to worshipping at home. I am very grateful to be able to return to mosques to offer prayers now."

Precautions

Among the measures taken by mosques, in accordance with the regulations of the Supreme Committee, were the installations of signs that make people aware of the ways in which worshippers inside mosques can spread the virus. The precautions inside mosques are to be overseen by the Ministry of Endowments and Religious Affairs, which has stated that these places of worship can only operate at 50 per cent capacity.

Worshippers are required to stay at home should they feel ill, and those who plan on coming to a mosque must perform their ablutions at home. Further, masks must be worn throughout the time they are within the mosque. >A3



TOP THREE INSIDE STORIES

OMAN Juggling education and business

1 Riham Al Maskari is only 20 and she is now juggling happily between her college education and business to lay a successful path for her future. She studies Management in Organisational Behaviour for her undergraduate degree but never misses a class session of her studies while managing her restaurant business. >A3

WORLD Quad's cooperation against cyber threats

2 Australia, India, Japan and the US on Friday said that they are beginning new cooperation in cyberspace and pledged to work together to combat cyber threats. They also said that in space, they will identify new collaboration opportunities and share satellite data for peaceful purposes. >A6



MARKET St. Regis Al Mouj Muscat financing

3 National Bank of Oman (NBO) has signed a partnership with Alfardan Hotels and Resorts to provide finance facilities for purchase of a property within The Residences at The St. Regis Al Mouj Muscat that features luxury apartments, duplexes and townhouses. >B1

TOURISM

Travel agents target 5 groups for Expo 2020 Dubai

Times News Service

MUSCAT: Five segments of people in Oman are being targeted by travel agents selling packages for Expo 2020 Dubai.

The expo begins on October 1, 2021 and is scheduled to run until March 31, 2022, having been delayed because of the COVID-19 pandemic.

"We believe there will be interest from primarily five segments: school students, those attending university, corporations, government bodies, and families," said Cashio Vettom, the general manager for Khimji's House of Travel, which has been authorised to sell tickets in Oman.

Event to inspire

"The expo aims to provide us with the ideas that will inspire the next generations, so you will have concepts and perspectives that students are definitely going to be interested in," he added. "Furthermore, this is going to hopefully influence public policy for decades as well, because of the themes on which Expo 2020 is centred, so



government officials, particularly those interested in fields such as energy, transportation, communications and food security will find it interesting as well."

Expo 2020 is based on three concepts: opportunity, mobility and sustainability, which are geared towards creating a planet that is sustainable for the coming generations. It features over 200

pavilions, 192 of which are to be set up by participating countries.

It is the first time in the history of global expos that countries will be organising their own pavilions. Visitors to the expo can enjoy immersive cultural experiences and discover what makes each nation unique.

"Travel and tourism have just begun to take off once again, and

many families will be very keen on travelling to the expo, because they have been compelled to stay at home for the last 18 months or so, since the start of the COVID-19 pandemic," said Vettom.

"Let us not forget that the expo is in Dubai, which has many, many attractions for people, apart from the event itself," he said. "It is advisable to book for more than a day's visit to the expo, as there is no way you can see all of it at once."

Good opportunity

"This is a good opportunity for corporations as well, because any product that is being designed or policy that is undergoing research will need to be executed at least in part by the private sector," he went on to say.

Packages for Expo 2020 offered by the travel agency include entry to the event and accommodation in Dubai. Based on the package selected by customers, other add-ons, such as airport transfers and city tours can be included, while the validity of the entry pass to the expo also varies between packages.

>A5

BRITISH COURT

Life term for murder accused

Times News Service

LONDON: A British court has sentenced the accused in the murder of Omani citizen, Mohammed bin Abdullah Al Araimi, to life imprisonment. Al Araimi was stabbed in the chest near Harrods Store in London on 5 December 2019.

Sheikh Abdullah bin Ali bin Mohammed Al Araimi, father of student Mohammed Al Araimi, said in a statement to *Al Shabiba* and *Times of Oman* that Westminster Court in London pronounced the final judgment on September 23, 2021 in which it sent the accused to life imprisonment for killing his son. He also confirmed that his son was stabbed in the chest.

The British Government has reiterated that the killer would receive life-imprisonment as the capital punishment was not applicable in the United Kingdom, Sheikh Abdullah said, adding the British Government also reaffirmed that the verdict cannot be challenged. >A5





PRAYER
TIMINGS



Dhuhr.....	12:03pm
Asr.....	3:28pm
Maghrib.....	6:05pm
Isha.....	7:15pm
Fajr (Tomorrow).....	4:42am

Times of Oman

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PRICE BAISAS 200

Kuwait Speaker in Oman

The Speaker of the Kuwaiti National Assembly, Ahmed Abdel Aziz al Sadoun, arrived in Oman on Monday leading a delegation on a five-day official visit to the Sultanate.

Rusail ready for opening

The giant Rusail Industrial Estate will be officially inaugurated to mark the 15th National Day celebration.

One of the top national projects, the first phase of the estate is now ready. It includes all services — roads, electricity, water, telephones, offices and banks. Several factories have already been set up.

Under the second and third phase, to be carried out jointly, 38 factories will be set up.

Senior Government officials will attend the opening ceremony.

New York meetings

The Minister of State for Foreign Affairs, Yousuf bin Alawi bin Abdallah has met Arab League Secretary General Chadi al Claibi.

The meeting reviewed aspects of cooperation between Oman and the League, the current Arab situation and issues of mutual interest.

Mr Alawi also had talks with the Yugoslav Minister of State for Foreign Affairs on bilateral relations and issues of joint interest.

Passing out parade

Communications Under-Secretary for Roads, Ports and Public Transport, Salim bin Ali bin Nasser al Siyyabi, was the chief guest at a parade marking the passing out of a new batch of recruits at the Sultan of Oman's Training Regiment in Ghallah.

Loan signed

Oman and the World Bank have signed a loan agreement under which the Sultanate is to get 23 million dollars.

The loan will be used to finance the second stage of the telephone project being carried out under the supervision of the General Telecommunication Organisation.

He said at the airport that he will convey to His Majesty Sultan Qaboos the greetings of the Emir of Kuwait, Sheikh Jaber al Ahmed al Sabah, and the Crown Prince, Sheikh Saad al Abdullah.

Mr al Sadoun also said that his visit came in response to an official invitation from the President of the State Consultative Council, Sheikh Hamoud bin Abdullah al Harthi.

On cooperation between the State Consultative Council and the Kuwaiti National Assembly, the Kuwaiti official said that cooperation exists and is to be developed.

Mr al Sadoun was received at the airport by Sheikh Hamoud, the council's Vice-President, Sheikh Amer bin Ali bin Omair, the Council's Secretary General, Sheikh Ahmed bin Mohamed al Nabhani, Health Under-Secretary and Member of the Council Dr Salim bin Hamdan al Akhzami, and the Kuwaiti Ambassador to Oman.

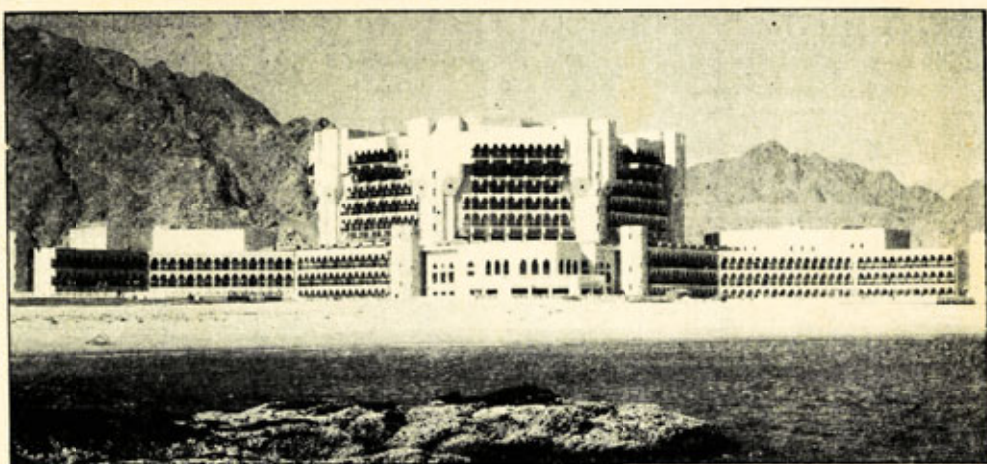
Mr al Sadoun received Oman's Ambassador to Kuwait, Abdullah bin Mohamed al Kharusi.

The meeting dealt with ways of boosting bilateral relations and issues of mutual interest.

His Majesty's Personal Representative, Sayyid Thuwaini bin Shihab on Tuesday received Mr Sadoun.

The Deputy Prime Minister for Legal Affairs Sayyid Fahd bin Mahmoud al Said also received Mr al Sadoun who was later received by the Deputy Prime Minister for Financial Affairs, Qais bin Abdul Munim al Zawawi.

Talks during the meetings dealt with bilateral relations and ways of boosting them.



Al Bustan Palace Hotel opening

Sayyid Thuwaini bin Shihab al Said, the Personal Representative of His Majesty the Sultan, will open the Al Bustan Palace Hotel on October 1. Venue of the sixth Arab Gulf Co-operation Council summit in

November, the RO 75 million Al Bustan Palace consists of 250 rooms, 24 de luxe suites and eight grand de luxe suites. There is a complete separate Royal floor. With its graceful Islamic lines and luxurious interior

design, culminating in a magnificent dome, it is accepted as one of the finest hotels in the Gulf.

The Al Bustan Palace also has one of the most sophisticated hotel systems in the world.

Stiffer penalties for restaurants breaking rules

The Capital Municipality has introduced more strict measures to deal with the violation of health regulations.

"Owners of restaurants can now be fined up to R.O. 200 if they are found committing violations of more than one rule", said Said Amor Ali Omeir, Director of Health of the Directorate General of the Greater Muttrah Municipality.

Dirty kitchens, filthy utensils and dirty uniforms worn by waiters can bring a maximum fine to the owner, he added.

by Muzaffar Mohammad

He said the shut-down period on a severe violation has been extended to a week from the previous three days. "Repetition of violation of rules may result in the forfeiture of the work licence", he said.

"The Municipality does not want to impose harsh punishment unless it becomes inevitable and urgent."

Health teams in all areas of Greater Muttrah continue a vigorous campaign to persuade the owners to complete all formalities required by health regulations. Previously such requirements were demanded at the time of the renewal of health licences.

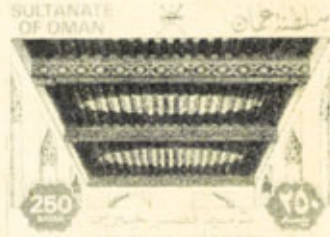
The Director advised food shop owners to contact the municipality for the renewal of licences one month before the expiry date.

This will help them to fulfill formalities required. No renewal will be granted before these requirements are fulfilled.

He disapproved a common practice on stretching a cloth curtain over shops fronts to keep out the sun. This is unsightly he said, adding that the proper way is to have a venetian blind.

Said Amor also advised owners of restaurants not to cook and serve food when repair work is in progress at the premises.

Four new stamps



stamps



The Directorate-General of Posts announces the issue of new commemorative stamps. International Youth Year 1985 is marked with a 50 baiza stamp and another for 100 baizas. Jabrin Palace restoration is marked with a 100 baiza stamp and another for 250 baizas.

AGCC talks

The Minister of Commerce and Industry, Colonel Salim bin Abdallah al-Ghazali arrived in Riyadh, Saudi Arabia on Tuesday to attend the fourth meeting of the Industrial Co-operation Committee of the AGCC.

The Minister is accompanied by Saif bin Hamad al-Danqi assistant director for Councils and Organisations.

Walis meet

Walis from wilayats all over Oman will gather at the Muscat Inter Continental Hotel today to meet the Minister of the Interior Sayyid Badr Saud bin Harib.

The agenda will include preparations in the Interior for the National Day celebrations and progress in the Wilayats.

LATEST

Nations General Assembly, he said it would be a profound mistake if the West thought the Soviet economy could not be able to withstand more military expenditure.

A Palestinian radical group, the Fatah Revolutionary Council of Palestinian dissident Abu Nidal, said it would kill two PLO leaders if they attended Middle East peace talks in London next month. British Prime Minister Mar-

garet Thatcher said last week she had invited Anglican Bishop Elia Khoury and Mohammed Milhelm, former mayor of the West Bank town of Helhoul, to join senior Jordanian officials in talks with Foreign Secretary, Sir Geoffrey Howe.

Reports from Uganda said there has been more fighting between Government troops and guerillas of the National Resistance Army in an area only 22km north of Kampala.

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No rental fees for SME travel agencies, tourist facilities and schools

The Supreme Committee has announced a slew of relief measures designed to help small and medium enterprises engaged in specified activities

Times News Service

MUSCAT: Several economic activities run by small and medium enterprises in Oman are exempt from rental fees, as part of measures taken by the Supreme Committee to help businesses revive.

The Supreme Committee decided to “exempt owners of small and medium enterprises from rental fees for the activities described in annex 1 for holders of Riyadh business cards within the real estate areas owned by government entities,” said the government body in a statement.

These business activities include exhibition management, wedding venues, fitness centres and gyms, festival organisers, conference organisers, tent rental, event supply and furniture rental, amusement parks and gaming zones, party planners, hookah lounges, travel agencies, tour operators, manpower recruitment services, nurseries, kindergar-

HELPING HAND: These business activities include exhibition management, wedding venues, fitness centres and gyms, festival organisers, conference organisers, tent rental, event supply and furniture rental, amusement parks and gaming zones, party planners, hookah lounges, travel agencies, tour operators, manpower recruitment services, nurseries, kindergartens, and cinemas. -Illustrative file photo

tens, and cinemas.

Other activities included are heritage homes, eco lodges, adventure tourism operators, diving schools, equestrian training centres, caravan rental, hotels, motels and resorts, hotel apartments, primary education services (both stage 1 and 2), post-primary education, technical and vocational education, schools providing education to persons with disability, religious schools, and companies involved in Hajj and Umrah transportation.

SMEs are also exempt from the registration fees required by the Isnad Tender Board, and from fees required for the leasing of land. Any arrears they owe can also be deferred. The cost of renewing their entrepreneurship cards is also waived, provided

they expired in 2021.

There is also a “deferral of loan payment of small and medium enterprises for the activities described in annex 1 for the holders of Riyadh business cards, and those who had previously benefited from the loans of the Al Raffid Fund,” added the Supreme Committee statement.

Fines

Furthermore, private sector companies that do operate the above businesses are exempt from paying the fines related to company licences, provided they have expired between June 1, 2020 and December 31, 2021, and the companies in question intend to continue operating these businesses.

Fines related to labour cards that have expired or will expire

between the above dates are also exempt, irrespective of whether the labour card holder has left/will leave Oman permanently or wishes to renew their labour card.

Companies are also exempt from fines issued over non-renewal of business and licenses, provided they intend to renew them this year. The renewal of expired work permits is also exempt from fines. Organisations that have lost expatriate workers because they left the country due to the pandemic will also be granted replacement work permits, in accordance with the categories available.

The Supreme Committee has also asked banks and financial service companies to reschedule loan repayments for SMEs and regular companies, without requiring them to pay an associated fee.

ENTREPRENEURSHIP

Young entrepreneur juggles education, business activities

SALEH AL-SHAIBANY

MUSCAT: Riham Al-Maskari is only 20 and she is now juggling happily between her college education and business entrepreneurship to lay a successful path for her future.

She studies Management in Organisational Behaviour for her undergraduate degree but never misses a class session of her studies while managing her restaurant business. She acknowledges that it is hard work to move from one role to another but at the end of a long day, it is all worth it.

“I study Sunday to Thursday but between classes you will find me in my restaurant. Actually, I am always there at the opening time at 9 in the morning when my customers come for breakfast. I am also there in the evening up to closing time at 11 pm,” Riham, told the *Times of Oman*.

Her restaurant, called STUFF.ed, is located in North Mawaleh catering for people of all ages. It has a relaxing ambience and comfortable seating. Her menu is simple. From a simple burger and French fries for her teenage customers to chicken and lamb chops to older patrons.

But why she decided to go into a restaurant business when most young Omani women go for beauty shops?

“I like food and I always like to cook at home since I was eight. Not only I enjoy eating well prepared food but it is a passion to me. I also decided from a young age to have my own restaurant and I am lucky that my parents supported to set it up for me,” Riham explained.

Riham did not jump to open a restaurant right from the start. When she was 17, she started cooking from home and selling her food to customers who would come and pick it up from her house.

Riham Al-Maskari

“It was a way of perfecting my cooking skills by practicing to fewer customers and getting their feedbacks. It also helped me to test the market and find out if there was really a market for my cooking. I did it from home for about two and half years until I decided it was the right time to have a proper restaurant,” she said.

In the summer this year, she felt it was the right time to launch her business outdoor and move it to a rented premises. She chose a popular area and right in the middle of a matured neighbourhood.

Riham employs six people in her restaurant but she also helps with the cooking, serving and slipped into a role of a cashier as well to help out. She admits it is hard work considering that she is a student and an entrepreneur at the same time at a very young age. But she is now living her dream of owning a restaurant that she craved for since she was a little girl.

What is her advice to young people around her age?

“Go for it if you love something deep enough. If you have a passion, you will find a way,” she concluded.

Trending

ON SOCIAL MEDIA

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43,275 REACH



Story on resumption of Friday prayers in Oman

 MOST WATCHED VIDEO ON FACEBOOK

5,700 VIEWS



Maghrib Minute video

 MOST VIEWED VIDEO ON INSTAGRAM

1,184 VIEWS



Morning Minute video

REOPENING

<FROM A1 Mosque timings

People also need to bring their prayer mats from home, commit to regular sterilisation of hands, and avoid shaking hands with others. They must adhere to physical distancing, should not share protective equipment, and must avoid touching the surfaces within the mosque as much as possible. The Friday prayer rituals were performed by adhering to the time period specified, reported Oman News Agency. The mosque opens an hour and a half before the Friday prayer, and closes 30 minutes after the prayer session. The Friday sermon should not exceed 10 minutes, and it must be limited to 15 minutes.

Worshippers who enter the mosque have to show proof of being administered at least one vaccine dose, either in the form of the Tarassud app, or a printed vaccine certificate. Should there be a suspected case of COVID-19 in a mosque, the area must immediately be closed, and the call centre of the Ministry of Health should be alerted. A disinfection, sterilisation, and ventilation procedure must then be followed, with special attention provided to informing worshippers about the need to adhere to COVID precautions, once the mosque reopens. While the mosque is shut under the above circumstances, no one is allowed to enter. The reasons for closure must also be assessed by the concerned specialist teams.

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COMMENTARY

Post-coronavirus: The age of the unprecedented

Things will never go back to the way they were before the coronavirus pandemic. These aren't just passing circumstances: the coronavirus has become a reality and history has not recorded another pandemic of such sweeping scope in both time and place. We were unwilling to believe the experts who said it would be three years before the world could breathe again, but the pandemic is just a few months from completing its second year already – and the virus continues to mutate.

The world has now revealed the extent of the gap between its developed and developing countries, a gap which stands out – as countries compete to acquire vaccines – in the disparities between the number of people vaccinated on either side of the development divide. Since the vaccine became available, only 23% of the world's population has been vaccinated, but while more than half the people in the developed world have received the vaccine, the percentage of people vaccinated in some African countries has barely reached 1%.

Moreover, global debt has piled up due to pandemic spending and is now at unprecedented levels, having reached nearly \$300 trillion – equivalent to 355% of worldwide GDP – with borrowing supported by low interest rates in developed countries. This has led to more struggles and complications, and World Bank statistics indicate that 120 million people are now under the poverty line as a result of the pandemic. All these developments are paving the way to a post-pandemic world. We're at a historic turning point, driven by fast-paced changes: amazing advances in technology, deepening development gaps and a new Middle East taking shape. And I don't believe Lebanon will be able



BY ANN ALKINDI
Twitter: @Annalkindi

Life will return, no doubt, but with a new look, and under circumstances that have created a different reality.

to endure for long, with all the issues that are eating away at what's left of its social, political and economic structures.

As for ordinary people, every decision related to their daily life will have been affected by this pandemic, and that's assuming they haven't lost a loved one. Their daily routine is no longer the same; their work hours and workplace, the nature of their children's schooling and the timing of their travels are all different now.



Will everything simply go back to the way it was before? Most likely, there will be changes in education, healthcare and banking. Every area that can be transformed using technology will change, and the pace of change will be faster than ever. Thanks to the pandemic, ordinary people will have found the space to take a breath, away from the frantic pace of life – space to reassess their priorities and take new decisions. People have learned, or rather re-discovered, the necessity of having time to themselves, away from the enslavement of work.

As a result of all this, the world will witness many new developments. Specialists who work remotely will emigrate, moving away from bitterly cold weather to more temperate climates in Asian countries which offer internet access, greenery and the allure of the simple life. Social activities make up a substantial

part of people's lives in the Arab Gulf, and generally speaking in all Arab countries. This pandemic has attempted to change the habits of these nations – a change that previous approaches have failed to achieve. Many have resisted, trying to maintain their usual pattern of visits, condolence gatherings, and weddings, but for plenty of others, the coronavirus has confirmed their belief that it's absurd to waste so much time and money on such occasions. To what extent will social aspects ultimately be affected? Will the impact will be positive or negative? Will those who find themselves missing social interaction realise how important it is? And are those who overdo it aware that they're wasting their time?

Although we believe that countries are not like individuals, countries will in fact completely revise their plans and priorities,

just as individuals have done for themselves and their families. Labour laws and work environments will change, as will the areas in which countries invest. The architecture and design of houses will change and they will be lived in differently because people now want more green spaces than before. People got to breathe less-polluted air when traffic stopped for days and weeks during the lockdown, and the smog cleared noticeably from the skies of Mumbai, New Delhi and Beijing.

These circumstances have created unprecedented environmental demands and awareness. Unfortunately, global warming will be politicised at the expense of developing countries, in the same way that other issues have been politicised before. The biggest changes have been, and will to continue be, seen in worldwide

supply chains, because the pandemic is a war-like situation for countries – and it's not a simulation, it's very real indeed. Countries have recognised who will twist the other's arm – and how. They've understood the meaning of food security and the importance of securing supplies of medication and treatment, and they've realised who is in control of pharmaceutical manufacturing.

Many trips and meetings have been cancelled; it's become normal for people not to travel to attend a meeting or conference and to avoid numerous social obligations, and people can now make more efficient use of their time than before. I don't know to what extent these changes have been monitored by research centres, since everyone is bound by their place and people are only aware of their immediate surroundings.

People will be stubborn and try to return – triumphantly and even stronger than before – to their normal lives, but they won't be able to press the replay button. Life will return, no doubt, but with a new look, and under circumstances that have created a different reality. We will laugh and cry when we begin to find out what we've lost.

Most importantly, we should learn to hope and not to be swept away by the current of life, without being aware of what's happening around us. Take a deep breath, we live in an age of amazing haste and depressing inequalities.

Whoever doesn't learn to adapt quickly, and doesn't develop himself independently will live like a stranger in the age of the fourth technological revolution. It's the age of the unprecedented, if it can be labelled as such, so what will your – unprecedented – preparations be for the post-coronavirus world?

ADVERTORIAL

DUNE LONDON LAUNCHES AUTUMN WINTER 21 COLLECTION

Dune London is a global leader renowned for its fashionable designs and accessible price points

WITH A HERITAGE of 29 years, and celebrated for delivering trend-led designs each season, Dune London has opened a new runway destination in Mall of Oman. Known for being truly passionate about creating the perfect pair, and providing affordable luxury fashion footwear and variety of accessories, Dune London is a global leader renowned for its fashionable designs and accessible price points. Today the brand has 50 stand-alone stores in the GCC.

So what sets the products of Dune London apart? The secret is in the embellishments. Couple that with expert craftwork

and meticulous detailing and you'll be holding a work of art. Contemporary silhouettes, pops of colour and pure sartorial elegance make the Autumn Winter 2021 accessories collection truly special.

From sophisticated, city chic courts to dazzling showstopper stilettos, the Autumn Winter 2021 accessories collection has it all. Paying tribute to the season's colours this collection has versatile slip-on mules, strappy sandals and sharp point mid-heel courts in rich, autumnal tones of forest green, berry, matte black and pewter metallic.





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NEPAL EMBASSY IN MUSCAT

National and Constitution Day marked

Times News Service

MUSCAT: The National Day and Constitution Day of Nepal is celebrated on 19 September every year when the present Constitution of the country (2015) was unanimously passed by the second Constituent Assembly.

This constitution is claimed to be the most inclusive and progressive document drafted by representatives of people through Constituent Assembly in the annals of world constitution Every year Nepal Embassy in Muscat organises various programmes to highlight the importance of the day.

Despite the effect of pandemic, this year also on the occasion of National Day and Constitution Day of Nepal 2021, Embassy of Ne-



pal in Muscat organised a three-day programme to commemorate the day for the leaders who directly or indirectly contributed to its cause. Due to the COVID-19 protocols, participants were reduced to as minimum as possible. On the evening of the first day, 18 September 2021, the Embassy

lighted candles on the premises of the chancery in the presence of few community people. Ambassador Dr. Sarmila Parajuli Dhakal lit the first candle to inaugurate the three-day event.

On 19 September 2021, the Embassy celebrated the "National Day with male National Cricket

Team" of Nepal.

In the morning, Dr. Sarmila Parajuli Dhakal hoisted the flag of Nepal at the chancery building.

In the afternoon the envoy, Nepal National Cricket Team captain Mall cut the cake to mark the National Day in the presence of chairman of Oman Cricket Pankaj Khimji and other officials at Al-Amerat Cricket ground.

Cake and soft drinks were distributed to the participants and public on the occasion. The ambassador extended her best wishes to the National Cricket Team for their match immediately after the programme. The cricket team is on a visit to Oman to play Cricket World League-2, triangular series against the hosts and the USA.

MURDER OF OMANI CITIZEN IN UK

<FROM A1> Victim's father hails British court verdict

Welcoming the court verdict, Sheikh Abdullah thanked the British Government and expressed his gratitude for the Royal Directive of His Majesty Sultan Haitham Bin Tarik to Sheikh Abdulaziz Abdullah Al Hinai, the Sultanate's ambassador to the

UK, the consul and the officials at the Sultanate's embassy for following up the case during the court sessions.

Sheikh Abdullah thanked all government departments concerned for efforts extended in the case of his son.

EXPO BOOKINGS

<FROM A1> Attractive offers for Expo 2020 Dubai

A package priced at OMR117 for two people for example includes three nights' accommodation, airport transfers, a half-day Dubai tour, and a one-day pass to the expo. For OMR130, however, customers can book the self-drive package, which provides them a hire car, as well as multiple-day entries to the expo.

Those looking to stay longer can opt for the four nights-five days package, which also includes a five-day car hire, accommodation, and multiple-day expo tickets.

People who want to stay in a five-star accommodation and have a longer stay in Dubai can select the five nights-six day

package, priced at OMR322 for two people.

"All of our packages are completely customisable," said Vettom. "If you want to have just a three-day stay, but opt for two days at the Expo 2020, you can do that. If you want a five-star stay but want to visit Dubai for just three days that is also possible."

"There are some people who might wish to travel by road, in which case they do not need to hire a car when they come here, so we can mix and match packages for people," he added.

"We are already seeing good demand for expo bookings and expect to do well during this six-month period."

EMBASSY OF THE REPUBLIC OF KOREA

Award ceremony held for colouring contest winners

Times News Service

MUSCAT: The Embassy of the Republic of Korea to the Sultanate of Oman held an award ceremony on Monday, 20 September for the 2021 Colouring Contest organised by the Embassy.

A total of 256 artworks were submitted for the '2021 Colouring Contest' which was held from July

15 to August 18. The artworks were divided into three groups (children, teenage, adults) and from each group 1st, 2nd and 3rd winners were selected plus some participation prize winners.

Kim Chang-kyu, Ambassador of the Republic of Korea to the Sultanate of Oman invited the winners of three groups to the Embassy and conferred them with the

certificate and prizes.

The 2021 Colouring Contest was held in a way which allowed people to participate with their families at home under the COVID-19 situation. The art images could be downloaded by the link provided by the Embassy and the final artworks, using various art mediums, were submitted to the Embassy by the participants.

Long-standing friendship

The relationship between the Republic of Korea and Oman goes back 1,200 years. For the colouring contest, two buildings which were chosen to commemorate this long-standing friendship between the two countries, were: 'Anapji', an artificial pond in a Royal Palace of Shilla and 'Sultan Qaboos Grand Mosque'.

COMPREHENSIVE REGULATORY SYSTEM

<FROM A1> Unified legislation planned

As part of the 10th five-year plan, the government will tighten and hold accountable those who are proven to have committed acts violating public funds or abuse of power, in addition to developing a national strategy for integrity that nurtures a sense of responsibility and control among employees of the state's administrative apparatus and other government units.

Legislation will also be developed for an independent, unified and comprehensive regulatory system that guarantees control over all public funds of the state, including natural resources, as the programme aims to prepare unified legislation to replace all current regulatory systems. This will come into effect during the period from 2021 to 2022.

Through this programme, laws will be issued to approve the budgets of the regulatory authorities, which are set as a single amount in the state's general budget to ensure their independence and enable the administrative independence of the regulatory authorities. All public funds are also subject to the control of the state's financial and administrative control body.

The units of the state's administrative apparatus will carry out their control roles in accordance with the provisions of the laws regulating their work, and the creation of a comprehensive control system that includes various indicators at the level of government sectors and institutions. The laws are also designed to enable accountability and define roles of various organisations.

Among the tools for tightening control is the construction of a governance system programme for national resources and projects, which aims to lay the rules of a system for good governance of public resources allocated to

national projects, including rules of disclosure, transparency, accountability, and responsibility to raise the quality and efficiency of such projects.

Through the programme, the administrative accountability procedures currently applied in cases of violations will be reviewed, an independent body for administrative accountability will be identified, and efforts to improve the investigative capacity of nationals will be built.

A law on illicit enrichment was also enacted, and the State's Financial and Administrative Control Authority was given the power to disclose to the public a summary of the results of its work.

Another programme, titled "Media and Societal Oversight to Protect Public Money," aims to educate people about their role as an additional authority, and as a very important monitoring tool that sheds light on and monitors financial infringements and administrative violations that may occur, which necessitate taking the necessary action by the concerned authorities. It also aims to educate the community about the importance of its oversight role in preserving public money, achieving the concept of self-control, and instilling the values of integrity among young people towards public money in its various forms, including public utilities and services.

Through the programme, the media will be empowered to play their role in conducting fact-finding operations, and accessing and disseminating information, in accordance with regulations and legislation. It will also build competencies specialised in the areas of media investigations and fact-finding, strengthen the

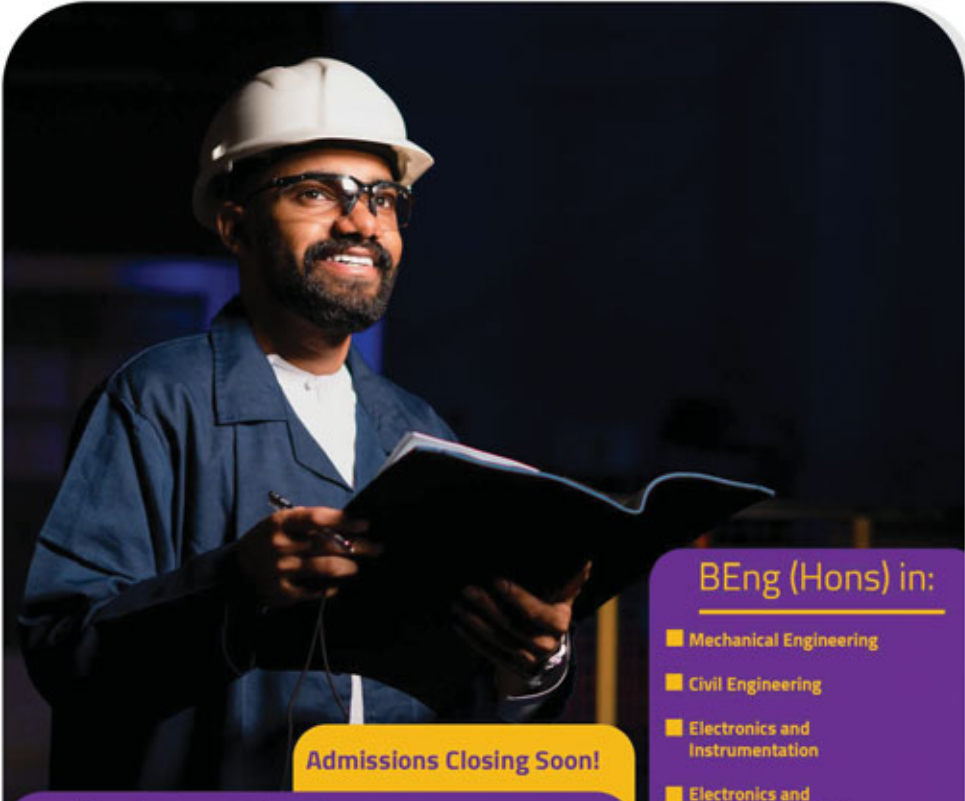
community's culture in protecting and controlling public money, and educate young people on the values of integrity and protection.

Through curricula or moral guidance in school activities, students will be educated on the value of community partnership in preserving public money. The plan also calls for consolidating self-censorship in society through: enhancing confidence in state institutions, disseminating the measures taken in the event of public money being infringed, and setting a participatory framework for civil society institutions to participate in the field of oversight, especially over natural resources.

In his historic speech in February 2020, His Majesty Sultan Haitham Bin Tarik - may God protect him and keep him in His care - explained the features of the new phase of the blessed Renaissance. His Majesty affirmed his determination to restructure the state's administrative apparatus, modernise the system of legislation and laws, activate accountability, and promote integrity and performance governance.

The Minister of Economy, Dr Saeed Al Saqri, confirmed the importance of the concerted efforts of the authorities responsible for implementing strategic programmes and emphasised the continued need to develop advanced mechanisms for their implementation. This also included the developing of strong funding sources, and dealing with any challenges that may hinder implementation to produce tangible results on the ground. This came in a speech published in the strategic programmes document of the plan, which was released to *Al Shabiba*, the sister Arabic newspaper of the *Times of Oman*.

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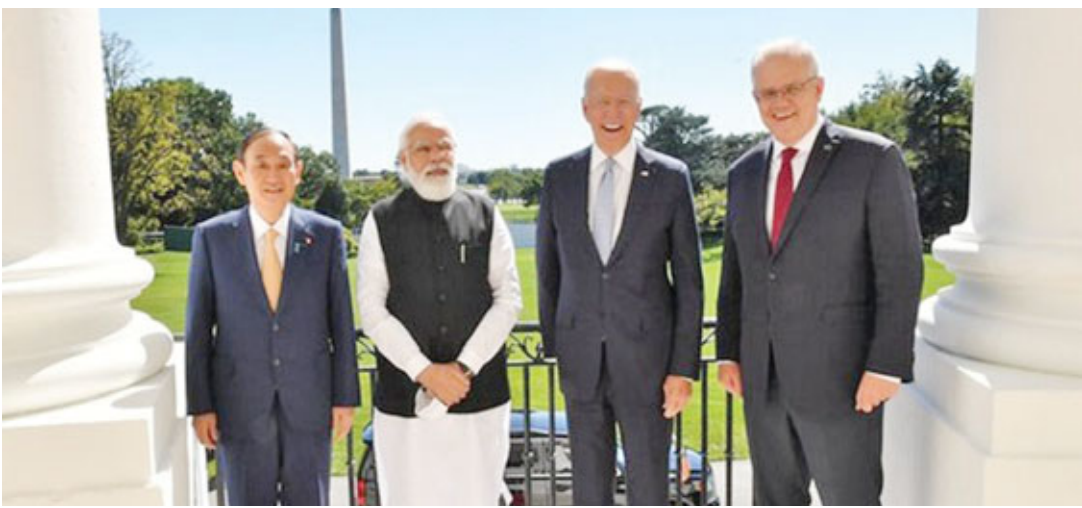
Quad begins cooperation in cyberspace, pledge to combat cyber threats

WASHINGTON: The leaders of Australia, India, Japan and the US on Friday said that they are beginning new cooperation in cyberspace and pledged to work together to combat cyber threats, promote resilience and secure the critical infrastructure of the member nations.

“In space, we will identify new collaboration opportunities and share satellite data for peaceful purposes such as monitoring climate change, disaster response and preparedness, sustainable uses of oceans and marine resources, and on responding to challenges in shared domains,” Quad leaders said in a statement.

The Quadrilateral Security Dialogue (Quad) Summit was held on Friday where a range of issues were discussed including Afghanistan, cooperation in infrastructure, COVID-19 vaccines, and the Indo-Pacific.

Leader-level experts vowed to meet regularly to advance work between government and industry on driving continuous improvements in areas including adoption and implementation of shared cyber standards; development of secure software; building workforce and talent; and promoting



the scalability and cybersecurity of secure and trustworthy digital infrastructure.

The statement said the Quad will begin space cooperation for the first time with a new working group. “In particular, our partnership will exchange satellite data, focused on monitoring and adapting to climate change, disaster preparedness, and responding to challenges in shared domains.”

It said the Quad nations will Share Satellite Data to protect the earth and help member countries

to better adapt to climate change. “Our four countries will start discussions to exchange Earth observation satellite data and analysis on climate-change risks and the sustainable use of oceans and marine resources. Sharing this data will help Quad countries to better adapt to climate change and to build capacity in other Indo-Pacific states that are at grave climate risk, in coordination with the Quad Climate Working group.”

Quad leaders also renewed their commitment to promote free,

open, rules-based order in the Indo-Pacific.

“The occasion of the Quad summit is an opportunity to refocus ourselves and the world on the Indo-Pacific and on our vision for what we hope to achieve. Together, we recommit to promoting the free, open, rules-based order, rooted in international law and undaunted by coercion, to bolster security and prosperity in the Indo-Pacific and beyond,” said the joint statement of the Quad leaders. **ANI**



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VOLCANIC ERUPTIONS

La Palma volcano eruptions force evacuation of three more towns

MADRID: Residents of three towns on the Spanish island of La Palma have been ordered to leave their homes as volcanic eruptions continue.

Firefighters have also been forced to halt clean-up work. Tenerife's fire service said in a tweet: “The volcano is in a newly explosive phase... Firefighters will not operate anymore today.”

Residents of the towns of Tajuja, Tacande de Abajo and part of Tacande de Arriba were given an evacuation order by local authorities on Friday afternoon.

They were told to gather on a nearby football field after initially

receiving instructions to remain inside their homes.

Residents have been trying to avoid thick clouds of ash and other fragments in the air.

A decision was made to leave the area over concerns of explosions. To date there have been no reported fatalities or serious injuries since the volcanic activity began.

Hundreds of homes have been incinerated in lava flows since the eruption on Saturday.

Airlines traveling to the island canceled flights because of the ash cloud which worsened during the course of Friday. **DW**

Invitation to Tender

Dhofar Integrated Services Company S.A.O.C (DISC) “Electricity Service” invites reputable contractor for carrying out following works in Dhofar Region.

Tender Reference	DISC/E/Tender/2021/103
Subject	Construction of Hazardous and Non-Hazardous Waste Storage area at Raysut Store Yard
Tender Fee	RO. 105.000 Inclusive VAT (5%) Note: Tenderer who wish to participate in the above tender should collect the tender document from DISC’s office or send an e-mail to below mentioned mail id’s for tender document.
Experience	The Tenderer must show minimum 3 years previous experience in performing similar jobs in the past with civil construction activities
Pre-qualification	The Tenderer should be a registered business owner with proper commercial registration with ministry of commerce.
Last date for issue of tender documents	03:00 PM on 10 th October 2021
Site Visit	10:00 AM on 11 th October 2021
Last date for seeking pre-bid clarifications	03:00 PM on 14 th October 2021
Last date for providing pre-bid clarifications	03:00 PM on 19 th October 2021
Last date for submission of bids	02:00 PM on 26 th October 2021
Any Queries Please Contact	Phone 23232554, prurchase@disc.nama.om

Tenderers are requested to note that the bids accompanied with Tender Bond (2% of the quoted bid price and having 150 days validity) shall only be considered for evaluation.



شركة ظفار للخدمات المدعمة
Dhofar Integrated Services Company
شركة ظفار للخدمات المدعمة ا.ص ب. ٢٦٩٠ الرمز البريدي ١٢٨ شارع ٢٣ بطنو خلف
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ANNOUNCED

UAE president approves new cabinet

ABU DHABI: President Sheikh Khalifa bin Zayed Al Nahyan, approved the new federal government cabinet.

The new cabinet was announced by Sheikh Mohammed bin Rashid Al Maktoum, Vice President, Prime Minister and Ruler of Dubai, following discussions with Sheikh Mohamed bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces.

Sheikh Mohammed bin Rashid Al Maktoum also announced the new government strategic approach that will lay the foundations of work for the next 50 years.

Sheikh Mohammed bin Rashid Al Maktoum affirmed that: “Following discussions with Mohamed bin Zayed and directives of the UAE President, we announce a new UAE cabinet and a new gov-

ernment strategic approach that will lay the foundations of work for the next 50 years”.

Sheikh Mohammed bin Rashid Al Maktoum added: “The new government will follow the strategic approach we launched today and the priorities laid by the UAE President in the ‘Principles of the 50’ to adapt to the ever-evolving trends of today's world and achieve the objectives of the next phase of our development journey”.

In the new cabinet, Sheikh Maktoum bin Mohammed bin Rashid Al Maktoum has been appointed as Deputy Prime Minister and Minister of Finance.

He will develop new systems of work that meet our new aspirations.

Mohamed Hadi Al Hussaini has been appointed Minister of State for Financial Affairs, Abdullah bin Sultan bin Awad Al Nuaimi as Minister of Justice

and Dr. Abdulrahman Al Awar as Minister of Human Resources and Emiratisation.

Mariam Almheiri has been appointed Minister of Climate Change and Environment and will also continue overseeing the Food and Water Security file, and Abdullah Muhair Al Ketbi has been appointed Minister of Federal Supreme Council Affairs.

The new government strategic approach Sheikh Mohammed bin Rashid Al Maktoum affirmed that “the new government strategic approach comes after we achieved plans laid out in the UAE Vision 2021 for the last 10 years. Today, the UAE is in leading rankings globally across 100 development indicators and regionally in 470 indicators. We usher into the next 50 years with high ambitions”. **-WAM**



ADVENTURE CALLS

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Ministry of Transport, Communications and Information Technology

إعلان مناقصة Tender Notice

The Ministry of Transport, Communications and IT will establish a public e-auction for government items auctioned in Safqa website.
Interested auction bidders must examine the following items as per stated below: -

AUCTIONED ITEMS	EXAMINING LOCATION	EXAMINING DATE/TIME
Vehicles	Ministry's main building in Al-Khuwair	10/10/2021 8:00AM - 1:00PM
Furniture + Electronics	Knowledge Oasis (Muscat)	
Spare parts and electronic devices	Port Sultan Qaboos	
Iron poles, barriers and signboards scraps	Musandam Governorate (Deba)	
Iron poles, barriers and signboards scraps+ Furniture and Electronics	N.AlBatinah Governorate (AlGhalil Workshop)	
Iron poles, barriers and signboards scraps	S.AlSharqyah Governorate (Sur)	
Iron poles, barriers and signboards scraps+ Furniture and Electronics	N.AlSharqyah Governorate (Ibra)	

The auction will start on Monday 11/10/2021 from 8:00AM and ends in 12/10/2021 at 12:00pm in accordance to the following conditions:

- Bidders must register at (www.safqa.om) website
- Pay 1000 OMR as insurance electronically through auction website
- Bidders who acquired the actioned item successfully must pay auctioning fee which is 3% of the auctioned item value
- The Ministry of Transport, Communications and IT and Safqa E-auctioning shall not be liable for any mismatch between auctioned items images and descriptions in the platform and its actual state thus bidders must examine the items onsite in the allocated times for items examining.
- Bidders who acquired the actioned item successfully must process items full payment through e-auction website within 48 work/office hours.
- bidders who acquired the auctioned items should dismantle and move the items within a week starting from the date of winning the auctioned item. In case of failing to move the items within the specified time a 5% ground fine will be imposed for each day of delay and the Ministry shall not be liable if anything is lost or damaged.
- Acquired auctioned items cannot be returned or get a discount and any related request will not be accepted.
- Pay customs fees if ROP asked for it (Directorate General of Customs) for the auctioned items located in Port Sultan Qaboos. The Ministry shall not be liable of this procedure.
- insurance payment will be confiscated if the following occurred:
 - if the bidder did not process full payment for the acquired item within the specified time
 - If the bidder did not move or dismantle the acquired items within the specified time.
- For more information visit www.safqa.om or call (71096969)

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(Under Transformation)

Initial Public Offering of 117,647,059 Ordinary Shares at a offer price of Bzs 86 per Offer Share

(Comprising offer price of Baizas 85 and offer expenses of Baizas 1 per offer share)

Offers opens 3rd October 2021 | Offers closes 17th October 2021



This summary has been extracted from the unofficial translation of the original Prospectus prepared in Arabic and approved by the CMA in accordance with Administrative Decision no. KH/127/2021 dated September 23, 2021. This does not constitute an offer to sell or an invitation by or on behalf of the Company to subscribe to any of the Shares in any jurisdiction outside of Oman where such distribution is, or may be, unlawful.

Offer Summary

Name of the company	Oman Reinsurance Company SAOG (under transformation)
Commercial registration no.	1052000
Date of registration	4th August, 2008
Address	PO Box: 1968, Postal Code: 114, Sultanate of Oman, Tel: +968 24397700, Fax: +968 24397777
Duration	Unlimited
Authorized share capital of the Company	RO 40,000,000
Issued Share capital of the Company (before the Offer)	RO 30,000,000 divided into 300,000,000 Shares
Number of Shares offered for subscription	117,647,059 new Shares, representing 28.17 per cent of the post-IPO Issued Shares of the Company.
Issued Share capital of the Company (after the Offer, assuming the entire Offer is subscribed)	The issue of 117,647,059 new shares amounting to RO 10,000,000 will increase the issued capital of the Company to RO 40,000,000 divided into 417,647,059 Shares
Offer Price	Baizas 86 per Share; including offer price of Baizas 85 per Share and offer expenses of Baizas 1 per Share.
Purpose of Offer (Use of Offer Proceeds)	The Company is undertaking the IPO in order to comply with the requirements of Royal Decree 39/2014 which amended the Insurance Law, requiring existing licensed insurance and reinsurance companies to be established as SAOG by 17th August 2017 and as per 2019 EGM, and to increase the issued capital to RO 40 million. The proceeds of the Offer (including Offer expenses) will accrue entirely to the Company to fund its operations and growth plans.
Persons eligible to subscribe for the Offer	The Offer will be open to Omani and non-Omani individuals and juristic persons, who have their accounts with the MCD, as on the date of / or during the Subscription Period.
Subscription Opening Date	3rd October 2021
Subscription Closing Date	17th October 2021
Expected listing date on MSX (Parallel Market)	28th October 2021
Prohibitions on subscription	The following prohibitions apply to the Offer: 1. Sole proprietorship establishments cannot apply for the Offer Shares. However, the owners of sole proprietorship establishments may submit Applications in their personal names. 2. Multiple Applications are not permitted. An Applicant may not submit more than one Application. 3. Joint Applications are not permitted (i.e., Applications made in the name of more than one person, including Applications made on behalf of legal heirs). These Applications should only be made in their personal names. 4. Trust accounts can apply for the Offer Shares. The collecting banks may accept trust requests after making sure that the owners of these accounts have not submitted other requests in their personal names or personal sole proprietorship establishments. All Applications falling in any of above categories will be rejected without notifying the Applicant.
Minimum limit for the subscription under one (1) Application	For Category I Investors: 1,000 Shares and in multiples of 100 Shares thereafter. For Category II investors: 500,100 Shares and in multiples of 100 Shares thereafter.
Maximum limit for the subscription under one (1) Application	For Category I Investors: 500,000 shares For Category II Investors: 11,764,705 Shares which is 10 per cent of the total Offer shares.
Proposed allotment	In case of over-subscription of the Offer, the eligible Applicants shall be segregated into two categories and the Offer Shares will be allotted among the eligible Applicants, as follows: Category I: 76,470,589 Shares, being 65 per cent of the Offer Shares, will be allocated on a pro-rata basis to investors applying for 500,000 Shares or less. Category II: 41,176,470 Shares being 35 per cent of the Offer Shares, will be allocated on a pro-rata basis to investors applying for 500,100 Shares or more. The CMA, in co-ordination with the Issue Manager, will finalise the actual basis of allocation. The CMA may decide to allocate a minimum number of Offer Shares equally to all Applicants, taking into consideration small subscribers, and the remaining Offer Shares shall be distributed on a pro-rata basis. In case of undersubscription the shares, all shares will be allocated to subscribers and the company will list on the MSX based on the actual subscription of the IPO along with the pre-IPO shares. The Company will in consultation with the CMA to agree on a suitable course of action regarding the unsubscribed shares. Any under-subscription in any category shall be carried over to the other category as described in more detail in the Chapter 21 "Subscription Conditions and Procedures" of the Prospectus. It should be noted that pursuant to Ministerial Decision 205/2007 issued by the former Ministry of National Economy, all GCC individuals and juristic persons are treated as Omani nationals and juristic persons in respect of ownership of shares of companies in Oman.
Issue Manager	Ubhar Capital SAOC
Legal Advisor	Al Busaidy, Mansoor Jamal & Co.
Collecting Banks	Oman Arab Bank S.A.O.C. National Bank of Oman S.A.O.G. Sohar International S.A.O.G.
Media Consultant	OHI Leo Burnett
Statutory Auditors (for the year ended 2016-17)	Ernst & Young LLC
Statutory Auditors (for the year ended 2018)	PricewaterhouseCoopers LLC
Statutory Auditors (2019-current)	BDO Oman
Reporting Accountants	Crowe Mak Ghazali LLC
Registration and Transfer Agent	Muscat Clearing and Depository Co. SAOC

Purpose of the Offer

The Offer will enable the Company to comply with the requirements of Royal Decree 39/2014 which amended the Insurance Law, requiring existing licensed insurance companies to be established as SAOGs within three years from the date of the publication of the said Royal Decree in the official gazette. The purpose of the IPO is to convert the Company from an SAOG to an SAOG, list the Shares on the Parallel Market of the MSX, and raise RO 10 million as new capital. The conversion of the Company has been approved by the Shareholders at an EGM held on 26th March 2019 ("2019 EGM"). Following the 2019 EGM the Company also convened 2021 EGM (for details please see section 5.4 of the Prospectus). The IPO will increase the issued and paid-up capital from RO 30 million to RO 40 million, assuming full subscription.

Use of Proceeds of the Offer

The Offer Proceeds (including the amount collected towards Offer expenses) will be remitted in full to the Company on listing of the Offer Shares in MSX. The Company will use the proceeds to fund its operations and growth plans. If the Offer Proceed increases after covering the expenses, the surplus shall be transferred to the legal reserve or to any other reserve established by the Company in accordance with the provisions of the CCL.

The Company's Memorandum and Articles of Association

A copy of the Memorandum and Articles of Association of the Company is available for perusal at the Company's office located in Coral Building, 6th Floor, Al Khuwair South, Muscat, Sultanate of Oman during business hours.

Continuing Obligations

In accordance with the CCL, all existing obligations of the Company, prior to its transformation to a public joint stock company, shall continue in the SAOG.

Shareholding Details

Current Shareholders of the Company (before transformation to SAOG) as on date of the Prospectus is as under.

S. No.	Name	Nationality	Number of Shares held before the transformation (*share value Baizas 100 per Share)	% of total
1	Zawawi Trading Co. LLC***	Omani	28,500,000	9.50
2	Muscat Insurance Co. SAOG***	Omani	3,000,000	1.00
3	Omar Al Zawawi Establishment LLC**	Omani	46,500,000	15.50
4	Murthadha Mohamed Jawad A. Ibrahim Al Lawati	Omani	500,000	0.16
5	Qatar General Insurance & Reinsurance Co. SAQ	Qatari	73,750,200	24.58
6	Alsari Trading Co.**	Qatari	16,100,000	5.36
7	Zeretia Holdings Limited**	Cypriot	11,733,100	3.91
8	Ziliano Investments Limited**	Cypriot	30,000,000	10.00
9	Trust International Insurance & Reinsurance Co. BSC**	Bahrain	89,916,700	29.97
Total			300,000,000	100.00%

* The Shareholders approved reducing par value of its shares to Baizas 100 from RO 1 in the 2019 EGM.

** As per the letter dated 18 November 2020, Trust Re has mentioned to the CMA that they are the beneficial owners of these shares.

*** Related Parties

New Shares being sold through the Offer

The Company is issuing new shares through IPO, and existing shareholders are not selling any shareholding through the IPO.

Post Offer Equity Structure

After the IPO, assuming the entire Offer is fully subscribed, the shareholding structure will be as under:

S. No.	Name of the shareholder	Nationality	Number of Shares held	Aggregate value (RO)	% of post-IPO capital
1	Zawawi Trading Co. LLC	Omani	28,500,000	2,850,000	6.71%
2	Muscat Insurance Co. SAOG	Omani	3,000,000	300,000	0.71%
3	Omar Al Zawawi Establishment LLC	Omani	46,500,000	4,650,000	10.94%

S. No.	Name of the shareholder	Nationality	Number of Shares held	Aggregate value (RO)	% of post-IPO capital
4	Murthadha Mohamed Jawad A. Ibrahim Al Lawati	Omani	500,000	50,000	0.11%
5	Qatar General Insurance & Reinsurance Co. SAQ	Qatari	73,750,200	7,375,020	17.35%
6	Alsari Trading Co.	Qatari	16,100,000	1,610,000	3.79%
7	ZERETIA HOLDINGS LIMITED	Cypriot	11,733,100	1,173,310	2.76%
8	ZILIANO INVESTMENTS LIMITED	Cypriot	30,000,000	3,000,000	7.06%
9	Trust International Insurance & Reinsurance Co. BSC	Bahrain	89,916,700	8,991,670	21.16%
Sub-total			300,000,000	30,000,000	71.83%
10	Public		117,647,059	10,000,000	28.17%
Total			417,647,059	40,000,000	100.00%

Shareholders' Voting Rights

Following the IPO, the Issued Share Capital will be RO 40,000,000 divided into 417,647,059 Shares. Each Share will carry the right to one vote at a general meeting of the Company.

The pre-IPO Shareholders will collectively have 71.83 per cent of the voting rights following the IPO (assuming full subscription to the Offer by Public).

About the Company and its Operations

Oman Re is the first reinsurance company to be established in Oman with the purpose of writing Facultative and Treaty business from local and international markets.

Oman Re's current territorial scope includes all Afro-Asian countries, CEE & CIS market and it writes marine and non-marine lines of business. The Company is licensed as a composite reinsurance.

Oman Re was incorporated in July 2008 in the Sultanate of Oman with a paid-up capital of OMR 5,000,000. Capital was gradually increased to OMR 30,000,000 (Thirty million Omani Rial), equivalent to circa USD 78,000,000. The capital of Oman Re is proposed to be increased to RO 40 million (Forty million Omani Rial) post-IPO.

The official business started in 2009 and company wrote a premium of OMR 1.2M, since then company has grown significantly and have closed 2020 with OMR 24.8 million gross premium.

Oman Re is a specialized reinsurance company and from the beginning it wrote facultative and treaty business for all conventional lines of business such as Fire, Engineering, Marine and Motor.

Previously the company had slightly larger treaty book than facultative book. However, by the end of 2018 it is balanced between treaty and facultative (almost 50/50). The Company increased its Facultative book compared to Treaty in 2019 and 2020.

In 2015, the shareholding of the Company changed significantly. To better manage the business and to reiterate the commitment by the shareholders, in late 2016, new management took over the day-to-day operations of the company. Since then, a new vision, new strategy is being implemented resulting in the overall structure and portfolio of the company, the recruitment of skilled personnel and the embedding the ERM across the organization.

Risk Factors

Prospective investors should carefully consider the risks described in the Prospectus in addition to all other information presented in the Prospectus, including the financial statements set out in the Prospectus, before deciding to purchase any of the Shares offered for subscription.

Dividend Policy

The Company proposes to follow a reasonable dividend payout policy, subject to debt repayments, working capital, investment portfolio and operational expenditures requirements. The amount of annual dividends and the determination of whether to pay dividends in any year may be affected by a number of other factors including the Company's business prospects, financial performance, free cash availability, facilities agreements' covenants, regulations, and the outlook for the sector.

The Company has not paid any dividends since inception and is not projecting to pay any dividends in the projected 5 years as the Company is legally required to fill the contingency reserves deficit which is outstanding from previous years. A suitable dividend policy will be put in place once appropriate performance level is achieved by the Company.

Board

The Directors' term of office shall expire in three years from the date of election pursuant to Article 181 of the CCL. The current Board has seven members, and the details are provided below.

S. No.	Name	Title/ Designation	Representing	Executive/ Non-Executive	Independent/ Non-Independent
1	Dr. Juma Bin Ali Al Juma	Chairman	Zeretia Holdings, Cyprus	Non-Executive	Independent
2	Sheikh Nasser Bin Ali Bin Saud Al Thani	Deputy Chairman	Al-Sari Commercial Company, Qatar	Non-Executive	Independent
3	Al Sayyid Mohamed Said Hilal Al Busaid	Member	Not representing a shareholder	Non-Executive	Independent
4	Kamal Tabaja	Member	Trust Insurance and Reinsurance Company BSC Bahrain	Non-Executive	Non-Independent
5	Sanjeev Badyal	Member	Qatar General Insurance and Reinsurance Company	Non-Executive	Non-Independent
6	Gamal Mohamed Mohamed Ahmed Abdalla	Member	Zawawi Trading Co. LLC, Oman	Non-Executive	Independent
7	Pramod Kumar Hiran	Member	Omar Zawawi Establishment, Oman	Non-Executive	Non-Independent

The term of the Board is expiring on 07 July 2023.

Subscription Conditions and Procedures

Eligibility for the Subscription to the Offer Shares

The subscription to the Offer Shares will be open to Omani and non-Omani individuals and juristic persons, who have their accounts with the MCD. All GCC individuals and juristic persons are treated as Omani individuals and juristic persons for the purpose of owning shares in Omani companies.

The Company, the Issue Manager and the Legal Advisors are not liable for any changes in the Applicable Law or regulations that occur after the date of the Prospectus.

Applicants are advised to make their own independent investigations to ensure that their Applications comply with the Applicable Law.

Prohibitions regarding the Applications for Subscription:

The following are prohibited from subscribing to the Offer:

- Sole proprietorship establishments. However, the owners of sole proprietorship establishments may submit Applications in their personal names.
- Trust accounts. It is allowed to apply for subscription by trust accounts - the Collecting Banks may accept Application from Trust accounts after making sure that the owners of these accounts have not submitted other requests in their personal names or personal sole proprietorship establishment.
- Multiple Applications. An Applicant may not submit more than one Application.
- Joint Applications (i.e., Applications made in the name of more than one individual, including Applications made on behalf of legal heirs. These Applications should only be made in their personal names).

All Applications falling in one of the above categories will be rejected without contacting the Applicant.

Applications on behalf of Minor Children:

- For the purpose of this Offer, any person under 18 years of age on the date of submission of an Application will be defined as a minor.
- Only a father may subscribe on behalf of his minor children.
- If an Application is made on behalf of a minor by any person other than the minor's father, the person submitting the Application will be required to attach a valid, Shariah (Legal) Power of Attorney issued by the competent authorities authorising him or her to deal in the funds of the minor through sale, purchase and investment.

Shareholder's (Applicant's) Number with the MCD:

- Any Applicant who subscribes for the Offer Shares must have an account and shareholder number with the MCD. Any Applicant may apply to obtain an investor number and open an account by completing the MCD application form. This may be obtained from the MCD's Head Office or its website at <http://www.mcd.gov.om>, or from brokerage companies licensed by the MSX. The completed form may be submitted by an Applicant through any of the following channels:
 - At the head office of the MCD based in the Commercial Business District, Muscat, Oman.
 - At the branch of the MSX based in Salalah, Oman. Tel: +968 23299822, Fax: +968 23299833
 - At the office of any brokerage company licensed by the MSX.
 - By sending a facsimile to the MCD at +968 24817491.
 - By opening an account through the MCD website at <http://www.mcd.gov.om>
- In order to receive an investor number with MCD, a juristic person will be required to furnish a copy of its constitutional documents, in the form prescribed by the MCD, along with a completed MCD application form.
- Applicants who already hold accounts with the MCD are advised, before the Offer, to re-confirm their MCD account particulars such as full name, postal address, civil ID number or passport number and particulars of bank account. Applicants may update their particulars through any of the channels mentioned above.
- All correspondence including allocation notices and dividend cheques will be sent to Applicant's address as recorded at the MCD. Applicants should ensure that their address as provided to the MCD is correct.
- Applicants after opening their accounts and updating their particulars must obtain from MCD the correct investor number to be recorded in the Application Form. Verification of the number is the responsibility of the Applicant. **Applications not bearing the correct investor number will be rejected without contacting the Applicants.**

For more information on these procedures, Applicants should contact the MCD: Muscat Clearing & Depository Co. SAOC Tel. 24822222- Fax: 24817491 <http://www.mcd.gov.om>

Applicants may please note that MCD has updated the account number (investor number) to a new format. All Applicants are required to reference the new number in the Application Form and forms bearing the old number may be rejected.

Subscription Period:

The Subscription shall commence on the 3rd October 2021 and end on the 17th October 2021 with the end of the official working hours of the Collecting Banks.

Minimum Limit of Public Subscription

The minimum number of Offer Shares is as set out below:

For Category I investors: 1,000 Shares and in multiples of 100 thereafter.

For Category II investors: 500,100 Shares and in multiples of 100 thereafter.

Maximum Limit of Public Subscription

For Category I investors: 500,000 offer shares.

For Category II investors: 10 per cent of the total Offer size which equates to 11,764,705 Offer Shares. Taking into consideration the requirements of Article 6 of CMA Decision No. E/43/2021.

Particulars of the Bank Account

- In accordance with the instructions of the CMA, the details of the bank account will be listed in the records of the MCD for transferring any refund as well as for crediting any dividends paid by the Company in future. For Applicants who already have bank accounts registered with the MCD the account mentioned in the Application will be used for the transfer of refunds only.
- The Application containing the bank account number of a person other than the Applicant will be rejected, with the exception of the Applications made on behalf of minors that contain bank accounts particulars of their legal guardian.

Documentation Required

- A copy of a valid power of attorney duly endorsed by the competent legal authorities in the event the Application is on behalf of another person (with the exception of the Application made by a father on

behalf of his minor children).

- In case of Applications by juristic persons (non-individuals) which are signed by a person in his or her capacity as an authorised signatory, a copy of adequate and valid document (such as company registration certificate and authorized signatory form) should be attached.

Mode of Application

The IPO will be conducted only through the E-IPO Mechanism. The Applicants will be able to submit Applications through the Collecting Banks:

- E-IPO channel by the Collecting Banks:

The Applicant will need to get in touch with their respective bank which has been appointed as a Collection Bank for OmanRe IPO for further guidance on the E-IPO channel provided by the respective bank.

The Application Money will be paid by the Applicant as per the terms of the E-IPO collection process utilised by each Collection Bank. The Applicant will be required, before completing the Application through E-IPO, to carefully read the Prospectus, including the conditions and procedures governing the E-IPO Application.

- E-IPO Platform:

The Applicants can furnish all particulars in the E-IPO platform at the following website. www.mcd.gov.om

After verifying all the particulars, the Applicant will need to print the E-IPO Application. The Applicant needs to submit the E-IPO Application along with supporting documents and Application Money to one of the Collecting Banks. The Collecting Bank in turn after verifying the supporting documents and confirming the receipt of the Application Money will validate the E-IPO Application in the E-IPO platform and share a copy of the acknowledgement of the E-IPO Application with each Applicant. The Applicant needs to ensure that they receive a copy of the acknowledgement from the Collecting Bank as a valid proof of their Application. Each Applicant can make payments through the following routes: (i) by cash; (ii) by cheque or demand draft in favour of "OmanRe IPO"; or (iii) instruct their bank to debit their bank account (provided the bank has been appointed as a Collection Bank for OmanRe IPO) for the Application Money at the time of submission of the Application.

Bank Receiving the Subscription (Collecting Banks)

The Applications shall be accepted by one of the following commercial banks during the official working hours only:

Oman Arab Bank

National Bank of Oman

Sohar International

The Collecting Bank receiving the Application is required to accept the Application after confirmation of compliance of the procedures set out in the Prospectus. The Collecting Bank must instruct the Applicants to come E-IPO Application.

The Applicant must submit an Application to one of the Collecting Banks on or before the Subscription Closing Date. The Collecting Bank shall refuse any Application received after the official working hours on the Subscription Closing Date.

Rejection of Applications

The Collecting Banks shall reject Applications in the following circumstances:

- If the Application is not signed by the Applicant.
- If the Application Money is not paid by the Applicant in accordance with the conditions set out in the Prospectus.
- If the Application Money is paid by cheque and the cheque is dishonoured for whatever reason.
- If the Application is submitted in joint names.
- If the Applicant is a sole proprietorship or trust account.
- If the Application does not include the Applicant's investor number registered with the MCD.
- If the investor number furnished in the Application is incorrect i.e., it does not match with the Applicant's name.
- If the Applicant submits more than one Application in the same name, all of them will be rejected.
- If the supporting documents are not enclosed with the Application.
- If the Application does not contain all the particulars of the bank account of the Applicant.
- If the particulars of the bank account provided for in the Application are found to be incorrect.
- If the bank account in the Application does not belong to the Applicant, with the exception of Applications submitted in the names of minor children, who are allowed to make use of the particulars of the bank accounts held by their father or their legal representatives holding valid power of attorney.
- If the power of attorney is not attached to the Application in respect of an Applicant who subscribes on behalf of another person (with the exception of the fathers who subscribe on behalf of their minor children).
- If the Application does not comply with the legal requirements or other requirements as provided for in the Prospectus.

If the Collecting Bank observes, after receipt of an Application and before the expiry of the time schedule prescribed for handing over of the Applications to the Issue Manager, that the Application has not been complied with the procedures set out in the Prospectus, due effort will be taken to contact the Applicant so that the mistake may be corrected. If the Applicant does not rectify the Application within the period referred to, the Collecting Bank will return the Application together with the Application money to the Applicant and it will not be considered for allotment.

The Issue Manager may reject any Application under any of the conditions referred to above, subject to securing the approval of the CMA and submission of a comprehensive report furnishing the details of the Applications that are rejected and the reasons behind the rejections.

If it appears from the final subscriber register made by all the Collecting Banks that there are Applications with the same investor number or civil number or the same bank account (except for minor children) all the Applications shall be rejected for belonging to the same subscriber.

Enquiry & Complaints:

Applicants who intend to seek clarification or file complaints with regard to the issues related to the allotment or rejected Applications or refund of the Application money in excess of the subscription, may contact the branch of the bank where the Application was made. In case of the absence of any response from the branch, the Applicant may contact the Collecting Banks as under:

Bank	Contact Name	Postal Address	Contact Details
National Bank of Oman SAOG	Salim Masoud Salim Al Musallami	P.O. Box 751, Postal Code 112, Ruwi, Sultanate of Oman	Tel: +968 2477 8075; Email: SalimAlMusallami@nbo.om
Oman Arab Bank SAOG	Saqar Saeed Al-Harasi	P.O. Box 1019, Postal Code 112, Ruwi, Sultanate of Oman	Tel: +968 2475 4526; Fax: +968

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Delhi Capitals beat Rajasthan Royals by 33 runs in IPL encounter

For DC, it was once again a clinical display from the bowlers led by Anrich Nortje



ABU DHABI: It was another story of the batting unit failing to rise to the occasion for Rajasthan Royals as they lost to Delhi Capitals by 33 runs in their Indian Premier League (IPL) encounter at the Sheikh Zayed Stadium on Saturday. Skipper Sanju Samson played a lone hand of unbeaten 70, but it wasn't enough on the night as none of the other batsmen managed to hang in with the RR captain. In fact, only Mahipal Lomror managed to cross double figures (19) as the Rajasthan batsmen left a

lot to be desired. For DC, it was once again a clinical display from the bowlers led by Anrich Nortje (2/18). All the bowlers pitched in as R Ashwin also picked his 250th T20 wicket on the day as the DC unit once again showed they are one of the teams to beat in the 14th edition of the league.

Earlier, Shreyas Iyer fought a lone battle at the top before Shimron Hetmyer hit a quickfire 28 to help Delhi Capitals reach a re-

spectable 154/6 in their 20 overs.

Iyer hit a 32-ball 43 before he was dismissed against the run of play by Rahul Tewatia to get Rajasthan right back into the game. In fact, at one stage it looked like Delhi was aiming for a score in the range of 180 with skipper Rishabh Pant and Iyer looking good in the middle. But Mustafizur Rahman broke the 62-run stand when he sent back Pant for 24. And that saw the RR bowlers claw their way

back into the game.

Put in to bat, DC didn't really get off to the start they would have liked as they lost opener Shikhar Dhawan (8) in 4th over. In the very next over, DC lost their second wicket in the form of Prithvi Shaw (10) -- caught by Liam Livingstone off Chetan Sakariya's bowling.

With both openers back in the dugout inside the first five overs, it was a case of rebuilding the innings from the word go for DC. While the first five overs saw just one boundary being scored, Pant and Iyer slowly started to get the scoring board moving.

But Pant's dismissal in the 12th over once again pegged DC back and it was finally left to Hetmyer, Lalit Yadav and Axar Patel to try and stretch the score over the 150-run mark. For RR, while Mustafizur finished with figures of 2/22, Chetan Sakariya took two wickets and gave away 33 runs.

Brief Scores: DC: 154/6 (Shreyas Iyer 43; Mustafizur Rahman 2/22) vs RR 121/6 (Sanju Samson 70*; Anrich Nortje 2/18). **ANI**

Suresh Raina, a true servant of Chennai Super Kings



Anis Sajan, Vice Chairman, Danube Group

When you talk of CSK franchise, two players immediately come to mind, one is of course their talismanic captain MS Dhoni and the other, of course, is his lieutenant Suresh Raina. Suresh Raina has been associated with team CSK since the inception of IPL in 2008 and played till 2015 till CSK was suspended and then resumed his loyalty from 2018. He has been consistent with the bat in IPL scoring so far 5,495 runs and is the third highest scorer in the history of IPL and has played 201 matches and has an average of scoring 450 runs per season which is massive and commendable as the number one league in the world has evolved drastically since its beginning from 2008.

CSK won its first title in 2010 and Suresh Raina was instrumental in the franchise winning its first title by scoring 520 runs. He also scored 438 in the following

year in 2011 when CSK went to win back to back titles.

In 2018, when CSK returned to IPL, it was called the Dad's Army and no one gave them a chance but along with Ambati Raydu, Shane Watson, MS Dhoni, Suresh Raina was the fourth highest scorer with 445 crucial runs and was instrumental in winning their third title.

His innings of 87 runs off just 25 balls against Kings XI Punjab is still rated as his best knock and could have gotten the fastest hundred had he not been run out. He is also very handy with the ball and bowls useful overs whenever his captain demands. He has picked up 25 wickets in the history of IPL.

He is also a live wire on the field and is among the top three even at the age of 34.

A lieutenant is known as a deputy or substitute acting for a superior and Suresh Raina has filled that role for MS Dhoni with his heart and soul. Indeed, a true servant of CSK Franchise.

Don't have weapon of powerful striker like Chelsea, United, says Guardiola

LONDON: Manchester City manager Pep Guardiola has admitted that his side does not have the weapon of a powerful striker like other teams in the Premier League.

The city had spent its time earlier this year going after Harry Kane but the club couldn't strike a deal with Tottenham Hotspur while Cristiano Ronaldo moved

to Manchester United after being linked with Manchester City. "We survived without Aguero in a good way in the way we played. There are two options that we have right now: complaining or saying we have exceptional players," Goal.com quoted Guardiola as saying.

"We don't have this weapon that other teams have like Chel-

sea, United or Tottenham or other teams so we have to use what we can do as a team. We don't have a player to score 25 league goals for himself so we have to do it as a team. This is what we will try this season. Always I had a striker in my career - like goalkeepers, strikers are the biggest specialists," he added.

Further talking about good

strikers, Guardiola said: "I played with Samuel Eto'o, maybe the best or one of the best strikers I ever trained - what a player Samuel was - and Thierry Henry. I don't know if he's a striker or what he is but Lionel Messi was able to score a few goals. There was Robert Lewandowski, Thomas Muller, Sergio here, always I played with a striker." **ANI**

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DEVELOPER'S DEBTS

Seeking to dispel fears of financial turmoil, some Chinese banks are disclosing what they are owed by a real estate developer that is struggling under \$310 billion in debt, saying they can cope with a potential default. > B2

MARKET

BUSINESS & FINANCE



CHANGE IN FOOD PRIORITIES

UN head Antonio Guterres has said the world needs to change its food priorities. Meanwhile, island nations talked of rising sea levels and the US and the EU voiced frustration with Iran over nuclear talks. > B2

NBO offers financing options for buyers at St. Regis Al Mouj Muscat

Buying a dream home at one of Muscat's most luxurious destinations is now easier than ever, thanks to NBO's unique housing loan offerings, with up to 90 per cent funding of the property value



HASSLE-FREE: NBO's personal and housing loans are part of the bank's commitment to delivering hassle-free, competitive financial solutions to fit all. - Supplied picture

Times News Service

MUSCAT: National Bank of Oman (NBO) has signed a strategic partnership with Alfardan Hotels and Resorts to provide finance facilities for buyers interested in purchasing a property within The Residences at The St. Regis Al Mouj Muscat.

Buying a dream home at one of Muscat's most luxurious destinations is now easier than ever thanks to NBO's unique housing loan offerings, with up to 90 per cent funding of the property

value including registration fee, mortgage charges and insurance premium starting at as low as 4.99 per cent p.a. reducing balance rate. With quick approvals and door-step service, it's easier than ever to turn dreams into reality.

Tariq Atiq, Chief Retail and Digital Banking Officer at NBO, said, "We're delighted to be joining hands with Alfardan Hotels and Resorts, adding to our growing

portfolio of international partnerships. Nowadays people are looking for homes in prime locations, and these highly sought-after properties offer plenty of options for buyers. Whether young newlywed couples or growing families, we're here to support them every step of the way, while adding value to their overall banking experience."

A beachfront address running along an incredible 360-metre-

long coastline, The Residences at The St. Regis Al Mouj Muscat features an array of luxury apartments, duplexes and townhouses. An ideal real estate investment opportunity in Oman, the project will entitle its residents to a freehold title deed upon purchase.

K.C. Dalal, Deputy CEO of Alfardan Group stated, "We are pleased to partner with the National Bank of Oman to facilitate

attractive financing options for prospective buyers and residents looking to purchase their luxurious property at The Residences at The St. Regis Al Mouj Muscat. Oman is a fast-growing and highly lucrative market for real estate and offers great potential to owners and investors."

Faisal Al Shanfari, Country Manager of Alfardan Properties Development said, "We are de-

lighted to tie up with the National Bank of Oman to further contribute to the development of the luxury real estate market in the country. The Residences at The St. Regis Al Mouj Muscat provides an extraordinary escape stretching along 360 metres of Al Mouj Muscat's beachfront, and providing buyers with an exclusive opportunity for investment."

In addition to the access to The St. Regis signature lifestyle and first-class services ranging from private butler service, 24-hour concierge to à la carte offerings, residents can benefit from exclusive access to a modern health club, deluxe wellness centre and spa, spacious swimming pools, and a kids club alongside high-end meeting rooms, a grand ballroom, and a well-appointed business centre. Furthermore, the project will be the destination for several speciality restaurants along the coast, offering unparalleled exciting experiences for prospective buyers and hotel visitors.

NBO's personal and housing loans are part of the bank's commitment to delivering hassle-free, competitive financial solutions to fit all. Processed quickly and efficiently, the bank also provides borrowers with a host of benefits including flexible payment terms, additional financing, and much more. Loan rates may vary depending on salary, length of employment and loan duration.

MEETING WITH CEOs

Opaz team discusses current situation of investments at Salalah Free Zone



THIRD MEETING: Opaz Board of Directors meets with the CEOs at Salalah Free Zone and holds its third meeting for the year 2021. - Supplied picture

Times News Service

MUSCAT: The Board of Directors of the Public Authority for Special Economic Zones and Free Zones (Opaz) held a meeting with a number of CEOs of factories at Salalah Free Zone and visited several factories specialised in the field of food and chemical and pharma-

ceutical industries in the zone.

Opaz Board of Directors held its third meeting for the year 2021 in Salalah, headed by Dr Ali bin Masoud bin Ali Al Sunaidy, Chairman of the Board.

The meeting touched on the current situation of investments at Salalah Free Zone and the direction to localise the projects of

producing medicines and medical supplies in the zone, where special locations have been already allocated for such projects. Soon the zone will be home to one of the largest pharmaceutical factories in the Sultanate, which is currently under construction.

The Board of Directors was briefed on the plan developed by

the Asyad Group to enhance the integration of the Salalah Free Zone with the logistics system in the Sultanate.

Likewise, the meeting also brought to discussion the different possible ways to maximise the benefits between the special economic zones, free zones and the ports.

CAPITAL MARKET AUTHORITY



CMA hosts workshop on cross border payments and financial sanctions

Times News Service

MUSCAT: The Capital Market Authority (CMA) has organised, in collaboration with the International Compliance Institute, a workshop titled Customers, Cross Border Payments and Targeted Financial Sanction.

The workshop was held for the training of the employees of the capital market and insurance sector on antimony laundering and combating financing terrorism with the participation of compliance officers of the companies operating in the field of securities and insurance companies.

The workshop acquainted the participants with the description of the types of customers, cross border payment and how to identify their risks as well as the challenges of the sanctions systems and best practices to

deal with. The event summarised the main issues related to sanctions such as examining the alerts, samples of evasion of sanctions beside identification of the obligations of the companies in managing such risks.

It is worth noting that the workshop was held as part of CMA's endeavours to increase the awareness of the financial institutions of the targeted financial sanctions to comply with the regulation to implement the resolutions of the United Nation's Security Council on prevention and suppression of terrorism and its financing and the prevention and suppression and disruption of the proliferation of weapons of mass destruction and its financing issued by the National Committee for Combating Terrorism under Decision No. 1/2021.

BOND-BUYING PROGRAMME

Fed's coming taper fans talk of renewed 'reflation' trade



MONETARY TIGHTENING: Though monetary tightening is frequently seen as a drag on stocks, some investors view the Fed's stance as a vote of confidence for the US economy. - BNA

NEW YORK: The Federal Reserve's signal that it will soon unwind its bond-buying programme is bolstering the case in financial markets for the so-called reflation trade, which lifted Treasury yields and boosted shares of banks, energy firms and other economically sensitive companies in the early months of 2021.

The reflation trade stalled during the summer. But the central bank said this week it would likely begin pulling back on its \$120 billion a month government bond purchasing programme as soon as November, while also signalling that it may raise interest rates in 2022, earlier than many

expected, a media reports.

Though monetary tightening is frequently seen as a drag on stocks, some investors view the Fed's stance as a vote of confidence for the US economy.

"Normally, a hawkish turn would be bad for risk-on assets, particularly equities... the fact the Fed is putting this out there signals to the market that the economy is on pretty firm footing," said Ralph Bassett, head of North American equities at Aberdeen Standard Investments.

The Russell 1000 Value index, where reflation-trade stocks are heavily represented, is up 0.9 per cent since the start of the quarter, well behind the 5.7 per cent gain

in the Russell 1000 Growth index over the same time. The value index is up 17 per cent year-to-date with the growth index up 19 per cent, compared to an 18.7 per cent rise for the S&P 500.

Market watchers have also kept a close eye on Treasury yields, which have risen since the Fed meeting as expectations of stronger growth and inflation worries drove some investors out of safe-haven government bonds.

The benchmark US 10-year yield recently stood at 1.45 per cent, near its highest level since the start of July. Higher yields on Treasuries make some stocks less attractive.

Analysts at UBS Global Wealth Management said the 10-year yield will rise to 1.8 per cent by year-end but do not believe such a move will disrupt equities. The pace of any rise would be key: the bank's research showed that a three-month change in nominal yields of between 50 and 100 basis points has been accompanied by a 5.7 per cent return in the MSCI US index since 1997.

"Only a rise in real yields of more than 50 bps over three months would likely weigh on equity returns, particularly in emerging markets," the bank said in a report.

Investors will watch a raft of US economic indicators next week. - BNA

MARKET

REAL ESTATE DEVELOPER

Chinese banks try to dispel fears of financial turmoil

BEIJING: Seeking to dispel fears of financial turmoil, some Chinese banks are disclosing what they are owed by a real estate developer that is struggling under \$310 billion in debt, saying they can cope with a potential default.

The announcements came as Evergrande Group promised to talk with some individual investors who bought its debt while creditors waited to see whether Beijing will intervene to oversee a restructuring to prevent financial disruptions, a media reported.

Evergrande's struggle to meet government-imposed debt limits has prompted fears a default might disrupt the Chinese economy or global financial markets.

While ratings agencies say a default appears likely, economists say Beijing can prevent a credit crunch in China but wants to avoid bailing out Evergrande while it tries to force companies to reduce debt levels.

One of Evergrande's biggest lenders, Zheshang Bank Co. said it is owed 3.8 billion yuan (\$588 million) and has "sufficient collateral." "The overall risk is controllable," the bank said in a written answer to questions on a website run by the Shanghai Stock Exchange. It said a "risk situation... will not have a significant impact" on the bank.



FINANCIAL MARKET: Evergrande's struggle to meet government-imposed debt limits has prompted fears a default might disrupt the Chinese economy or global financial markets. - BNA

Others, including Shanghai Pudong Development Bank Ltd., gave no financial figures but said their lending was small, tied to individual projects and secured by claims to land. The Pudong bank said it was in "close communication" with Evergrande.

Changshu Rural Commercial Bank Co. in the eastern province of Jiangsu said it had 3.9 million yuan (\$600,000) in outstanding loans to Evergrande, secured by land. The biggest state-owned commercial lenders including Industrial and Commercial Bank of China Ltd. didn't respond to questions.

Evergrande was caught by stricter borrowing limits imposed

on the real estate last year by regulators who are trying to reduce surging debt levels the ruling Communist Party worries might drag on economic growth that already is in long-term decline.

Regulators have yet to say what Beijing might do, but economists say if the ruling party gets involved, it probably will focus on making sure families get apartments they already have paid for, rather than trying to bail out banks or other creditors.

Evergrande is one of China's biggest private-sector conglomerates, with more than 200,000 employees, 1,300 projects in 280 cities and assets of \$350 billion. -BNA

UN chief calls for change in food systems

Noting that food systems create one-third of greenhouse gases, UN head Antonio Guterres said following UN sustainable goals established in 2015 could end hunger and poverty while creating global health and wealth



UN SUMMIT: UN head Antonio Guterres has said the world needs to change its food priorities. - DW

The World Bank Group, International Food Policy Research Institute and Food and Land Use Coalition laid out plans at the summit to unlock \$4.5 trillion in business opportunities with fairer food systems.

After US President Joe Biden announced he would invest \$10 billion to end hunger earlier in the week, the Bill Gates Foundation committed \$900 million to end malnutrition across the globe on Thursday. Small island nations such as the Marshall Islands and the Maldives could be left underwater by rising sea levels caused by a 2-degree heat change, its leaders said.

"We simply have no higher ground to cede," Marshall Islands President David Kabua told leaders in a prerecorded speech on Wednesday. "The difference between 1.5 degrees and 2 degrees

is a death sentence for the Maldives," President Ibrahim Mohamed Solih said on Tuesday.

The November UN climate conference in Glasgow will try to pursue the goals of the 2015 Paris Agreement to cut global emissions by half for 2030 and achieve carbon neutrality by 2050. Carbon fuel emissions create greenhouse gases that erode the ozone layer, contributing to global warming and rising seas as polar ice caps melt.

But Guyana President Irfaan Ali said Thursday that large polluters were not delivering on their promises to cut emissions. Ali said their "deception" and "failure" would "profit them little to emerge king over a world of dust."

Both the US and China have pledged more cash to help other countries reduce their carbon footprint. -DW

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HANDS-FREE

Google rolls out new features that allow users to control phones with face gestures

WASHINGTON: American tech giant Google has rolled out two new features for people with speech or physical disabilities. Through the recently-released features, users can now operate their Android-powered smartphones hands-free.

As per TechCrunch, 'Project Activate' and 'Camera Switches' let users perform tasks like speaking a custom phrase or navigating using a switch interface, through facial gestures alone.

'Camera Switches' is a feature for the existing Switch Access that now lets users operate Android with just their face. Camera Switches will allow users to set a facial gesture (looking left, right, or up; smiling, raising your eyebrows, or opening your mouth) to a specific action.

People can customise how sensitive the trigger for each gesture is to make sure it only happens when you want it to and assign functions like scrolling forward or backward, navigating home or back, or even simple things like long-pressing. Users can also augment it with Switch Access's existing support for physical switches. -ANI

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- To manage overall costs including material, equipment, manpower, etc.
- To manage production planning, forecasting, purchasing and stock control.
- To maintain and improve the overall performance of the restaurant on a regular basis including cost analysis and monitoring of processes.
- Provide on-job coaching and guidance to team members, managing their performance to ensure a smooth operation
- To work along with the Marketing team to develop Marketing Strategies and Promotion plans to successfully market the restaurant in the relevant media platform.
- Manage and supervise the food & beverage staff to ensure maximum utilization of the manpower allocated.
- Ensure strict compliance with all relevant Hygiene and Safety legislation and requirements.
- To maintain close, professional and effective links with all external contractors/suppliers to ensure that they deliver to mutually accepted

agreements and highest quality levels.

- To handle responsibilities for the special orders made at the restaurant. It involves all planning associated with each event, right through to delivery.

Educational Qualifications & Experience:

- Post Graduate/Graduate or equivalent qualification.
- Minimum 05 years of experience in a supervisory level at F&B, Catering, Hotels and Hospitality establishments.
- Knowledge of food hygiene and Health and Safety requirements.
- A good understanding of quality assurance, procedures and protocols.
- Excellent communication skills both verbally and written English/ Arabic.

Key Skills Required:

- Excellent co-ordination skills
- Strong presentation and communication skills, verbal and written.
- Effective planning, management and organizing skills.
- Strong interpersonal skills to work with internal teams and external suppliers and customers.
- Must possess neat and pleasant grooming habits.
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If you feel you are right for the position and for any further information, please write us at oman2020marketing@gmail.com

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- Account manage an existing client

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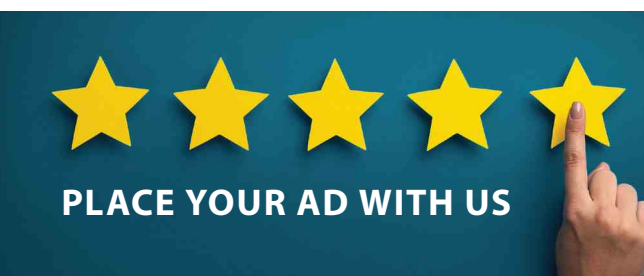
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HOW TO ENSURE SOCIAL MEDIA DOESN'T HARM YOUR TEEN'S SELF-ESTEEM

RECENTLY made public internal research from Facebook reveals that its photo-sharing app Instagram can have harmful impacts on young users, particularly girls. Many in the U.S. and U.K. study say they feel “addicted” to these apps, while at the same time, attributing depression and anxiety to their use of them.

While the research is still evolving, one thing is certain. Adolescence can be a time period for many young people that’s already rife with body image issues, insecurities and emotional and mental health challenges. However, experts say that for parents looking to better protect their teens from the negative impacts of social media that can exacerbate these issues, the key is not to prohibit teens’ use of these tools, but to strike a healthy balance.

“Of course, not everything about social media is harmful. Many young people are using such apps to communicate with friends and share art, music and information,” says Michele Havner, director of marketing at Eturi Corp., a company with a mission to empower parents to guide their children through a balanced use of technology based in the US. “That’s why we encourage parents to help their teens develop healthier relationships with their devices and the apps they use most frequently.”

Here are a few strategies to consider:

ALTERNATIVES

When it comes to the way young people pass their time outside of school, there are limitless alternatives to social media. Whether it’s sports, playing in a band or taking a pottery class, you can encourage your child to both embrace hobbies and interests outside the world of their screens, as well as to spend more time with friends in person.

REAL TALK

One of the major aspects of social media is that what people choose to share publicly is not always a reflection of reality. Have a conversation with your kids about the many ways that influencers and other social media users apply filters, photo editing software and other tools to create impossible goals for their followers. This might also be a good time to discuss what sort of content they’re engaging with so you can try to steer them in a more positive direction.

NEW TOOLS

Attempts to set social media boundaries can be easier said than done both for the primary user (your teen) and you. Apps designed for this purpose can help. For example, the parental guidance app OurPact allows you to install a profile on your child’s device. Then, you can remotely set up automated schedules for when internet and apps are unavailable, or block access manually to the device for a specified period of time. Features like URL whitelisting and blacklisting and daily screen time allowances can help you stay engaged with how your child uses their device. Available at the iOS App Store and Google Play Store, parents can also sign up for an account at www.ourpact.com.

“While social media apps are not going away any time soon, parents can take concrete steps to help ensure teens are using them in ways that make them happy,” says Havner. -Statepoint



FEATURE



SMALL-SCALE FARMERS MUST CONTROL OUR FOOD SYSTEM

The global food system is being hijacked by multinationals, warns farmer Paula Gioia. She says that industrial farming interests marginalise the rights and solutions of small-scale farmers.

The Food Systems Summit in New York is supposed to come up with a global strategy to fight hunger and feed a rapidly growing world population.

But it's focused too much on the big agro-industry. Corporate interests are taking center stage and expanding their influence in the UN system to an alarming extent, undermining democratic decisions. The concerns of peasant farmers like myself, who produce over 70 per cent of the world's food, are sidelined even though we provide a vital contribution to the food agenda through ecological and fair farming methods.

We face increasing problems all over the world. Land rights are neglected; land grabbing remains rampant, and big industrial players and their production methods harm biodiversity and livelihoods. And it's not just the Global South facing these threats. Small farms in Germany and other European countries are struggling to survive. Thousands have shut down in recent years. In the EU alone we lost about 4.2 million farms between 2005 and 2016, most of them under 5 hectares (12 acres).

At the same time, the land policies of the German government and others have lead to a sharp rise in land prices. That makes it almost impossible for young farmers to access land and get involved in farming even though rural startups can generate new jobs and explore innovative and sustainable farming methods.

Preserving our livelihood and identities

Our community farm is one example. On our 2.5 hectares, we cultivate over 100 different vegetable varieties; use horses to work the land; compost the manure of our goats, horses and cows; keep bees, and promote exchanges with our regional consumers and actively engage with the community around us. Rural areas don't just provide profits, they are our livelihoods and part of our culture and identities.

No doubt the global food system needs radical transformation. But the methods to achieve these goals

can't just be the old recipe of increased production, food aid and technical solutions for industrial agriculture. The pesticide and seed companies that get so much of a say now are chiefly responsible for many of the problems.

After the last major global food crisis, 15 years ago, the UN reformed the process on how decisions on food and agriculture are made. That's why organizations like mine, the global grassroots movement La Via Campesina, along with many others are now acknowledged consultants of the UN's intergovernmental Committee on World Food Security (CFS).

But this committee and several international civil society organisations were sidelined ahead of the food summit. Instead, a partnership with the World Economic Forum and its powerful allies from the big agro-industry was formed. And they are the ones setting the rules and influencing the outcome of the summit. That defies the UN's democratic practices and raises questions about accountability and legitimacy.

Transformation needed

In protest, the global peasants movement has been co-organising a "People's Autonomous Response to the UN Food System Summit" along with numerous other NGOs, academics and food experts.

Critics of the status quo have voiced their concerns, including several UN member states who fear the emergence of parallel, illegitimate governance structures instead of international cooperation.

Although human rights references now appear in some documents, the summit's core agenda remains firmly rooted in corporate interests.

Faced with the challenges of a growing population, climate change and the current COVID-19 crisis, we are convinced that a transformation of our global food system is necessary.

We are therefore calling on the UN and its member states to ensure inclusive, coherent and coordinated global food and agriculture policymaking grounded in human rights. -ow



ROUND-UP

INFINITI QX80 Black Edition merges elegance and performance

With its unique dark chrome wheels and accents, the QX80 Black Edition adds a layer that merges elegance and performance to an already commanding presence

MUSCAT: Featuring innovative new technologies and stylish features, INFINITI QX80 Black Edition has been designed keeping in mind the unique tastes and preferences of customers in Oman.

With its unique dark chrome wheels and accents, the QX80 Black Edition adds a layer that merges elegance and performance to an already commanding presence. With the black front grille mesh, dark chrome accents and black side mirrors, the QX80 applies universal design principles for a classic look. The 22-inch aluminium-alloy wheels with unique dark finishing give your QX80 a more enhanced stature on the road.

The new 'Black Edition' grade features dark chrome and black



exterior accents that highlight the front grille and fascia, side fender vents, door mirror caps and rear tailgate strip. The commanding stance is heightened with the addition of dark chrome 22-inch forged alloy wheels. Three stylish interior trim colours are also available; including 'Graphite', 'Saddle Brown' and 'Wheat' with a revised Charcoal Ash Wood accent trim.

A senior spokesperson at INFINITI Oman said, "INFINITI QX80 Black Edition has been adulated by car aficionados in Oman. They are appreciative of its style and luxury.

"The car brings hand-crafted luxury, convenience, and refinement for up to eight passengers. The Black Edition grade has been created keeping in mind the unique tastes and likings of our customers."

Performance

The INFINITI QX80 comes with a potent 5.6-litre V8 engine. With 400hp and 560nm of torque, it gives a smooth, heady performance that comes into its own when carrying cargo.

With INFINITI QX80 drivers can focus on the journey while the 7-speed automatic transmission's Adaptive Shift Control responds with performance exactly when they need it. The engine gradually builds engine torque as the vehicle gains speed to unleash a smooth, continual rush of power that puts drivers in total control.

With All-Mode 4WD, drivers can have confidence in tough conditions as it automatically moves power between the front and rear wheels for better grip. Or they can choose to switch between the 4L and 4H modes yourself: normal

power with extra traction or full power with maximum traction.

They can also travel with smooth, controlled comfort using the available Hydraulic Body Motion Control system. It monitors force and adjusts the suspension for smooth flat turns without body-roll or lean.

Design

The INFINITI QX80 design comes with little design enhancements that make a big difference. The LED head and taillights give you improved visibility. All while the auto headlights also have the Adaptive Front Lighting System, which illuminates corners by turning in the direction that you steer. Customers can choose any of the 22-inch forged aluminium alloy wheels with a liquid metal or unique dark finishing.

Interior

Opulent craftsmanship using quality materials and rich textures create a sophisticated space of warmth and elegance. Owners can adapt the INFINITI QX80's cargo space in several combinations to suit their needs. With all seating upright, stow approximately five large suitcases (16.6 L of space).

Everywhere one looks and touch, the INFINITI QX80 interior compliments the journey with premium materials. And with three coloured materials and two trim finishes, one can style their ride as uniquely as they are.

Safety and comfort

When INFINITI built the QX80, safety and comfort are top-of-mind priorities. Featuring an impressive suite of advanced safety features and an innovative series

of World's First Technologies, the QX80 goes the distance to help ensure every drive isn't just a satisfying one, but a safe one, too.

When drivers move to change lanes, Blind Spot Warning & Intervention warn them if someone enters the blind spot area. Then it guides them back into position with a slight steering or braking adjustment.

Using onboard sensors, Predictive Forward Collision Warning can alert the driver to the sudden reduction in speed of up to two cars ahead — helping them respond and potentially avoid a collision.

Backup Collision Intervention can sense what sits beyond the line of sight. It can then warn if it detects a large object behind the vehicle, and even apply the brakes if needed. To help limit forward movement, pre-crash seatbelts can tighten before impact to lower the risk of serious injury. To reduce the impact on the neck in rear-end collisions, Active Head Restraints can move forward to create extra support.

To give the cushion most likely to reduce the chance of injury, dual-stage front airbags adjust the inflation rate depending on the impact. It helps see beyond passengers, cargo and darkness as drivers reverse with the Smart Rearview Mirror. The flip of a switch activates an embedded LCD that gives an enhanced view from a wide-angle, high-resolution rear-facing camera. When drivers are behind the wheel, they should only need to worry about one thing: the road ahead. That's why INFINITI designed the QX80 with comfort and convenience leading the way.

HEALTH PROFESSIONALS

National University of Science and Technology holds white coat ceremony for College of Medicine



MUSCAT: On September 22, the National University of Science and Technology organised a White Coat Ceremony for (MD) Doctor of Medicine, which includes 140 students at the College of Medicine. The symbolism of the 'white coat' to health professionals stresses professionalism for the medical as these students begin their clinical rotations.

Dr P Mohamed Ali, Chairman, University Executive Board, National University of Sciences and Technology, was the chief guest under whose patronage the ceremony was organised.

Dr Ali Bin Saud Al Bimani, Vice-Chancellor, Dr Salim Khamis Al Araiimi, Deputy Vice-Chancellor, M.P. Nair, Chief Financial officer, Nizam Adin Ahmed assistant vice-chancellor Dr Mohammed Al-Zad-jali, Member of the Shura Council in Sohar, deans of faculties at the university, and officials of the Ministry of Health.

Dr Ali Al Bimani, Vice-Chancellor, NU welcomed the dignitaries after the arrival of the procession. He also emphasised the role of doctors and their importance in the health care profession.

(My dear students, You will, no doubt, wear many white coats throughout your career, but each time it will symbolise your professionalism, the virtue of this sacred profession, and the confidence that defines the physician-patient charter. Wearing a white coat means that you have chosen to dedicate your life to the needs of others. When students wear their white coats, they are making a promise to their patients "to be what they need them to be, helping them through the crises of birth and death and all the life cycles in between."

We congratulate you on this day and we are confident that you will rise to the level of responsibility that is commensurate with this great event today and at the level of the medical oath that you will perform in front of the audience, announcing before them, that you will abide by what was stated in it



throughout your career.

The members of the university executives board have lent all their capabilities to provide full support to the college and they are in continuous development and hard work to harness all possibilities and means to see that the graduates of this college are of a high standard and a distinguished level at par with the international standards in medical education, and here we would like to extend our thanks and great gratitude to the Chancellor of the University, Sheikh Salem bin Saeed Al Fannah Al-Araiimi and the Chairman of the University Executive Board, Dr P. Muhammad Ali, and all the members of the University Executive Board.

The role played by the Ministry of Higher Education, the Ministry of Health and all the government sectors in the country was a very important role in the development and progression of our educational institution and in achieving its mission in medical education; therefore, we would like to express our sincere gratitude and appreciation for their continued support.

In this ceremony, we cannot fail to thank all the academics and administrators of the College of Medicine and Health Sciences for their dedication and sincerity in their work, which undoubtedly contributed to achieving these successes. In particular, the university extends its thanks and appreciation to the esteemed Ministry of Health, headed by His Excellency Dr Ahmed bin Muhammad Al-Saidi - Minister of Health, and our thanks are extended to all the employees of Sohar Hospital,



Al-Rustaq Hospital, Ibn Sina Hospital, Al-Rustaq Extended Health Centre, Sohar Extended Health Centre, Saham Hospital and Sohar Health Centers for all the support and assistance that they provided to our students, the future doctors. Without this support, our college would not have achieved its goals in training these students.

Prof. Dr Muhammad Al-Shafiee, Dean of College of Medicine & Health Sciences, Sohar, congratulated everyone on this achievement through a speech he delivered, in which he stated: "Whereas the White Coat ceremony is one of the most important events hosted by the College each year, signifying the beginning of clinical training, and today we celebrate this batch of future doctors, who will graduate from the college in 2023.

(Dear students: Today I congratulate you on qualifying yourself to be linked with practical training in the real environment. You must be proud of your belonging to this wonderful college and to the National University, which is considered a milestone in higher education in the Sultanate, and which spared no effort to prepare you scientifically and practically in the best possible manner.

This day represents the first step to a long and beautiful journey that will last a lifetime. You must learn the principles of leadership, ethics, human values, communication skills, and how to care for patients that will qualify you to be a good doctor in your chosen field.

The medical profession is a humane, ethical, and scientific profession and has been distinguished



among the professions by noble traditions, a charter of honour, and an oath that is customarily performed by the student or doctor before he begins contacting patients. This blessed day combines two noble things: wearing the white coat and taking the medical oath, which you will follow shortly. We wanted this day to be a special day by inviting one of the graduates of this college to give a motivational speech to our dear students. It is Dr Khadija Al Wahaibi - an anaesthesiologist at Sultan Qaboos University Hospital.

Dear honourable guests, We appreciate your presence and thank you for accepting our invitation. Thank you, Dr P Mohamed Ali, for honouring us with your presence among us, and thanks to the honourable members of the Board of Directors, headed by Sheikh Salem bin Saeed Al Fannah Al Araiimi. We also thank Dr Ali bin Saud Al Bimani, Vice Chancellor for his untiring efforts has advanced the position of our university to the highest ranks, and thanks are also due to the members of the Executive Board of the University. We also thank Dr Khadija Al-Wahaibi for accepting our invitation and giving a motivational speech to our students.)

The motivational speech was given by Dr Khadija bint Saeed Al Wahaibi - anaesthesiologist - Department of Anaesthesia and Intensive Care at Sultan Qaboos University Hospital, where she emphasised in her speech that higher education institutions are the main source of knowledge and the workforce in the field of knowledge and innovative techniques for the medical profession.

The talk was followed by a formal "robing" ceremony in which the students received the white coats traditionally worn by physicians and health professionals. A total of 140 students received white coats marking their entry into practical training in Medicine. This was followed by Certificate awards by Dr Salim Al Arimi, DVC.

LUCKY WINNERS

Monthly prizes for youth with BankDhofar's Savings Account Scheme

MUSCAT: In line with its endeavour to promote savings culture among the community in general and the youth in specific, BankDhofar has dedicated prizes for this segment of the society within its Savings Account Scheme 2021. With a total of OMR 30,000, five winners per month will get the chance to win OMR 500 for each.

Commenting on that, Dr Tariq Taha, Chief Retail Banking Officer at BankDhofar said: "The youth draws have gained popularity in the last years' schemes. Thus, we maintained this prize in this year's scheme. We look forward to congratulating more winners and we encourage our youth customers to start building the habit of savings as they might be one of the lucky winners."

In addition to the exclusive Youth draws, BankDhofar Youth customers may enter other draws, including; Guaranteed Monthly draws, National Day draw, in addition to the Year-End Grand Prizes. Along with the Savings Account Scheme, BankDhofar provides youth customers exclusive offers with BankDhofar cards, access their account on the go through Mobile Banking App and conduct their banking transactions at their convenience 24/7, in addition to having access to a wide network of digital channels such as ATMs & Cash Deposit Machines 24x7.

With a total of more than OMR 2 million, the scheme is valid till December 2021. As per the prize draw scheme, BankDhofar customers who save a minimum of OMR 100 in their accounts are eligible to enter the draws and get the chance to win in the Monthly Guaranteed Prizes for branches, worth a total of OMR 708,000 (59 winners per month/ OMR 1,000 for each winner), Monthly Prizes for Children, worth total of OMR 177,000 (59 winners per month/ OMR 250 for each winner) and Monthly Prizes for Youth, worth total of OMR 30,000 (5 winners per month/ OMR 500 for each winner). To show our respect for the retirees in the society, we have also introduced ever, monthly Prizes for Amaan Retirees Banking Services' customers, worth a total of OMR 300,000 (5 winners per month/ OMR 5,000 for each winner). BankDhofar will continue celebrating occa-



“

The youth draws have gained popularity in the last years' schemes

Dr Tariq Taha
Chief Retail Banking Officer, BankDhofar

sions with customers, the 2021 scheme includes Omani Woman's Day Prizes, worth a total of OMR 10,000 (10 winners / OMR 1,000 for each winner), and National Day Prizes, worth a total of OMR 59,000 (59 winners / OMR 1,000 for each winner). In addition to the Year-End Grand Prizes worth a total of OMR 100,000 (2 winners / OMR 50,000 for each winner).

As for Al Riadah Priority Banking Services' customers, the scheme will include Monthly Prizes worth a total of OMR 120,000 (1 winner per month/ OMR 10,000), Al Riadah Prestige Monthly Prizes worth a total of OMR 300,000 (1 winner per month/ OMR 25,000), and Year-End Grand Prizes worth OMR 200,000 for one winner.

ROUND-UP

Meethaq, ministry sign agreement to open social Takaful account

Under the terms of the agreement, Meethaq will provide the necessary facilities for collecting contributions, donations and aid to the ministry through various channels, which include its large network of branches, ATMs, CDMs as well as through Meethaq’s Internet and mobile banking platforms

MUSCAT: In line with its pioneering role in providing Islamic financial services and products in the Sultanate of Oman, Meethaq Islamic Banking from Bank Muscat has signed a Memorandum of Understanding (MoU) to open a social Takaful account for the Ministry of Social Development.

Under the terms of the agreement, Meethaq will provide the necessary facilities for collecting contributions, donations and aid to the ministry through various channels, which include its large network of branches, ATMs, CDMs as well as through Meethaq’s Internet and Mobile Banking platforms.

The MoU was signed by Hilal Al Hosni, Assistant Director-General for Administrative and Financial Affairs at the Ministry of Social Development and Hamed Lal Bakhshi

Al Balushi, Head of Meethaq Corporate Banking Services. The signing of this memorandum will also serve to enhance the bank’s role in Public-Private partnerships in various fields and sectors.

On this occasion, Hamed Lal Bakhshi Al Balushi, Head of Meethaq Corporate Banking Services, said, “Meethaq is delighted to sign this Memorandum of Understanding to provide all the necessary facilities that can help the Ministry of Social Development in achieving its different goals. Meethaq Islamic Banking is keen to strengthen its partnership with institutions and corporates in the Sultanate to provide the best banking services and facilities which are compliant and in accordance with the principles of Islamic Sharia.” He stated that Meethaq has always been a pioneer in providing



cutting-edge banking solutions to both individuals and organisations, and would in turn help them support the National Economy.

Meethaq extends support to all key economic sectors with innovative Sharia-based products. It is

well-positioned to provide Islamic financial expertise to all segments and thereby promote the good of society as a whole.

With 24 branches and over 40 ATMs and CDMs spread across different governorates, Meethaq

is the leading Islamic financial services provider in the Sultanate, catering to the varying needs of individuals, corporates and SMEs. Every Meethaq product goes through the process of Sharia-compliance certification by

its Sharia Supervisory Board and is created in line with the guidelines of the Central Bank of Oman. Meethaq plans to continue expanding its services and products in response to customer needs and continuous feedback.

SEGMENT-LEADING FEATURES

Renault Master: A blend of useful space, versatile interior

MUSCAT: Setting a benchmark with its efficient engine to help business users and trades to do their work more effortlessly and efficiently, Renault Master L4H3 is a top choice among customers in Oman.

The Renault Master L4H3 MY2021 is a mix of practical space, adaptable interior, handy features and low running costs. Serving the Oman market perfectly, it combines great value for money with high levels of driver and passenger comfort. In addition to the L4H3, Renault Master is also available in two other variants including L1H1, L2H2.

Khamis Al-Aufi says class-leading safety technology and a feature-packed cabin have made Renault Master L4H3 a favourite among customers. He says, “Master Van provides loads of space and ability and suits delivery needs competently.”

Moosa Al Hajriis astounded with its safety attributes such as driver and passenger airbags, emergency brake assistance, tyre pressure monitoring system.

He also adds, “Master Van sets a new benchmark for practicality with style. Its exterior features include a new front grille, new bumpers, and front wings which is very impressive.”

Hilal Brashdi likes that Master Van is fitted with a rear-view camera so you can reverse with confidence whether you are loading, parking, or manoeuvring tight spaces. He says, “Renault Master continues to offer businesses and trades remarkable flexibility. It sets the bar very high and is powerful, economical and safe. Its engines and myriad innovations are designed to make life easier for the owners every day.”

Hussain Al Lawati admires Renault Master’s comfort features such as electric front window



(driver & passenger), electric mirrors, C-shaped DRL, rear glazed doors with 270° opening and heated rear window, floor anchorage points and side anchorage points in the load area.

A spokesperson for Renault Oman, from the house of Suhail Bahwan Automobiles, said, “The dynamic performance of the Renault Master makes it one of the best in the market. It has a capacity of 2,299 cc, power 92 kW (125Hp), four cylinders, 16 valves, Euro 3 and transmission of rear-wheel drive and gearbox of 6 MT. Thanks to its undeniable practicality, robustness and versatility, the LCV line-up has generated high demand. Renault Master L4H3 is equipped with the 2.3L Diesel dCi 125hp engine.”

Renault Master L4H3 has a bench with storage on the centre back seat and rotating tablet, full steel bulkhead (without window), ESP, C shape daytime running lights, rear steel doors with 270° opening, right sliding door, electric mirrors and electric front window (driver & passenger).

With greater loading and towing capabilities, the Renault Master RWD is a great best partner to transport significant loads over regular and soft ground. Its loading benefits include greater permis-

sible rear axle load, available in an L4 Panel van with the biggest load length (4.38m). Its traction and grip benefits include better traction with heavy loads, on a steep slope and on soft ground to limit the risk of getting stuck. It also has the better obstacle-clearing capacity, differential locking as an option, twin wheels for greater grip and a higher rear-axle load.

With its strong and dynamic front end, the Renault Master embodies efficiency. With expressive lights, grille, dynamic logo, updated lines and a wide bumper maximising the bodywork protection, it is modernity personified.

Renault Master’s cockpit is designed for a driver’s and two passengers’ comfort. Ergonomic controls, adjustable seat and steering wheel to adapt the driving position, air conditioning, optimized soundproofing, multiple storage compartments make long journeys pleasant and relaxing.

You can call Renault Master is a true office on wheels with numerous storage areas. All the comfort of a passenger vehicle in the cockpit and modern features: storage on the upper centre console, glove box, storage on the centre backseat with a rotating tablet. L4H3 has 270 degrees opening rear cargo doors, bulkhead with or without window.

PROMOTION



GAC Motor GA8 sedan with exclusive benefits

MUSCAT: GAC Motor GA8 the flagship sedan is now even more attractive to own with exclusive benefits. The benefits include 5 Years / 150,000 km Manufacturer’s Warranty, Comprehensive 1 Year insurance (Oman Coverage), Assured Service 10 years/100,000 km on GA8. The campaign is valid until 21st October 2021 Conditions apply. For more details, please visit any GAC Motor showroom).

The GAC Motor GA8 flagship sedan is more than just a regular vehicle. From its stylish design to advanced features, technology and safety, every aspect is focused on customer satisfaction and enhancing every experience in it.

The GA8 flagship sedan is sure to make a lasting impression on every arrival with its LED Headlights with Alarm for Headlight On and Follow-me-home Function, 17” Aluminium Alloy Wheels, LED Daytime Running Lights, LED High Mounted Brake

Light, Front and Rear Fog Lights, Power Adjustable Side Mirrors, Dedicated LED cornering lights and more.

Giving you the opportunity to take the lead and enjoy the experience is the Turbo-charged 2.0L, 194 HP engine that produces 300 Nm Torque at 1600-4500 RPM. This engine is paired with a 6-speed automatic transmission. Making journeys comfortable and smooth are the Double Wishbone Independent Suspension and Rear Five-link Beam Independent Suspension.

Making every entry warm and welcoming are the well-appointed interiors. An experience inside the GA8 will encourage you to spend more time in it. Passengers can easily getaway in a world of their own and enjoy uplifting moments even on a busy day with the available Three-zone Automatic Air Conditioning, Second Row AC Vents, Negative Ion Air Purifier, Leather and Leatherette-

trimmed seats, 10-way Power Adjustable Driver’s Seat, 6-way Power Adjustable Front Passenger’s Seat, Power Sunroof with Jam Protection and more.

Increasing the levels on convenience and technology are a range of features like AM/FM, Audio & Video System, 10-inch Colour Touch Screen Display, and Navigation System, 6 speakers, Speed Based Volume Adjustment, Cruise Control, Rear Parking Sensors, Wide-angle (180-deg) Backup Camera System, Passive Entry Passive Start, Eco-Drive and more.

Keeping passengers safe on every journey is a range of features that include Dual Front, Front Side and Side Curtain Airbags, Electronic Stability Program, Electronic Parking Brake with Auto-hold, Impact Sensing Door Unlock and Engine Immobiliser with Anti-Theft Alarm.

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Upto 12 months



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