



HM THE SULTAN CONGRATULATES PAKISTAN PRESIDENT

MUSCAT: His Majesty Sultan Haitham bin Tarik has sent a cable of congratulations to Dr. Arif Alvi, President of the Islamic Republic of Pakistan on his country's Independence Day anniversary. In his cable, His Majesty the Sultan expressed his sincere greetings and wishes of good health and happiness to the president and to his country's people further progress and prosperity. -**ONA**



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HIS MAJESTY'S WISE POLICIES HELPED IN FACING ECONOMIC CHALLENGES



The report highlighted the success in increasing foreign investments in the country

WASHINGTON: The wise leadership of His Majesty Sultan Haitham bin Tarik has successfully handled the challenges faced by the Sultanate of Oman during the COVID-19 pandemic and the crisis posed by reduction in international oil prices.

According to a report prepared by British writer Jonathan Campbell and published in the website of The Washington Institute for Near East Policy, His Majesty the Sultan took timely steps to diversify the Sultanate's

economy on the back of legislations and laws relating to foreign direct investment and public-private partnership (PPP). Consonant with this, laws were ratified for the improvement of the State's administrative apparatus, streamlining of financial audit and enhancement of appropriate business environment. The steps and decisions fall under the key objectives of the Tenth Five-Year Plan (2021-2025) and are consistent with Oman Vision 2040.

The report highlighted the success in increasing direct foreign investments, amounting to 19 percent during the first quarter of 2022, increase in oil exports in 2021 and the conduct of a number of conferences, including 'Oman Renewable Energy' Conference in London last July which saw appreciable presence of a number of multi-national companies which executed projects in the Sultanate of Oman and are interested in execution of other projects. **>A4**

TOP THREE INSIDE STORIES

OMAN Positive outlook for Oman's tourism sector

1 Fitch Solutions upgraded its positive forecasts for Oman's tourism recovery during 2022 and 2023 with an expected stronger growth during the mid-term forecasts period 2024-2026. The report pointed to the remarkable recovery of the tourism sector with effect from the fourth quarter of 2021. **>A3**



WORLD Classified papers at Trump house seized

2 The US Federal Bureau of Investigation (FBI) seized 11 sets of classified records during the search of former US President Donald J Trump's Florida property Mar-a-Lago earlier this week, including some materials marked as "top secret/sensitive compartmented information". **>A7**

MARKET Pact inked for \$40mn chemical plant in Sur

3 Sur Industrial City, affiliated to the Public Establishment for Industrial Estates (Madayn), has signed an investment contract with Al Ghaith for Chemical Industries to establish chemical plant on 60,000 square metres with an investment value exceeding \$40 million. **>B2**

AT ISLAMIC SOLIDARITY GAMES

Oman athletes bag 1 gold, 2 bronze in Konya games



Times News Service

KONYA: Oman's national athletics team concluded their participation in the fifth edition of the Islamic Solidarity Games in Konya by winning one gold and two bronze medals.

On the last day of the athletics competitions, the team star, Fatek Beit Jaaboub clinched gold in the high jump while Barakat Al Harthy, Ammar Al Seifi, Muhammad Al Saadi and Ali Al Balushi won bronze medal in the 4 x 100 m relay, registering a new Omani record with a timing of 39.21 seconds.

Sprint medal

The star of our national athletics team, sprinter Barakat Al Harthy bagged the first medal for Oman in the 100 metres race, clocking 9.99 seconds.

In his first participation in the general competitions, Mubeen Al Kindi threw the hammer to a distance of 57.26 metres in the final and runner-up Hussein Al Farsi recorded a timing of 4.03.37 in the 1,500m race. Mazoon Al Alawia finished the women's 100 hurdles in 14.18 seconds.

Oman's shooting team completed their competition in the trap category on Friday by achieving the ninth place in the mixed competitions (men and women), by hitting 128 dishes out of 150.

In the skeet category, the team



finished their preparations for the tournament in the singles category, while the mixed competition will be on Tuesday.

The men's team is represented by Yasser Al Nasiri, Naghmoush Al Hatali and Muhammad Al Gharbi and the women's team is represented by Fatima Al Sulaimiya.

In the cycling competition, Mazen Al Riyami came 31st, while Munther Al Hasani was ranked 36th out of the 70 participants.

Omani swimmer Nasser Al Kindi participated in the 100m butterfly competition and recorded a timing of 1.03.90m, while Muhanad Awlad Thani took part in the 200m backstroke and recorded a time of 2.24.81m.

37°
MUSCAT

REMINISCENCES

Oman in the 70s through an expat's eye

PANKAJ KUMAR SHARMA

MUSCAT: Ashok Sabharwal, who left for India after serving for 53 years in the Sultanate of Oman, gives a beautiful glimpse of the country during the early and late 1970s.

Though Oman has witnessed a massive growth over the last 50 years, the Indian expat had arrived at a small Bait Al Falaj airstrip on June 9, 1969. He was taken by the Petroleum Development Oman (PDO) bus to Mina Al Fahal camp which took almost 40 minutes.

"I joined as the catering contractor of the PDO. The name of the company was Gulf Catering and Contracting Company (GCC), said the Indian expatriate, adding "The PDO camp at Mina Al Fahal camp was quite good with accommodation and other amenities.

"There was a bus service called Damra that took us twice a week to Muttrah and Muscat. There were a few shops in Muscat, mostly owned by the Indian community. Muttrah Souq also had some shops



owned by the Omani and Indian communities."

"Our salary used to be in red-colour Indian rupees and bank account was in sterling pound. There were two main banks - British Bank of Middle East (BBME) and Grindlays Bank. For the European community at PDO, our company had one shop, namely, Family Shop at Ras Al Hamra.

PDO also had one small hospital which was located where Khoula

Hospital currently exists," he said.

"Sometimes, we used to visit villages in Ghubra and Azaiba where most of our Omani employees used to stay. When I arrived here, I was infected with Malaria and became homesick.

"I thought I would complete only six months of the initial period and then won't come back. But due to God's grace, I continued and then came the monumental change on 23 July, 1970 when late His Maj-

esty Sultan Qaboos bin Taimour took over. Oman rode a different development trajectory and became a world-class country," said Sabharwal.

When asked about his association with *Times of Oman*, he said the paper used to be published on a weekly basis and people waited with bated breath to get a copy.

"We had family relations with the late Essa bin Mohammed Al Zedjali, the founder of *Times of*

Oman. Mr Essa used to enjoy our Diwali parties. My family was also invited to the silver jubilee celebrations of *Times of Oman* on 23rd of February at Muscat Intercontinental hotel.

"I had a very happy stay in Oman. That is why I spent almost 53 years here. I had sad feelings when I decided to retire. But Inshallah, I will be visiting Oman to meet my friends - Omani and expatriates," he concluded.





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Dhuhr.....	12:17pm
Asr.....	3:43pm
Maghrib.....	6:46pm
Isha.....	8:01pm
Fajr (Tomorrow).....	4:23am

Oman’s total oil exports rise by 16.2% till the end of June 2022

MUSCAT: Oman’s total oil exports saw an increase of 16.2 percent until the end of June 2022 according to the latest statistics of the National Centre for Statistics and Information (NCSI).

The report said that China topped the list of the Sultanate’s oil importing countries till the end of June 2022 at 123. 10 million barrels.

The total domestic production of the Sultanate’s natural gas (including imports) up to end of last June increased by 4.4 percent to 25.77 billion cubic metres compared to 24. 69 billion cubic metres during the same period in 2021.

This increase is mainly attributed to the increase in production of accompanying gas by 7.9 percent to reach 4. 8 billion cubic metres compared to 4.52 billion cubic metres at the end of June 2021 along with the increase of production of non-accompanying gas (including imports) by 3.6 percent to reach 20.88 billion cubic metres compared to 20.17 billion cubic metres at to end of June 2021.

The Sultanate’s average daily oil production up to end of June 2022 amounted to 1.047 million barrels, registering an increase of 9.7 percent compared to 954,900 barrels during the same period in 2021.

The NCSI statistics also pointed to the increase of average oil price till the end of June by 60.9 percent at \$90.4 per barrel compared to the same period in 2021.

The industrial projects topped the list of consumption of natural gas by 15.49 billion cubic metres, an increase of 6 percent from the total gas consumption till the end of June 2022 followed by the consumption by oilfields at 6.44 billion cubic metres, an increase of 2.1 percent.

The consumption of power plants amounted to 3.71 billion cubic metres, an increase of 1.4 percent.— **ONA**



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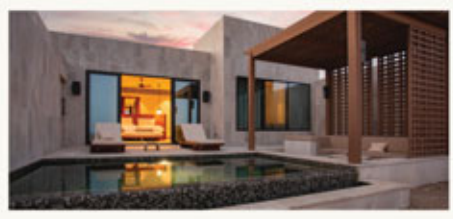
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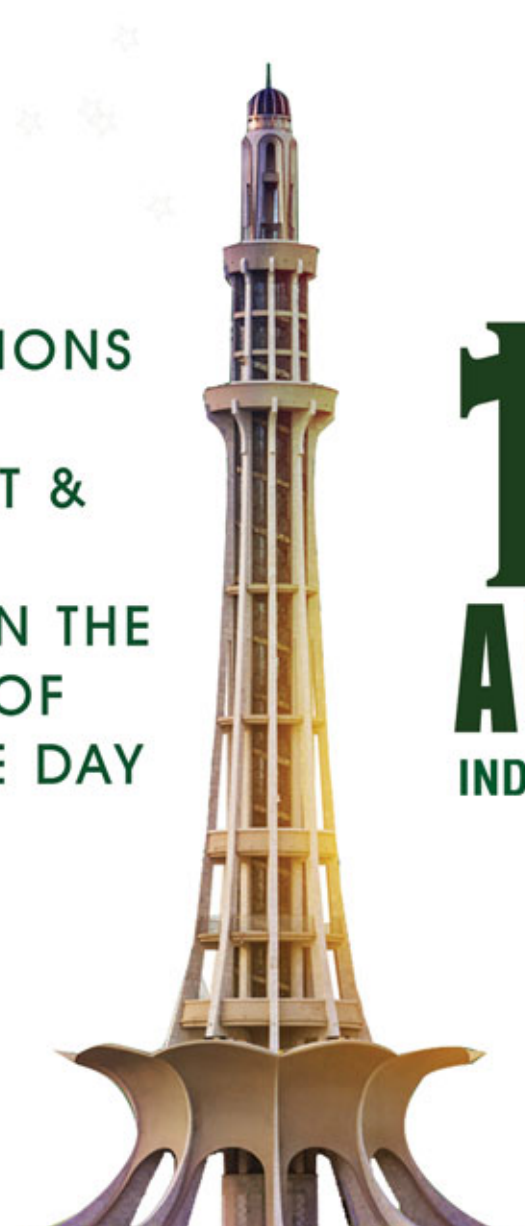
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Fitch upgrades tourism sector outlook for Oman

MUSCAT: Fitch Solutions upgraded its positive forecast for the Sultanate of Oman's tourism sector recovery during 2022 and 2023 with an expected stronger growth during the mid-term forecasts period 2024- 2026.

The report of Fitch Solutions Agency pointed to the presence of remarkable recovery for the tourism sector in the Sultanate with which took effect from the fourth quarter of 2021. The report also expected the growth to continue during the upcoming years on account of the economic diversification programmes of Oman Vision 2040. The tourism development plans executed by the government through the programme for recovery from impact of Covid 19 pandemic, the digital marketing initiatives and the announcement of new investments in the tourism sector would also lend strength to the growth, it said.

The report provided analysis of experts, independent forecasts and information of competitiveness on the Sultanate's tourism industry and the economic forecast of the sector, worldwide. The report on the Sultanate's tourism sector is established on the sources of Fitch Solutions including independent evaluation, tourism spending forecasts, government spending on tourism, indices for arrival and departure of passengers in accordance with the means of transport, reason for travel, the country of origin and destination among other aspects.

Meanwhile, the Ministry of Heritage and Tourism reaffirmed that the incentives the government has announced have directly contributed to mitigating the severity of the impacts of Covid 19 pandemic on the tourism sector and its employees. The Ministry stated that it is executing the comprehensive tourism development plan approved for development of the sector through the governance programmes, management and competence building, planning and investment programmes, the programmes of quality, sustainability, competitiveness, in-country value and employment market programmes besides the integrated tourism programmes and the support of local community programmes.

The Ministry of Heritage and Tourism also reaffirmed that the international reports on the tourism sector are considered effective tools for independent evaluation of the development efforts and would contribute to boosting the competitiveness of the tourism sector, attraction of investment and the support of tourism movement. Fitch is a global independent agency that evaluates credits risks and strategic decisions through reliable data, research and analysis of international markets and macro-economy data availing from its over 100 years of experience in over 20,000 destinations, worldwide. -ONA

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The Midday Update video

The Midday Update video had 1,800 views and reached 4,200 people on Facebook.

📷 MOST VIEWED VIDEO ON INSTAGRAM

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The Midday Top Story video

The Midday Top Story video had 1,512 views and 56 likes on Instagram.



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SHABAB OMAN II ARRIVES IN PORTSMOUTH, UK

The Royal Navy of Oman ship Shahab Oman II arrived at Portsmouth in the United Kingdom, as part of its international voyage (Oman, the Land of Peace) coming from Aalborg Port in the Kingdom of Denmark.

ON GROWTH TRACK

Report reaffirms Oman's ability in achieving objectives of economic growth

< FROM The report stated that His Majesty the Sultan has restructured the Council of Ministers, besides renationalisation of the state-owned companies and sovereign wealth investment funds in five sectors under Oman Investment Authority in order to improve execution processes.

The report reaffirmed the ability of the Sultanate of Oman in achieving the objectives of economic growth through the 'Mid-term fiscal balance plan 2022/ 2024' which provided revenues amounting to \$780 million in 2021, expected to reach \$1.3 billion in 2022.

Balanced budget

These efforts and plans would continue to maintain a balanced budget supported by the increase in oil prices, the report hoped.

The report pointed to the statistics of 'Fitch International Credit Rating Agency' which reaffirmed that the public debt percentage decreased from 67.3 percent to 47.5 percent

The report further said that the Sultanate of Oman is extending relentless efforts for development of new energy sources, including the agreement for development of a facility for production of green ammonia in Salalah along with execution of green hydrogen projects in Duqm and development of solar energy at several gas and oilfields.

The report concluded by praising the distinguished role the Sultanate plays under the leadership of His Majesty Sultan Haitham Bin Tariq on peaceful solutions to various issues in the region, including the Yemeni cause and Iran's nuclear dossier.



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Training programme organised

The programme seeks to sharpen local competencies in the field of information technology and communications, encouraging knowledge-transfer, boosting interest and expanding understanding of the technology sector by furnishing a more sustainable technological milieu in the region.

— ONA

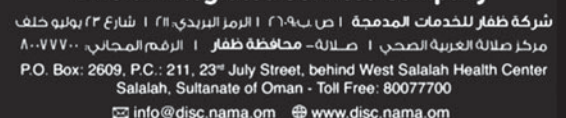


CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2022

	Group	Parent	Group	Parent
	01 Jan 2022	01 Jan 2022	01 Jan 2021	01 Jan 2021
	to	to	to	to
	30 Jun 2022	30 Jun 2022	30 Jun 2021	30 Jun 2021
	RO	RO	RO	RO
INCOME				
Revenue	3,832,410	-	3,638,533	-
Direct costs	(3,191,162)	-	(2,912,377)	-
Gross profit	641,248	-	726,156	-
Other income	36,020	-	15,282	1,500
	<u>677,268</u>	-	<u>741,438</u>	<u>1,500</u>
EXPENSES				
Employees' salaries and other related costs	(221,115)	(84,918)	(243,650)	(80,111)
General and administrative expenses	(205,908)	(33,180)	(195,685)	(32,349)
Depreciation	(5,209)	(852)	(2,496)	(131)
	<u>(432,232)</u>	<u>(118,950)</u>	<u>(441,831)</u>	<u>(112,591)</u>
Profit/(loss) from operations	245,036	(118,950)	299,607	(111,091)
Net gains/(loss) from investments	79,389	79,389	141,295	141,295
Share of profit from investment in an associate	1,289,433	1,289,433	1,294,036	1,294,036
Dividend from a subsidiary	-	305,743	-	346,331
Finance cost	(3,001)	(2,317)	(1,265)	(792)
Profit before taxation	1,610,857	1,553,298	1,733,673	1,669,779
Income tax	(52,807)	1,693	(46,509)	13,918
Profit for the period	<u>1,558,050</u>	<u>1,554,991</u>	<u>1,687,164</u>	<u>1,683,697</u>
Other comprehensive income:				
Share of fair value reserve from investment in an associate	(38,794)	(38,794)	21,164	21,164
Other comprehensive income/(loss) for the period	<u>(38,794)</u>	<u>(38,794)</u>	<u>21,164</u>	<u>21,164</u>
Total comprehensive income for the period attributable to the owners of the Parent Company	<u>1,519,256</u>	<u>1,516,197</u>	<u>1,708,328</u>	<u>1,704,861</u>
Basic and diluted earnings per share	0.014	0.014	0.015	0.015



Tender Reference	DISC/Tender/2022/127
Subject	UNE - LOT 08A - 2022
Tender Fee	RO. 52.500 Inclusive VAT (5%) Note: Tenderer who wish to participate in the above tender should collect the tender application form DISC's office or send an e-mail to below mention mail ID for tender application form.
Experience	The tenderers shall be registered electrical contractor with Distribution Code Review Panel (DCRP) Oman (Minimum C-Grade for 11 kV jobs and D-Grade for LV jobs) and should have performed similar UNE jobs in Sultanate of Oman.
Pre-qualification	Bids to be attached along with valid "DCRP Registration Certificate" and valid "CEP Authorized card copy issued by DISC" Shall only consider for evaluation, Further, Tenderers will be evaluated as per the pre-qualification criterion specified in the Tender documents.
Tender document sales cut-off date	03:00 PM on 28 th August 2022
Tender document publish date	03:00 PM on 29 th August 2022
Site Visit	N/A
Last date for seeking pre Bid clarification	N/A
Last date for Response for pre bid clarification	N/A
Last date for submission of bids	03:00 PM on 5 th September 2022
Any Queries Please Contact	Phone 23232554, purchase@disc.nama.om







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RUSHDIE ATTACKED

Author Salman Rushdie on ventilator after stabbing, attacker in custody

NEW YORK: Award-winning author Salman Rushdie, who was stabbed multiple times on Friday while on stage at a literary event in rural New York, is on a ventilator and could lose an eye, his agent said.

“The news is not good,” agent Andrew Wylie said in a statement obtained by The New York Times. “Salman will likely lose one eye; the nerves in his arm were severed; and his liver was stabbed and damaged.”

How did the attack unfold?
The stabbing took place at the Chautauqua Institution, about 55 miles southwest of Buffalo in New York state, where Rushdie was due to deliver a lecture on how the United States offers asylum for artists in exile

Witnesses said a man ran to the stage as Rushdie was about to deliver a lecture, before attacking him. “A man jumped up on the stage



from I don't know where and started what looked like beating him on the chest, repeated fist strokes into his chest and neck,” said Bradley Fisher, who was in the audience. “People were screaming and crying out and gasping.”

A doctor who was in the audience and offered assistance af-

ter the attack told the New York Times that he appeared to have multiple stab wounds including one to the right side of his neck, but that he had a pulse and did not require cardiopulmonary resuscitation (CPR).

Images shared by attendees appeared to show Rushdie being

treated on stage. He was later airlifted to a local hospital for emergency surgery.

Attacker in custody
The alleged attacker was immediately arrested. Police later identified the suspect as a 24-year-old man from New Jersey. Police said he was tackled by audience members before being taken into custody. Police also said there were no indications of previous threats, but confirmed the attacker had a pass to attend the event.

“I felt like we needed to have more protection there because Salman Rushdie is not a usual writer,” said Anouar Rahmani, an Algerian writer and human rights activist who was also in the audience. “He’s a writer with a fatwa against him.”

A state trooper and a county sheriff’s deputy had been assigned to watch over the lecture. **DW**



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SERIOUS ACCIDENT

Actress Anne Heche succumbs to injury suffered in car crash

CALIFORNIA: Hollywood actress Anne Heche has been declared legally dead on Friday, at the age of 53.

The announcement comes a week after she was involved in a serious accident that saw her car crash into a house in West Los Angeles.

Heche has lost all brain func-

tion, and has been in a coma and on life support since August 5. A spokesperson for the actress said she is therefore “legally dead according to California law.”

However, her family has chosen to keep her on life support while they explore options for her to become an organ donor, which had been her long-held wish. **ANI**



شركة ريسوت للأسمنت
Raysut Cement Company S.A.O.G

DIRECTOR REPORT FOR THE HALF YEAR ENDED 30 JUNE 2022

SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

Dear Shareholders,
On behalf of Board of Directors of the Raysut Cement Group of Companies, it gives me pleasure, albeit in these difficult and uncertain times, to present the Audited Financial Statements for the half year ended 30 June 2022 of the Company.

The prevailing COVID-19 Pandemic has created an unprecedented situation throughout the globe. All mankind, business both at domestic and international levels, are passing through a critical phase, your company is no exception to it hence has suffered significantly.

Review of operations and financial performance:

Production:
Group:
The ROC Group has produced 1,436 million tons of Clinker and 1,576 million tons of Cement during the period against 1,561 million tons of Clinker and 2,065 million tons of Cement during same period last year respectively. The production of Clinker is lower by 8% and production of cement declined by 23.7%.

Decline in production is due to price hike of coal and freight in international market which interrupted operations of Sohar Cement Factory and Pioneer Cement Industries.

Parent Company:
The Parent Company in its Salalah plant produced 1,074 million tons of Clinker and 1,181 million tons of Cement during the period against 0,852 million tons of Clinker and 1,094 million tons of Cement in the last year. Overall, there is a increase of production of Clinker by 26% and an increase in cement production by 6.2% as compared to last year.

Subsidiary companies:
At Pioneer Cement, a subsidiary company, plant in UAE, the productions of Clinker and Cement stood at 0,361 million tons and 0,105 million tons respectively during the six months period of the year 2022, against 0,708 million tons of Clinker and 0,309 Tons Cement respectively in the same period last year. Clinker productions is lower by 49% and Cement by 65.9% as compared to same period last year. Coal prices increased by approx. 500% and it was not feasible to procure at peak prices, hence, a plant maintenance rescheduled to save adverse annual financial impact. At Sohar Cement Factory LLC, the production of Cement stood at 0,309 million tons against 0,662 million tons during the six month period of 2022 is lower by 53.6%. Decline in production is because of shortage of raw materials.

Sales:
Group:
The Group has sold 1,479 million tons of Cement during the six month period of the year against 2,023 million tons of Cement in the same period last year. Overall, there is a decrease of cement sale by 26.5%. Further, the Group has sold 0.122 million tons of Clinker against 0.179 million tons in the same period last year. It does not include inter group sale of 0.174 million tons of Clinker to Sohar Cement Factory LLC.

Parent Company:
The Parent Company has sold 1,032 million tons of Cement (including 6.6K tons through Subsidiaries) and 0.122 million tons of clinker during the six month period of 2022 against 1,100 million tons (including 0.039 million tons through subsidiaries) of Cement and 0.228 million tons of clinker during the six month period of last year.

Subsidiary companies:
At Pioneer Cement, a subsidiary company, plant in UAE, has sold 0,108 million tons of Cement and 0,251 million tons of clinker against 0,314 million tons of cement and 0,498 million tons of Clinker in the last year, overall decrease in cement sales by 65.5% and in clinker sales by 46.2% during the six month period of the year 2022. Clinker was mainly sold to Sohar Cement Factory LLC.

At Sohar Cement Factory, the sale of Cement stood at 0,318 million tons during the six month period of the year against 0,662 million tons in the same period last year.

Raysut Maldives Cement Pvt. Ltd. has made a Cement Sales of 59K tons for the six month period of the year 2022 against 32k tons of

cement for the six month period of the year 2021, increase in sales is 84% in the six month period of the year 2022.

Raysut Ciment Trading Madagascar has made a Cement sale of 23K tons of cement for the period against 43K tons of Cement for the same period last year, decline in sales is 53% in the six month period of the year 2022.

The major markets for the Parent company are domestic, Yemen, East African Markets Zanzibar, Comoros, Madagascar, for Sohar Cement Factory it is northern Oman and for Pioneer, the main markets are UAE and North Oman. Raysut Maldives Cement Pvt. Ltd. Supplies in the Maldives in the group's geographical coverage in line with the Group Strategic Plan.

Revenue and profit:
Group:
During the six month period, the Group has earned a Revenue of RO 32,460 million against RO 45,029 million in the same period last year, a decrease by 27.9%.

The Loss before Tax of the Group stood at RO 5.3 million as against loss of RO 3,171 million in the same period last year. The Group operating loss for the period is RO 2.85 million in the current year against a loss of RO 1.876 million in the same period last year.

- This loss is mainly due to the significant hike in coal prices around 5 times of the original price.
- Low sales realization in market.
- Decrease in export sales volume.
- Increased freight charges for exports.

The Loss after Tax for the Group is RO 5,323 million against a loss of RO 3,187 million during the six month period last year.

Parent Company:
With the support of new export markets, the Parent Company achieved an overall Sales revenue of RO 22,871 million during the period against RO 25,859 million during the last year.

The Loss after tax of the Parent Company has stood at RO 2,251 million against a loss of RO 3,589 million during the same period last year.

Subsidiary companies:
During the year, the Sales Revenue, earned by Pioneer Cement, a subsidiary company in UAE amounted to RO 6.5 million as compared to RO 11,561 million achieved in the same period last year.

Pioneer Cement has made a loss of RO 1,883 million against a profit of RO 0.239 million during the last year.

Sohar Cement Factory LLC has made a revenue of RO 5,937 million and loss of RO 0.834 million during the six month period of the year against last year revenue of RO 12,217 million and made a profit of RO 0.988 million during the same period last year.

Raysut Maldives Cement Pvt. Ltd., in Maldives has earned a revenue of RO 2,432 million and made a profit of RO 0.078 million against revenue of RO 1,257 million and made a profit of RO 0.061 million for the same period last year.

Raysut Ciment Trading Madagascar, in Madagascar has earned a revenue of RO 0.865 million and incurred a loss of RO 0.296 million against revenue of RO 1.365 and loss of RO 0.208 for the same period last year.

Capital Structure Change: During the year under review, no capital restructuring like increase or reduction in capital or issue of bond has happened.

Future Outlook
Various cost reductions initiatives coupled with optimization of distribution of cement keeping market share and profitability in mind, exploring export market for optimum utilization of available resources would be the major area of attention. With those internal and external initiatives the Company is hopeful to minimize the market pressure to a great extent.

The Company has become a Centre for many institutions of higher learning and Technical Colleges to train their students under the guidance of our executives with practical hands-on experiences.

Expansions:
The Parent Company is building a Cement Grinding Unit in Dugm with a production capacity of seven hundred and fifty thousand tons of cement per annum and related financing arrangements are made with local bank. The estimated project cost is about USD 30 million.

Employees:
The Company is always on the lookout for professionally qualified staff members in the management to enrich its base and is striving for training and development of employees for a sustainable growth focused organization. The Company continues to sponsor employees on training to various institutes both within and outside the country, apart from holding large number of in-house training program.

Social Responsibility:
The Company does recognize its social responsibility and need for environmental protection. Maintaining pollution free environment as per international standards and continuously endeavoring to its improvement has been the guiding principles of Company.

Internal Control:
Internal control system is being regularly assessed by the Internal Audit Team as well as by the management.

Acknowledgement:
On behalf of the Board of Directors and on my personal behalf, I take this opportunity to express our deep sense of gratitude to His Majesty and His Government for their unstinted support and guidance.

I would like to thank you for your support and confidence in us. I would also like to thank our associates, dealers, customers, the management team and all our employees for their loyalty, integrity contributions, commitment, and continued support to the overall success of the Company.

Ahmed bin Youssef bin Alawi Al Ibrahim
Chairman of the Board of Directors

SEPARATE AND CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE HALF-YEAR ENDED 30 JUNE 2022

	Parent		Consolidated	
	30-Jun-2022	30-Jun-2021	30-Jun-2022	30-Jun-2021
	RO	RO	RO	RO
Revenue	22,871,132	25,859,341	32,460,285	45,028,689
Cost of sales	(18,190,010)	(23,381,593)	(28,265,106)	(42,747,072)
Gross profit	4,681,122	2,477,748	4,195,179	2,281,617
General and administrative expenses	(1,922,499)	(2,724,439)	(3,024,467)	(4,411,563)
Selling and distribution expenses	(3,761,731)	(3,541,087)	(4,697,175)	(1,364,790)
Other income	-	934,860	43,448	1,618,317
Operating Loss	(1,003,108)	(2,852,918)	(3,483,015)	(1,876,419)
Finance cost - net	(1,151,242)	(1,339,039)	(1,722,288)	(1,897,532)
Investment income	44,405	75,478	44,405	75,478
Impairment of investment in associates	-	-	-	-
Fair value gain / (loss) on financial assets at FVTPL	(140,956)	527,415	(140,956)	527,415
Loss before tax	(2,250,901)	(3,589,064)	(5,301,854)	(3,171,058)
Income tax	-	-	(20,756)	(16,087)
Total loss for the period	(2,250,901)	(3,589,064)	(5,322,610)	(3,187,145)
Owners of the Parent Company	(2,250,901)	(3,589,064)	(5,336,315)	(3,201,055)
Non-controlling interest	-	-	13,705	13,910
Total comprehensive (loss) / income attributable to:	(2,250,901)	(3,589,064)	(5,322,610)	(3,187,145)
Owners of the Parent Company	(2,250,901)	(3,589,064)	(5,336,315)	(3,201,055)
Non-controlling interest	-	-	13,705	13,910
Basic and diluted loss per share	(0.011)	(0.018)	(0.027)	(0.016)

	Parent		Consolidated	
	30-Jun-2022	31-Dec-2021	30-Jun-2022	31-Dec-2021
	(Unaudited) RO	(Audited) RO	(Unaudited) RO	(Audited) RO
ASSETS				
Non-current assets				
Goodwill	-	-	49,134,458	49,134,458
Property, plant and equipment	56,815,016	58,777,655	112,701,947	115,745,510
Right-of-use assets	2,660,819	2,773,019	6,026,715	6,224,008
Investment in subsidiaries	82,558,077	82,558,077	-	-
Financial assets at fair value through other comprehensive income	125,000	125,000	125,000	125,000
Deferred tax asset	-	-	237,847	239,338
Total non-current assets	142,158,912	144,233,751	168,225,967	171,468,314
Current assets				
Inventories	15,109,198	16,452,421	27,950,261	30,017,486
Trade receivables	21,322,901	18,278,428	21,716,394	20,445,155
Financial assets at fair value through profit or loss	2,421,660	2,562,616	2,421,660	2,562,616
Prepayments, advances and other receivables	8,307,313	8,469,951	6,654,227	4,836,544
Cash and bank balances	22,906	163,937	691,539	802,337
Total current assets	47,183,978	45,927,353	59,434,081	58,664,138
Total assets	189,342,890	190,161,104	227,660,048	230,132,452
EQUITY AND LIABILITIES				
Equity				
Share capital	20,000,000	20,000,000	20,000,000	20,000,000
Share premium	13,456,873	13,456,873	13,456,873	13,456,873
Legal reserve	6,666,667	6,666,667	6,666,667	6,666,667
Asset replacement reserve	3,647,566	3,647,566	3,647,566	3,647,566
Voluntary reserve	6,352,434	6,352,434	6,352,434	6,352,434
Retained earnings	47,523,485	49,774,386	58,446,412	63,782,727
Equity attributable to Owners of the Parent Company	97,647,025	99,897,926	108,569,952	113,906,267
Non-controlling interest	-	-	351,267	337,563
Total equity	97,647,025	99,897,926	108,921,219	114,243,830
LIABILITIES				
Non-current liabilities				
Borrowings	31,354,080	30,091,921	33,103,741	39,160,058
Lease liabilities	2,714,291	2,748,550	6,348,001	6,382,306
Other liabilities	7,044,220	7,044,220	7,044,220	7,044,220
Deferred tax liability	1,513,000	1,513,000	1,513,000	1,513,000
End of service benefits	578,466	523,104	1,164,667	1,064,517
Total non-current liabilities	43,204,057	41,920,795	49,173,629	55,164,101
Current liabilities				
Borrowings	3,029,651	3,158,476	10,680,599	4,668,422
Lease liabilities	134,106	134,106	255,826	255,826
Trade and other payables	29,163,471	25,412,688	35,587,585	30,591,816
Other liabilities	5,107,259	5,107,259	5,107,259	5,107,259
Short term borrowings	11,057,321	14,529,854	17,810,021	19,989,927
Income tax payable	-	-	123,910	111,271
Total current liabilities	48,491,808	48,342,383	69,565,200	60,724,521
Total liabilities	91,695,865	90,263,178	118,738,829	115,888,622
Total equity and liabilities	189,342,890	190,161,104	227,660,048	230,132,452
Net assets per share	0.488	0.499	0.545	0.571

The complete accounts of the company will be delivered or sent by mail to any shareholder who requests them, in either Arabic or English as requested, within seven days of receipt of the request. Requests to be sent to the following address : Raysut Cement Co.(SAOG), P.O.Box 1020 Salalah -211, Sultanate of Oman.



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WORLD



SENSITIVE INFORMATION

FBI seizes 11 sets of classified material from Trump’s residence

WASHINGTON: The FBI seized 11 sets of classified records during the search of former US President Donald J Trump's Florida property Mar-a-Lago earlier this week, including some materials marked as “top secret/sensitive compartmented information”.

The judge authorized the FBI to search what the bureau called the “45 Office” as well as “all other



rooms or areas” at Mar-a-Lago that were available to former President Trump and his staff for storing boxes and documents.

The search warrant identifies three possible federal crimes as the reasoning behind the search: violations of the Espionage Act, obstruction of justice and criminal handling of government records.

According to the unsealed warrant, the FBI collected photos and information about the president of France, among other things.

One of the newly unsealed documents is a search warrant “receipt” revealed that FBI agents removed more than 20 boxes from the former President’s resort and residence in Palm Beach, Florida, as well as binders of photos, and sets of classified government materials and at least one handwritten note, CNN reported.

Federal agents seized just one set of “top secret/SCI” documents, according to the search warrant receipt. Agents took four sets of “top secret” documents, three sets of “secret” documents, and three sets of “confidential” documents.

Among the items, there is a document about pardoning Roger Stone, a staunch Trump ally who was convicted in 2019 of lying to Congress during its probe of Russian meddling in the 2016 election.

The Stone-related material taken from Mar-a-Lago was listed in the warrant receipt as “Executive Grant of Clemency re: Roger Jason Stone, Jr.” **ANI**

FLOODED COAL MINE

Rescuers to begin search for trapped miners in Mexico

MEXICO CITY: Authorities in Mexico on Friday said they were in the position to search a flooded coal mine in the northern state of Coahuila, where 10 workers have been trapped since August 3.

“We have all the conditions to go down there... to search for and rescue” the miners, civil defense national coordinator Laura Velazquez said via video during President Andres Manuel Lopez Obrador's morning news conference.

Hundreds of rescuers, including soldiers and military scuba divers, are taking part in efforts to save the miners. A specialist team with the military has attempted several descents into the vertical shafts of the El Pina-bete mine to remove wood and other debris blocking their way, Velazquez said.

However, they had not yet reached the floor of the deep shaft to access the main tunnels where the workers were believed to be trapped.

The mine collapsed when the miners entered a neighboring area filled with water earlier this month. Authorities had said the miners were stuck in 200-foot (61-metr) shafts that were half flooded.

Defence Secretary Luis Cresencio Sandoval said the water level in one of the three shafts that rescuers would try to enter had been reduced to 27 inches, down from over 30 metres initially.

The other two shafts still had 3.9 and 4.7 metres of water.

Authorities consider 1.5 metres to be an acceptable water level to gain access to the crudely constructed mine.

The latest announcement on Friday offered a new glimmer of hope to the miners’ families amid drawn-out rescue attempts.

Mexico’s main coal-producing region of Coahuila has seen several fatal mining incidents over the years, the worst of which was an explosion that claimed 65 lives at the Pasta de Conchos mine in 2006.

Last year, seven people died when they were trapped in another mine in the region. **bw**



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INTERIM REPORT FOR THE PERIOD ENDED 30TH JUNE, 2022

DIRECTORS' REPORT

Dear Shareholders,
On behalf of the Board of Directors, I would like to present the un-audited results of Voltamp Energy SAOG for the six month period ended on 30th June 2022

Particulars	Six months period ended 30th June 2022	Six months period ended 30th June 2021	% Increase/ (decrease)
Revenue	17,142,950	11,683,718	46.7%
Other Income	128,024	126,547	1.2%
Expenses	-18,611,649	-12,199,812	52.6%
(Loss) / Profit Before Tax	-1,340,675	-389,547	244.2%
Provision for Income Tax	210,859	36,577	476.5%
(Loss) / Profit After Tax	-1,129,816	-362,970	220.1%
Basic earnings per share	-0.014	-0.004	220.1%
Net assets per share(OMR)	0.222	0.244	-9.0%
Paid-up share capital	8,140,275	8,140,275	0.0%

REVIEW OF OPERATIONS:
The company had no fair value income on its “Available for Sale” investment during this period as against an income of RO 66,066 during the same period in 2021. Total comprehensive loss after adjusting for fair value income is RO 1,129,816 as against RO 288,904 during the same period in 2021.

Raw Material cost which is the key contributors for cost of sales has shown some improvement due to drop in copper prices during the last quarter and company is watchful of the same. While the orders which were in hand and without price variation has primarily impacted the profitability for the quarter and going forward the sales price has appreciation and will have an improved outlook.

Summary of performance of the Company during this period (including Subsidiaries) is as follows:

- Company has received a decent mix of domestic and export orders for its products with current market prices.
- First transformer of 220 KV 500 MVA supplied by one of Company's subsidiary was successfully put to operations.
- First inverter duty transformer for export was produced and delivered to customer in Saudi Arabia.
- Production of the First 400 KV 500 MVA has started and required expansion work to manufacture such large rating is also in process.
- Company has received an export order of a largest rating 330KV for one of its subsidiaries, this will open avenues for new product segment in new market.

This reaffirms company's aim in reinforcing its presence in the market and to enter into niche product segments.

Future Outlook
The global supply chain is showing signs of stabilization. Customers are also acknowledging this change and accordingly selling price is also correcting in-line with the raw material prices. Company has also taken certain pre-emptive measures to mitigate effect of disruption in raw material cost in future.

Addition of new products of 220 KV Power transformers, inverter duty transformers, E-House and upcoming 400KV Power transformer & MV switchgear are opening up potential for new orders and new market approaches.

The company is committed to progress through continuous improvement in efficiency and productivity in its operations and innovation in its product manufacturing processes.

Compliance
The company is in compliance with the current CMA code.

Thanks & Appreciation:
On behalf of the Board, I would like to convey our extreme thanks and gratitude to His Majesty Sultan Hatham bin Tark and His Majesty's Government for the initiatives and incentives undertaken in support of the Omani economy and for providing a secure and safe environment for industries to flourish and prosper.

The Board of Directors wish to register their sincere appreciation to the Ministry of Trade, Industry and Investment Promotion, Capital Market Authority, Muscat Stock Exchange Company SAOG, and the Omani Chamber of Commerce & Industry.

I also extend my sincere thanks to all our clients, employees, suppliers, bankers, and other stakeholders for their continued support to the company. Finally, I wish to convey my sincere thanks to our Shareholders for the confidence they have reposed in the Company and in its Board.

Aymen bin Hamad Al Busaidi
Chairman
Voltamp Energy SAOG

UNAUDITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION AT

	30 th June, 2022	30 th June, 2021	31 st December 2021 (Audited)
	RO	RO	RO
Assets			
Non-current assets			
Property, plant and equipment	9,204,559	9,770,240	9,493,615
Intangible Assets	330,711	420,977	412,086
Investments at fair value through other comprehensive income	792,791	908,407	792,791
Right-of-use assets	975,657	843,053	1,007,811
Deferred tax asset	1,083,901	755,209	785,166
Total non-current assets	12,387,619	12,697,886	12,491,469
Current assets			
Inventories	10,938,741	10,856,843	11,001,869
Trade and other receivables	20,480,777	18,439,181	24,349,595
Amount due from related parties		106,620	
Cash in hand and at banks	662,592	534,425	292,903
Total current assets	32,082,110	29,837,069	35,644,367
Total assets	44,469,729	42,634,955	48,135,836
Equity and liabilities			
Equity			
Share capital	8,140,275	8,140,275	8,140,275
Share premium	3,146,070	3,146,070	3,146,070
Fair value reserve	(1,974,507)	(1,858,891)	(1,974,507)
Legal reserve	3,031,496	3,022,217	3,031,496
Retained earnings	4,835,681	6,399,223	6,026,832
Equity attributable to the share holders of the Parent Company	17,179,015	18,948,894	18,370,166
Non controlling interest	893,176	1,027,775	1,076,050
Total equity	18,072,191	19,976,669	19,446,216
Liabilities			
Non-current liabilities			
Long term loan	750,914	836,766	644,883
Non-current portion of lease liabilities	860,312	736,296	898,810
End of service benefits	644,181	625,272	660,799
Total non-current liabilities	2,255,407	2,198,334	2,204,292
Current liabilities			
Bank borrowings	12,166,714	10,490,908	14,161,932
Current portion of long term loan	228,485	415,905	228,485
Trade and other payables	11,466,581	9,526,896	11,797,070
Current portion of lease liabilities	134,740	111,061	135,568
Income tax payable	84,009	13,407	5,065
Amount due to related parties	41,802	1,695	157,208
Total current liabilities	24,142,131	20,559,952	26,485,328
Total liabilities	26,397,538	22,758,286	28,689,620
Total equity and liabilities	44,469,729	42,634,955	48,135,836
Net assets per share	0.222	0.244	0.239

UNAUDITED CONDENSED INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Quarter ended 30th June 2022	Quarter ended 30 th June 2021	6months ended 30th June 2022	6months ended 30 th June 2021
	RO	RO	RO	RO
Revenue	10,802,335	5,442,398	17,142,950	11,683,718
Cost of sales	(10,037,347)	(4,563,111)	(16,015,258)	(9,752,952)
Gross profit	764,988	879,287	1,127,692	1,930,766
Other income	119,038	50,754	127,394	125,675
Selling, administrative and general expenses	(1,088,409)	(987,921)	(2,216,133)	(1,832,508)
Impairment (loss) / reversal on trade receivables	(19,000)	(205,153)	(29,000)	(212,153)
Profit from operations	(223,383)	(263,033)	(990,047)	(88,220)
Finance income	168	474	630	872
Finance cost	(167,984)	(130,473)	(351,258)	(302,199)
Profit / (Loss) for the period before taxation	(391,199)	(393,032)	(1,340,675)	(389,547)
Taxation	72,270	38,239	210,859	36,577
Profit/(Loss) for the period after taxation	(318,929)	(354,793)	(1,129,816)	(352,970)
Basic earnings per share	-0.004	-0.004	-0.014	-0.004
Net Income attributable to :				
Equity holders of the Parents	(262,920)	(314,992)	(946,942)	(320,187)
Non controlling interest	(56,009)	(39,801)	(182,874)	(32,783)
Other comprehensive income items that will not be reclassified to profit or loss				
Investments at FVOCI - net change in fair value	(16,517)	33,033	-	66,066
Total comprehensive (loss)/ income for the period, net of tax	(335,446)	(321,760)	(1,129,816)	(286,904)

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NEW ZEALAND VS WEST INDIES

New Zealand clinch T20I series against West Indies

KINGSTON: Top knocks by Glenn Phillips and Daryl Mitchell helped New Zealand to register 90 runs against West Indies in the second T20I of the three-match series here at the Sabina Park on Friday.

Glen Phillips smashed 76 off 41 balls with six sixes and four fours guided, while Daryl Mitchell played a knock of vital 48 runs innings. Earlier, opted to bat first, New Zealand openers gave their team a solid platform as Martin Guptill and Devon Conway smashed West Indies bowlers all around the ground.

But the partnership between the duo could not stand long as Guptill was dismissed by Obed McCoy after scoring 20 runs in 11 deliveries. Blackcaps skipper Kane Williamson could not do much and departed cheaply.

Later Devon Conway was joined by Glenn Phillips who smashed Men in Maroon bowlers all around the ground to keep the momentum going in their team's favour.

After smashing half-century, Phillips went on to 76 from 40 deliveries and led New Zealand to 215/5. His blistering innings was decorated with six sixes and four fours.

Chasing the target of 216, West



Indies could only manage to score 125-9 in reply. West Indie's batter failed to stitch up the important much-needed partnerships against New Zealand.

The hosts' best were stand for the seventh wicket of 35 between Romario Shepherd and Rovman Powell. Hayden Walsh (10) and Obed McCoy (23) put on 38 in an unbroken stand for the last wicket. The Men in Maroon

failed to chase down the total and fell short of 90 runs to hand New Zealand the series and match win.

The final T20I of the three-match ODI series will be played at the same venue on August 14.

Briefscore: New Zealand 215/5 (Glenn Phillips 76, Daryl Mitchell 48; Obed McCoy 3-40) vs West Indies 125/9 (Rovman Powell 21, Obed McCoy 23*; Michael Bracewell 3-15). **ANI**

SETTING RECORDS

Dwayne Bravo becomes first bowler to take 600 T20 wickets

KENNINGTON: Former West Indies all-rounder Dwayne Bravo became the first-ever bowler to clinch 600 wickets in T20 cricket.

The legendary all-rounder reached this landmark during his side Northern Superchargers' match against the Oval Invincibles at the ongoing

The Hundred competition. In the 89th ball of Invincibles innings, Bravo bowled a superb delivery, rattling the all-rounder Sam Curran's middle stump who was trying to go big by giving himself some room.

Curran was back in the pavilion



for 60 runs of 39 balls.

Bravo bowled a total of twenty balls and registered figures of 2/29. He also bowled eight dot balls and had economy rate of 1.45 per ball. He could not open his account with the bat and registered a golden duck.

Bravo reached the feat of 600 wickets in 545 matches at an average of 24.12 and an economy rate of 8.21. His best bowling figures in the format are 5/23.

He retired from international cricket In November last year after end of his side's campaign in ICC World T20 2021.

In terms of wickets, Bravo is followed by Afghanistan spin sensation Rashid Khan (466 wickets), West Indies spinner Sunil Narine (457 wickets), South African spinner Imran Tahir (451 wickets) and Bangladesh all-rounder Shakib Al Hasan (418 wickets). **ANI**

FOOTBALL

Real coach intends for more squad rotations

MADRID: Real Madrid coach Carlo Ancelotti commented on Saturday that he would be using a policy of squad rotations more this season to help his side get through the rigours of what promises to be a draining campaign in the best shape possible. The World Cup in November and December means Real Madrid face a packed fixture calendar until the middle of November and when the season restarts, they will also have to travel

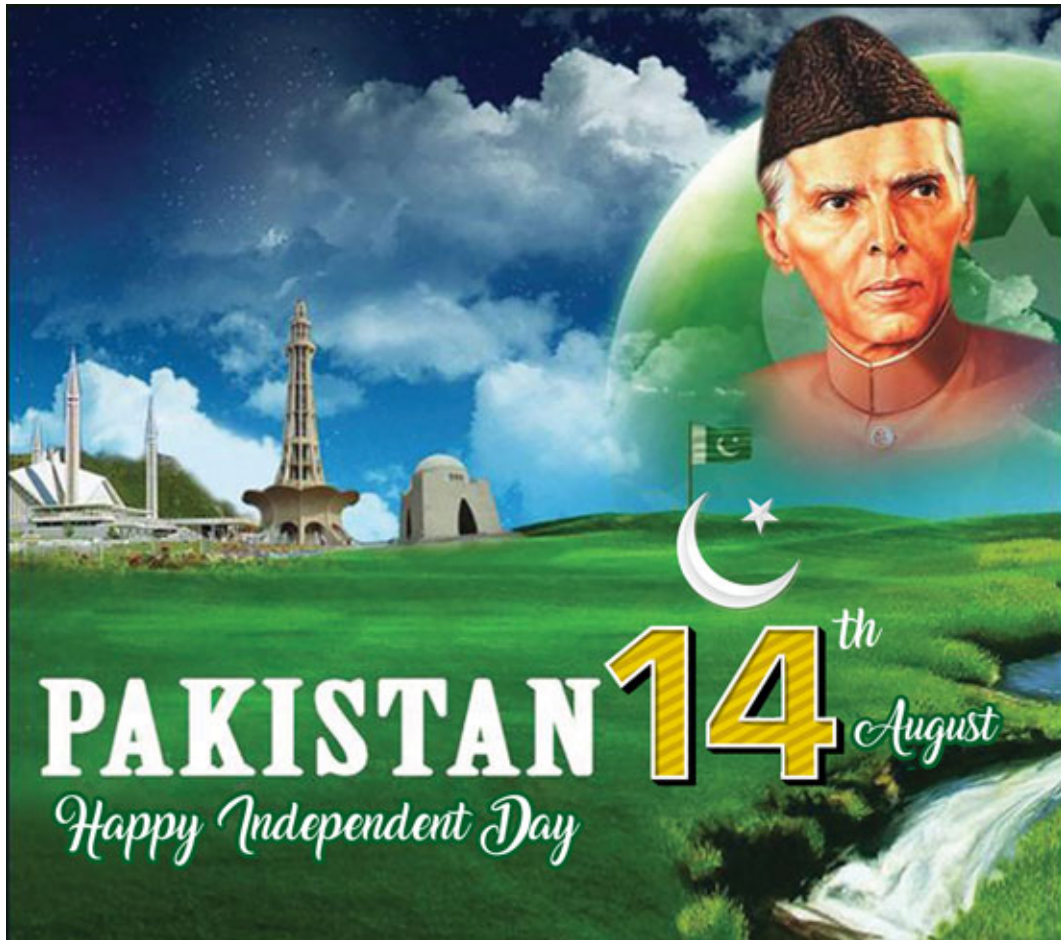
to play the Spanish Supercup and the World Cup Championships leading to a further fixture pile-up.

Although Ancelotti repeated the team that won last season's Champions League for his side's 2-0 European Supercup win over Eintracht Frankfurt on Wednesday, the Italian confirmed in his pre-game press conference that he would be making changes for their La Liga opener away to Almeria.

"The reasons for squad rotations are that we have a very strong squad and we have to ensure they all remain motivated," he said.

"I need quite a big squad because as well as the World Cup, the idea is to make more changes than last season," added Ancelotti.

Sunday could see players such as Eduardo Camavinga, Rodrygo, Lucas Vazquez, Antonio Rudiger and even Eden Hazard step into the Real Madrid starting 11. **Xinhua**



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Wadi Dayqah Dam, Qurayyat



Khasab coastal road



Dualization of Main Road Duqum



Ibri - Dariz - Miskin Road



Sewage treatment plant, Nizwa



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CORPORATE TAX COLLECTION

The corporate tax collection in India during the first four months of the current fiscal year has seen a growth of 34 per cent as compared to the corresponding period of the Fiscal Year 2021-2022.

MARKET
BUSINESS & FINANCE



CONTAINER CRANE PROJECT

The Public Authority for Special Economic Zones and Free Zones (OPAZ) announced the completion of 86% of a project to supply and install cranes and gantry cranes as part of the second phase of Duqm Port's commercial jetty.



بنك ظفار
BankDhofar

THE BOARD OF DIRECTORS' REPORT
FOR THE SIX MONTHS ENDED 30 JUNE 2022



Dear Shareholders,

On behalf of the Board of Directors of Bank Dhofar S.A.O.G., I am pleased to present Bank's unaudited interim condensed financial statements for the six months ended 30 June 2022.

Oman's economy is observing a steady recovery and post pandemic growth. The recent increase in oil prices is also a contributing factor supporting the revival journey. In April 2022, Standard & Poors (S&P) upgraded Oman's rating from B+ to BB- with stable outlook. This rating upgrade is a consequence of country's improved fiscal indicators and reduced public debt risk. Continued improvement in non-oil revenue and diversification of earning avenues are among the factor considered that led to an improvement in rating.

In April 2022, Moody's improved Bank Dhofar's long term bank deposit rating to Ba3 with stable outlook. Moody's cited Bank's sound capitalization, modest reliance on market funding and its brand value are some of other key factors that led to a rating upgrade.

Bank Dhofar SAOG - Financial Highlights

Bank's operating profit (before expected losses) has grown to RO 35.67 million for the period ended 30 June 2022 and recorded an increase of RO 6.30 million (21.4 per cent) compared to RO 29.37 million for the same period of financial year 2021.

For the periods ended 30 June 2022 and 30 June 2021, net interest income and income from Islamic financing reached to RO 59.05 million and RO 49.87 million respectively registering growth of RO 9.2 million (18.4 per cent). Non-funded income for the period, however, witnessed slight reduction contrast to comparative period. The Bank achieved non-funded income of RO 11.03 million for the period ended 30 June 2022 compared to RO 13.13 million for the same period of previous year. Total operating income of the Bank stood at RO 70.08 million for six months ended 30 June 2022 versus RO 62.99 million for the same period of financial year 2021, showing an increase of RO 7.1 million (11.2 per cent).

The Bank's net profit after tax for the period ended 30 June 2022 declined by 3.6 per cent to RO 16.45 million compared to RO 17.06 million for the comparative period of last year. The reduction in net profit is mainly attributable to incremental expected credit losses held by the management considering the post deferment economic scenario.

Total operating cost for the period ended 30 June 2022 was marginally higher (2.3 per cent) than comparative period and reached to RO 34.41 million compared to RO 33.62 million for same period of last year. The cost to income ratio has improved to 49.1 per cent compared to 53.4 per cent.

Net loans and advances including Islamic financing receivables witnessed a slight reduction of 0.5 per cent and reached to RO 3.32 billion as at 30 June 2022 when compared to RO 3.34 billion as at the 30 June 2021. Following the same trend, customer deposits including Islamic deposits, decreased by 3.4 per cent compared to comparative period of last year. In absolute terms, customer deposits reached to RO 2.95 billion as at 30 June 2022 compared to RO 3.06 billion as at 30 June 2021.

During the period ended 30 June 2022, the Bank charged expected credit losses of RO 16.32 million to income statement which are 68.6 per cent higher than last year comparative period. This increase is attributable to the Bank's cautious and conservative approach to maintain adequate level of provisions against expected credit losses.

The earnings per share (EPS) for the six-months period ended 30 June 2022 was RO 0.004 and maintained at the same level compared to the corresponding period of financial year 2021.

Maisarah Islamic Banking Services - Financial Performance Highlights

Maisarah Islamic Banking Services, Bank's Islamic Banking Window, has achieved a remarkable growth in profitability during the half year ended 30 June 2022. As at 30 June 2022, Maisarah Islamic Banking Services posted a profit before tax of RO 5.39 million compared to RO 4.82 million as at 30 June 2021, reflecting strong growth of 11.83 per cent over last year.

Maisarah key financial metrics showed significant growth during the first half of 2022. The gross income from financing, placement and investment increased by 5.47 per cent to RO 17.36 million as at 30 June 2022 from RO 16.46 million reported during the same period last year. The net financing income (after cost of funds) as at 30 June 2022 increased by 10.85 per cent to RO 9.91 million as compared to RO 8.94 million reported at 30 June 2021. Maisarah's total revenue for the period ended 30 June 2022 stood at RO 10.83 million compared to RO 9.99 million at 30 June 2021, growth of 8.41 per cent.

As at 30 June 2022, Maisarah posted year to date Operating Profit (before ECL) of RO 6.50 million which is 14.64 per cent above the last year operating profit of RO 5.67 million. Cost to income ratio continues to improve and reduced to 39.98 per cent as at June 2022 from 43.24 per cent during the same period last year.

Maisarah gross financing portfolio has grown to RO 536.31 million at 30 June 2022 from RO 499.11 million at 30 June 2021, thus registering a growth of 7.45 per cent over last year.

The total customer deposits of Maisarah reached RO 432.70 million as at 30 June 2022, registering a growth of 12.00 per cent compared to RO 386.35 million as at 30 June 2021. Maisarah total assets increased by 4.40 per cent to RO 685.21 million at 30 June 2022 from RO 656.34 million at 30 June 2021.

Corporate Social Responsibility and Sustainability Initiatives

In continuation of its ongoing efforts to make significant contributions towards the community, Bank Dhofar supported the Omani Association for People with Hearing Impairment, to provide hearing aids for people with hearing impairment. Bank Dhofar has always placed a great importance on the development of the society, through supporting the organizations contribution to bring meaningful changes to individuals as well as community.

Recognitions and Awards

Being a customer centric and innovation focused organization, the Bank continue to develop and offer retail, corporate and investment banking solutions to enhance customer experience. This was evidenced by the fact that banks received the following awarded during 2022.

- Best Investment Bank - Sultanate of Oman by Global Banking & Finance Awards
- Straight-Through-Processing (STP) Award by CITI Bank
- Best Corporate Bank - Sultanate of Oman by International Business Magazine Awards

Acknowledgment

To conclude, I would like to convey my gratitude to all stakeholders for their invariable trust they have placed in the Board of Directors and the Executive Management of the Bank. I extend my thanks to Sharia Supervisory Board of Maisarah Islamic Banking Services. I also thank the Management and Staff for their relentless efforts and valuable contributions to move the bank forward and achieve its objectives.

The Board of Directors also wishes to thank the Central Bank of Oman and Capital Market Authority for their valuable guidance to the local banking sector.

Finally, the Board of Directors and all staff of the Bank would like to express our most sincere gratitude to His Majesty Sultan Haitham Bin Tarik for his timely decisions to support the economy that paved way for the sustainable economic recovery.

Eng. Abdul Hafidh Salim Rajab Al-Ojaili

Chairman

INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION At on 30 JUNE 2022	Unaudited 30 JUNE 2022 RO'000	Unaudited 30 JUNE 2021 RO'000
Assets		
Cash and balances with Central Bank of Oman	81,451	113,854
Investment securities	506,049	465,185
Loans, advances and financing to banks	244,578	285,301
Loans, advances and financing to customers (conventional)	2,796,737	2,847,416
Islamic financing receivables	524,278	489,898
Other assets	200,051	213,775
Deferred tax assets	3,421	5,342
Intangible asset	11,745	11,361
Property and equipment	7,915	9,292
Total assets	4,376,225	4,441,424
Liabilities		
Due to banks	449,896	420,277
Deposits from customers (Conventional)	2,520,381	2,669,908
Islamic customers deposits	432,697	386,352
Other liabilities	228,516	223,091
Tax Liabilities	7,795	9,649
Employee benefit obligations	1,285	2,170
Subordinated loans	35,000	35,000
Total liabilities	3,675,570	3,746,447
Shareholders' equity		
Share capital	299,635	299,635
Share premium	95,656	95,656
Legal reserve	64,538	62,025
Special reserve	16,988	17,488
Special reserve -restructured loans	1,281	1,281
Special impairment reserve IFRS 9	12,184	9,974
Special revaluation reserve - investment	(709)	(709)
Subordinated loan reserve	28,000	21,000
Investment revaluation reserve	(7,115)	(3,644)
Retained earnings	34,697	36,771
Total equity attributable to the equity holders of the Bank	545,155	539,477
Perpetual Tier 1 Capital Securities	155,500	155,500
Total equity	700,655	694,977
Total liabilities and equity	4,376,225	4,441,424
Contingent liabilities and commitments	659,104	590,623
Net assets per share (Rial Omani)	0.182	0.180

INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2022	Unaudited 30 JUNE 2022 RO'000	Unaudited 30 JUNE 2021 RO'000
Interest income	87,169	86,484
Interest expense	(38,641)	(45,556)
Net interest income	48,528	40,928
Income from Islamic financing / Investments	17,357	16,455
Unrestricted investment account holders' share of profit and profit expense	(6,839)	(7,514)
Net income from Islamic financing and Investment activities	10,518	8,941
Fees and commission income	9,825	9,225
Fees and commission expense	(1,949)	(1,836)
Net fees and commission income	7,876	7,389
Other operating income	3,156	5,736
Operating income	70,078	62,994
Staff and administrative costs	(30,879)	(30,100)
Depreciation	(3,531)	(3,521)
Operating expenses	(34,410)	(33,621)
Net Impairment losses on financial assets	(16,321)	(9,679)
Profit from operations after provision	19,347	19,694
Income tax expense	(2,900)	(2,638)
Profit for the period For the Six-Month Period ended 30th June	16,447	17,056
Other comprehensive income:		
Items that will not be reclassified to profit or loss		
Movement in fair value reserve (FVOCI equity instrument)	(28)	107
Items that are or may be reclassified to profit or loss in subsequent periods:		
Movement in fair value reserves	(3,069)	(1,381)
- FVOCI debt instruments		
Other comprehensive income / (loss) for the period	(3,637)	(1,274)
Total comprehensive income for the period	12,810	15,782
Earnings per share (basic and diluted) (Rial Omani)	0.004	0.004

Profit for the period OMR 16,447,000 includes OMR 4,579,000 Net Profit of Maisarah Islamic banking services excluding this, profit for the period is OMR 11,868,000 (2021: OMR 17,056,000 includes OMR 4,093,000 Net profit of Maisarah Islamic Banking Services).



MARKET



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Pact worth over \$40mn signed to establish chemical plant in Sur

This value-adding project aims at promoting the growth of chemical industries and supplying the oil and gas, petrochemical and water treatment industries with basic chemicals and raw materials

Times News Service

MUSCAT: Sur Industrial City, affiliated to the Public Establishment for Industrial Estates (Madayn), has signed an investment contract with Al Ghaith for Chemical Industries to establish chemical plant on 60,000 square metres with an investment value exceeding \$40 million.

This value-adding project aims

at promoting the growth of chemical industries and supplying the oil and gas, petrochemical and water treatment industries with basic chemicals and raw materials.

Eng. Abdulqadir Al Balushi, Director General of Sur Industrial City, informed that this project will adopt advanced chlor-alkali technologies.

"The production lines will be operated with cutting-edge and envi-

ronmentally friendly technologies, which shall enhance the quality of the plant's output. It is hoped that the project will provide a range of job opportunities for Omanis," Al Balushi pointed out.

Construction works

Eng. Al Mamoon Al Baadani, CEO of Al Ghaith for Chemical Industries, said: "We look forward to starting construction works during the last quarter of this year to expand production operations for caustic soda, hydrochloric acid, calcium chloride and sodium hypochlorite, and meet the needs of customers in the oil and gas, chemical industries, and water treatment sectors."

"The plant is expected to commence commercial production during the first half of 2024, thanks to the efforts made by Sur Industrial City management to facilitate the investment process," he further added.



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Exclusive interest rates on personal loans starting from 4.25% per annum

MUSCAT: Oman Arab Bank (OAB) is committed to providing customers with attractive offers and benefits that meet their needs and fulfil their financial aspirations.

As a testament to this, the Bank has announced a reduction in personal loan interest rates starting from 4.25 per cent per annum for a limited time only.

Customers can now apply for a new personal loan or buyout their existing personal loans with other Banks at a competitive interest rate by visiting their nearest Oman Arab Bank

branch. The offer is valid until the 1st of September 2022.

OAB has a rich and proud history as one of the first financial institutions to be established in the Sultanate. Today, OAB operates a nationwide network of 48 conventional branches and 142 conventional ATMs locations across the Sultanate.

OAB provides a complete range of financial products and services through its OAB Online App. Customers can now digitally benefit from several other services, directly from the convenience of their mobile phones.

UNIQUE COLLECTION

Homes r Us taps into kids' imagination for Back to School

DUBAI: Returning to school after months of summer vacation comes with its own set of adaptations for students – from new workloads to new friends.

For parents, navigating this time comes with challenges too. They're looking to get their children excited for school or university and to get back on routine after the summer break.

Homes r Us is enabling children's vivid imagination this Back to School season with 'Small rooms. Big imagination.'

Coming at a significant time in school-going kids' lives, this collection gives parents a great opportunity to get them involved in decisions big and small.

Be it picking out a new lunch box or the furniture for their room. Not only does this get them excited about the new term, but it also instils key decision-making skills.

A new range of Princess and Cars collections in collaboration with Disney makes it even more enticing for children as they get to play out their fantasies in their important personal spaces.

The collection features key pieces for kids' and teens' rooms – fun bedding, accessories, study desks and ergonomic chairs, wardrobes for every age group, and more.



A varied range of quality-crafted mattresses and pillows by Silent Night at Homes r Us cater to children's important needs for being well-rested for school.

The start of a new term affects parents' lives as much as the kids. They need to work around the hectic early morning drill and pack school lunches.

An exciting range of kitchen tops, lunch boxes, pots, pans, storage jars, and other accessories give parents more to look forward to amid the kids' excitement for this time. As one of the region's best-loved home brands, Homes r Us

offers high-quality furniture and home décor to suit the needs of every family in the UAE.

They are known for their practical and modern pieces that answer to the needs of families of all sizes. Besides the Back to School collection, the brand also offers a wide range of living, bedroom, dining and kitchen furniture, accessories, and home décor in a variety of finishes and textures.

The new Back to School collection can be browsed in-store or online at www.homesrus.ae or on the convenient Homes r Us mobile app.



COMPREHENSIVE DIGITAL EXPERIENCES

Vodafone launches parking reservation service through its app 'My Vodafone'

MUSCAT: As part of its endeavour to provide an integrated digital experience for its subscribers, Vodafone has signed an agreement with Muscat Municipality to provide parking reservation services through its app 'My Vodafone'.

The subscribers will be able to enter information related to their vehicles, like the plate number and the code, so that they can easily reserve parking when needed.

Commenting on this partnership, Mohammed Al Hakamani, Head of Product at Vodafone stated, "Vodafone is constantly working to provide subscribers with comprehensive digital experiences that are on par with the latest international standards. In this regard, our cooperation with Muscat Municipality was to provide a parking reservation service through the Vodafone application. This facility will provide peace of mind to subscribers, as they will not have to remember their plate number and code every time they want to reserve a parking spot for their car. It also enables them to increase the parking period and pay the required fees immediately in case they are late, so as to avoid fines."

"From day one of our operations in the Sultanate, our goal has been to contribute to the digitisation of services with easy access to citizens and residents."

"Vodafone's global expertise in

Subscribers can add an unlimited number of vehicles to their account on the application, and Vodafone will provide a digital version of the tariff values for parking according to the parking duration, which starts at 110 baisa for 30 minutes, to 1010 baisa for 5 hours

this field provides new and easy solutions to achieve this goal. We look forward to doing more every day, and contributing to a better future for Oman and its people," he added.

Subscribers can add an unlimited number of vehicles to their

Reserve your parking

with quick and easy steps using My Vodafone App



account on the application, and Vodafone will provide a digital version of the tariff values for parking according to the parking duration, which starts at 110 baisa for 30 minutes, to 1010 baisa for 5 hours. In this way, the subscriber chooses the right time and the vehicle and pays the fee with ease, all at the

touch of a button.

Vodafone is available across the Sultanate through the 'My Vodafone' App on Google Play Store, Huawei AppGallery and the App Store and in more than 3,500 outlets across Oman.

The full list can be found on www.vodafone.om

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Rahul Das | rahuldas@timesofoman.com

Is there really any point in travelling if you can't post a picture of the entire city from the vantage of your hotel balcony?

Not in the post COVID era - 2022, surely.

The challenge for hospitality sector in the post Covid era stands on a competitive platform where travel related memoirs are redesigned to capture those jaw dropping insta post.

Hoteliers round the globe are busy brainstorming to adroitly unlock panoramic views from the balcony or the room, replete with ultimate luxury, making your trip not only memorable, but picture perfect too.

Munich with its red rooftop cityscape from Hotel Hilton Munich Park's balcony promises one such 'instagrammable' shot.

The mountainous terrain of Bavaria on a clear

day is breathtaking and remains embedded in memory for a lifetime.

The historical centre of Munich's old town with its fascinating pinnacle of Rathaus Glockenspiel as it appears from the balcony, is quintessential.

Sitting in the balcony and listening to the faint chiming of the clock across the Marienplatz is a blissfully pleasant way to end the day.

Elegantly juxtaposed to the neighbouring lush green Englischer Garten or English Garden and the burbling waters of Eisbach passing through it, Hilton is a perfect escape into freshness of the foliage that surrounds it.

Strategically located, Hilton is commuter-friendly, be it for a city tour or a business project.

Hilton Munich Park, which is at the southeastern edge of Englischer Garten, the largest urban

park in Europe, means direct access to the heart of the city Marienplatz within 15 minutes.

You can soak up the sunshine and Munich's beautiful skyline from your hotel balcony where old architecture and modern buildings sit side by side.

You can explore many features of the Englischer Garten - from stunning fountains and sculptures - on foot or on a bike. Then you can watch, Eisbach Wave, a manmade surf spot on the river's intersection with Prinzregentenstraße on the park's southern end that attracts adventurers and onlookers from all over the world.

Sascha Köhler, General Manager and Area General Manager, West & South Germany, Hilton Munich Park, who started working with Hilton with 23 years back in 1993 in Zurich, said: "The elegance of the Hilton Munich Park hotel can only be matched by the staggering beauty of the iconic Englischer Garten lying in its neighbourhood. Here, gorgeous vistas over the lush, blooming park, from any room or suite, are sure to leave the guests breathless."

The popular Marienplatz Square and Munich Central Station are close by and accessible by bus number 58 which stops in front of the hotel.

A three to four-minute

walk will take you to Tivolistraße tram Station from where you can reach a world of shopping, dining and nightlife experiences that the Marienplatz Square offers.

Sascha Köhler also said hotel occupancy has drastically increased in 2022 and is currently overseeing over 80 percent occupancy. "We are well above 2020 and 2021 levels, which is great news for the tourism industry in Germany," he said.

If you're looking for new and unique experiences while exploring Germany, the hotel gets you covered.

From cheering Bayern Munich at Allianz Arena to admiring the endless exhibits at the Deutsches Museum, playing with red pandas at the Tierpark Hellabrunn Zoo, riding intense roller coasters at Bayern-Park, paragliding near the Alps or visiting BMW museum, there are hundreds of destinations across the length and breadth of Munich that will ensure that you gather memories of a lifetime.

For citizens of Oman and residents looking for a cool respite from the Summer heat, Hilton has unveiled its 'Alpine Dreams' as the ideal getaway and a refreshing change. Couples, families and adventure seekers can experience the magic of four Alpine countries and six



enchanted destinations ensconced in the lap of the striking Alpine ranges.

They can explore the endless traditional and natural wonders of Vienna, Munich, Davos, Zurich, Evian-les-Bains and Geneva and have an unforgettable summer holiday experience.

From panoramic views of the lakes and mountains to rich city culture, there is something to suit the most discerning traveller in and between each city. Some

of the world's most beautiful sights can be taken along the way and there are day-trip choices from each destination that are truly inspiring.

Each destination boasts of the finest Hilton properties where guests can expect world-class hospitality, spacious accommodation, state-of-the-art amenities and breathtaking views, besides easy access to iconic landmarks and cultural milestones.





ROUND-UP



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Qatar Airways celebrates ‘100 days to go to FIFA World Cup Qatar 2022’

Kicking off in London on 13 August, Qatar Airways will host ‘The Journey Tour,’ which will feature several interactive experiences for fans, including the opportunity to test their skills against the incredibly talented Neymar Jr., to learn more about the history of Qatar and the FIFA World Cup, and to meet Sama, the first-ever MetaHuman cabin crew

MUSCAT: Qatar Airways is celebrating 100 days to go until the FIFA World Cup Qatar 2022™ by bringing Qatar to fans through ‘The Journey Tour,’ an interactive bus tour across Europe providing several lucky winners with a chance to attend the world’s biggest sporting tournament this winter.

Kicking off in London on 13 August, Qatar Airways will host ‘The Journey Tour,’ which will feature several interactive experiences for fans, including the opportunity to test their skills against the incredibly talented Neymar Jr., to learn more about the history of Qatar and the FIFA World Cup™, and to meet Sama, the first-ever MetaHuman cabin crew. The Qatar Airways-branded bus, will be on static display in several cities all across Europe, inviting fans to pass by and immerse themselves in World Cup fever.

Fans will also have the opportunity to share their experience on social media using the #FlyToQatar2022 hashtag for a chance to win match tickets, and all-inclusive Qatar Airways travel packages to the FIFA World Cup Qatar 2022™, which include return flights, accommodation and match tickets.

Qatar Airways Group Chief Executive, His Excellency Mr. Akbar Al Baker, said: “At Qatar Airways, we are proud to support this incredible tournament as FIFA’s Official Airline Partner. With only 100 days to go, we are pleased to help build the excitement and passion for this event through ‘The Journey Tour’ – and we look forward to welcoming fans to Qatar for kick-off this November.”

“The Journey Tour” takes off in Europe starting 13 August, with stops scheduled in London, Manchester, Brussels, Amsterdam, Berlin, Munich, Frankfurt, Düsseldorf, Copenhagen, Zurich, Paris, Madrid, and Barcelona.

Fans looking to secure their seats to cheer on their favourite team should do so by purchasing their Qatar Airways travel package as soon as possible, as tickets are quickly selling out. With a few easy steps to follow, fans across the world can reserve their seats for their preferred matches and follow their favourite team at qatarairways.com/FIFA2022.

As the countdown to the FIFA World Cup 2022™ approaches, the world is turning its eyes to Qatar. Fans will get to experience a unique blend of Arab traditions and modernity with an array of



entertainment, dining options and cultural attractions. Watch the latest Qatar campaign by heading on to flyqatar.me/3dlemKM.

As FIFA’s Official Airline Partner since 2017, Qatar Airways has sponsored mega events including the 2019 and 2020 editions of the FIFA Club World Cup™, and the

FIFA Arab Cup™, all of which were hosted in Qatar. The airline is also eagerly anticipating the upcoming FIFA World Cup Qatar 2022™ – the first in the Middle East.

In its goal to bring communities together through sport, the World’s Best Airline has an extensive global sports partnership portfolio that

includes FIFA World Cup Qatar 2022™, Paris Saint-Germain, FC Bayern München, Concacaf, CONMEBOL, and additional partnerships across multiple sports disciplines such as equestrianism, kitesurfing, padel and tennis.

A multiple award-winning airline, Qatar Airways was announced as the ‘Airline of the Year’ at the 2021 World Airline Awards, managed by the international air transport rating organisation, Skytrax. It was also named ‘World’s Best Business Class’, ‘World’s Best Business Class Airline Lounge’, ‘World’s Best Business Class Airline Seat’, ‘World’s Best Business Class Onboard Catering’ and ‘Best Airline in the Middle East’. The airline continues to stand alone at the top of the industry having won the main prize for an unprecedented sixth time (2011, 2012, 2015, 2017, 2019 and 2021).

Qatar Airways currently flies to more than 150 destinations worldwide, connecting through its Doha hub, Hamad International Airport, voted by Skytrax as the ‘World’s Best Airport’ 2022.

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Qatar Airways currently flies to more than 150 destinations worldwide, connecting through its Doha hub, Hamad International Airport, voted by Skytrax as the ‘World’s Best Airport’.

GLOBAL INTEGRATED ENERGY COMPANY

Dhofar Governor reviews OQ’s strategic and investment projects

MUSCAT: The Governor of Dhofar, His Highness Sayyid Marwan bin Turki Al Said, paid a visit to OQ, the global integrated energy company, assets in Dhofar Governorate on August 10, 2022. During his visit, he was briefed on the assets and investments of the company.

His Highness listened to a detailed explanation of the Group’s investments, namely the Methanol and Liquefied Petroleum Gas (LPG) plant, Salalah Ammonia, Gas Pipeline Network, logistics, and the social investment projects.

He was also briefed on the Group’s contributions towards promoting self-sufficiency in its products, through export of the surplus to global markets and its support to the government’s economic diversification policies and plans. His Highness was also updated on the Group’s role in enhancing the In-Country Value (ICV) through its projects, which enrich local markets and foster small and medium enterprises (SMEs), as well as the operations and plans to increase production.

His Highness toured the various OQ assets and was also briefed on the Methanol Plant central control unit.

Ambitious plans

Lauding the Group’s achievements and ambitious plans, His Highness said: “I am happy that my visit to OQ today has provided me with the opportunity to closely monitor the Group’s investments in Dhofar Governorate. I am highly impressed by the investment projects taking shape in the energy and petrochemical sector in this precious part of our dear homeland. “The progress made in the development march under the leadership of His Majesty Sultan Haitham bin Tariq is the outcome of the sincere efforts and hard work made to augment the growth of our national economy in order to meet the desired aspirations and goals”, he added.

He pointed out that the industrial plants, which are a source of pride for all, reflect the role played by talented Omani human resources to maximize the ICV and promote the growth of all economic and business sectors in all regions of the Sultanate.

The Governor of Dhofar also



praised the great role played by national cadres in realizing these huge achievements, which will undoubtedly contribute to raise the ICV, promote the growth of SMEs and enhance Omanization rates.

He affirmed that the government would spare no efforts to provide OQ Group with the necessary resources to complete future projects that serve the development process and open up new horizons for development and prosperity of the country.

“I am really happy with the developments here as they reflect the great efforts made by OQ Group to promote manufacturing industries, add value to its projects and enrich local markets, he noted.

“We hope that these investments would contribute to achieving

a qualitative leap for the national economy, creating job opportunities and promoting creativity and innovation. I am sure that the investments and projects completed in Dhofar Governorate would enhance the efforts made in the energy sector in the Sultanate of Oman in accordance with Oman Vision 2040”, he concluded.

For his part, Talal bin, Hamid Al Awfi, CEO of OQ Group, expressed his happiness over the visit of His Highness the Governor of Dhofar to the Group.

He pointed out the importance of His Highness’ visit to the OQ Group in Dhofar Governorate, which is considered a link between the Sultanate of Oman and East Africa.

“His Highness’s visit will have a great positive impact on the Group

and its employees. The visit will give us the motivation to carry out more investment projects in Dhofar. The visit is a good example of true public private partnerships (PPPs)”, he added.

“OQ Group investments in Dhofar Governorate covers oil and gas exploration, refinery and petrochemical industry, gas networks, logistics, trading in crude oil and its derivatives, and alternative energy” he furthered.

The CEO of OQ Group pointed out that the Group’s products, which reach more than 70 countries, effectively contribute to achieving the government’s economic diversification policies and plans. The Group plays an important role in creating direct and indirect job opportunities for Omanis, enhancing ICV,

supporting the growth of SMEs and enriching the local communities near the Group sites.

Salalah LPG plant

Salalah LPG plant is one of the most important energy projects that contribute to improving the gas value chain of the Sultanate of Oman. The plant, whose investments stand at about OMR 318 million, produces 8. million standard cubic meters per day of light gas and about 304,000 tons per year of LPG products. The daily production of the methanol plant is 3000 metric tons per day, while the production capacity of the ammonia plant is 1,000 metric tons per day. OQ gas pipelines also supply gas to electricity networks, factories, economic zones, and

achieve self-sufficiency in natural gas in the Dhofar Governorate.

His Highness the Governor of Dhofar also toured the OQ Social Investment Projects Exhibition. The Exhibition demonstrates the development programs and initiatives carried out by the Group in the areas of education, health, economic prosperity and environmental excellence to turn the aspirations of the local community into reality.

It is noteworthy that the Group is implementing a number of social investment projects in Dhofar Governorate, including the establishment of the Dhofar Autism Center, Dhalkut Cultural Center, Dhalkut Road Protection Project, and the Chemistry Research Laboratory.



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ROUND-UP



Stunning 7-seater SUV INFINITI QX60 heralds a new era for the luxury brand

The stunning model is magnificent outside, its interior is peaceful and is full of technology that takes the stress out of driving, all of which allow its owners to conquer life in style



Muscat: The completely reimaged three-row SUV — INFINITI QX60 — creates a new standard all other SUVs will soon be judged by. The all-new car has arrived with generous standard equipment to complement its soothing interior and sleek exterior. The stunning model is magnificent outside, its interior is peaceful and is full of technology that takes the stress out of driving, all of which allow its owners to conquer life in style. The model features intuitive technology and impressive drive-line dynamics with an award-winning, 279-horsepower 3.5-litre V-6 engine, paired with an all-new 9-speed automatic transmission. The powertrain duo delivers a responsive drive that's quiet, confident, and poised. Intelligent All-Wheel Drive is available and significantly enhanced. A senior spokesperson at INFINITI Oman said, "A cornerstone model for INFINITI, the QX60 has been reimaged from the ground up to deliver luxury that should be lived in. The next generation

model ushers in a refined, modern look for INFINITI with an upright stance, bold available color-contrast roof, and exceptional Japanese-inspired details including an origami-inspired signature mesh grille, kimono folds in "digital piano key" lighting signatures and the aesthetic of ripples on a pond interpreted in the leather-appointed seats." With the all-new INFINITI QX60, designers created a new expression for the premium brand by combining powerful athleticism with harmony and simplicity. The combination is a new hallmark in INFINITI's design language, underscored by the available brilliant Moonbow Blue shade that reproduces deep blues and violets that blanket the summer sky at dusk. An understated character line runs the length of the QX60, bisecting its equally appealing, available two-tone black roof from its lower body. The all-new, direct coupling all-wheel-drive system almost instantly engages when it detects

wheel slip for a confident driving experience. Up to 50% of the available power can be sent to the rear wheels for increased grip. INFINITI's Active Brake Limited Slip functionality can brake individual wheels to redirect torque to the wheels that do have grip almost instantly. Exquisite details, curated materials and tailored artistry adorn the interior of the all-new INFINITI QX60. Available Saddle Brown semi-aniline leather appointments showcase the subtle curves with handsome, double-stitch contrast accents and piping. For the QX60, an all-new AUTO-GRAPH grade level features quilted semi-aniline leather accouterments in the first two rows of seating with embossed seatbacks and rich open-pore wood accents. The three-row SUV features INFINITI's new InTouch™ 12.3-inch Interactive Display touchscreen for infotainment with wireless Apple CarPlay and USB-based Android Auto compatibility. An available INFINITI 12.3-inch

the second row. The all-new QX60 includes enhanced features that made the nameplate a bestseller for INFINITI. For example, the QX60 keeps its ingenious sliding and tilting seats for the child seat-ready second row, allowing easy access to the third row without removing an already-installed child safety seat. Available on the QX60 and standard on select grade levels, a premium Bose® Performance® series 17-speaker sound system faithfully replicates beautiful audio and nuanced notes in the cabin. Specifically designed for the QX60 SUV and its audio profile, the Bose Performance® Series audio system executes a rich and broad range of audio, no matter the source. Oman debut of INFINITI's ProPILOT Assist makes use of a camera and radar to support the driver. It is designed to reduce the stress of stop-and-go driving by helping control acceleration, braking and steering during single-lane highway driving. Active safety features such as Rear Automatic Braking, Predictive Forward Collision Warning, and Forward Emergency Braking with Pedestrian Detection are available on the QX60. Adaptive Front Lighting and Auto-Leveling Headlights are available to light the road ahead brilliantly. The Smart Rear View Mirror provides an unobstructed view behind the

QX60 when passengers or cargo obstruct rearward vision. **SBA commitment** SBA is largely committed to supporting INFINITI Oman's growth in the Sultanate through major emphasis on customer satisfaction and by providing world-class after-sales services in Oman. With a national network of more than 40 showrooms, service centres and parts outlets, SBA has further built upon its legacy of trust, excellent customer service and providing value for money to each of its customers.

About INFINITI INFINITI Motor Company is headquartered in Yokohama, Japan with operations around the world including regional offices based in the Americas, China and INFINITI International Markets based in Dubai. The INFINITI brand of premium automobiles are assembled in manufacturing facilities in Japan, North America and China. INFINITI design studios are located in Atsugi-Shi near Yokohama, London, San Diego and Beijing. More information about INFINITI and its industry-leading technologies can be found at www.infiniti-me.com/. You can also follow INFINITI on Facebook, Instagram, Twitter, LinkedIn and see all our latest videos on YouTube.

IN GCC, SINGAPORE & USA

Gemstone Jewellery Festival at Malabar Gold & Diamonds

MUSCAT: Malabar Gold & Diamonds, the leading global jewellery retailer with over 285 outlets across 10 countries launches the 'Gemstone Jewellery Festival' across their showrooms in GCC, Singapore & USA. This festival showcases a dazzling array of jewellery, delicately designed with precious gems and uncut diamonds. These stunning pieces crafted in gold, perfectly capture the brilliance of real gems and is a treat for the eyes. Gemstone Jewellery Festival mainly features Era – uncut diamond jewellery and Precia – precious gem jewellery. The Era collection, exquisitely crafted in 22K gold, is inspired by the cultural heritage of India and features the magnificence of uncut diamonds and precious gems, symbolising royalty and sheer brilliance while Precia is a fine assortment of jewellery encrusted with emeralds, rubies and sapphires and beautifully handcrafted in 22k gold.

A graceful collection It features a graceful collection of precious gem jewellery, designed for the contemporary woman. Malabar Gold & Diamonds is also offering customers a limited period offer of Zero deduction gold exchange against Era & Precia jewellery as part of the festival. A whole new collection of jewellery across bangles, earring and necklaces have been curated within the Era and Precia collections, incorporating latest design trends to suit the varied interests of the customer. These are available across all Malabar Gold & Diamonds outlets and come with a transparent price tag and quality certification. As part of the Malabar Promise, the brand also offers tested and certified diamonds, guaranteed buyback, zero-deduction gold exchange, assured lifetime maintenance, jewellery exchange within 15 days and much more for jewellery purchased from Malabar Gold & Diamonds. Malabar Gold & Diamonds is the flagship company of Malabar Group, a leading diversified Indian



business conglomerate. Established in 1993 in the Indian state of Kerala, Malabar Gold & Diamonds today has a strong retail network of over 285 outlets spread across 10 countries in addition to multiple offices, design centers, wholesale units and factories spread across India, Middle East, Far East & USA. With an annual turnover of \$4.51 billion, the company currently ranks one among the largest jewellery retailers globally. With 14 manufacturing units in India and GCC – the company currently has 12 exclusive jewellery brands to cater to the discerning needs of customers. With headquarters in Kerala and branches across India, Middle East, Far East and USA, Malabar Group is best known for its activities in the field of gold, diamonds, silver and lifestyle articles. Malabar Group also operates MGD – Lifestyle Jewellery, a retail

concept offering trendy and light weight jewellery that represents the independent and the modern woman through its designs and collections. The group, owned by over 4,000 shareholders excels in quality products and services, has more than 14,000 professionals from over 26 countries working for its continued success. Malabar Gold & Diamonds also features an online store www.malabargoldanddiamonds.com providing customers the opportunity to purchase their favorite jewelry at any time and on any day from the comfort of their homes. CSR has been the primary commitment of the group since its inception; integrating ESG (Environmental, Social & Governance) principles into the core business. The key CSR focus areas of Malabar Group are Health, Education, Women Empowerment, Housing, and the Environment. The ESG goals of the organisation are periodically strengthened by integrating responsibility and sustainability to remain a socially conscious and responsible organization. The group contributes 5% of its profit to such initiatives in the same country of operation.

COMFY ESSENTIALS



Splash launches new range of 'back to school' collection

MUSCAT: The summer break is almost over, and it's time to say hello to a new school year filled with excitement, hangouts, all-nighters spent cramming for a test, and hanging out with BFFs. Befitting the happy vibes, Splash launches a collection that celebrates the little moments that make collegiate dressing one of the best fashion moments of one's life. Comfy essentials anchor the collection that has a versatile mix of denim, casual tees, varsity jackets, skirts, formal pieces, and backpacks to set the teens on a stylish path from the ring of the first bell. Converting favourite characters into wearable art – the key pieces are graphic in detail. Be it the monogram text reading BATMAN on a co-ord set or the quirky drawing of Mickey Mouse on the cuff of a ripped denim, the collection evokes the comfort of childhood with a quirky twist of style. The formal pieces champion preppy aesthetics with a monochrome palette. Staples like V-neck vests, button-up shirts, and flared-leg pants create a polished look that work as well as for a presentation as it does for wearing on the first day of school. With modish assortments of slogan tees, skirts, and denim pants, the girls are armed with styles that create layering options, while the boys have choices inspired by streetwear trends that champion laid-back dressing with creative flair. Rounding off the looks are the statement accessories: backpacks. Built to carry everything -- from books to lunch boxes – the backpacks feature roomy compartments with fun prints and characters adding to their appeal. The Splash Back to School collection is now available to shop in stores and online at splashfashions.com





ROUND-UP



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Bank Muscat continues its role to develop Omani human resources

The bank's programmes aim at transitioning the Bank's top talent to assume progressively higher roles and responsibilities and are closely linked with strategic plans, succession planning and the ability to fill critical roles from within

MUSCAT: In line with its pioneering role in the development of Omani human resources and the recognition that Bank's achievements are powered by its competent employees, Bank Muscat, the leading financial services provider in the Sultanate continues to provide comprehensive multilevel Management Development programmes that are governed by a robust framework.

These programmes aim at transitioning the Bank's top talent to assume progressively higher roles and responsibilities and are closely linked with strategic plans, succession planning and the ability to fill critical roles from within.

Speaking on the occasion, Said Salim Al Aufi, General Manager - Human Resources & Administration, Bank Muscat, explained: "Bank Muscat's Executive Management firmly believes that our employees are the very source of the Bank's leading position and sustained growth. We ensure that we provide vast development opportunities and the finest working environment which makes us one of the top employers of choice and a magnet for top graduates in the country. Our Omanisation achievements of over 83 percent for Top Management, over 93 for Middle Managers, 100 percent for clerical and about 94 percent over-

all as of 30 June 2022 is a testimonial regarding the development of our employees."

The bank has launched its flagship graduate development program, which has evolved into the premier High Potential Graduate Development program in the banking sector, with a focus on creating a foundation in banking, self-management and building the potential leadership pipeline at the bank by growing and nurturing talent internally to take up additional responsibilities in preparation for managerial roles. Specific modules throughout the programme emphasise on gaining critical knowledge

and skills such as credit, investment banking, corporate finance, treasury and capital markets, retail banking, finance, assurance functions, etc. A total of 60 graduates have successfully completed the programme and 56 are currently enrolled in it. The two-year journey comprises 10 workshops and blended online modules with case studies, simulations and technical and leadership assessments. Participants who demonstrate the highest levels of both on-the-job performance and potential, proceed in due course to the First Time Line Managers programme. Here the objective is to develop



First Time Managers by equipping them with skills required to transition from job roles as individual contributors to assume managerial roles. This is achieved through the use of customised technology in learning along with tools, templates and case study simulators. The programme comprises 6 modules and 35 online modules delivered over a period of one year. A total of 49 participants are currently enrolled in this programme from across the bank.

Bank Muscat's Middle Management Development Programme has helped the bank to ensure a steady flow of talented, well-de-

veloped managers to senior and middle-management roles in the banking sector. The main objective is to develop the bank's leadership bench at the middle management level in order to support succession planning at the top and middle management levels. This also includes comprehensive assessments to assess readiness and potential. In 2022, the bank has launched its third Management Development Programme with a total of 25 participants.

The main capabilities being developed through these development programmes are: financial acumen, decision making, strategic thinking, building and leading high performing teams and people management capabilities. These programs are facilitated by top ranked business schools with world-class executive education practices. The bank also assigns resources to provide continuous development opportunities to its Top Management team through regular speeches on current trends and leadership by top leadership thinkers globally, executive coaching opportunities, participation in self-learning programmes and nominations to general and advanced management programmes at leading business schools.

FUN FAMILY CAR

Own a Kia Pegas and get a chance to win fully paid trip to FIFA World Cup Qatar

MUSCAT: Kia customers who purchase a Pegas can now look forward to winning a fully paid trip to watch FIFA World Cup event in Qatar. Besides the Pegas, customers owning any brand new Kia can get a chance to Scratch & Win more than 100 match tickets where they can witness teams like Belgium, Brazil, Germany, Japan and more, LIVE in action. Apart from FIFA Qatar match tickets, customers will also get Comprehensive Service up to 50,000 kms and 1 Year Insurance. The campaign will end on 4th November 2022. (Conditions apply. Please visit Kia showroom for details.)

The Pegas is a fun family car, perfect to move around town or even run errands at ease. Equipped with a range of features, technology and space the impressive Pegas makes every journey comfortable and hassle-free. For added convenience and



safety the Pegas is also equipped with rear parking system and steering audio control.

Powering the Pegas is an efficient 1.4-liter MPI (multi-point injection) gasoline engine, which produces maximum output of

94PS at 6,000rpm and maximum torque output of 13.5 @ 4,000 rpm. It offers an impressive fuel-efficiency of 17.8 Kms/L.

The exterior of the Pegas, is stylish. The sculpted body panels and bold character lines are comple-

mented by a striking colour palette and a carefully-balanced sedan silhouette. The Pegas' profile is enhanced with a chrome radiator grille, body colour bumper and door handles, body colour outside mirrors, side repeater lamp in

outside mirror, halogen lamps, 14" steel wheel, front fog lamp and rear fog lamp. Viewed from the side, the profile of the Pegas gives it a finely-balanced silhouette. Its definitive character lines give the impression of motion, even while it sits stationary. The interiors of the Pegas are spacious and well thought out. The centre fascia has been designed to enhance ease-of-use, with many of the car's functions controlled with clear, ergonomic buttons. Adding appeal to the interior of the Pegas is power windows, front console centre armrest with storage box, driver's seat adjuster, manual air conditioning, Radio and Bluetooth.

The Pegas is also immensely practical for storing luggage. The trunk has a capacity of 475 litres, enough to store up to three golf bags, or a couple of large suitcases. As the trunk lid opens, illumination within the trunk also

reveals any smaller items that could be forgotten. Furthermore, the Pegas is equipped with an array of safety features, including four airbags, Electronic Stability Program (ESP), Anti-Lock Braking System (ABS), Tyre Pressure Monitoring System (TPMS) and Keyless Entry System.

Reliable International Automotive (RIA), the distributor for Kia in Oman provides a rewarding ownership experience for customers. Excellent product attributes and unmatched facilities easily ensure their absolute satisfaction, every mile of the way. No wonder then that Reliable International Automotive has been ranked amongst the top Kia distributors worldwide and has been honoured with prestigious accolades including the 'Good Partnership award', 'Family Like Care' Service award, and 'Kia' Distributor of Distinction' award.

EXCITING OFFERS

Kalyan Jewellers celebrates 75th year of India's Independence with bumper discounts

MUSCAT: Kalyan Jewellers, one of the most trusted and leading jewellery brands, has announced bumper discounts to mark the 75th year of India's Independence. The exciting offers will allow patrons to register instant benefits on their jewellery purchases from Kalyan Jewellers.

As part of the Indian Independence Day Offer, the jewellery brand has announced up to 75% off on making charges for gold jewellery purchases*, while patrons can avail upto 75% off on diamond jewellery purchases* adding further delight to the shopping experience. These one-of-its-kind offers run across Kalyan Jewellers' showrooms in the region from 11th August to 15th August 2022.

Talking about the announcement, Mr. Ramesh Kalyanaraman,

Executive Director, Kalyan Jewellers said, "At Kalyan Jewellers, it gives us immense pride and joy as India is about to complete 75 years of Independence on 15th August. As a global jewellery brand, that was born in India, we wanted to mark the occasion by offering a distinctive shopping experience to the brand's patrons in the region. Since the company's inception, we have been pioneers in empowering consumers by introducing revolutionary customer-centric programmes. We aspire to continue taking major strides in that direction. With the launch of the special Independence Day Offer campaign, we aim to take another step in that direction, enabling customers to maximize benefits from their jewellery purchases on this momentous occasion."

The jewellery retailed at Kalyan

Jewellers go through multiple purity tests and patrons also receive the Kalyan Jewellers 4-Level Assurance Certificate which guarantees purity, free lifetime maintenance of ornaments, detailed product information and transparent exchange and buy-back policies. The certification is part of the brand's commitment towards offering the very best to its loyalists.

Kalyan Jewellers' showrooms stock popular house brands such as Tejasvi (Polki jewellery), Mudhra (handcrafted antique jewellery), Nimah (Temple jewellery) and Glo (dancing diamonds). Other sections at the showroom include Ziah (Solitaire-like diamond jewellery), Anokhi (uncut diamonds), Antara (wedding diamonds), Hera (daily wear diamonds) and Rang (precious stones jewellery).





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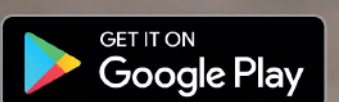
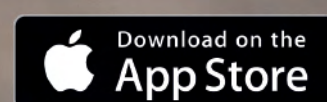
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