

Yemen Parliament Watch to monitor MP performance

A new website has been launched to be the "people's eye" in the parliament through documenting the parliamentarians' activities and connecting them with the public online.

By: Khaled Al-Hilaly

SANA'A, April 28 - Yemeni civil society organizations, journalists, expatriates and the general public now have a tool to scrutinize performance of members of parliament through a new initiative, the Yemen Parliament Watch, launched by the Yemeni Polling Center (YPC) this week.

This public domain website is part of the new Yemen Parliament Watch project that is to include five opinion polls, five parliamentary performance reports, and training workshops for parliamentarians, civil society organizations and journalists.

Through this project and website, people can now communicate directly with the parliamentarians and monitor their work, political positions, and activities.

The project is funded by the European Instrument for Democracy and Human Rights and implemented by the YPC. It started in December 2009 and continues for a period of 18 months

According to the center, the website was created to educate the public about the parliament's role and mechanisms, educate

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MPs on their rights and duties, and to directly contact their MPs.

The website is updated daily with news from inside the parliament by the "watch editors," who are dedicated professional editors to monitoring performance and activities of the parliament and then posting them on the website.

Through this website, browsers can find information about members of parliament including their contact details committees they belong.

According to Hafez Al-Bukari, director of the YPC, the new website will give voters the opportunity to post questions to a certain parliamentarian online, and our team makes sure the MPs get the questions and post the answers in the website.

According to the project's concept note, the website will make the job of journalists reporting on parliament easier by including the legislations issued by parliament, draft laws being discussed as well a guide for reporters on how to monitor the parliament. Some participants of the launching event

urged ministries to follow the YPC model and create their own watch-dogs, while

others wondered about the sustainability of the site after the project ends in 18 months' time.

Member of Parliament Shawqi Al-Qadhi admitted that the role of the Yemeni parliament is still limited and insignificant. He added that only stronger relations between the parliamentarians and their constituencies can lead to development, which the case is of developed and more democratic countries.

"Parliamentarians need to convey the priorities and needs of their communities to decision makers, so as to help the decision makers make the right decisions for their communities," said Al-Qadhi.

He said that the parliament watch project is a step ahead to strengthen relations between Yemenis and their parliament.

Al-Bukari said that there is a knowledge and communication gap between the parliament and the people. And the people's trust in the legislative, executive and judicial authorities is "very weak and limited."

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For more information go to www.ypwatch.org



الاسلامية للتامين British ambassador's attacker trained in Marib for three years تأمين تعاوني بمفهوم إس By: Nadia Al-Sakkaf

in Sana'a.

SANAA, April 27 - The 22 year-old from Taiz governorate responsible for the attack on the British ambassador's envoy last Monday was about to get married, according to his friends.

Othman Ali Al-Silwi was first in his class at the Al-Saeed Engineering Institute, and came from a relatively well-off family as his father was a construction contractor

"He was happy," explained his shocked father. "It is impossible for me to think that he would commit suicide this way. He had everything going for him, he had even invited his friends to his wedding." Othman was influenced by the jihadis in Marib where he stayed for three years several years ago. Because of his involvement with them he was arrested for two years and released more than a year ago. His dad vouched for him and made sure that he remained in direct contact with a patrol officer at the political security and visit them once every three months. He joined an engineering institute, excelled in his studies, and became engaged. His marriage was planned to be celebrated in two months' time "He changed dramatically after coming

out of prison," said one of his friends from Taiz who requested to remain anonymous. "He no longer adopted the extreme Salafi thinking that he used to believe in. He even started chewing qat with us, whereas before that he used to consider it haram."

He added that, as his friend, he did not notice any strange behavior in Othman, nor did he see him talking to strange radical people prior to his disappearing for one and half months mid-March this year. His father had been looking for him after he disappeared suddenly around mid-March without a note. His relatives in Sana'a said they had not seen him, although eventually Othman turned out to be were previously jailed on terrorism charges and were thought to be connected with Othman, but they were released afterwards

The Interior Ministry said the bomber ignited an explosive he was carrying when the ambassador's convey was passing by, but the diplomat survived the attack uninjured, as the explosion was not strong.

Yemeni Interior Ministry said in a statement posted on its website that the attack 'carries the fingerprints of Al-Qaeda." Al-Qaeda has not claimed the respon-

sibility for the attack till now, but the security official said the attack follows their "traditional tactics."

The British embassy closed down after

this year.

Moreover, since the Detroit incident when a Nigerian tried to fire off explosives in an American plane on Christmas day last year, counterterrorism funding to Yemen from the US has increased to USD 150 million, up from USD 67 million last year. The Pentagon announced last year that they would increase this funding even further.

According to political analysts, Al-Qaeda in the Arabian Peninsula has changed its strategies in the form of expanding operations outside the region, hence the Detroit incident as well as the shooting in Fort Hood, Texas, last year.

Anwar Al-Awlaqi, the Yemeni Ameri-



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His father only came to know of his whereabouts after he blew himself up targeting the convoy of British Ambassador to Yemen Tim Torlot on Monday. The police called him to collect the remains of his son's body.

No one other than the suicide bomber was killed in Monday's attack, although two men and a woman were injured and are currently being treated for their wounds. The hospital says they were not in a critical condition and would be discharged soon.

Police interrogated several men who

war in Sa'ada, but accused the Houthis of

violating the six conditions of the cease-

fire agreement signed in February with

the attack and is still closed until the time of writing this news.

Although this incident could be considered insignificant in view of the magnitude of the explosion, it is a sign that Al-Qaeda is keeping its promise in avenging the attacks against it by the Yemeni government since the beginning of this year.

Al-Qaeda in the Arabian Peninsula had warned that it would retaliate for the antiterror operations carried out by the government, especially the attack against a so-called training camp of Al-Qaeda militants in Abyan in south Yemen in January can cleric linked to the Army psychiatrist charged with fatally shooting 13 people in Fort Hood last year, is believed to be hiding in southeastern Yemen and has been added to the wanted "dead or alive" list of both the US and Yemeni governments.

Earlier this month. Saudi Arabia arrested of 113 Al-Qaeda-linked militants many of which were from Yemen, including two suicide bomb teams.

Britain hosted an international conference in January in London on Yemen's affairs including security and development issues.

Houthis angling for seventh war, says government

By: Yemen Times staff

SANA'A, April 28 – The government has denied intentions to start a seventh

them. The truce included six points including the cease fire, opening up roads, giving up their positions in the mountains, not interfering in state affairs, and not crossing over the Saudi border.

According to the Ministry of Interior, security sources in Sa'ada said that Houthis who had set up a road block on a road in the Sahar district, Sa'ada, on Tuesday shot down three and injured two others accompanying Sheikh Bin Aziz, a sheikh from Sa'ada.

The three men killed are Ameen Mansoor Matar, 25, Ahmad Adan Al-Amari, 27, and Musleh Abdullah Al-Dawali, 70.

Last week, the Houthis kidnapped two Saudis and one Yemeni in Amran, but soon after released the two Saudis, the Yemeni Ministry of Defense reported last Friday.

"A number of Houthis kidnapped on Thursday two Saudi citizens in Hiasha, Harf Sufian in Amran governorate," said an unidentified security official ministry on its website. The rebels held the Saudis for several hours in Hiasha before later releasing them," said the security official, adding that the Yemeni citizen is still being held by the Houthis.

The Ministry of Defense wrote that it considered the kidnapping to be a breach of the February cease-fire agreement signed by the Houthis and the government. Two weeks ago, the Yemeni government accused the Houthis of opening fire on a military plane flying above the city of Sa'ada with top army personnel on board, although the Houthis later denied this. The plane was not damaged, according to the official Saba news agency.

But according to local sources, the Houthis want to restart the war.

"Habra is inciting for a seventh war through his accusing the state of planning for the war," the source said. "He urged for the war before."

The source added that the state wants peace. It plans to renovate the damaged buildings and to help the displaced people return to their homes.

"It is in the Houthis' hands," an official source was quoted as telling the press. "If they do not stick to the truce between them and the government, the war shall be fought."

But local sources have said that Houthis are still in their hideouts in Al-Malaheedh, Sa'ada, and in some adjacent villages in the Marran district, the main hideouts of Houthis, he reportedly said.

According to local sources, Houthis urge young people to be trained in their camp in Matra, Sa'ada. They also collect alms from people by force after the Houthis closed the building of the Ministry of Endowments.

The sources added that the Houthis replaced all mosque preachers with theirs and banned holding arms. They also plun-



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Around the Nation



New projects for beautifying the Capital City

By: Yemen Times Staff

SANA'A, April 25 – Starting this week and through next month, the capital secretariat of Sana'a will be undergoing several beautifying projects regarding greenery installations and urban planning.

The greenery project for traffic junctions and city entry points started on April 19, under the theme "Together to Face Climate Change.'

A number of tree saplings were planted in Al-Hatarish area on the outskirts of Sana'a as the first step in planting trees at all the city's entry points and at the main traffic junctions inside the city.

"The purpose of doing this is to attempt to reduce the effects of climate change here and help purify the city, which suffers from air pollution. Of course, this is in addition to the fact that it would make our city much prettier," said Amin Juma'an, Secretary General

of Sana' city local council.

This project aims to plant 2000 trees at seven main traffic junctions. The trees would be of the kind that survives harsh weather and are not water thirsty plants, considering the water shortages in Sana'a.

Another project for beautifying the city is the urban planning project, which is due to start in May 2010. Through this project, the small streets and alleyways in the city will be properly named. Residential houses as well as office buildings will be numbered, as the first phase of Sana'a City 2030 Master Plan.

Sana'a Mayor, Abdulrahman Al-Akwa, explained that an international consulting company will start the planning and numbering operation and it will take a year to complete.

The project is supervised by the Urban Planning Authority at the General Authority for Infrastructure and Construction.

It is also worth mentioning that a spokesman from the Ministry of Communications and Information Technology said on Tuesday, that it had completed the first satellite image atlas of Yemen. This will be an important reference for researchers and specialists.

The atlas, which will soon be accessible to all those interested, will include a database providing information for various relevant areas. This will enable decision-makers in government agencies to make well informed decisions, when planning for the infrastructure sector.

"It is possible to take advantage of this atlas, to study and evaluate resources and reduce possible natural disasters. We can work with distance vision using satellite images, as Yemen is suffering from a scarcity of natural resources. particularly water," said the Minister of Communications and Information Technology, Kamal al-Jabri.

Yemen hosts second international **Arabica Naturals Coffee conference**

All Yemeni coffee is handpicked and

pickers may return to the tree 3 or 4

times per seasons. Many farmers and

likely true of all coffee farmers sundry

ity is also increasing to historic heights,

despite the widely reported shortage of

water and problems of pests and diseases

(a number of fungi and pests attack the

All coffee is handpicked and pickers

may return to the tree 3 or 4 times per

seasons. Many farmers (and likely true of

all coffee farmers) sundry their cherries

in the open air. Farmers dry the cherries

on the roof tops of their homes. Because

the beans are not turned drying is uneven

resulting in mold and fermentation. The

cherry peel (Qesher) and the fine mem-

brane layer that covers the green bean

their cherries in the open air.

coffee trees.

By: Nadia Al-Sakkaf

SANA'A, April 28 – As a follow-up of the first conference in Mexico three years ago, Yemen will be hosting the second international conference on natural Arabica coffee known as Arabica Natural by the end of this year.

The conference which is organized by the Small Micro Enterprise Promotion Service Agency affiliated with eth Social Fund for Development is under the theme: "Tradition livelihoods & flavors natured by the sun."

"The world is bias towards washed coffee production process and this takes away the original flavor. We need to turn attention to the sun-dry way of processing the coffee beans. And Yemen is the only country which produces its coffee 100 percent the natural way, nurtured by the sun," said Wisam Qaid, director SMEPS.

dustries which could potentially improve with more investment and attention.

The Yemeni coffee sector has recovered from a production dip in 2004/2005. In 2008 it reached a historic height in terms of production area, farm output, and number of coffee farmers.

(Duka) are marketed and consumed as a hot drink. Depending on variety and size of the cherry the net weight of the green bean in a kilo of coffee could range between 350 and 450grams. The Qesher accounts for up to 450grams and the Duka 100 grams. The separation of Qesher, Duka and green bean for commercial quantities is done in Sana'a by a number of processors. (In Abyan, Al Baida, and Shabwa to make a cup of coffee, the entire cherry is roasted and then grounded, hence separation of the bean and cherry does not occur as the whole cherry is roasted).

The two day program of the conference includes cupping, roasting and espresso workshops, presentations and coffee exhibitions of the best Arabica naturals in the world, beginning with a unique selection of the very best Yemeni coffees and Ethiopia's famous Harrar, Limu and Yirgacheffee; and some less known jewels like Uganda's Drugar and Mexico's Atoyac. These and other Arabica Naturals will be shown during the first Arabica Naturals' international competition that is going to be held during the conference.

Some of the best coffee specialists, master roasters and Q cuppers are going to take part in this event.

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For more information on the conference go to www.ArabicaNaturals.com

Yemeni soldier killed in southern anti-unity stronghold

SANAA, April 24 (Xinhua) -- A Yemeni military soldier was killed in the restive southern province of Lahj, where separatist sentiments are deeply rife, local news website almotamar.net reported.

The ruling party's website said outlawed armed separatists shot the soldier dead, who belonged to the 35th Armored Brigade Camp.

"They fired 30 bullets into the body of the soldier while he was on the way to return to his camp," said the report, citing unidentified provincial official.

Meanwhile, the report said that security forces arrested a most wanted man in al-Habilain city of Lahj province, one of the leaders of a brutal criminal group in the province.

"The man, identified as Bassam Abdullah al-Said, was captured while he was hiding in a hotel in al-Habilain," said a security official.

"The group includes al-Qaida's member Samiee Daiyan and other killers," said the official, adding that "al-Said and his group were accused of killing several citizens and government

troops, as well as committing acts of terrorism.'

Northern and southern Yemen were unified in 1990 according to a deal between the People's General Congress and the Yemeni Socialist Party. However, the deal fell apart, leading to a crisis between the two allies, which developed into a civil war in 1994.

Nowadays, voices rise in south Yemen where secessionist sentiments are simmering, calling for disengagement from the north and the restoration of the southern state.

Yemen court sentences 4 anti-unity southern activists to 10 years

SANAA, April 24 (Xinhua) -- A Yemeni court Saturday sentenced four anti-unity southern activists to 10 years in prison for harming the national unity, official Saba news agency reported.

The state court, based in Hadramout province in southeastern Yemen, convicted Abdullah Rajih al-Bahly, Salem Ali al-Habashy, Naser Mahfuz Ba-Gazgouz and Naser Abullah Ba-Mithkal of committing criminal counts aimed at

harming the state's internal security, the report said.

The four defendants were also convicted of "assaulting the Yemeni Constitution, forming an separatist rebellion and inciting southern citizens against the state's authorities," according to Saba report.

The verdicts are part of a series of trials involving anti- unity separatist activists since last month.

Northern and southern Yemen were unified in 1990 according to a deal between the People's General Congress and the Yemeni Socialist Party. However, the deal fell apart, leading to a crisis between the two allies, which developed into a civil war in 1994.

Voices rise recently in South Yemen where secessionist sentiments are simmering, calling for disengagement from the north.

Yemen files compensation claims for fishermen killed by anti-piracy warships

SANAA, April 22 (Xinhua) -- Yemen has filed compensation claims for its fishermen, who have been attacked by anti-piracy warships patrolling the Gulf of Aden earlier this month, the country's

Defense Ministry reported on Thursday. "Numbers of Yemeni fishermen were killed and many others injured as their fishing boats were destroyed due to attacks carried out by international warships patrolling the region against Somali-piracy hijackings," said Foreign Minister Abu Bakr al-Kurbi.

Yemen has submitted the claims to ambassadors of the European Union, the U.S., Russia, Japan, India and China during a meeting held on Wednesday.

He demanded countries that have warships patrolling against piracy in the region to join "an operation center in order to boost communication and coordination among them."

The ministry's report did not provide further information about the "operation center," but said the foreign minister suggested new mechanism aimed at avoiding such attacks against Yemeni fishermen.

According to official Saba news agency, Yemeni authorities have received several reports from Yemeni fishermen complaining that their boats were destroyed by international anti-piracy warships, including an Indian one.

The news agency reported on April 10 that several Yemeni fishermen had been killed and many boats destroyed since international anti-piracy missions were dispatched to the region.



Remarkably, in recent years, productiv-

According to studies, diversification and growth are severely lacking in the Yemen economy more so in the SME sector as much as 70 percent of Small and Medium Enterprises are crowded in just a few similar sub sectors where competition amongst them is intense. The Yemeni coffee sector is one of those in-



Around the Nation

Their News

UNICEF Promotes Regional Media Award 2010 in the Middle East & North Africa on Child Rights

UNICEF Yemen Country Office is inviting Media Representatives and Adolescents from Middle East & North Africa to participate in the Regional Media Award 2010 on Child Rights.

UNICEF Yemen Office is welcoming submissions from interested participants in the Regional Media Award. Detailed criteria and submission forms are available in UNICEF Central Office in Sana'a, also in UNICEF sub-offices in the five Governorates, Aden, Taiz, Hodieda, Ibb and Al-Dale'a.

Prizes will be awarded for a good quality work on: Child Rights, within the five different categories: TV, radio, print, photograph and on-line (web based). The award is open to all materials in Arabic, English and French languages, published or broadcast between September 06, 2009 and August 20, 2010.

All submissions must be delivered to UNICEF Yemen Offices on or before 21 August, 2010.

Nominee works must adhere to the highest standards of journalism, including clarity of expression, accuracy, fairness and strict observance of ethical guidelines in reporting on children's issues and respecting the Convention on the Rights of the Child. Entries will be assessed by an independent panel of judges comprising media representatives, adolescents and UNICEF.

The winners will be chosen by the designated jury, and publicized in November 2010 during the UNICEF's 6th Regional Media Forum.

Media reports that foster greater public understanding of children's issues will be acknowledged by UNICEF Middle East and North Africa Regional Office.

Principles

- The Media Award rewards excellence in reporting in media on the situation and issues of children in the Middle-East and North Africa.
- Each year, the Media Forum agrees on the topic for the award for the year to come: for 2010, the topic is: Child Rights.
- Awards will be awarded for five different categories: TV, radio, print, photograph and on-line (web based).
- Awards are non-financial.
- Awards will reward individuals not institutions. However, institutions

employing the finalists and winners will be recognized.

- Works submitted must tackle local, national or regional issues directly related to the MENA region.
- Among the fundamental selection criteria jurors will consider are: the relevance and significance of the chosen topic; the quality and originality of the journalistic approach; the depth and accuracy of the investigative work; the effort involved in telling the story(ies); objectivity and impartiality; the potential positive impact of the story(ies). Judges will look favorably at solution-oriented pieces.
- Nominee works must adhere to the highest standards of journalism, including clarity of expression, accuracy, fairness and strict observance of ethical guidelines in reporting on children's issues (see relevant document on the guidelines) and respecting the Convention on the Rights of the Child.
- The jury for the final award will be composed of UNICEF officials, officials from other international organizations, media-related partners and members of youth-led media initiatives.
- The selection committee for the nominations per country will be composed of UNICEF officials from the respective country offices.

Technical Characteristics

- The eligible work is in the form of a produced news story, essay, opinion column, a news feature, documentary, or a series on a single topic or an investigative report or photos. Letters to the Editor are not eligible.
- The award will accept no more than 5 editorials, columns, or news stories per person/per category. All entries, without exception, must ideally consist of a single article or broadcast or a series of related articles or broadcasts that will be judged as a unit. If the entry is, for example, a continuing column or series, no more than 5 examples should be submitted.
- Articles specifically produced for and published on a newspaper, magazine, Radio or TV programme and websites will be accepted.
- All works must have been printed, posted on the Internet or broadcast on any TV/radio station between 6th September 2009 – 20th August 2010 in media outlets in the Middle

East and North Africa or affiliates globally. Each TV/Radio entry must be accompanied by the corresponding Application Form and a Broadcast Certification Form signed by a General Manager, Program Director, News Director or Editor, network or program producer, attesting a) to the date of broadcast and b) that the work is certified to be substantially that of the nominee. ONLY ADOLESCENT PRODUC-ERS ARE EXEMPTED FROM THIS PROCEDURE.

- If a team was involved in the writings, only one name should appear on the entry form.
- Individual journalists or group applicants seeking the award may offer only one topic for consideration.
- An entry letter should accompany the application for the award. It should explain the motivation behind the candidate's application and include a brief explanation of how the journalistic piece was conceived.
- All entries must be received by the UNICEF Country Office on or before 21st August 2010.

Language

The official languages of eligible pieces are Arabic, English and French. Entries in other languages must be translated and presented in one of these 3 languages to be eligible.

Submission Guidelines:

- Applications should be submitted to the UNICEF communication officer of the relevant UNICEF country office. Each Country Office of the MENA region will then, in consultation with the UNICEF Regional Office for MENA, select the four country finalists for the 5 different award categories.
- Four copies of each work must be submitted on betacam, CD or hardcopy, depending on the original format. Each copy must be packaged individually.
- The winners will be selected by the designated jury, and publicized on November 2010, during UNICEF's 6th Regional Media Forum.
- Entries that have already been submitted for 2008 media award may not be resubmitted for future competitions.

For Further Information, Ms. Saba Jassar – Communication Assistant: sjassar@unicef.org

Al-Saeed cultural festival functions lasting for a whole month

By: Imad Al-Saqqaf

On the occasion of marking the 20 anniversary since Hael Sa'eed An'am, the founder of Hael Sa'eed Ana'am companies group departed, Al-Saeed





More flights in the region than any other airline

Foundation for Science and Culture inaugurated last Saturday, April 24 its 13th cultural festival which will last for a month. The festival is also commemorating on the occasion of the 20th anniversary the unification of Yemen.

During the inauguration, the head of Hael Sa'eed Ana'am companies group Abdul Rahman Hael Sa'eed praised the members of the group for their role in supporting scientists and talented people. He said that the number of participants is increasing every year.

Ramzi Al-Yusef, the director of the culture office in Taiz, said that the role played by the foundation through the functions of this festival is of great importance for the whole country.

He presented a couple of ideas such as establishing corporations for music , fine arts and theatre as well as and a cooperation to protect culture and heritage. They are to be implemented in cooperation with the Ministry of Culture and private section companies.

Faisal Naser Sa'eed, the manager of Al-Sa'eed Foundation for Science and Culture spot the light on the functions to be conducted during the celebration. He said that they will held sessions for poetry in evenings.

Naser Sa'eed added that five exhibition will be held such as the 8th international Taiz book exhibition. 58 publication foundations will be participating with more than 20,000 books. In addition, Al-Sa'eed prizes

for the 12th culture and science competition will be distributed.

In the opening day, artist Hakeem Al-Aqel established an exhibition named "The Transformation of a living being."

After the exhibition, a scientific workshop was held in which many researchers and academics participated.

Asmahan Aqlan Al-Als, a history professor in Aden University, conducted a presentation on "Aden and the departed founder Hael Sa'eed An'am group, an eye on the trade and another on the culture and historical approaches". She discussed the early years of his introduction into the world of travel and also mentioned his interest in culture and his supporting the scientists and academics.

Ahmad Ghaleb Mugalis, a professor of the Islamic Intellect in Aden University, discussed the main life's stations of Ana'am and his encouraging trade management.

The head of the Yemeni Literates and Authors Federation in Aden Mubarak Salmeen gave a presentation named "The National Capitalist and the Human Improvement". He mentioned how the industrial and trading companies of the Ana'am contributed in the development of education.

Mohammad Tawfiq Ibraheem, a professor in Sohag Univesity, Egypt, said that Al-Sa'eed corporation played an important role in enlightening the society.

The general manager of the corporation Faisal Sa'eed Fare' said that Ana'am' was developing his work to keep up with the new updates of the business world. Al-Saeed Foundation for Science and Culture has 6294 establishments, 400 of which are in Taiz. It holds scientific and cultural activities every year. Al-Sa'eed festival stared in 1997. 460 applicants participated in these activates.

The foundation has a large library. During 2000 and 2009, around 460,000 books were read. The foundation provides all cultural services for free.

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Report

Stories in brick

By: Ashwini Bhanagay For the Yemen Times

n Sana'a each and every brick facade has a different story to narrate. And what is used to tell these stories? Brick patterns!

The facades are so fascinating that one really gets lost observing the beauty of each and every pattern, just like a child getting lost listening to stories. These brick facades are 'stories in brick.

In other countries, having such fascinating brickwork done for your house would be a real luxury. But in Yemen, it's part of everyday life.

In Sana'a, where the buildings of the rich have always displayed elaborate stonework, in every lane and at every bend, the houses of the common man compete for attention, with their mindblowing and intricate brickwork.

In the old city of Sana'a, the facades are painted. When in a vertical panel the slender chain-like patterns are painted in white, or when only the arched band of 'asfurs,' v-shaped birds, is painted, it imparts a touch of fragility and interest to the brick facades, which without these patterns and color would seem rather bare and boring.

In the more contemporary brickwork though, the patterns are seen to become more intricate, and are left unpainted.

The storyteller

No architect, detailed plans or sections are needed to write these stories. The simple artisan is the storyteller here, who creates these fabulous stories on the spot, just like an artist creating a mural or a painting.

Hassan is one such storyteller, a brick artisan. An entire lane across the Tunis Street is a live exhibition of Hassan's work and its evolution over the years.

They display very delicate patterns made out of bricks. This is the specialty of Hassan's work. What is unique about Hassan's work is that in some of his best works, the entire wall is transformed into a complex design made up of the most intricate patterns and that his patterns are innovative.

"I first mark the windows and then develop a pattern to fill the in-between spaces," Hassan tells the Yemen Times.

What is amazing is that the work is not designed beforehand but is done spontaneously. Secondly, the artisan cannot see the pattern as he is working, because he stands inside the room and the right side of the work is from the road outside.

This is what a complete façade, made by Hassan, would look like. Start from the top, the terrace. Brick arches, either circular or pointed, topped with a 'taj' or crown and standing upon a horizontal patterned band. A little below is an arched opening beautifully decorated with delicate bands and below the window is another horizontal pattern. And the wall in-between two windows is again filled with complex patterns or



Hassan, 38, has been telling stories in brick since he was 13.

the arched opening.

In Hassan's work, a series of three bands typically decorate the window openings. First, 'mabrooms' are laid to form the arch. Next comes a series of asfurs, or triangles, nagmas or Vs. Then comes the third band, which maybe same to the first one, or different.

Usually, a vertical arched niche, as





hearts, or 'eins' or eyes.

In his much older works, Hassan used slender horizontal patterns, which look like lines, all over the façade. Lines made by a series of 'v's or two inverted triangles placed on each other. These patterns, which can make a blank brick façade look very delicate, somewhat look like traditional Yemeni shawl weaves.

If there are more than one windows on a facade, the space between two windows is filled with the 'yameen and yassar' or the right and left pattern, if the windows are far apart and the vertical 'nakhla' or palm tree pattern, if there is little space between them.

Hassan uses the 'kalb' or the heart to make a blank wall more interesting. When these 'kalbs', which are diamondshaped are placed all over the wall, it looks like someone has taken a sharp knife and carved criss-cross lines all over it.

Another element is the parapet. Hassan's parapets are intricate compositions of patterned arches.

Nothing without hard work

Hassan has been doing this work since the age of 13. He ran away from his home in Mahwit to Sana'a, where he joined training to become a policeman. But he also started working as a construction labor, as his stipend was not enough to sustain him and to send money back to his family of parents, seven brothers and five sisters in Mahwit. He was arrested and punished for missing the training sessions and going to work as construction labor instead.

"I started working as an apprentice under master artisans. They noticed my talent and told me that I had a promising future in this craft," says Hassan.

Even at that young age, if a master artisan went wrong, Hassan would correct him. He would argue with them on whether a certain design was workable or not and also show them what was needed to make it workable. Hassan was also very honest.

"The master artisans started trusting me with money, treated me like a son, and started giving me the lead in the work", says Hassan.

Hassan spent seven years working on the Hasaba Mosque, learning the craft. He lived on the site itself. Hassan soon mastered the craft and started taking independent assignments as well.

Now Hassan is passing down his skills to the next generation. He has been training his nephews since two years.

"They cut the bricks and keep the ready. Only I make the patterns. I make my own patterns, out of my mind. I like to experiment with new designs. If a pattern is complicated, I first make a model on site to test its workability," says Hassan.

A very simple technique

Hassan's tools include a spirit level to check the horizontality of the brickwork, a plumb-line to check its verticality, chisel to cut the bricks, and a 'hajjar



I made people

Hassan has been working in this craft for the past 25 years. He has supported his family and educated his brothers. His own children are still small. He owns a plot of land, but stays with his motherin-law. People ask him why he has not made something for himself.

"I have made people," is Hassan's simple answer. Hassan's strength has always been his

sincerity, a will to do things in the best possible manner and readiness to work very hard.

"Even as a small kid, looking after



200 cattle in Mahwit, I always searched for the greenest pastures and took my goats there, even if it meant staying in the forest overnight. And I slept in the middle of the cattle, to protect them, ready to shoot at the slightest warning of a beast," says Hassan proudly.

A gift

Hassan and many others like him are people clad in simple traditional clothes whom we pass everyday on the streets and who have been doing this kind of work for years,

without anyone

the talent involved or the tremendous effort and patience required. What keeps them going? These beautiful brick patterns are the symbols of the rich aesthetic sense and harmony which the common Yemeni

noticing them or their work, recognizing

people carry deep inside their hearts. According to me, the pure joy of creation, of expression, is what keeps these gifted and humble people going. It is also what makes their architecture so unique and mesmerizing.





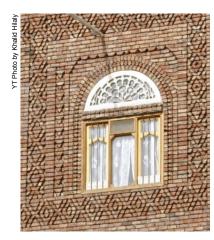
slender verfical ones.

Stories of Sana'a

Brick patterns constitute the focal element of the architecture in the city of Sana'a. Even the buildings from the old city Sana'a derive their distinctive character from such patterns, though these older patterns were not so intricate.

The 'mabroom' or bricks dressed to take the semi-cylindrical form on one of its edges, 'ein' or the eye, 'kalb' or the heart, 'taj' or crown, 'nagma' or star, 'nakhla' or palm tree pattern, 'asphur' or sparrow, 'yameen and yassar' or right and left, are some of the typical motifs used, to make patterns and each having its own unique place.

The window forms the main element, in the brick architecture of Sana'a. A typical window panel in Sana'a comprises of an arched opening with a 120 centimeters square base topped with a circular arch. The square and the arch are separated by horizontal concrete band, painted in white. Bands of ornamental brickwork run all around



high as the square window opening, with or without patterns, is placed on both sides of the opening.

But Hassan prefers to use intricate patterns instead of the niches. In his older works he used vertical patterns in between windows and on the sides. But now he has started using more complex designs like placing three 'rhombus' forms together and filling them with patterns.

Sometimes, two very slender openings are made on either side of the arch, and above the concrete band separating the square and the arch of the opening. These openings are either just niches in the wall, or are inset with a stained glass panel and are topped with either a 'v' made by placing two whole bricks slanting against each other or an 'kalb'.

The other typical element in the brick architecture of Sana'a is the horizontal band. These bands that appear in the space between the slab and the window sill usually consist of 'yameen and yassar' or zigzag brick patterns.

Hassan's band patterns are more intricate. His horizontal bands usually end in a semi-circle on both ends or in v's and consist of a line of 'mabrooms', followed by a line of 'v's, another line of 'mabrooms' and space in between is filled with say a series of 'kalbs' or

kohli' or a grey stone, which costs YR 500, used for grinding the edges of bricks to give them the desired shape, especially the 'mabroom.' The motifs are roughly carved or chiseled only on the brick's surface and are maximum two to three centimeters deep.

Though a finished brick wall with patterns looks very neat, in reality the bricks are very roughly cut. Hassan carefully applies cement about a centimeter inside the edge, because of which the patterns in the finished work automatically come out very clearly and no pointing is needed.

A day's work

Typically, Hassan's work begins at 7 a.m. He takes a break at noon time and works again in the afternoon till 5 p.m. In addition to taking his own assignments, Hassan also goes to assist other artisans.

"I do only one building at a time, and never take up a job which has been left by another artisan," says Hassan.

Hassan usually charges YR 2,500-3,000 for one square meter of work.

"The rates vary depending on the intricacy of the patterns," says Hassan. "In one day I usually manage to complete seven to eight square meters of work."

Out of what he earns per day, he pays YR 2,500 to each of his nephews. Sometimes he has to pay for lifting the bricks up to the site, which costs him another $\hat{2}$,500 per day.

His goats were always very healthy, gave a lot of milk and so his father believed that Hassan was blessed. But Hassan says, 'it's all because of hard work.

No wonder his 'stories' are so amazing!

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Flashpoint: Al-Qaida anxiety The terrorist threat exists far away, but also looms near

By Peter Brookes US Armed Forces Journal

n February at the U.S. intelligence community's annual threat-assessment hearings on Capitol Hill before the national security committees, the following exchange took place in an open session of the Senate Intelligence Committee:

Sen. Diane Feinstein, D.-Calif.: "What is the likelihood of another terrorist attempted attack on the U.S. homeland in the next three to six months — high or low?"

Director of National Intelligence Dennis Blair: "An attempted attack, the priority is certain, I would say."

CIA Director Leon Panetta: "I would agree with that."

FBI Director Robert Mueller: "Agree."

Lt. Gen. Ronald Burgess, director of the Defense Intelligence Agency: "Yes, ma'am. Agree."

John Dinger, acting assistant secretary of state for intelligence and research: "Yes."

Not surprisingly, these judgments come in the wake of an attempted attack on a Detroit-bound airliner on Christmas Day by a Nigerian with al-Qaida ties, serving as the most recent reminder that the struggle with Islamist terrorism is not over.

The thwarted attack, which exposed holes in our counterterrorism defenses, did not put our intelligence or homeland security communities in their best light, despite their valiant day-to-day efforts to keep us safe.

But assuming that their collective response (undoubtedly discussed before the hearing) was more than protecting their collective bureaucratic flanks on the chance of another attempted high-profile attack on U.S. soil, their assessment is, indeed, troubling.

The question is: More than eight years after the 9/11 al-Qaida terrorist attacks, what are we up against?

Al-Qaida assessment

Osama bin Laden and his cohorts have clearly taken it on the chin since the early days after 9/11 because of our military's direct-action operations in places such as Iraq and devastating CIA Predator UAV strikes in Yemen, Somalia and Pakistani tribal areas.

Law enforcement, intelligence, homeland security operations and international cooperation efforts have also played significant roles in preventing a major strike on the American homeland and U.S. interests overseas. Perhaps most notable of these is the American-British-Pakistani cooperation that scuttled the 2006 attempted 9/11-style attack on trans-Atlantic flights to the U.S. from the United Kingdom using liquid explosives.

Senior al-Qaida operatives have been taken off the streets in large numbers, but bin Laden and his deputy Ayman al-Zawahiri are still on the loose and the global terror movement bin Laden inspires is alive and kicking, as evidenced by the foiled December airline bombing.

In fact, the U.S. intelligence community (IC), consisting of some 17 government offices and agencies with some national security function, agrees that al-Qaida is intent on attacking the U.S. as well as American interests abroad.

According to the IC, al-Qaida is still looking at major attacks that would reap mass civilian casualties or harm the U.S. economy, such as a debilitating strike on Wall Street, an area the terrorist leaders still believe is America's Achilles' heel.

Of course, highly symbolic targets such as those in Washington, D.C., are still high on the al-Qaida hit list because of their psychological effect, as is critical infrastructure such as bridges and dams, which might cause a horrific loss of life if attacked.

Weapons of mass destruction are not off the table, either. The IC and outside experts continue to express concern about this phantasmagorical scenario, noting that as late as 2007, bin Laden called for his followers to acquire and use WMD to "escalate the killing" of Americans.

But, despite this, the U.S. government assesses that we have made it harder to pull off an attack and that support for violent extremism remains a "minority view" in the Muslim world, especially any justification for attacks on innocent civilians. (According to some polls, about two-thirds of Muslims surveyed believe an attack on innocent civilians is never justified, which, unfortunately, raises the question that one-third may believe it can be justified.) But in almost the same breath, IC officials remind Congress and the American public that they are not omniscient and that intelligence analysts often make their terrorist judgments off information that is incomplete — which then also applies to their consumers: senior policymakers.

Indeed, the IC believes that the U.S. faces "a persistent terrorist threat from al-Qaida and potentially others who share its anti-Western ideology. A major terrorist attack may emanate from outside or inside the United States."

While it is clear that there exists a threat from al-Qaida toward the homeland from far beyond our borders, the growing concern is that the al-Qaida threat is increasing within our borders, especially in the form of a self-radicalized, homegrown terrorist threat.

Horror at home

Indeed, at the same annual threat assessment congressional hearing, Sen. Ron Wyden, D.-Ore., asked the IC panel: "How serious of a threat do you think a homegrown al-Qaida threat is today?"

Mueller answered: "I think it's a very serious threat and increasing, principally because of the enhanced use of the Internet to radicalize and to be utilized to coordinate actions; and so, with a growth of the Internet, so too is grown the threat domestically. ... The homegrown radicalization by those who are radicalized in the United States who do not and have not traveled overseas for training has grown over the last several years."

Wyden: "Are you more concerned about al-Qaida terrorists coming from inside the United States now or from outside the United States?"

Mueller: "I'm equally concerned about both — both are about equal the same level of concern. I do think that the attacks undertaken by individuals who have some association or training overseas tend to be more of a threat in terms of the capabilities than some of the threats that we have seen domestically. And so it is the training, the enhanced capabilities that come from persons traveling overseas then coming back, that would make any terrorist attack a more substantial terrorist attack, in most cases, than one taken by a lone individual."

While this does makes sense, in a manner it does fly in the face of what many have concluded is the deadliest Islamist domestic terror attack to date, that of the now-infamous Army Maj. Nidal Malik Hasan at Fort Hood, Texas, in November, charged with taking the lives of 13 people and injuring dozens more with gunfire before his rampage was stopped.

While additional details are expected, according to press reports it is believed Hasan was radicalized here in the U.S, and that his actions were motivated by Islamist extremism that was evident (and regrettably not acted upon) during his Army career.

While Hasan had ties to radical Yemeni-American cleric Anwar al-Aulaqi, who is associated with al-Qaida in the Arabian Peninsula, he is not known to have traveled overseas for recruitment or terror training. Unfortunately, this is just the most recent incident involving domestic Islamist terrorists.

Perhaps the other most recognizable name among recent cases is that of Afghan-American Najibullah Zazi, the Denver airport shuttle bus driver who received terrorist training in Pakistan from al-Qaida and was then able to re-enter the U.S. with hopes of undertaking terrorist plots. In addition to Zazi, two of his high school classmates have also been indicted in an al-Qaida-directed conspiracy to bomb three New York City subway lines around the eighth anniversary of the 9/11 attacks, using unspecified "weapons of mass destruction."

Based on his al-Qaida training overseas, Zazi reportedly had assembled and tested some of the explosive devices in the U.S. in preparation for the subway bombings.

But Hasan, who is often characterized as a "lone wolf" terrorist, and Zazi, who operated in a cell, are only the beginning of what seems to be a rash of domesticrelated Islamist terrorism cases over the last year.

In December, a Chicago man was charged in a terrorist plot against a Danish newspaper over the publication of a cartoon featuring the prophet Mohammed. It was later revealed the suspect also allegedly "cased" sites in Mumbai, India, for the Pakistani terror group Lashkar-e-Taiba's attack in November 2008.

Also in December, five Americans all 18 to 25 years old from African, Middle Eastern and South Asian immigrant families — hailing from Northern Virginia were arrested in Pakistan, accused of "terrorist activities," according to that country's press.

The previous month, 14 people were charged in Minnesota with recruiting young Somali-Americans to travel to the Horn of Africa to fight with terrorist groups in Somalia. In October, a Boston Muslim was apprehended and charged with conspiring to attack civilians with automatic gunfire, wage jihad overseas and attack U.S. politicians.

In September, a Jordanian illegally living in Texas was arrested in connection with a supposed al-Qaida plot to detonate a bomb next to a Dallas skyscraper. Under FBI control, the suspect actually detonated an inert explosive device in a truck he believed would trigger the explosion.

The same month, the FBI in a sting operation apprehended a man who intended to blow up a Springfield, Ill., federal building. Also under FBI control, the would-be terrorist drove a truck containing inactive explosives to the target and attempted to detonate the device in what he believed was an al-Qaida operation.

In July, a terror cell led by a North Carolina man was arrested and accused of attempting to support overseas terrorists. The leader of the cell had received training in Pakistan and Afghanistan, and was recruiting others to join his cause.

And in June, an American convert to Islam, who spent time in Yemen and returned to the U.S., was charged with killing a U.S. soldier and wounding another in an attack outside an Army recruiting station in Little Rock, Ark.

Although most of these cases represent amateur efforts, this is, nonetheless, a troubling string of events that took place inside U.S. borders. It could get worse, too.

Experts believe al-Qaida is increasingly looking for recruits who may have documentation without the names or appearances normally associated with terrorist hotbeds of the Middle East or South Asia. Converts to Islam, who may want to show their enthusiasm for their new faith, are especially prized.

Al-Qaida is also reportedly looking for new foot soldiers from visa-waiver program countries, who could travel between a number of nations without hav-

ing to face questioning from an embassy consular officer.

According to an article by terror expert Bruce Hoffman in The Washington Post, British and American intelligence officials believe more than 100 individuals from Western countries have been trained in Pakistani terrorist camps and have now returned home. This is especially troubling because as Mueller pointed out, the capabilities of those who have direct contact with al-Qaida training are likely greater in terms of pulling off more horrific acts that those without it. But conscious of the red flag raised by travel to certain countries, al-Qaida is also looking to recruit followers in place by "disseminating violent Islamic extremist propaganda via media outlets and the Internet," according to the FBI, especially to "computer-savvy Westerners."

While this method has its limitations, such as the level of training that can be obtained, small-scale, lone-wolf operations can still achieve deadly results, even if the act of terrorism is little more than a small "victory" for al-Qaida in comparison to 9/11 or other major attacks such as on the U.S. embassies in East Africa or on the destroyer Cole.

As a terrorist organization, it is important for al-Qaida to be visible in the media for recruiting, fundraising and propaganda purposes as well as to appear to have even a remote chance of defeating its enemy.

At the moment, there is a seemingly overwhelming impression that the terrorist threat is somewhere over there, away from America's shores, in such places as Pakistan, India, Iraq and Afghanistan. We are also quick to forget about the plots that never come to pass. Unfortunately, that is the mindset that may have set us on the path to the Fort Hood shootings and the near-tragic, close-call terror attack by the "underwear bomber" on Christmas Day.

In January, President Obama said, "In the never-ending race to protect our country, we have to stay one step ahead of a nimble adversary." That is no doubt true.

But a corollary to that is ensuring that we also do not let complacency about the terror threat here or abroad set in among the American public, the Congress or the administration, because that state of mind is as dangerous as the terrorists.

What's the matter with Yemen?

By: Isobel Coleman Washington Post

he attempt by underwear bomber Umar Farouk Abdulmutallab to bring down a fully loaded American airplane on Christmas Day 2009 thrust Yemen into the international spotlight. The would-be bomber had attended training camps in Yemen and received instructions from al-Qaeda in the Arabian Peninsula. There was an immediate outpouring of demands to unfortunately one with no easy fixes. Victoria Clark's "Yemen" combines

a sweeping history of the country from the 16th century until today with a travelogue and journalistic ruminations. A freelance writer based in London, Clark was born in Yemen; her father was a BBC correspondent stationed in Aden in the early 1960s, when it was still a British protectorate. Clark describes a Yemen composed of competing societies rolled into one very uneasy state: the tribes in the northern highland, where religiously conservative, parochial and isolationto want just a functioning government.

Clark's history of the country is not for the casual reader. The first part of the book labors through a succession of greedy, corrupt rulers, from Ottoman pashas who overtaxed and extorted the locals, to qat-chewing imams who micromanaged the country with singular brutality. Yemen peaked in the early 19th century, when the fabled port of Mocha was exporting some 20 million pounds of coffee a year. Foreign countries could not resist meddling, and Clark makes clear that these interventions never endNasser's foray into Yemen in the 1960s with 55,000 troops as his country's Vietnam.

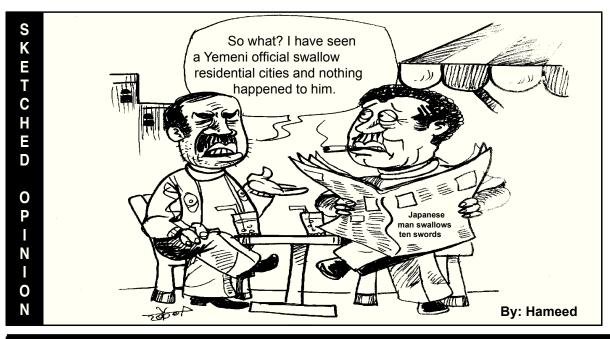
Yemen's own rulers take the lion's share of the blame for the country's backwardness and poverty. For decades, they have begged for international aid while spending what little money they haveand, perhaps more important, what little water--on growing qat, a thirsty shrub whose leaves, when chewed, provide a stimulant. Clark estimates that one in seven Yemenis is involved in the cultivation, distribution or sale of the plant, and with tribal rebellion in the north and a secessionist movement in the south, Saleh fights the jihadists half-heartedly. In a warning to those who want to do something about Yemen, Clark insists that Saleh is more than happy to take other people's money as long as there are no strings attached.

Beyond the jihadi threat, Yemen's biggest problem is its inexorable demographics. It is the poorest Arab country, with one of the highest birth rates and lowest levels of female literacy in the world. (Those two facts are of course

fore demanded a divorce. "You're a very brave girl," replied the judge to Nujood. "Other girls before you have had the same problems, but unfortunately they didn't dare talk about them. We'll do everything we can to protect you." True to his word, the judge arranged for Shada Nasser, a stylish, unabashedly feminist human-rights lawyer, to represent Nujood. The media picked up the story, and it became an international sensation. Having secured her divorce, Nujood was named a Glamour magazine Woman of the Year in 2008. Her book, ghostwritten by a French woman, became a bestseller in France. Today, Nujood is back in school studying and dreaming of becoming a lawyer herself. Her case has inspired other young girls to demand an end to their oppressive marriages, both in Yemen and in neighboring Saudi Arabia. In 2009, the Yemeni government passed a law raising the legal age of marriage to 17 for both girls and boys - a start, although it could be generations before such laws are regularly enforced. Together, "Yemen" and "I Am Nujood" are cautionary tales for those who want to fix Yemen. The country's problems run deep, and we ignore them at our own peril. But constructive engagement requires long-term thinking, patience and a reliance on local partners who undoubtedly will not share our sense of urgency.

"do something" about Yemen to prevent it from becoming another failed state. These two books leave no doubt that Yemen is indeed a dangerous basket case, ist traditions hold sway, and the more liberal, progressive and entrepreneurial urbanites along the southern coast who once dabbled in Marxism but now seem

ed well. The Ottoman Empire's efforts to colonize Yemen needlessly cost Turkish money and lives. Clark characterizes then-Egyptian President Gamal Abdel



that three-quarters of Yemeni men and a third of Yemeni women are spending 10 percent of "their meager incomes on it."

Yemen muddled through the Cold War years as the United States and the Soviet Union vied for influence with military and financial largess. Meanwhile Saudi Arabia, eager to prevent the spread of godless communism, funded Wahhabi schools in Yemen as an ideological counterinfluence to Soviet Marxism. Remittances sent home by Yemeni expatriate workers around the gulf kept the country afloat. This pattern ended with the outbreak of the 1990 Gulf War, when Yemen disastrously sided with Saddam Hussein. The furious Saudis sent 800,000 Yemeni workers packing. Hundreds of hard-core jihadists returning from the Afghan war added to this combustible mix.

Clark is best when she focuses on the mix of unsavory characters jostling for power in Yemen today. She says that the country's long-serving president, Ali Abdullah Saleh, is "neither temperamentally inclined nor sufficiently powerful to confront the jihadists head on by declaring all-out war on them." More concerned linked.) The population is set to double by 2050. It may be the first country in the world to run out of water.

"I Am Nujood, Age 10 and Divorced" is a shocking book that captures the social challenges facing Yemen better than any scholarly work could hope to do. It is the real-life story of Nujood Ali, who at the age of 9 was married off to a much older man by her poor father in exchange for \$750. Although the groom promised not to consummate the marriage until a year after Nujood's first period, he forced himself upon her the very first night. Terrified, Nujood screamed to her motherin-law and sister-in-law, who were sleeping in a nearby room. Silence, Not only did her husband rape her that night, but he started to beat her regularly as well. Somehow, Nujood summoned the courage to flee by taking a taxi to the courthouse. "I want a divorce!" she announced to an astonished judge.

Although child marriage is common in Yemen--by some estimates, half of all Yemeni girls are married by age 15, and brides under age 12 are not at all uncommon--no young girl had ever beIsobel Coleman, a senior fellow at the Council on Foreign Relations, is the author of "Paradise Beneath Her Feet: How Women Are Transforming the Middle East."

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INDEPENDENT AUDITORS' REPORT TO H.E. THE MINISTER OF FINANCE

ON THE NATIONAL BANK OF YEMEN

Report On The Financial Statements

We have audited the accompanying financial statements of the National Bank of Yemen (The Bank) which comprise the statement of financial position as of 31 December 2009, the related income statement, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory

Management's Responsibility For The Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards and related Yemeni laws and regulations. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material mistatement, whether due to fraud or error, selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Cur responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with international Standards on Auditing and related Yemeni laws and regulations. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from naterial misstatement

material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in circumstances, but not for the purpose of expressing an optimon on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as the internal concentrate of the financial extentments valuating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the National Bank of Yemen as at 31 December 2009, and of its financial performance, the changes in equity and its cash flows for the year then ended in accordance with International Financial Reporting Standards and related Yemeni laws and regulations.

Report On Other Legal And Regulatory Requirements

We have obtained all the information and explanations which we required for the purpose of our audit. We also confirm that, in our opinion, proper accounting records have been kept by the Bank and the accompanying financial statements are in agreement therewith. According to our knowledge and belief no violations to the provisions of the Banks Law No. 38 of 1988, Commercial Companies Law No. 22 of 1997 as amended, the Public Companies, Establishments and Corporations Law No. 35 of 1991 or guidelines of Central Bank of Yemen have occurred during the year ended on 31 December 2009.



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STATEMENT OF FINANCIAL POSITION As at 31 December 2009

ASSETS	Note	31 December 2009 YRí 000	31 December 2008 YRí 000
Cash on hand and reserve balances with the Central Bank of Yemen	4	11,052,309	9,933,260
Due from banks	5	28,792,299	25,612,567
Treasury bills, net	6	52,587,188	46,280,049
Certificates of deposit with the Central Bank of Yemen	7	-	10,350,000
Loans and advances to customers, net of provision	8	9,369,273	8,409,302
Available for sale investments, net	9	216,324	205,826
Debit balances and other assets	10	1,120,567	1,739,911
Property, plant and equipment, net of accumulated depreciation	11	2,303,275	2,176,637
TOTAL ASSETS		105,441,235	104,707,552
LIABILITIES AND EQUITY			
LIABILITIES			
Due to banks	12	573,410	2,076,627
Customers' deposits	13	89,814,420	87,871,641
Credit balances and other liabilities	14	2,203,936	2,735,996
Income tax payable	15	774,586	824,041
TOTAL LIABILITIES		93,366,352	93,508,305

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED **31 DECEMBER 2009**

The Central Bank of Yemen approved to publish the Financial Statement of National Bank of Yemen as of 31 December 2009 as per letter No. 21536 dated 21 April 2010

STATEMENT OF COMPREHENSIVE INCOME For The Year Ended 31 December 2009		
	2009	2008
	YR' 000	YR' 000
Profit for the year Other comprehensive income	1,438,517	1,530,362
Net movement in fair value for the year	9,044	24,494
Other comprehensive income for the year	9,044	24,494
Total comprehensive income for the year	1,447,561	1,554,856
Total comprehensive income attributable to controlling interest	1,447,561	1,554,856
Total comprehensive income attributable to non-controlling interest		-

The attached notes 1 to 39 form an integral part of these financial statements

STATEMENT OF CHANGES IN EQUITY For The Year Ended 31 December 2009

			Controlling	Interest				
		Surplus On Revaluation			Cumulative Changes in		Non	
		Of Property	Statutory	General	Fair Value	Retained	Controlling	
	Capital YRi 000	Reserve YRi 000	Reserve YRi 000	Reserve YRí 000	Reserve YRi 000	Earnings YRí 000	Interest YRi 000	Tota YRí 000
Balance at 31 December 2007 Comprehensive income	7,500,000	639,762	1,411,772	148,060	21,315		-	9,720,909
Profit for the year Other comprehensive income	-		-			1,530,362	-	1,530,362
Net movement in fair value for the vear					24.494			24,494
Total comprehensive income	<u> </u>	<u> </u>	<u> </u>	<u> </u>	24,494	1.530.362		1,554,856
Transaction with owners					24,404	1,000,002		1,004,000
Transfer to statutory reserve Transfer to general reserve	-	-	229,554	- 229,554	-	(229,554) (229,554)	:	
Government's share in profit transferred to capital Transfer from general reserve to	994,736		-	-	-	(994,736)		
capital	5,264	-		(5,264)	-	-	-	
Employees' share in profit						(76,518)		(76,518
Total transaction with owners	1,000,000		229,554	224,290		(1,530,362)		(76,518
Balance at 31 December 2008 Comprehensive income	8,500,000	639,762	1,641,326	372,350	45,809	-	-	11,199,247
Profit for the year	-	-	-	•	-	1,438,517	-	1,438,517
Other comprehensive income								
Net movement in fair value for the year	-				9.044			9.044
Total comprehensive income	<u> </u>	<u> </u>	<u> </u>	<u> </u>	9.044	1.438.517	<u> </u>	1.447.561
Transaction with owners					3,044	1,400,011		1,447,001
Transfer to statutory reserve	-	-	215,778		-	(215,778)	-	
Transfer to general reserve	-	-		215,778	-	(215,778)	-	
Government's share in profit	•	-	•	•	-	(500,000)	-	(500,000
Government's share in profit								
transferred to capital	435,036	-	•	•	-	(435,036)	-	
Transfer from general reserve to capital	64.964			(64.964)				
	04,504			(04,504)		(71 925)		(71,925
Total transaction with owners	500,000	· · · ·	215,778	150,814	<u> </u>	(1,438,517)		(571,925
Balance at 31 December 2009	9,000,000	639,762	1,857,104	523,164	54,853		<u> </u>	12,074,883
	9,000,000 meeting held o n the capital. T ital reaches YF	n 15 April 2007, he capital will be 8 10,000,000 thou	1,857,104 resolved to inco raised from the isands.	523,164 rease the cap e Governmen	54,853	YR 10,000,000 at the end of eac		12 the Mir

2009

YR 000

2.298.103

2008

YR 000

2.429.403

The cash flows from operating activities are determined by using the indirect method. Profit for the year is therefore adjusted by non – cash items, such as measurement gains and losses, changes in provisions, as well as changes from receivables and liabilities. In addition, all income and expenses from cash transactions that are attributable to investing or financing activities are eliminated. Interest received or paid are classified as operating cash flows.

The cash flows from investing and financing activities are determined by using the direct method. The Bank's assignment of the cash flows to operating, investing and financing category depends on the Bank's business model (management approach)

Statement of Compliance

The financial statements are prepared on a going concern basis in accordance with International Financial Reporting Standards (IFRS) as adopted by the International Accounting Standards Board (IASB) in force as at 31 December 2009 and the interpretations of the International Financial Reporting Interpretations Committee (IFRIC) of the IASB in force as at 31 December 2009, the requirements of the current local prevailing laws and regulations and the rules and instructions issued by the Central Bank of Yemen including those covered by the Central Bank of Yemen circular no. 2 of 2002 regarding the format of the financial statements.

Standards, amendments and interpretations effective on or after 1 January 2009: a) The following standards, amendments and interpretations, which became effective in 2009, are relevant to the Bank

Applicable date for financial years beginning on / after Standard Content IFRS 7 Improving disclosures about financial Instruments 1 January 2009

IAS 1	Presentation of financial statements (amended on 2007)	1 January 2009
Amendment to IFRS	7 [.] Financial Instrument - Disclosures	

The IASB published amendments to IFRS 7 in March 2009. The amendment requires enhanced disclosure about fair value measurements and liquidity risk. In particular, the amendment requires disclosure of fair value measurements by level of a fair value measurement hierarchy. The adoption of the amendment results in additional disclosures but does not have an impact on the financial position or on the comprehensive income of the Bank.

- IAS 1: Presentation of financial statements

A revised version of IAS 1 was issued in September 2007. It prohibits the presentation of items of income and expenses (that is non-owner changes in equily) in the statement of changes in equily but requires 'non-owner changes in equily) to the presented separately from owner changes in equily in a statement of comprehensive income. As a result, the Bank presents in the statement of changes in equily all owner changes in equily where sall non-owner changes in equily are presented in the statement of comprehensive income. Comparative information has been re-presented so that it also conforms with the revised standard

According to the amendment of IAS 1 in January 2008, each component of equity, including each item of other comprehensive income, should be reconciled between carrying amount at the beginning and the end of the period. Since the change in accounting policy only impacts presentation aspects, there is no impact on retained earnings.

SIGNIFICANT ACCOUNTING POLICIES 2

- 2-1 Basis of Preparation of Financial Statements
- Standards, amendments and interpretations effective on or after 1 January 2009; a)

The following standards, amendments and interpretations became effective in 2009, but were not relevant for the Bank's

Standard / Interpretation	Content	Applicable date for financial years beginning on / after
IFRS 2	Share – based payment – Vesting conditions and cancellations	1 January 2009
IFRS 8	Operating Segments	1 January 2009
IAS 23	Borrowing Costs (amended in 2007)	1 January 2009
IAS 32 and IAS 1	Puttable financial instruments and obligations arising on liquidation	1 January 2009
IFRIC 13	Customer loyalty programme	1 July 2008
IFRIC 16	Hedges of a net investment in a foreign operation	1 October 2008

IFRS 2: Share based payments - Vesting conditions and cancellations

The JASB published an amendment to JERS 2 'Share-based payment' in January 2008. The changes pertain mainly to the The IASB published an amendment to IFKS 2, "Share-based payment", in January 2008. The changes pertain mainly to the definition of vesting conditions and the regulations for the cancellation of a plan by a party other than the entity. These changes clarify that vesting conditions are solely service and performance conditions. As a result of the amended definition of vesting conditions, non-vesting conditions should now be considered when estimating the fair value of the equity instrument granted. In addition, the standard describes the posting type if the vesting conditions and non-vesting conditions are not fulfilled. IFRS 2 is not relevant to the Bank's operations because the Bank does not make any share based payments

IFRS 8: Operating segments

IERS 8 was issued in November 2006 and became mandatorily applicable for accounting periods beginning on 1 January 2009. The standard replaces IAS 14, 'Segment reporting', with its requirement to determine primary and secondary reporting segments.

IAS 23: Borrowing costs

revised version of IAS 23 was issued in March 2007. It eliminates the option of immediate recognition of borrowing costs as an expense for assets that require a substantial period of time to get ready for their intended use. This amendment is not relevant since the Bank has not incurred any borrowing costs for the construction of an asset.

EQUITY			
Capital	16-a	9,000,000	8,500,000
Surplus on revaluation of property reserve	16-b	639,762	639,762
Reserves	16-c	2,380,268	2,013,676
Cumulative changes in the fair value reserve	16-d	54,853	45,809
TOTAL EQUITY		12,074,883	11,199,247
TOTAL LIABILITIES AND EQUITY		105,441,235	104,707,552

CONTRA ACCOUNTS AND OTHER COMMITMENTS, NET

Independent Auditor's Report attached (page 1)

The attached notes 1 to 39 form an integral part of these financial statements.

19,913,976

17

19,666,131



INCOME STATEMENT For The Year Ended 31 December 2009

		2009	2008
	Note	YR' 000	YR' 000
OPERATING INCOME			
Interest on loans and advances and due from banks	18	1,405,116	1,889,180
Interest on treasury bills		7,316,146	5,749,696
Interest on certificates of deposit with the Central Bank of Yemen		175,765	1,440,114
Total interest income		8,897,027	9,078,990
Cost of deposits	19	(5,027,968)	(5,611,628)
Net interest income		3,869,059	3,467,362
Commissions and fee income on banking services	20	809,595	805,114
Income on available for sale investments		17,592	13,452
Gain / (Loss) on foreign currency transactions	21	13,001	(121,927)
Other operating income	22	433,263	830,363
NET OPERATING INCOME		5,142,510	4,994,364
OPERATING EXPENSES			
Commissions and fee expenses on banking services		59,446	68,635
General and administration expenses	23	1,595,768	1,526,855
Provisions	24	1,189,193	969,471
TOTAL OPERATING EXPENSES		2,844,407	2,564,961
PROFIT FOR THE YEAR BEFORE ZAKAT AND INCOME TAX		2,298,103	2,429,403
Zakat	25	(85,000)	(75,000)
PROFIT FOR THE YEAR AFTER ZAKAT AND BEFORE INCOME TAX		2,213,103	2,354,403
Provision for income tax	15	(774,586)	(824,041)
PROFIT FOR THE YEAR		1,438,517	1,530,362
Profit attributable to controlling interest		1,438,517	1,530,362
Profit attributable to non-controlling interest			
Basic earnings per share	26	YR 164	YR 191

Adjustments for.			
Provision for losses on loans and advances and on contra accounts made during the year		1,148,394	938,852
Provision for losses on loans and advances and contra accounts written back during the year		(419,618)	(722,040
Amount utilized during the year from provision for losses on loans and advances		(5,896)	(2,152
Revaluation of balances of provision for losses on loans and advances and on contra accounts	3	40,910	2,54
Loss from sale of property, plant and equipment		85	263
Income tax paid		(824,041)	(1,260,109
Zakat paid		(85,000)	(75,000
Depreciation of property, plant and equipment		91,105	81,456
NET OPERATING PROFIT BEFORE CHANGES IN ASSETS AND LIABILITIES RELATED TO OPERATING ACTIVITIES (1)		2,244,042	1,393,213
CHANGES IN BANKING ASSETS AND LIABILITIES			
Reserve balances with the Central Bank of Yemen		(808,782)	2,347,894
Treasury bills maturing after three months, net of unamortized discount		(10,891,945)	3,614,668
Due from banks maturing after three months		(1,505,672)	931,12
Loans and advances to customers before provision but after suspended interest		(1,722,390)	121,163
Debit balances and other assets		619,344	(78,509
NET (INCREASE) / DECREASE IN ASSETS (2)		(14,309,445)	6,936,338
Due to banks		(1,503,217)	1,503,769
Customers' deposits		1,942,779	6,910,43
Credit balances and other liabilities		(533,430)	315,010
NET (DECREASE) / INCREASE IN LIABILITIES (3)		(93,869)	8,729,222
CASH FLOWS FROM/ (USED IN) INVESTMENT ACTVITIES			
Purchase of property, plant and equipment		(217,828)	(348,687
Sale proceeds from sale of property, plant and equipment		-	8,206
Purchase of available for sale investments		(1,454)	(36,728
NET CASH FLOWS (USED IN) INVESTING ACTIVITIES (4)		(219,282)	(377,209
CASH FLOWS FROM/ (USED IN) FINANCING ACTVITIES			
Government's share paid in the profit for the year		(500,000)	
Employees' share in the profit for the year		(71,925)	(76,518
NET CASH FLOW (USED IN) FINANCING ACTIVITIES (5)		(571,925)	(76,518
NET INCREASE IN CASH AND CASH EQUIVALENTS (1+2+3+4+5)		(12,950,479)	16,605,046
Cash and cash equivalents at 1 January		80,545,484	63,940,43
Cash and cash equivalents at 31 December	28	67,595,005	80,545,484

INCORPORATION AND ACTIVITY

CASH FLOWS FROM OPERATING ACTIVITIES

Profit for the year before the Zakat and Income tax

The National Bank of Yemen (the Bank) was incorporated in Aden in 1969. It is wholly owned by the Government of Yemen and is registered under commercial registration number 1748

The Bank undertakes all banking activities through its head office and 28 branches spread all over the Southern and Eastern Governorates and through two branches in Sana'a, and one branch in each of Hodeidah and Taiz. The Bank practices retail banking activities inside the Republic of Yemen.

The Head Office of the Bank is located at Queen Arwa Street. Its postal address is P. O. Box 5, Crater, Aden, Republic of Yemer

SIGNIFICANT ACCOUNTING POLICIES

2

2-1 Basis of Preparation of Financial Statements

The financial statements have been prepared on a historical cost basis, except for the available for sale investments, financial assets and financial liabilities held at fair value through profit or loss and that have been measured at fair value. The financial statements and presented in Yemeni Riyals and all values are rounded to the nearest one thousand Yemeni Riyal except when otherwise is indicated on the statements are presented in Yemeni Riyals and all values are rounded to the nearest one thousand Yemeni Riyal except when otherwise is indicated on the statements are presented in Yemeni Riyals and all values are rounded to the nearest one thousand Yemeni Riyals and all values are rounded to the nearest one thousand Yemeni Riyals and all values are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the the rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals are rounded to the nearest one thousand Yemeni Riyals

The disclosure on risks from financial instruments are presented in Risk Management report in note 3-2

The statement of cash flows shows the changes in cash and cash equivalents arising during the year from operating activities investing activities and financing activities. Cash and cash equivalents include highly liquid investments. Note 28 shows in which item of the statement of financial position cash and cash equivalents are included

IAS 32 and IAS 1: Puttable financial instruments and obligations arising on liquidation

The IASB amended IAS 32 in February 2008. It now requires some financial instruments that meet the definition of a financial liability to be classified as equity. Puttable financial instruments that represent a residual interest in the net assets of the entity are now classified as equity provided that specified conditions are met. Similar to those requirements is the exception to the definition of a financial liability for instruments that there the approximation of the are tassets of an entity only on liquidation. This amendment to IAS 32 is not relevant to the Bank because the Bank does not have any attribute for the instrument that entity on the second that approximation of the second that the Bank because the Bank does not have any attribute for the second the second the second that the Bank because the Bank does not have any attribute for the second the second that the Bank because the Bank does not have any attribute for th puttable financial instruments

IFRIC 13: Customer loyalty programmes

IERIC 13 clarifies that where goods or services are sold together with a customer lovalty incentive (for example, lovalty points or free products). The arrangement is a multiple element arrangement. The consideration revivable from the customer is allocated between the components of the arrangement using fair values. IFRIC 13 is not relevant to the Bank's operations as the Bank does not operate any loyalty programmes.

IFRIC 16: Hedges of a net investment in a foreign operation

This interpretation clarifies the accounting treatment in respect of net investment hedging. This interpretation is not relevant to the Bank's operations because the Bank does not have any foreign operations

Standards and interpretations issued but not yet effective. b)

For the avoidance of doubt, the following standards and interpretations, which were issued by IASB before 31 Decembe 2009 and are not yet in effect, have not been adopted early:

Standard / Interpretation	Content	Applicable date for financial years beginning on / after
IFRS 1 and IAS 27	Cost of an investment in a subsidiary, jointly - controlled entity or associate	1 July 2009
IFRS 3	Business combinations	1 July 2009
IAS 27	Consolidated and separate financial statements	1 July 2009
IAS 39	Financial Instruments: Recognition and measurement – eligible hedged items items	1 July 2009
IFRIC 17	Distribution of non – cash assets to owners	1 July 2009
IFRIC 18	Transfers of assets from customers	1 July 2009
IFRS 9	Financial instruments part 1: Classification and measurement	1 January 2013

IFRS 1 and IAS 27: Cost of an investment in a subsidiary, jointly-controlled entity or associate

The amended standard allows first-time adopters to use a deemed cost of either fair value or the carrying amount under previous accounting practice to measure the initial cost of investments in subsidiaries, jointly controlled entities and associates in the separate financial statements. The amendment also removes the definition of the cost method from IAS 27 and requires an entity to present dividends from investments in subsidiaries, jointly controlled entities and associates as ncome in the separate financial statements of the investor. This amendment is not likely to be relevant to the Bank since the bank does not have any investments in subsidiaries, associates or jointly-controlled entit

IFRS 3: Business combinations

The revised standard continues to apply the acquisition method to business combinations, with some significant changes. For example, all payments to purchase a business are to be recorded at fair value at the acquisition date, with contingent payments classified as debt subsequently re-measured through the income statement. There is a choice, on an acquisition by-acquisition basis, to measure the non-controlling interest in the acquiree either at fair value or at the non-controlling nterest's proportionate share of the acquiree's net assets. All acquisition-related costs should be expensed. The Bank will apply IFRS 3 (revised) prospectively to all business combination transactions from 1 January 2010.

IAS 27: Consolidated and separate financial statements

The revised standard requires the effects of all transactions with non-controlling interests to be recorded in equity if there is no change in control and these transactions will no longer result in goodwill or gains and losses. The standard also specifies the accounting when control is lost; any remaining interest in the entity is re-measured to fair value, and a gain or loss is recognised in profit or loss. The Bank will apply IAS 27 (revised) prospectively to transactions with non-controlling interests from 1 January 2010.

IAS 39: Financial instruments: Recognition and measurement - eligible hedged items

The amendment 'Eligible hedged items' was issued in July 2008. It provides guidance for two situations. On the designation The animalities in the base of the second se permitted unless in particular situations. This amendment is not expected to be relevant to the Bank's operations since the Bank has not entered into any hedge transactions.

The attached notes 1 to 39 form an integral part of these financial statements

Advertisement





National Bank Of Yemen

IFRIC 17: Distributions of non-cash assets to owners

IFRIC 17 was issued in November 2008. It addresses how the non-cash dividends distributed to the shareholders should be If was issued in roweringer zuro, it appress now the non-cash dividends distributed to the shareholders should be measured. A dividend obligation is recognized when the dividend was authonised by the appropriate entity and is no longer at the discretion of the entity. This dividend obligation should be recognised at the fair value of the net assets to be distributed. The difference between the dividend paid and the amount carried forward of the net assets distributed should be recognised in profit or loss. Additional disclosure is to be made if the net assets being held for distribution to owners meet the definition of a discontinued operation.

For the avoidance of doubt, the following standards and interpretations, which were issued by IASB before 31 December 2009 and are not yet in effect, have not been adopted early (continued).

IFRIC 18: Transfers of assets from customers

IFRIC 18 was issued in January 2009. It clarifies how to account for transfers of items of property, plant and equipment by entities that receive such transfers from their customers. The interpretation also applies to agreements in which an entity receives cash from a customer when that amount of cash must be used only to construct or acquire an item of property. plant and equipment, and the entity must then use that item to provide the customer with ongoing access to supply of goods and/or services. The Bank will not be impacted by applying IFRIC 18.

Improvements to IFRS

'Improvements to IFRS' were issued in May 2008. They contain numerous amendments to IFRS that the IASB considers non-urgent but necessary. Improvements to IFRS' comprise amendments that result in accounting changes for presentation, recognition or measurement purposes, as well as terminology or editorial amendments related to a variety of individual International Financial Reporting Standards. Most of the amendments are effective for annual periods beginning on or after 1 January 2009 and 1 January 2010 respectively, with earlier application permitted. No material changes to accounting policies are expected as a result of these amendments.

IFRS 9: Financial instruments Part 1: Classification and measurement

IFRS 9 was issued in November 2009 and replaces those parts of IAS 39 relating to the classification and measurement of inancial assets. Key features are as follows:

Financial assets are required to be classified into two measurement categories: those to be measured subsequently at fai value, and those to be measured subsequently at amortised cost. The decision is to be made at initial recognition. The classification depends on the entity's business model for managing its financial instruments and the contractual cash flow characteristics of the instrument.

An instrument is subsequently measured at amortised cost only if it is a debt instrument and both the objective of the entity's business model is to hold the asset to collect the contractual cash flows, and the asset's contractual cash flows represent only payments of principal and interest (that is, it has only 'basic loan features'). All other debt instruments are to be payments of principal and interest (th sured at fair value through profit or loss.

All equity instruments are to be measured subsequently at fair value. Equity instruments that are held for trading will be measured at fair value through profit or loss. For all other equity investments, an irrevocable election can be made at initial recognition, to recognize unrealised and realised fair value gains and losses through other comprehensive income rather than profit or loss. There is to be no recycling of fair value gains and losses to profit or loss. This election may be made on an instrument-by-instrument basis. Dividends are to be presented in profit or loss, as long as they represent a return on investment

While adoption of IFRS 9 is mandatory from 1 January 2013, earlier adoption is permitted.

The Bank is considering the implications of the standard, the impact on the Bank and the timing of its adoption by the Bank. The exceptions to International Financial Reporting Standards in compliance with local laws and regulations issued by the Central Bank of Yemen are:

- The adoption of minimum fixed percentages for losses on non performing loans and advances in accordance with the Central Bank of Yemen circular no. 6 of 1996 and circular no. 5 of 1998; and
- The inclusion of the general provision for risk calculated on the performing loans and advances in the general provision for loans and advances rather than equity.

The effect of these deviations is immaterial on the financial statements of the Bank as at 31 December 2009.

2-2 Significant Accounting Estimates

The preparation of financial statements requires management to make adjustments, estimates and assumptions that affect the application of policies and reported amounts of the financial assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Estimates considered by the management of the Bank to have a significant risk of material adjustment in subsequent periods primarily comprise provisions for impairment of loans and advances

The Bank takes into consideration the following factors when determining the provisions for loans and advances and contingent

- The overall customer's financial position;
- Risk percentage i.e. the ability of the customer to conduct profitable business activities and collect enough money to pay the
- Value of the collateral and possibility of transferring ownership to the Bank; and Cost of settling the debt.

Management Estimates

The estimates and associated assumptions are based on historical experience of the Bank and various other factors that are believed by the Bank to be reasonable under the circumstances, the results of which form the basis of making the judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on a regular basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

2-3 Summary of Principal Accounting Policies

The management has applied, consistently and continuously, the following accounting policies which comply with International Financial Reporting Standards, in dealing with items which are considered material in relation to the Bank's financial statements: Trade And Settlement Date Accounting

All "regular way" purchases and sales of financial assets are recognised on the trade date, i.e. the date that the Bank commits to purchase the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place.

Foreign Currencies

(i) The Bank maintains its records in Yemeni Riyals which are the Bank's functional and presentation currency.

- Transactions denominated in foreign currencies are initially recorded in the functional currency at the rate of exchange ruling at (ii)
 - the value date of the transactions. Balances of monetary assets and liabilities denominated in foreign currencies at the

AUDITED F FOR THE YEAR

The Central Bank of Yemen approved to publish the Financial Stat

Available-for-sale financial assets are initially recognised at fair value, which is the cash consideration including any transaction costs, Available-for-sale initializat assets are initially recognised at an value, which is the cash consideration including any tarisaction costs, and measured subsequently at fair value with gains and losses being recognised in the statement of comprehensive income, except for impairment losses and foreign exchange gains and losses, until the financial asset is derecognised. If an available-for-sale financial asset is determined to be impaired, the cumulative gain or loss previously recognised in the statement of comprehensive income is recognised in the income statement. However, interest is calculated using the effective interest rate method, and foreign currency gains and losses on monetary assets classified as available for sale are recognised in the income statement. Dividends on available-for-sale equity instruments are recognised in the income statement in 'dividend income' when the Bank's right to receive payment is established. established.

Held to maturity investments:

ii)

Where the Bank has the positive intent and ability to hold financial assets to maturity, they are stated at amortized cost less impairment losses. Premiums and discounts on held to maturity investments are amortized using the effective interest rate method and taken to interest income

Property, Plant and Equipment, Net of Accumulated Depreciation

Land and buildings comprise mainly branches and offices. All property, plant and equipment used by the Bank is stated at historica cost less accumulated depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items Subsequent expenditures are included in the asset's carrying amount or are recognized as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Bank and the cost of the item can be mean response that relate economic benefits associated with the term with the term with the bank and the cost of the related to measured reliably. The carrying amount of the replaced part is derecognised. All other repair and maintenance costs are charged to other operating expenses during the financial period in which they are incurred.

Freehold land is not depreciated. Other property and equipment items are stated at cost or revalued amounts less accur

Depreciation is provided on all property, plant and equipment, other than freehold land, at rates calculated to write off the cost of revalued amount, less estimated residual value based on prices prevailing at the date of acquisition, of each asset over its expected useful life using the straight-line method at the rates shown below

Buildings on freehold land	2%
Vehicles	20%
Furniture and equipment	10%
Computers and software programs	20%
Security vaults	2%
Improvements to leasehold property	Years of lease or estimated useful life whichever is low

ower.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount. The recoverable amount is the higher of the asset's fair value less costs to sell and value in use. No property, plant and equipment were impaired as at 31 December 2009 (2008: nil).

Gains and losses on property, plant and equipment disposals are determined by comparing proceeds with carrying amount. These are included in other operating expenses in the income statement.

Real Estate Properties Acquired from Customers in Settlement of Loans Pending Sale /Collateral Pending Sale

The Bank occasionally acquires real estate in settlement of certain loans and advances. In accordance with the Banks Law No. 38 of 1998 and the Central Bank of Yemen instructions, assets acquired from customers in settlement of loans are included in the statemer of financial position under "debit balances and other assets" using the value at which these assets were acquired less any decline in their value. Any decline is charged to the statement of income.

Social Security

The employees of the Bank are contributing to the social security scheme in accordance with the Republic of Yemen's Social Insurance Law No. 25 of 1991. The Bank's annual contribution is charged to the income statement

Contingent Liabilities and Commitments

Contingent liabilities and commitments, in which the Bank is a party, are presented off balance sheet, net of margins, under "contra accounts and other commitments" as they do not represent actual assets or liabilities at the reporting date.

Acceptances

Under IAS 39 (revised), acceptances are disclosed on the statement of financial position under "debit balances and other assets" with corresponding liability disclosed under "credit balances and other liabilities". As a result, there is no off balance sheet commitment for acceptances.

Financial guarantees contracts

Financial guarantees are initially recognised in the financial statements at fair value on the date the guarantee was given. The fair value of a financial guarantee at the time of signature is zero because all guarantees are agreed on arm's length terms and the value of the premium agreed corresponds to the value of the guarantee obligation. No receivable for the future premiums is recognised. Subsequent to initial recognised, is liabilities under such guarantees are measured at the higher of the initial amount, less amortisation of fees recognised in accordance with IAS 18, and the best estimate of the anount required to settle the guarantee. These estimates are determined based on experience of similar transactions and history of past losses, supplemented by the judgement of management. The fee income earned is recognised on a straight-line basis over the life of the guarantee Any increase in the liability relating to guarantees is reported in the income statement within other operating expenses

This category includes those investments, which are initially recognized at cost and re-measured at fair value. All related realized and unrealized gains or losses are included in the income statement in the period in which they arise. Interest earned or dividends received are included in the interest and dividend income respectively.

Income Tax

Taxation for the year is provided for in accordance with the Income Tax Law No. 31 of 1991 as amended by the Republican Decree Law No. 12 of 1999 and the provision of article no. 85 of the Banks Law No. 38 of 1998.

Zakat

The Bank pays zakat, in accordance with the Zakat Law No. 2 of 1999 to the Zakat General Directorate that decides on its allocation. Related Party Transactions

Disclosures are made in the financial statements of loans and advances and contingent liabilities to related parties and in particular, to members of the board of directors, senior management and their families and companies in which they own 25% or more of its capital.

Fiduciary Assets

Assets held in trust or in a fiduciary capacity are not treated as assets of the Bank and accordingly are not included in these interim financial statemen

Impairment of Assets

The Bank, at each reporting date, assesses whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Bank makes an estimate of the asset's recoverable amount

In addition to the standards stated in the above-mentioned circular, additional procedures applied by the Bank to minimize the credit risk

- preparing credit studies on customers and banks before dealing with them and determining their related credit risk rates
- obtaining sufficient collateral to minimize the credit risk exposure which may result from financial problems facing customers or
- follow-up and period reviews of customers and banks in order to evaluate their financial positions, credit rating and the required provision for non-performing loans;
- distributing credit portfolio and balances with banks over diversified sectors to minimize concentration of credit risk

The table below shows the maximum exposure to credit risk for the components of the statement of financial position. The maximum exposure is shown gross, before the effect of mitigation by the use of collateral agreements

Annaha	31 December 2009 YRí 000	31 December 2008 YRí 000
Assets:	111 000	TRI 000
Cash on hand and reserve balances with the Central Bank of Yemen (excluding cash on		
hand)	9,719,946	8,899,867
Due from Bank	28,792,299	25,612,567
Treasury bills	52,587,188	46,280,049
Certificates of deposit with Central Bank of Yemen	-	10,350,000
Loans and advances to customers, net of provision	9,369,273	8,409,302
Available for sale investments, net	216,324	205,826
Debit balances and other assets	1,120,567	1,739,911
Total assets	101,805,597	101,497,522
Contra accounts and other commitments	26,539,358	25,749,246
Total credit risk exposure	128,344,955	127,246,768

The Bank manages concentration of risk by distributing the portfolio over diversified economic sectors and geographical locations. Note no. 31 shows the distribution of financial instruments over different economic sectors and note no. 32 shows the distribution of financial instruments based on geographical locations.

Liquidity Risk

Liquidity risk is the risk that the Bank will be unable to meet its payment obligations when they fall due under normal circumstances. To limit this risk, the Bank's management in addition to its core deposit base, manages assets with liquidity in mind, monitors future cash flows and liquidity on a daily basis and has arranged diversified funding sources.

The table below shows the maturity analysis for financial liabilities that shows the remaining contractual maturities.

As at 31 December 2009 LIABILITIES Due to banks Customers' deposits Credit balances and other liabilities	Less than 3 months YR'000 573,410 57,091,212 1,888,159	From 3 to 6 months YR'000 - 9,358,532 116,319	From 6 months to 1 year YR'000 - 22,843,233 199,459	Over 1 year YR'000 - 521,443	Total YR'000 573,410 89,814,420 2,203,937
Total liabilities	59,552,781	9,474,851	23,042,692	521,443	92,591,767
As at 31 December 2008	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Total
LIABILITIES Due to banks Customers' deposits Credit balances and other liabilities	YR'000 2,076,627 57,951,751 2,358,803	YR'000 - 12,174,394 154,659	YR'000 - 17,618,272 222,534	YR'000 - 127,224 -	YR'000 2,076,627 87,871,641 2,735,996
Total liabilities	62,387,181	12,329,053	17,840,806	127,224	92,684,264
In addition to the above, note no. 29 shows	the maturity analysis of	f assets and liabilitie	es and the net gap I	between the two.	

Interest Rate Risk

Interest rate risk arises from the possibility that changes in interest rates will affect the future cash flows or the value of the financial instruments. The Bank performs a number of procedures to limit the effect of such risk to the minimum level by

From 6

Over Non Interes

From 3 to months to

The table below shows the Bank's exposure to interest rate risks:

correlating interest rates on borrowing with interest rates on lending; considering the discount rates for different currencies when determining interest rates;

Less than

- controlling the matching of maturity dates of financial assets and liabilit
- As at 31 December 2009

	3 months	6 months	1 year	1 year	Sensitive	Total	
ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000	
Cash on hand and reserve balances with the Central Bank of Yemen		-		-	11,052,309	11,052,309	
Due from banks	20,494,597	1,959,060	1,350,590		4,988,052	28,792,299	
Treasury bills, net	41,164,063	-	11,423,125	-	-	52,587,188	
Certificates of deposit with Central Bank of Yemen	-	-		-	-	-	
Loans and advances to customers, net of provision	2,129,260	437,015	4,750,659	2,052,339		9,369,273	
Available for sale Investments, net	-	-		-	216,324	216,324	
Debit balances and other assets	20,581	2,516	1,734	<u> </u>	1,095,736	1,120,567	
Total assets	63,808,501	2,398,591	17,526,108	2,052,339	17,352,421	103,137,960	
LIABILITIES AND EQUITY							
Due to banks	-	-	-	-	573,410	573,410	
Customers' deposits Credit balances and other liabilities	27,420,033	11,983,739	20,549,266	-	29,861,382	89,814,420	
Credit balances and other liabilities	266,148	116,319	199,459	<u> </u>	1,622,010	2,203,936	
Total liabilities and equity	27,686,181	12,100,058	20,748,725	<u> </u>	32,056,802	92,591,766	
Interest rate sensitivity gap	36,122,320	(9,701,467)	(3,222,617)	2,052,339	(14,704,381)	10,546,194	
			From 6				
As at 31 December 2008	Less than 3 months	From 3 to 6 months	months to 1 year	Over 1 year	Non Interest Sensitive	Total	
100570	VEIGOO	10000	VEIGOO	VEIGOO	VEIGO		

- reporting date are translated into Yemeni Riyals at the rate of exchange rate ruling on that date. All realized and unrealized gains or losses resulting from revaluation are taken to "other operating income" or "other operating expense" in the income
- (iii) The Bank does not deal in forward foreign exchange contracts.

Revenue Recognition

- Interest income is recognized in the income statement on the accrual basis using the effective interest rate method. The effective interest rate is established on initial recognition of the financial asset/liability and is not revised subsequently. However, in order to comply with the requirements of the Central Bank of Yemen circular no. 6 of 1996, the Bank does not accrue interest income on non-performing loans and credit facilities. When an account is classified as non-performing, all uncollected interest relating to the three months prior to categorizing the loan as non-performing is reversed from income and recorded as uncollected interest income. Income from investments is accrued on notification of entitlement. Dividend income is recognized when the active accenter accenter in the transmittive of the complexity of the accenter of the complexity of the (i) when the right to receive payment is established
- In accordance with the Central Bank of Yemen circular no. 2 of 2000, any provisions written back are included under "othe operating income
- (iii) Commission and fee income on banking services are recognized when earned

Cash and Cash Equivalents

For the purpose of preparing the statement of cash flows, cash and cash equivalents consist of cash on hand, balances with the Central Bank of Yemen other than statutory reserve balances, demand deposits with other banks, treasury bills and certificates of deposit with the Central Bank of Yemen maturing within three months from the date of acquisition.

Due from Banks and other Money Market Placements

Deposits and balances due from banks are presented at cost after deducting any amount that has been written off and any impairment in their value. All money market and customer deposits are carried at amortised cost.

Treasury Bills

Treasury bills issued by the Central Bank of Yemen on behalf of the Ministry of Finance are stated at their nominal value, adjusted for g at the statement of financial position

Certificates of Deposits

Certificates of deposit issued by the Central Bank of Yemen are stated at cost. The accrued interest on certificates of deposit is included under "debit balances and other assets"

Provision for Losses on Loans and Contingent Liabilities

In order to comply with the Central Bank of Yemen circular no. 6 of 1996 and circular no. 5 of 1998, provision is made for specific In order to comply wint the Central bank of remen circular no. o or 1996 and circular no. S or 1996, provision is made for loans, overdrafts, advances and contingent liabilities, ind addition to a percentage for general risks calculated on the total loans, overdrafts and contingent liabilities after deducting balances secured by deposits and banks' guarantees.

The provision is determined based on periodic comprehensive reviews of the credit portfolio and contingent liabilities. Acc provision is made in accordance with the following rates:

•	Performing loans including watch loans	2%	
•	Performing contingencies including watch accounts	1%	
•	Non-performing loans and contingencies:		
	 Substandard debts Doubtful debts Bad debts 	15% 45% 100%	

When a loan is known to be uncollectible, after all the necessary legal procedures have been completed, and the final loss has been ned, or if directed by the Central Bank of Yemen upon review of the portfolio, it will be written off by debiting the provision. o customers are presented in the statement of financial position net of provision and uncollected interest. Proceeds from loans Loans to customers are pre written off in prior years are credited to "other operating inc

Investments

All investments are initially recognised at cost, being the fair value of the consideration given including acquisition costs

As of the financial statements date, non trading investments are classified either as available for sale investments or held for maturity

Available for sale investments

Available-for-sale investments are financial assets that are intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or equity prices or that are not classified as loans and receivables, held to-maturity investments or financial assets at fair value through profit or loss.

asset's recoverable amount is the higher of an asset's fair value less costs to sell or cash generation unit's fair value less costs to sell and its value in use and determined for an individual assets, unless the asset does not generate cash inflows that are largely ndependent of those from other assets or Bank assets.

When the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its unt. Impairment losses of continuing operations are recognised in the income statement consistent with the function of the impaired asse

An assessment is made at each reporting date as to whether there is any indication that previo usly recognised impa no longer exist or may have decreased. If such indication exits, the recoverable amount is estimate

A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation, had no impairment loss been recognised for the asset in prior years. Such reversal is recognised in the income statement unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such reversal, the depreciation charge is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value on a systemic basis over its remaining useful life.

Offsetting the Financial Assets and Liabilities

Financial assets and financial liabilities are only offset and the resultant net balance is reported in the statement of financial position when there is a legally enforceable right to offset the recognised amounts and the Bank intends to either settle on a net basis or to realise the asset and settle the liability simultaneously.

FINANCIAL INSTRUMENTS

The Bank's financial instruments are represented in financial assets and liabilities. Financial assets include cash balances, current accounts and deposits with banks, treasury bills, certificates of deposit with the Central Bank of Yemen, investments, and loans and advances to customers and banks. Financial liabilities include customers' deposits and balances due to banks. Also, financial instruments include rights and obligations stated in "contingent liabilities and commitments".

3-1 Fair Value of Financial Instruments

Based on the valuation of the Bank's assets and liabilities as stated in the notes to the financial statements, the fair value of the financial instruments do not differ fundamentally from their fair values at the reporting date.

3-2 Risk Management of Financial Instruments

The Bank's business involves taking on risks in a targeted manner and managing the risks professionally. The core functions of the Bank's risk management are to identify all key risks for the Bank, measure these risks, manage the risk positions and determin capital allocations. The Bank regularly reviews its risk management policies and systems to reflect changes in markets, products and best market practice

The Bank's aim is to achieve an appropriate balance between risk and return and minimize potential adverse effects on the Bank's

The Bank defines risk as the possibility of losses or profits foregone, which may be caused by internal or external factors.

Risk management is carried out by a central treasury department (Bank Treasury) under policies approved by the Board of Directors. Bank Treasury identifies, evaluates and hedges financial risks in close co-operation with the Bank's operating units. The Board provides written principles for overall risk management, as well as written policies covering specific areas, such as foreign exchange risk, interest rate risk, credit risk, use of derivative financial instruments and non-derivative financial instruments. In addition, interna risk, interest rate risk, credit risk, use of derivative innancial instruments and non-derivative innancial instruments. In addition, interna audit is responsible for the independent review of risk management and the control environment. Risk is inherent in the Bank's activities but it is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the Bank's continuing profitability and each individual within the Bank is accountable for the risk exposures relating to his or her responsibilities. The Bank is exposed to credit risk, liquidity risk, interest rate risk and exchange rate risk.

Credit Risk

Credit risk is the risk of suffering financial loss, should any of the Bank's customers, clients or market counterparties fail to fulfil their contractual obligations to the Bank. Credit risk arises mainly from commercial and consumer loans and advances, credit cards, and succession of the second se waps), financial guarantees, letters of credit, endorsements and acceptances. edit default swaps), financial guarantees

The Bank is also exposed to other credit risks arising from investments in debt securities and other exposures arising from its trading activities ('trading exposures'), including non-equity trading portfolio assets, derivatives and settlement balances with market counterparties and reverse repurchase loans.

Credit risk is the single largest risk for the Bank's business; management therefore carefully manages its exposure to credit risk. The credit risk management and control are centralized in a credit risk management team, which reports to the Board of Directors and head of each business unit regularly.

In order to comply with the Central Bank of Yernen circular no. 10 of 1997 pertaining to the management of credit risk exposure, the Bank adheres to certain minimum standards in order to properly manage its credit risk.

ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
Cash on hand and reserve balances with the Central						
Bank of Yemen	-	-	-	-	9,933,260	9,933,260
Due from banks	18,567,022	769,090	289,120	1,162,462	4,824,873	25,612,567
Treasury bills, net	45,748,869	-	531,180	-	-	46,280,049
Certificates of deposit with Central Bank of Yemen	10,350,000	-	-	-	-	10,350,000
oans and advances to customers, net of provision	2,304,100	521,750	2,497,732	3,085,720	-	8,409,302
Available for sale Investments, net	-	-	-	-	205,826	205,826
Debit balances and other assets	243,665	1,925	723	2,909	1,490,689	1,739,911
Total assets	77,213,656	1,292,765	3,318,755	4,251,091	16,454,648	102,530,915
LIABILITIES AND EQUITY						
Due to banks	1,500,000	-	-	-	576,627	2,076,627
Customers' deposits	35,255,688	10,929,628	15,726,324	-	25,960,001	87,871,641
Credit balances and other liabilities	498,883	154,659	222,534	-	1,859,920	2,735,996
Total liabilities and equity	37,254,571	11,084,287	15,948,858	-	28,396,548	92,684,264
Interest rate sensitivity gap	39,959,085	(9,791,522)	(12,630,103)	4,251,091	(11,941,900)	9,846,651

In addition to the above, note no. 30 shows the average interest rates on assets and liabilities applied during the year ended 31 December 2009 and the year ended 31 December 2008.

Exchange Rate Risk

Due to the nature of the Bank's activities, the Bank deals in different foreign currencies; hence it is exposed to exchange rate risk. The Due to the hature or the bank's activities, the bank obeals in dimerent foreign currencies, hence it is exposed to exchange rate hisk. The Bank strives to maintain a balanced foreign currencies positions in compliance with the Central Bank of Yemen instructions and the requirements of the Central Bank of Yemen Circular No. 6 of 1998 which specifies that individual foreign currency positions shall not exceed 15% of the Bank's capital and reserves, and that the aggregate open position for all currencies shall not exceed 25% of the Bank's capital and reserves. In order to comply with the Central Bank of Yemen Circular No. 6 of 1998, the Bank regularly monitors its foreign currency positions and sells the excess funds in foreign currencies to the Central Bank of Yemen at the prevailing rates on the date of sale. The significant foreign currency positions of the Bank are shown in note no. 35.

The Bank had the following significant net exposures to foreign currencies:

As at 31 December 2009	United States Dollar	Pound Sterling	Euro	Saudi Riyal	Other currencies	Total
Assets Liabilities	YR'000 53,700,546 (55,603,237)	YR'000 1,854,093 (1,855,428)	YR'000 3,045,304 (2,980,224)	YR'000 2,055,365 (1,854,477)	YR'000 2,510,896 (1,454,736)	YR'000 63,166,204 (63,748,102)
Net currency position	(1,902,691)	(1,335)	65,080	200,888	1,056,160	(581,898)
As at 31 December 2008	United States Dollar	Pound Sterling	Euro	Saudi Riyal	Other currencies	Total
Assets Liabilities	YR'000 45,681,065 (45,249,292)	YR'000 1,893,736 (1,614,157)	YR'000 6,042,796 (6,057,748)	YR'000 1,833,005 (1,592,273)	YR'000 499,277 (474,631)	YR'000 55,949,879 (54,988,101)
Net currency position	431,773	279,579	(14,952)	240,732	24,646	961,778

3-3 Capital Management

The primary objectives of the Bank's capital management are to ensure that the Bank complies with external imposed capital requirements and that the Bank maintains strong credit ratings and healthy capital ratios. The capital adequacy is monitored on a quarterly basis by the management of the Bank employing techniques based on the guidelines as implemented by the Central Bank of Yemen for supervisory purposes. The required information is filed with the Central Bank of Yemen on a quarterly basis.

the internationally agreed minimum of 8%. In addition, the Bank is required to maintain a ratio of total capital to the risk - weighted assets at the internationally agreed minimum of 8%. In addition, the Bank is required to maintain a ratio of total capital to the customer at or above 5%. The Central Bank of Yemen requires each bank in Yemen to maintain a ratio of total capital to the risk - weighted assets at or above

The total capital of the Bank is divided in two tiers:

Tier 1 capital: which comprises the share capital, statutory reserve and general reserve Tier 2 capital: which comprises the revaluation reserves and unrealized gains arising from any changes in fair value of available for sale inv

Investment in any local bank or finance company is deducted from the Tier 1 and Tier 2 capital. The balance of general provision for loans and advances is added to the Tier 1 and Tier 2 capital.

The risk - weighted assets are measured by means of a hierarchy of four risk weights classified according to the nature of and reflecting an estimate of credit, market and other risks associated with each asset and counterparty, taking into account any eligible collateral or guarantees. A similar treatment is adopted for off balance sheet exposure, with some adjustments to reflect the more contingent nature of potential losses.

The Bank complied with all the externally imposed capital requirements to which they are subject.



INANCIAL STATEMENTS ENDED 31 DECEMBER 2009

ement of National Bank of Yemen as of 31 December 2009 as per letter No. 21536 dated 21 April 2010

			8-b) Suspended Interest	14-a)
	31 December	31 December	This represents interest on non-performing loans and advances in accordance with the Central Bank of Yemen regulations and which	This amo
	2009	2008	is recognised as revenue only when collected.	amount is
Tier 1 capital	YRí million	YRí million		likelihood transferre
Capital	9,000	8,500	31 December 31 December	14-b)
Statutory reserve	1,857	1,641	31 December 31 December 2009 2008	.4-0)
General reserve Total Tier 1 capital	<u> </u>	<u>372</u> 10,513	YR'000 YR'000	
	11,000	10,010	Balance at 1 January 169,008 89,988	
Tier 2 capital			Exchange differences for the year 2,457 373	Balance a Revaluation
Property revaluation reserve Fair value reserve	640 55	640 46	Amounts written-off during the year (-) (917) Recovered during the year (1,028) (5,900)	Provision
Total Tier 2 capital	695	686	Suspended during the year (1,020) (3,500) Suspended during the year 235,077 85,464	Provision
Investment in local banks or financial companies	(64)	(62)	Balance at end of year 405,514 169,008	Balance a
General provision balance as at year end	105	87		
Total qualifying capital	12,116	11,224	9 AVAILABLE FOR SALE INVESTMENTS, NET	15
Risk weighted assets			These comprise investments, available for sale, in the following banks and financial institution:	
On balance sheet	13,862	14,303	No. of shares of	
Off balance sheet	4,347	4,625	Ownership USD 50 31 December 31 December	Amounts o
Total risk - weighted assets	18,209	18,928	Percentage each 2009 2008 % YRí 000 YR'000	Balance a Charged for
Capital adequacy ratios			Unquoted investments in shares of UBAF Group:	Granged I
Tier 1 capital	62%	56%	UBAF - Curacao - A Shares of US \$ 1 each (note 9-a) 0.788 29,944 310,385 17,982 UBAF - Curacao - B Shares of US \$ 1 each (note 9-a) 0.782 4,693 48,645 2,818	Amount pa
Total capital	67%	59%	UBAF - Curacao - C Shares of US \$ 1 each (note 9-a) 1.221 10,565 109,511 6,344	
4 CASH ON HAND AND RESERVE BALANCES WITH THE CENTRAL BANK OF Y	(EMEN		Total investment in shares in UBAF Group 45,202 468,541 27,144	15-a)
	31 December	31 December	Other unquoted investments:	The tax p
	2009	2008	ALUBAF Årab International Bank (BSC) – Bahrain (note 9-b) 0.344 73,127 61,073	15-b)
	YRi 000	YRi 000	Arab Financial Services Company - Bahrain (note 9-c) 0.167 20,586 21,388 Yemen Financial Services Company - Yemen (note 9-d) 10.000 64,411 62,165	The Bank
Cash on hand: In local currency	571,925	510,086	Yemen Mobile Company for Telecommunication - Yemen (note 9-e) 0.139 61,200 61,200	16
In foreign currencies	760,438	523,307	Total other unquoted investments 219,324 205,826	
Cheques purchased, net	32,624	21,327	Total available for sale investments 687,865 232,970 Provision for impairment (note 9-f) (471,541) (27,144)	,
Total cash on hand	1,364,987	1,054,720	Provision for impairment (note 3-1) (4/1,341) (27,144) Net book value of investments available for sale 216,324 205,826	The author par value
		· · · · ·		
Reserve balances with the Central Bank of Yemen: In local currency	3,694,819	3,908,953	9-a) UBAF - Curacao	16-b)
In foreign currencies	5,992,503	4,969,587	The increase in the amount is due to the revaluation of the balances in foreign currencies at the year end rate.	The decla 1,000 par
Total reserve balances with the Central Bank of Yemen	9,687,322	8,878,540	9-b) Al UBAF Arab International Bank (BSC) - Bahrain	
			The fair value of the full investment in AI UBAF Arab International Bank (BSC) - Bahrain is based on the book value of shares as per the	16-c)
Total cash on hand and reserve balances with the Central Bank of Yemen	11,052,309	9,933,260	company's latest audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 51.26 per share. 9-c) Arab Financial Services Company - Bahrain	In accord the Bank
Yemen at stipulated percentages on local currency and foreign currencies of its demand, time	e and other deposits.		The fair value of the investment in Arab Financial Services Company - Bahrain is based on the book value of shares as per the company's latest audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share).	• 15%
	31 December	31 December	The fair value of the investment in Arab Financial Services Company - Bahrain is based on the book value of shares as per the company's latest audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share). 9-d) Yemen Financial Services Company - Yemen The Bank has contributed a sum of USD 310 thousands to the capital of Yemen Financial Services Company (Closed Yemen Shareholding Company), which had been established in joint venture with a number of other local banks. The share capital of YFSC is USD 3 million.	 15% 15% 65% 2% 3%
Due from the Central Bank of Yernen and other local banks		31 December 2008 YR'000	audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share). 9-d) Yemen Financial Services Company - Yemen The Bank has contributed a sum of USD 310 thousands to the capital of Yemen Financial Services Company (Closed Yemeri Shareholding Company), which had been established in joint venture with a number of other local banks. The share capital of YFSC is USD 3 million. 9-e) Yemen Mobile Company for Telecommunication - Yemen The Bank has purchased 120,000 shares of YR 500 each for a sum of YR 60 million of Yemen Mobile Company for Telecommunication	• 15% • 65% • 2% • 3% 16-d)
5 DUE FROM BANKS Due from the Central Bank of Yemen and other local banks Current accounts with the Central Bank of Yemen: In local currency	31 December 2009 YRi 000 3,080,770	2008 YR'000 3,314,510	audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share). 9-d) Yemen Financial Services Company Yemen The Bank has contributed a sum of USD 310 thousands to the capital of Yemen Financial Services Company (Closed Yemeri Shareholding Company), which had been established in joint venture with a number of other local banks. The share capital of YFSC is USD 3 million. 9-e) Yemen Mobile Company for Telecommunication - Yemen The Bank has purchased 120,000 shares of YR 500 each for a sum of YR 60 million of Yemen Mobile Company for Telecommunication (Yemeri Shareholding Company). The total share capital of this Company is YR 43,262 million. The Bank paid YR 1,200,000 as acquisition	• 15% • 65% • 2% • 3%
5 DUE FROM BANKS Due from the Central Bank of Yernen and other local banks Current accounts with the Central Bank of Yernen: In local currency In foreign currencies	31 December 2009 YRi 000 3,080,770 354,991	2008 YR'000 3,314,510 794,160	audited financial statement (i.e. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share). 9-d) Yemen Financial Services Company Yemen The Bank has contributed a sum of USD 310 thousands to the capital of Yemen Financial Services Company (Closed Yemeni Shareholding Company), which had been established in joint venture with a number of other local banks. The share capital of YFSC is USD 3 million. 9-e) Yemen Mobile Company for Telecommunication - Yemen The Bank has purchased 120,000 shares of YR 500 each for a sum of YR 60 million of Yemen Mobile Company for Telecommunication (Yemeni Shareholding Company). The total share capital of this Company is YR 43,262 million. The Bank paid YR 1,200,000 as acquisition costs which have been added to cost in accordance with IAS 39: Financial Instrument - Recognition and Measurement.	15% 65% 2% 3% 16-d) The differ
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 5 DUE FROM BANKS Due from the Central Bank of Yemen and other local banks Current accounts with the Central Bank of Yemen: In local currency In foreign currency Inforeign currencies Total due from the Central Bank of Yemen Current accounts with other local banks Islamic investment deposits with two local banks Due from foreign banks and other financial institutions Current and demand account balances Provision for outstanding reconciling items Trotal due from foreign banks and other financial institutions Current accounts and time deposits with foreign banks and other financial institutions Current accounts and time deposits with foreign banks carry variable interest rates (0.04% t Central Bank of Yemen and other local banks do not carry any interest. 6 TREASURY BILLS, NET Treasury bills due within: 42 days 43 days (20 days) (21 days) (21 days) (22 days) (23 days) (23 days) (24 days) (24 days) (25 days) (26 days) (27 days) (31 December 2009 YRi 000 3,080,770 354,991 3,435,761 674 430,121 3,866,556 5,526,861 (21,118) 19,420,000 24,925,743 28,792,299 0 5,00%) while curren 31 December 2009 YRi 000 1,258,475 31,890,049 8,776,220 11,986,540 53,911,284 (10,558) (-) (-) (494,416) (255,707)	2008 YR'000 3,314,510 794,160 4,108,670 1,974 400,000 4,510,644 4,816,558 (20,272) 16,305,637 21,101,923 25,612,567 it accounts with the 31 December 2008 YR'000 101,902 2,150,474 38,411,030 6,343,870 47,544,686 (-) (1,519) (43,308) (707,312) (27,747)	audited financial statement (ie. for the year ended 31 December 2008) which amounted to US\$ 9.93 per share (2008: US\$ 10.69 per share). 9-0 Yemen Financial Services Company - Yemen The Bank has contributed a sum of USD 310 housands to the capital of Yemen Financial Services Company (Closed Yemeri Shareholding Company), which had been established in joint venture with a number of other local banks. The share capital of YFSC is USD 3 million. 9-0 Yemen Mobile Company for Telecommunication - Yemen The Bank has purchased 120,000 shares of YR 500 each for a sum of YR 50 million of Yemen Mobile Company, for Telecommunication (Yemeni Shareholding Company). The total share capital of this Company is YR 43,262 million. The Bank paid YR 1,200,000 as acquisition costs which have been added to cost in accordance with IAS 39: Financial Instrument - Recognition and Measurement. 9-1 Provision for Impairment Since no dividends were received from the investments in UBAF - Curacao during the last few years and no dividends are expected to be received in the coming years, a full impairment provision was taken for the balances of those investments because their net present value is nil. 10 DEBIT BALANCES AND OTHER ASSETS 31 December 2008 YRi 000 31 December 2008 YRi 000 Prepaid expenses and other debit balances 7,838 10,940 Interest receivable 24,937 249,222 Capital costs of new branches under construction 147,635 199,093 Real estate prop	 15% 65% 2% 3% 16-d) The differ had been 16-e) In accord: values an sold, colle recognize 17 Credit rele meet the to commitm fixed expider of the following of the following

Balances

balances that are over 15 years old and have not been claimed by the beneficiaries. The increase in the revaluation of the balances in foreign currencies at the year end rate. Management regularly reviews the nounts being claimed and based on the outcome of such review; it considers the amount that should be stry of Finance in accordance with the relevant article in the Banks Law No. 38 of 1998.

14-b)	Provision for Off-balance sheet Sheet Items	

	31 December 2009 YRí 000	31 December 2008 YR'000
Balance at 1 January Revaluation of opening balance in foreign currencies Provision charged during the year (note 24) Provision written back during the year (note 22)	114,485 3,881 86,798 (89,308)	281,403 460 82,903 (250,281)
Balance at end of the year	115,856_	114,485

15	INCOME TAX PAYABLE	

31 December	31 December
2009	2008
YRí 000	YR'000
824,041	1,260,109
774,586	824,041
1,598,627	2,084,150
(824,041)	(1,260,109)
774,586	824,041
	2009 YRi 000 824,041 774,586 1,598,627 (824,041)

The Period

e year has been calculated on the basis of 35% of the profit for the year

ax Assessments

June 2009 the final tax clearance for the income tax liability for the financial year ended 31 December 2008

capital amounting YR 10,000 million (2008: YR 10,000 million) consists of 10,000 thousand shares of YR 1,000 of 10,000 thousand shares of YR 1,000 par value each).

d Paid Un Canital

f up share capital amounting YR 9,000 million (2008: YR 8,500 million) consists of 9,000 thousand shares of YR (2008: 8,500 thousand shares of YR 1,000 par value each).

bution

provisions of the Public Corporations, Establishments and Companies Law No. 35 of 1991, the annual profit of ated as follows:

- reserve:
 - reserve; ernment for its share of profit; 's incentives; and s' social fund.

Revaluation of Property Reserve

the revalued amounts of the freehold land and the buildings and their book value as at 31 December 1999 his account and included in equity.

Changes in Fair Value Reserve

e provisions of IAS 39: Financial Instruments - Recognition and Measurement, the differences between the fair alues of the "available for sale" investments are recognized in the cumulative changes in fair value until they are sed off, or until they are determined to be impaired, at which time the cumulative gain or loss previously in the recompleted between the set. in the income statement

CCOUNTS AND OTHER COMMITMENTS, NET

ments include commitments to extend credit, standby letters of credit and guarantees, which are designed to s of the Bank's customers.

d credit represent contractual commitments to make loans and revolving credits. Commitments generally have or other termination clauses and require the payment of a fee. Since commitments may expire without being ontract amounts do not necessarily represent future cash requirements.

and guarantees commit the Bank to make payments on behalf of customers' contingent upon the failure of the nder the terms of the contract.

behalf of customers for which there were corresponding customer liabilities, as of the reporting date, consisted of Gross Covered by Net 09

As at 51 December 2009	commitments	margin	commitments
	YRí 000	YRí 000	YR'000
Documentary letters of credit	14,338,358	5,104,701	9,233,657
Letters of guarantee - customers	5,255,795	1,493,966	3,761,829
Letters of guarantee - correspondent banks	6,775,468	-	6,775,468
Credit cards	67,583	11,392	56,191
Cheques purchased	102,154	15,323	86,831
Total contra accounts and other commitments	26,539,358	6,625,382	19,913,976
As at 31 December 2008	Gross	Covered by	Net
	commitments	margin	commitments
	YRí 000	YRi 000	YR'000
Documentary letters of credit	12,494,585	4,571,414	7,923,171
Letters of guarantee - customers	5,924,769	1,491,482	4,433,287
Letters of guarantee - correspondent banks	7,241,521	-	7,241,521
Credit cards	66,627	16,957	49,670
Cheques purchased	21,744	3,262	18,482
Total contra accounts and other commitments	25,749,246	6,083,115	19,666,131

nths, are considered as part of cash and cash equivalent a three m

CERTIFICATES OF DEPOSIT WITH THE CENTRAL BANK OF YEMEN 7

	31 December 2009 YRí 000	31 December 2008 YR'000	
Certificates of deposit – 91 days		10,350,000	
Total certificates of deposit with the Central Bank of Yemen	<u> </u>	10,350,000	

Certificate of deposits carries interest rates varying from 13.06% to 15.89%. In accordance with the instructions of the Central Bank of Yemen, certificates of deposit are considered as part of cash and cash equivalent assets

LOANS AND ADVANCES TO CUSTOMERS, NET OF PROVISION

Loans and advances to customers in the private sector:	31 December 2009 YRí 000	31 December 2008 YR'000
Overdraft facilities Short term loans	6,919,650 5,806,624	5,654,601 5,112,777
Total loans and advances to customers in the private sector Provision for losses on non performing loans and advances (note 8-a) Suspended interest (note 8-b)	12,726,274 (2,951,487) (405,514)	10,767,378 (2,189,068) (169,008)
Total provision for losses on non performing loans and advances and suspended interest	(3,357,001)	(2,358,076)
Net loans and advances to customers	9,369,273	8,409,302

ning loans and advances as at 31 December 2009 amounted to YR 3,442,171 thousand (31 December 2008: YR 2,789,807 thousand). The breakup of the above amount is as follows:

		31 December 2009 YRí 000	31 December 2008 YR'000
Substandard debts Doubtful debts Bad debts		204,263 71,560 3,166,348	469,331 336,241 1,984,235
	Total gross non performing loans and advances	3,442,171	2,789,807

8-a) Provision for Losses on Non-Performing Loans and Advances

In accordance with article no. 85 of the Banks Law No. 38 of 1998, which came into effect on 27 December 1998, and Article 9 - (j) of the Income Tax Law No. 31 of 1991 as amended by Republican Decree Law No. 12 of 1999, any provision for losses on loans and advances made by a bank in compliance with the regulations of the Central Bank of Yemen in this respect, are not subject to the provisions of any income tax law and are allowable as a deduction in arriving at the taxable income.

Details of movements in the provision for possible losses on loans and advances during the period / year were as follows:

	31 December 2009			31 December 2008		
	Specific YR'000	General YR'000	Total YR'000	Specific YR'000	General YR'000	Total YR'000
Balance at 1 January Revaluation of opening balances in foreign	2,101,653	87,415	2,189,068	1,673,333	131,616	1,804,949
currencies	36,210	819	37,029	1,922	159	2,081
Amount utilized during the year.	(5,896)	(-)	(5,896)	(2,152)		(2,152)
Adjusted opening balances Amounts recovered of loans previously written	2,131,967	88,234	2,220,201	1,673,103	131,775	1,804,878
off (note 22)	(317,207)	(13,103)	(330,310)	(409,893)	(61,866)	(471,759)
Provision for the year (note 24)	1,031,949	29,647	1,061,596	838,443	17,506	855,949
Charged to the income statement	714,742	16,544	731,286	428,550	(44,360)	384,190
Balance at end of year	2,846,709	104,778	2,951,487	2,101,653	87,415	2,189,068

The total of the loan loss provision as at 31 December 2009 is based on amount of provision calculated by the Central Bank of Yemen

ent has decided to provide for the general provision for performing loans and contingencies including watch loans at the rate Management has of 2% (2008: 2%).

The Bank has, during the year, written-off fully provided loans and advances amounting to YR 5,896 thousands (2008: YR 2,152 thousands) against impairment provisions where all possible actions for recoveries have been exhausted and the Bank's management believes the possibility of recoveries is remote. The Bank's management, however, continues to pursue the recovery of these loans through all possible means and any future recovery from these written-off loans will be recognised in the income statement.

Additions during the year Disposal during the year	228,144 (8,421)	11,167	50,403 (507)	11,462	47,511	348,687 (8,928)
At 31 December 2008 Additions during the year Disposal during the year	1,907,081 162,563 -	76,129 16,479 (85)	341,153 29,307 -	121,516 - -	221,172 9,479 -	2,667,051 217,828 (85)
At 31 December 2009	2,069,644	92,523	370,460	121,516	230,651	2,884,794
Accumulated depreciation						
At 31 December 2007 Charge for the year On disposal for the year	65,117 12,839 (454)	27,277 6,755 -	136,774 26,082 (6)	55,020 17,592 -	125,230 18,188 -	409,418 81,456 (460)
At 31 December 2008 Charge for the year	77,502 15,391	34,032 7,419	162,850 28,656	72,612 17,823	143,418 21,816	490,414 91,105
At 31 December 2009	92,893	41,451	191,506	90,435	165,234	581,519
Net book value						
At 31 December 2009	1,976,751	51,072	178,954	31,081	65,417	2,303,275
At 31 December 2008	1,829,579	42,097	178,303	48,904	77,754	2,176,637

Property, plant and equipment depreciation is calculated on the basis of the rates set out in the Council of Ministers' Resolution no. 144 of 1999 in that regard. Freehold land, land leased from the Government and buildings on freehold and leasehold were revalued at their open market value for existing use on 1 December 1999, effective from 31 December 1999, by an independent professional real estate firm. In accordance with IAS 16, the cost and related accumulated depreciation as at 31 December 1999 were eliminated and the revalued amount has been considered to be the new gross book carrying amount.

12 DUE TO BANKS		
	31 December	31 December
	2009	2008
Current and demand accounts:	YRí 000	YR'000
Local banks		1,501,408
Foreign banks	573,410	575,219
Total due to banks		·
Total due to ballks	573,410	2,076,627
13 CUSTOMERS' DEPOSITS		
	31 December	31 December
	2009	2008
	YRí 000	YR'000
Current accounts	18,094,564	16,951,276
Savings accounts	27,826,691	26,456,386
Term deposits	35,487,424	37,961,229
Other deposit margins	1,780,359	419,636
Cash deposits for documentary letters of credit, guarantees and others	6,625,382	6,083,114
Total customers' deposits	89,814,420	87,871,641
14 CREDIT BALANCES AND OTHER LIABILITIES		
	31 December	31 December
	2009	2008
	YRí 000	YR'000
Accrued interest payable	581,927	876,076
Unclaimed balances (note 14-a)	201,142	193,442
Provision for employees' leave pay	61,970	59,541
Provision for off balance sheet items (note 14-b)	115,856	114,485
Employees' share in profit	77,781	90,613
Other provision	18,898	28,000
Provision for contingent liabilities (note 34)	59,392 732.395	58,201
Customer acceptances Sundry credit balances	732,395 354,575	1,057,029 258,609
Summy create balances	354,575	200,009
Total credit balances and other liabilities	2,203,936	2,735,996

18 INTEREST ON LOANS AND ADVANCES AND DUE FROM BANKS

	2009 YRi 000	2008 YRí 000
Interest on loans and advances to customer and banks:	161 000	111 000
Loans and advances to customers	1,230,593	1,155,697
Other facilities	1,414	10,992
Murabaha transaction	73	
Total interest on loans and advances to customers and banks	1,232,080	1,166,689
nterest on accounts with foreign banks:		
Current accounts	3,021	56,208
Call accounts Deposits	341 169.674	1,205 518,450
Total interest on accounts with foreign banks	173,036	575,863
Interest on accounts with local banks:	110,000	010,000
Reserves balances with the Central Bank of Yemen	-	146,628
Total interest on accounts with banks	173,036	722,491
Total interest on loans and advances and due from banks	1,405,116	1,889,180
19 COST OF DEPOSITS		
	2009	2008
	YRí 000	YRí 000
Interest on current and saving accounts	1,583,204	2,004,892
Interest on time deposits	3,444,764	3,606,736
Total cost of deposits	5,027,968	5,611,628
20 COMMISSIONS AND FEE INCOME ON BANKING SERVICES		
Commissions on:	2009 YRí 000	2008
Documentary letters of credits	172,045	158,548
Letters of guarantee	202.674	190,515
Transfer of funds	30,265	33,852
Acceptances	10,358	13,304
Cheques	334,666	353,542
Fees on:		
Banking services Other services	10,331 49,256	8,196 47,157
Total commissions and fee income on banking services	809,595	805,114
GAIN / (LOSS) ON FOREIGN CURRENCY TRANSACTIONS		
	2009	2008
	YRí 000	YRi 000
Revaluation differences on foreign currency balances	(54,326)	(199,186)
Gain on foreign exchange trading transactions	67,327	77,259
Total gain / (loss) on foreign currency transactions	13,001	(121,927)
22 OTHER OPERATING INCOME		
	2009	2008
	YRí 000	YRi 000
Provision for losses on loans no longer required (note 8-a)	330,310	471,759
Provision for off-balance sheet items no longer required (note 14-b)	89,308	250,281
Provision for other assets no longer required	•	40,000
Provision for available for sale investments no longer required (note 9-e)	-	2,067
Provision for outstanding reconciling item no longer required (BCCI- under liquidation) Sundry income	- 13,645	2,395 63,861
oundry moonie	15,045	00,001
Total attact and an analysis in a second	400.000	000 000
Total other operating income	433,263	830,363





AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2009

The Central Bank of Yemen approved to publish the Financial Statement of National Bank of Yemen as of 31 December 2009 as per letter No. 21536 dated 21 April 2010

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			2009 YRí 000	2008 YRí 000
Salario	s, wages and related costs		1,026,144	946,527
	iation of property, plants and equipment (note 11)		91,105	81,456
Rent			35,720	34,844
Electric	ity and water		53,012	37,369
	s and maintenance		31,092	31,523
	one, telex and postage		23,650	26,615
	ortation and allowances		31,353	34,806
	ions and publications ter maintenance		47,370 534	40,804 192
Trainin			36,174	17,514
	and government fees		40,715	74,735
Donatio			13,057	14,001
	ery and printing supplies		26,845	25,065
	tancy fees for programme for development and improvem	nent of the Bank	55,848	61,420
Uther g	eneral and administration expenses		83,150	99,984
	Total general and administration exp	enses	1,595,768	1,526,855
The nu	mber of employees with the Bank as on 31 December 20	009 was 626 (31 December 20	008: 637 employees).	
24	PROVISIONS			
			2009	2008
			YRí 000	YRí 000
Provisi	on for losses on loans and advances (note 8-a)		1,061,596	855,949
	on for off-balance sheet items (note 14-b)			
	()		86,798	82,903
Uther p	provisions		40,799	30,619
	Total provisions		1,189,193	969,471
25	ZAKAT		_	
			2009	2008
			YRí 000	YRí 000
7akat -	paid for the year		85,000	75,000
Landi				-
	Total Zakat		85,000	75,000
26	BASIC EARNINGS PER SHARE			
.		ND/ 000	2009	2008
Profit f	or the year	YRi 000	1,438,517	1,530,362
Weight	ed average number of shares	Share	8,750,000	8,000,000
Basic e	arnings per share	YR		
			164	191
				191
	RELATED PARTY TRANSACTIONS			
In the and co	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and		rs, senior management	and their families
In the and co transac	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management.	who were customers of the	rs, senior management	and their families
In the and co transac	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and	who were customers of the	rs, senior management	and their families
In the and co transad	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management.	who were customers of the	rs, senior management Bank during the year. T 31 December 2009	and their families he terms of these 31 December 2008
and co transao The ye	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a	who were customers of the	rs, senior management Bank during the year. T 31 December	and their families he terms of these 31 December
In the and co transac The ye Board	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them:	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000	and their families he terms of these 31 December 2008 YR'000
In the and co transac The ye Board	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: s and advances, gross	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRí 000 16,300	and their families he terms of these 31 December 2008 YR'000 19,722
In the co and co transac The ye Board I Loan	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them:	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000	and their families he terms of these 31 December 2008 YR'000
In the co and co transac The ye Board I Loan	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: s and advances, gross	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRI 000 16,300 11,528	and their families he terms of these 31 December 2008 YR'000 19,722 12,761
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In the cand co transact The ye Board I Loan: Custo	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and tions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: s and advances, gross	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165	and their families he terms of these 31 December 2008 YR'000 19,722 12,761 2008 YR'000 653
In the co and co transac The ye Board i Loan Custo	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and stions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross ymers' deposits ist income for the year	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000	and their families he terms of these 31 December 2008 YR 000 19,722 12,761 2008 YR 000
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In the co and co transac The ye Board to Loan: Custo	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and stions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross ymers' deposits ist income for the year	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375	and their families the terms of these 31 December 2008 YR'000 19,722 12,761 2008 YR'000 653 691
In the co and co transac The ye Board to Loan Custo	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and citions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross owners' deposits est income for the year ist expense for the year	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December	and their familie he terms of these 2008 YR 000 19,722 12,761 2008 YR 000 653 691 31 December
In the co and co transac The ye Board to Loan: Custo	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and citions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross owners' deposits est income for the year ist expense for the year	who were customers of the	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December 2009	and their families he terms of these 31 December 2008 YR '000 19,722 12,761 2008 YR '000 653 691 31 December 2008
In the i and co transact The ye Board i Loan Custo Intere 28	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and stions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross mers' deposits ist income for the year ist expense for the year CASH AND CASH EQUIVALENT	d who were customers of the l	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000	and their families the terms of these 31 December 2008 YR '000 19,722 12,761 2008 YR '000 653 691 31 December 2008 YR '000
In the identification of the second s	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and citions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross owners' deposits est income for the year ist expense for the year	d who were customers of the l	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December 2009	and their families he terms of these 31 December 2008 YR '000 19,722 12,761 2008 YR '000 653 691 31 December 2008
In the identification of the second s	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and stions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross mers' deposits ist income for the year ist expense for the year CASH AND CASH EQUIVALENT	d who were customers of the l	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000	and their families the terms of these 31 December 2008 YR '000 19,722 12,761 2008 YR '000 653 691 31 December 2008 YR '000
In the identification of the second s	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and citions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross somers' deposits est income for the year ist expense for the year CASH AND CASH EQUIVALENT n hand and reserve balances with the Central Bank of Yem	t who were customers of the l as follow: nen (note 4)	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000 11,052,309	and their families the terms of these 2008 YR'000 19,722 12,761 2008 YR'000 653 691 31 December 2008 YR'000 9,933,260
In the 4 and co transac The ye Board I Loan: Custo Intere 28 Cash o Due fro Treasu	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and titons are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: s and advances, gross smmer' deposits est income for the year ist expense for the year CASH AND CASH EQUIVALENT n hand and reserve balances with the Central Bank of Yerr m banks (note 5)	t who were customers of the l as follow: nen (note 4)	rs, senior management Bank during the year. T 31 December 2009 YRi 000 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000 11,052,309 28,792,299 52,587,188	and their families he terms of these 2008 YR'000 19,722 12,761 2008 YR'000 653 691 31 December 2008 YR'000 9,933,260 25,612,567 56,630,049
In the 4 and co transact The ye Board I Loan: Custo Intere 28 Cash o Due fro Treasu Reserv	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and titons are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross inters' deposits ist income for the year st expense for the year CASH AND CASH EQUIVALENT n hand and reserve balances with the Central Bank of Yerr m banks (note 5) ry bills and certificates of deposit with the Central Bank of Y	t who were customers of the i as follow: hen (note 4) femen (note 6 and note 7)	rs, senior management Bank during the year. T 31 December 2009 YRi 000 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000 11,052,309 28,792,299 52,587,188 (9,687,322)	and their families he terms of these 2008 YR 000 19,722 12,761 2008 YR 000 653 691 31 December 2008 YR 000 9,933,260 25,612,567 56,630,049 (8,878,540)
In the 4 and co transac The ye Board 1 Loan Custo Intere Intere 28 Cash o Due fro Treasu Reserv Treasu	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and ctions are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: as and advances, gross inters' deposits est income for the year ist expense for the year CASH AND CASH EQUIVALENT In hand and reserve balances with the Central Bank of Yerr m banks (note 5) ny bills and certificates of deposit with the Central Bank of Y balances with the Central Bank of Yerren (note 4) ny bills maturing after three months, net of unamortized disk	t who were customers of the i as follow: hen (note 4) femen (note 6 and note 7)	rs, senior management Bank during the year. T 31 December 2009 YRi 000 16,300 11,528 2009 YR'000 11,165 375 31 December 2009 YRi 000 11,052,309 28,792,299 52,587,188 (9,687,322) (11,423,125)	and their families he terms of these 2008 YR'000 19,722 12,761 2008 YR'000 653 651 653 691 31 December 2008 YR'000 9,933,260 25,612,567 56,630,049 (8,878,540) (531,180)
In the 4 and co transac The ye Board 1 Loan Custo Intere Intere 28 Cash o Due fro Treasu Reserv Treasu	ordinary course of business, the Bank conducts transacti mpanies in which they own 25% or more of its capital and titons are approved by the Bank's management. ar-end balances included in the financial statements are a members and parties related to them: a and advances, gross inters' deposits ist income for the year st expense for the year CASH AND CASH EQUIVALENT n hand and reserve balances with the Central Bank of Yerr m banks (note 5) ry bills and certificates of deposit with the Central Bank of Y	t who were customers of the i as follow: hen (note 4) femen (note 6 and note 7)	rs, senior management Bank during the year. T 31 December 2009 YRi 000 11,528 2009 YR'000 1,165 375 31 December 2009 YRi 000 11,052,309 28,792,299 52,587,188 (9,687,322)	and their families he terms of these 2008 YR 000 19,722 12,761 2008 YR 000 653 691 31 December 2008 YR 000 9,933,260 25,612,567 56,630,049 (8,878,540)

As at 31 December 2009	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Total
ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000
Cash on hand and reserve balances with the Central Bank of Yemen Due from banks Treasury bills, net Certificates of deposit with the Central Bank of Yemen Loans and advances to customers, net of provision Available for sale Investments, net	11,052,309 25,065,955 41,164,063 - 2,129,260	2,292,830 - - 437,015	1,350,590 11,423,125 4,750,659	- 82,924 - 2,052,339 216,324	11,052,309 28,792,299 52,587,188 - 9,369,273 216,324
Total assets	79,411,587	2,729,845	17,524,374	2,351,587	102,017,393
Due to banks Customers' deposits	573,410 57,091,212	- 9,358,532	- 22,843,233	- 521,443	573,410 89,814,420
Total liabilities	57,664,622	9,358,532	22,843,233	521,443	90,387,830
Net Gap	21,746,965	(6,628,687)	(5,318,859)	1,830,144	11,629,563

As at 31 December 2008	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Total
ASSETS	YR'000	YR'000	YR'000	YR'000	YR'000
Cash on hand and reserve balances with the Central Bank of Yemen Due from banks Treasury bills, net Certificates of deposit with the Central Bank of Yemen Loans and advances to customers, net of provision Available for sale Investments, net Total assets	9,933,260 23,391,895 45,748,869 10,350,000 2,304,100 - 91,728,124	769,090 521,750	289,120 531,180 2,497,732 3,318,032	1,162,462 3,085,720 205,826 4,454,008	9,933,260 25,612,567 46,280,049 10,350,000 8,409,302 205,826 100,791,004
LIABILITIES	01,120,121	1,200,010	0,010,002	1,101,000	100,101,001
Due to banks Customers' deposits	2,076,627 57,951,751	12,174,394	17,618,272	127,224	2,076,627 87,871,641
Total liabilities	60,028,378	12,174,394	17,618,272	127,224	89,948,268
Net Gap	31,699,746	(10,883,554)	(14,300,240)	4,326,784	10,842,736

ND LIABILITIE	s				
Yemeni Riyal %	US Dollar %	Saudi Riyal %	Sterling Pound %	Euro %	United Arab Emirates Dirham
-	-	•	-	-	-
-	1.48	0.58	0.73	0.71	5.75
12.97	•	•	•	-	•
17.50	8.50		-	-	-
10.00	0.37	0.31	0.31	0.31	
					United
Yemeni	US	Saudi	Sterling	_	Arab
					Emirates Dirham
70	70	70	70	70	Dimani
-	-	-	-	-	-
-	0.57	-	2.56	2.50	-
-	0.75	2.85	3.20	2.68	-
	-	-	-	-	-
14.00	8.50		-	-	
13.00	1.95	1.14	2.20	1.45	-
	Yemeni Riyal % - 12.97 17.50 10.00 Yemeni Riyal % - 14.96 14.86 17.50	Riyal Dollar % % - 1.48 12.97 - 17.50 8.50 10.00 0.37 Yerneni US Riyal Dollar % - - 0.57 14.96 - 17.50 8.50	Yemeni Riyal % US Dollar % Saudi Riyal % - 1.48 0.58 12.97 - - 17.50 8.50 - 10.00 0.37 0.31 Yemeni Riyal % US % Saudi Riyal % 0.57 - - 0.57 - 0.57 14.96 - 17.50 8.50	Yemeni Riyal Dollar Siyal Dollar Siyal Dollar Siyal Pound Siyal Dollar 12.97 Saudi Siyal Dollar Siyal Dollar Riyal Dollar Riyal Dollar Siyal Dollar Riyal Dollar Siyal Siyal Dollar Siyal Siyal Dollar Siyal Siyal Siyal Dollar Siyal Siyal Siyal Dollar Siyal Siy Siyal Siyal Si	Yemeni Riyal % US Dollar % Saudi Riyal % Sterling Pound % Euro % - - - - - %

DISTRIBUTION OF ASSETS, LIABILITIES, CONTINGENT LIABILITIES AND COMMITMENTS BASED ON ECONOMIC SECTORS As at 31 December 2009 Total YR'000 Personal YR'000 Trade YR'000 Services YR'000 YR'00 Financing YR'000 ASSETS Cash on hand and reserve bala Central Bank of Yemen 11,052,309 11,052,309 28,792,299 Due from banks 28,792,299 Treasury bills, net Certificates of deposit with the Central Bank of Yemen Loans and advances to customers, net of provision 52,587,188 52,587,188 691,931 5,576,570 41,421 18,314 216,324 3,041,037 9,369,273 216,324 lable for sale Investments, net Total assets 5,576,570 41,421 92,666,434 102,017,393 691,931 3,041,037 IABILITIES Due to banks 573,410 573.410 105,064 1,266,970 193,429 17,854,699 2,637,481 67,756,777 89,814,420 Customers' deposits _ Total liabilities 1,266,970 193,429 17,854,699 2,637,481 678,474 67,756,777 90,387,830 Contra accounts and other cor 666,059 36,057 21,481,945 664,750 1,626,237 2,064,310 26,539,358 As at 31 December 2008 Manufacturing YR'000 Agriculture YR'000 Trade YR'000 Services YR'000 Financing YR'000 Personal YR'000 Total YR'000 ASSETS Cash on hand and reserve the Central Bank of Yeme 9,933,260 9,933,260 Due from banks 25,612,567 25,612,567 reasury bills, net 46,280,049 46,280,049 Certificates of deposit with the Central Bank of Yemen 10,350,000 10,350,000

As at 31 December 2009						
ASSETS	Republic of Yemen YR'000	United States of America YR'000	Europe YR'000	Asia YR'000	Africa YR'000	Tota YR'000
Cash on hand and reserve balances						
with the Central Bank of Yemen Due from banks Treasury bills, net	11,052,309 3,866,556 52,587,188	- 3,482,274 -	- 12,776,677 -	- 8,558,064 -	- 108,728 -	11,052,309 28,792,299 52,587,188
Certificates of deposit with Central Bank of Yemen	-		-	-		
Loans and advances to customers, net of provision Available for sale Investments, net	9,369,273 122,611	:	:	- 93,713	:	9,369,273 216,324
Total assets	76,997,937	3,482,274	12,776,677	8,651,777	108,728	102,017,393
LIABILITIES						
Due to banks Customers' deposits	- 89,814,420		<u> </u>	573,410 -	-	573,410 89,814,420
Total liabilities	89,814,420	-	<u> </u>	573,410	-	90,387,83
As at 31 December 2008						
		United				
	Republic	States	_			
ASSETS	of Yemen YR'000	of America YR'000	Europe YR'000	Asia YR'000	Africa YR'000	Tota YR'00
	FR 000	TR 000	TR 000	TR 000	TR 000	1100
Cash on hand and reserve balances with the Central Bank of Yemen	9,933,260					9,933,26
Due from banks	9,933,260 4,510,644	2,601,576	10,714,485	7,780,434	5.428	25,612,56
Treasury bills, net	46,280,049	- 2,001,010	-	-		46,280,04
Certificates of deposit with Central						
Bank of Yemen	10,350,000	-	-	-	-	10,350,00
Loans and advances to customers, net of provision	8,409,302					8,409,30
Available for sale Investments, net	123,365	-		82,461	-	205,82
Total assets	79,606,620	2,601,576	10,714,485	7,862,895	5,428	100,791,00
LIABILITIES						
Due to banks	1,501,408	-	-	575,219	-	2,076,62
Customers' deposits	87,871,641	-	<u> </u>			87,871,64
Total liabilities	89,373,049	-	-	575,219	-	89,948,26

DISTRIBUTION OF ASSETS, LIABILITIES, CONTINGENT LIABILITIES AND COMMITMENTS BASED ON

The Bank does not hold nor manage assets for or on behalf of other parties except for the housing project, which is behalf of the Government.

CONTINGENT ASSETS AND LIABILITIES

The Bank has filed a number of legal cases with the Public Fund Court and the Commercial Preliminary Court against former employees and customers of the Bank relating to irregularities and default in settlements of amounts due respectively. Where there are legal cases filed against the Bank at the respective courts, management fully and/or partly provided for such cases in the interim financial statements. In some of the cases, although court decisions were made in favour of the Bank, their executions have not been effected, whereas the other cases are still pending in the courts.

35 SIGNIFICANT FOREIGN CURRENCIES' POSITIONS

The Central Bank of Yemen circular no. 6 of 1998 establishes limits for positions in individual foreign currencies as well as an aggregate limitation for all currencies. These limits are 15% and 25% of capital and reserves. The Bank had the following significant net exposures denominated in foreign currencies:

	31 Decer	nber 2009	31 December 2008	
	%	YRí 000	%	YR'000
United States Dollar	(15.76)	(1,902,691)	3.86	431,773
Pound Sterling	(0.01)	(1,335)	2.05	279,579
Euro	0.54	65,080	(0.13)	(14,952)
Saudi Riyal	1.66	200,888	2.15	240,732
Swiss Franc	0.11	13,083	0.11	12,884
Japan Yen	0.10	12,455	0.06	7,057
United Arab Emirates Dirham	8.54	1,030,604	0.04	4,689
Other	0.00	18	0.00	16
Aggregate foreign currency positions	(4.82)	(581,898)	8.59	961,778

The US Dollar exchange rate as at 31 December 2009 was 207.31 YR/USD (31 December 2008: 200.08 YR/USD).

36 CAPITAL COMMITMENTS

Capital commitments at 31 December 2009 amounted to YR 446 million (31 December 2008: YR 540 million).

PROGRAMME FOR THE MODERNISATION AND DEVELOPMENT OF THE BANK 37

During the year 2009, the Bank has accomplished implementing most stages related to part one of the modernization and development programme. The remaining stage left is the implementation stage related to carrying out the structuring and technology part (second stage of the programme).

In that regard, the Bank has accomplished, during the year 2009, the bids procedures concerning the structuring and technology part in which the banking equipment systems and programmes will be procured, installed and operated in order to convoy with modern banking industry seeking to accomplish the programme's aims and goals and provide modern banking services and products to its clients and the public.

of provision Available for sale Investments, net	730,332	-	4,450,826	22,623	35,479 205.826	3,170,042	8,409,302 205,826
Total assets	730,332	-	4,450,826	22,623	92,417,181	3,170,042	100,791,004
LIABILITIES							
Due to banks	-	-	-	-	2,076,627	-	2,076,627
Customers' deposits	755,770	145,156	9,907,497	4,098,002	635,080	72,330,136	87,871,641
Total liabilities	755,770	145,156	9,907,497	4,098,002	2,711,707	72,330,136	89,948,268
Contra accounts and other commitments	1,335,594	76,630	18,137,768	935,209	1,954,530	3,309,515	25,749,246

The Bank is financing the cost of both parts of this programme from its own financial reso

COMPARATIVE FIGURES

Except when a standard or an interpremits or requires otherwise, all amo

DATE OF AUTHORIZATION

39

These financial statements have been approved for issue by the Bank's Board of Directors on 5 April 2010 and to be presented to H.E. Minister of Finance as the representative of the Govern ment that is the owner of all equity.



National Bank of Yemen

Trust and Experience



Around the world in pictures











Business



Dr. Mohamed Jubran, professor of economics, to the Yemen Times:

Money laundering is responsible for the devaluation of the Yemeni riyal

250

200

150

100

50

e is often quoted by local newspapers and television channels on economic issues, and is well-known among economic reporters and business editors. He used to be a member of the Islah party, but now only focuses on the economy.

In his sitting room at the week-end, he finishes writing up a research paper on his laptop and scans a study about the economy of Yemen. This is Dr. Mohamed Jubran, professor of economics at Sana'a University and he is the person who always finds the courage to speak his mind on any activity related to the economy, business or banking.

Dr. Jubran spoke to Ali Saeed of the Yemen Times regarding the devaluation of the Yemeni riyal and what the CBY and the Yemeni government should jointly do to save it.

First, we would like you to comment on the recent speech by President Saleh, when he maintained that price hikes cannot be controlled and the Yemeni riyal cannot be stabilized.

I would not blame the president. His economic advisors were not supposed to give him this information, or preempt the situation by saving something like this. Such statements steal all hope from people and if the world deals with its economic problems in this way, it would be suicidal.

For instance, when Obama became the US President, in his first month he faced a financial crisis. Banks and large companies were disintegrating, yet he did not give into them. He reassured his fellow Americans and promised to bring about an economic retrieval directly resulting from that crisis.

Indeed, they were able to begin the reform of their economic situation. Greece also is a good example in front of us as it is heading towards insolvency, but they have not lost hope or even stopped daily street protests. However, they are still looking for solutions via international organizations and European Union agencies. So it would seem that every economic problem has a solution and nothing is beyond help.

Consequently, there should be no such statements as, 'we can't not stabilize the price of the currency or reduce prices of goods'. If some simple procedures were implemented by the state, panic over devaluation of may disappear.

As a Yemeni academic and economist, what would you do now to save the Yemeni rival?

Before you came to me, I faxed a letter to the president, containing some possible solutions. I wrote a short, not long, report as I know the president is busy and does not have much time.

This letter contained reasons for the current crisis of the YR devaluation, suggested solutions for the problem and gave the advantages of these solutions in bringing about an economically stable country.

I hope the president implements them. I already discussed my ideas, five months ago, with the Minister of Finance and agreed that action must be taken. I do not know why this hasn't happened.

I have also predicted, in more than one TV interview, that if the same financial and monetary policy remains in this poor state, the riyal would devalue. We have now reached this stage.

What were the actions that you advised the Minister of Finance to do, that were ignored?

In general, they are economic decisions that should be dealt with by the cabinet and some legislative amendments that should be taken by parliament, to limit the demand for dollars in the Yemeni



Dr. Mohamed Jubran

market.

There has been an increased demand for US dollars because some wellknown people in the country have obtained illegal liquidity in Yemeni riyals. They are practicing money laundering by changing this illegal money into legal money by sending it abroad as US dollars. If they can, they then bring it back to Yemen, or leave it to accrue abroad until needed.

Another action also is to impose higher taxes on those who have the largest incomes.

One of the most essential actions to save the rival is to ban the sending of money out of Yemen. There is no justification for this. Usually the money is for a student and the government pays for his education, or for a patient receiving treatment and the patient would not need more than USD 3,000. If all of these were counted they would not exceed more than USD 100 million.

So why is it that the remittances from Yemen abroad have reached USD 3 billion from the beginning of this vear alone?

There must be people who have huge assets. If any trader wants to open a credit letter he can do this through any commercial bank, but if someone wants to send money out of Yemen for unclear purposes, he is actually money laundering.

Moreover, for those who remit and

are not merchants, where did their money originate? A merchant who sends money abroad may want to import goods, but another is definitely a money launderer.

2000

2001

2002

2003

2004

Owners of Yemeni riyal assets in the market are exploiting it to buy dollars.

When we say assets are available, it is usually only to cover their basic needs and for all Yemenis, from the academic to the minister and president, his or her salary isn't even sufficient for his or her needs. So who remits abroad?

As previously mentioned, there are some merchants who pay no taxes, ei-

ther through official dispensation or via illegal accounting. The second group who remits abroad are those people who get bribes and 'commissions', or plunder the state's

How do they remit abroad?

lands then turn it into cash.

They send money abroad through bankers who have exchange and banking businesses here in Yemen and there is no monitoring from the Central Bank of Yemen. I know one banker who transferred USD 1 billion.

There is also another trick that bankers use. In Yemen there are civil societies

and charitable organizations who re-

ceive funding from abroad, not directly through banks but through bankers who usually do not receive it but ask senders to add it to their accounts in banks outside the country. The banker here in Yemen then pays the organization from his assets in Yemen. This then keeps the money intended for the charity abroad, in the name of those who are practicing this money laundering.

2005

The value of a US dollar in Yemeni riyal from 2000 to April 2010

2006

2007

2008

For example, if a corrupt official receives USD 100 million, according to the CBY procedures, a bank is not allowed to open an account for anyone who could be using it for suspicious purposes.

So when he comes to open an account with USD 100 million, and he is merely an employee, this is indeed suspicious.

So this corrupt official comes to the banker and asks him to send his money abroad for him. The banker can do exactly this, or add it to his own account and no one will suspect him simply because he is a banker. Then the banker sends it in his own name even though it is really not for him but for someone else.

There is also slack monitoring of banks from the CBY. I know some that have remitted billions of dollars, especially those that have branches abroad. This makes it is easy for a person who wants to open an account outside of Yemen

What should the government do to control this problem?

2009 22-Apr

The law governing banking should be amended and I suggest categorizing bankers into two classes.

The first one is the big bankers. They are welcome to practice banking and can remit abroad but they should submit a daily list of incoming and outgoing remittances to the CBY.

They also should be inspected by a financial committee of auditors to check their figures.

The second is the local bankers and they should be allowed only to remit locally and not internationally, with a maximum amount of YR 60,000. Any amount exceeding this should be divulged to the CBY.

The bankers' capital should be increased to at least USD 50 million, otherwise they should not be allowed to practice.

Monitoring on banks should be much stricter

Finally, there should be a reconciliation between all our political factions, as political unrest and security worries are always reflected in the economy.

This also results in the trader sending his money abroad, tourists not coming and investors running away. In Aden, for example, sales have declined by 40 percent and hotels are empty.

Iran: Cosmetics queen of the Middle East



tics on such goods," Dr Seyed Marandi, Western cosmetics such as Clinique a lecturer at the University of Tehran, and Estée Lauder are also popular told The Media Line. "These sort of goods are very easy to bring in while avoiding customs so it's very difficult to gauge the level of consumption."

but I doubt that we have precise statis- na, Korea and Turkey. More expensive



By Benjamin Joffe-Walt The Media Line

eiled and to some degree hidden from public life, many in the West assume that Iranian women lead largely self-effacing lives.

But according to a recent study by an Iranian economics think tank, it turns out Iranian women are some of the world's top consumers of cosmetics and - together with men - have made Iran the Middle East's secondlargest market for makeup.

Tose'e Mohandesi Bazaargostaran Ati (Future Development of Market Engineering) found that 14 million Iranians collectively spend upwards

beauty products, accounting for 29 percent of the USD 7.2 billion cosmetics market in the Middle East, second only to Saudi Arabia. This makes Iran the world's seventh-largest consumer of cosmetics.

The report's findings indicate Iranian women and girls, generally urban and between the ages of 15 and 45, spend a per capita average of about USD 7 each month on cosmetics. The average monthly salary in Iran is USD 600 to USD 700.

The results, first published earlier this month in Faslnameh Tose'e Mohandesi Bazar (The Marketing Magazine), are based on estimates derived from a survey, not exact figures.

"Iran's consumption may be high,

"Cosmetics are easy to bring across the border without being discovered," he said, pointing out that while Iran produces cosmetics, a significant portion of the cosmetics in the country are imported. "Tariffs in Iran are relatively high - 20 or 30 percent - so there is a huge incentive to go around customs."

"However, the general impression seems to be that Iranian, Arab, and Turkish women have traditionally used more cosmetics than women in western countries and that this trend continues today," Dr Marandi said. "It seems that it's something much more a part of our culture."

On an official level, makeup is forbidden in Iranian government offices and the Islamic Republic's religious establishment considers the public wearing of makeup to be contrary to hijab, which requires women to wear loose-fitting clothing covering the entire body and something covering the hair. Some Iranian women completely cover their hair, but most do not.

But despite religious police attempting to enforce the hijab, Iran's urban centers are full of elaborately madeup women and teenage girls. Furthermore, products like face masks, anti-wrinkle creams, and high-quality shaving creams are increasingly popular among men.

While Iran has a domestic cosmetics industry, the majority of the cosmetics on the market are imported from Chi-

among Iranian elites.

And the trend is not just skin deep. Iran has been named among the leading <nose-job capitals' in the world and cosmetic surgery is a popular and growing industry in the country.

Dr Eldad Pardo, an expert on Iranian gender issues and a professor at the Harry S. Truman Research Institute for the Advancement of Peace, said a heightened cultural appreciation for beauty is nothing new in Iran.

"I'm not at all surprised there is this interest in cosmetics in Iran," he told The Media Line. "Iranian culture and particularly Persian culture have always been exceptional in their emphasis of beauty, aesthetics, art, fashion, design and poetry, much more than anywhere else in the Middle East. The tendency to embellish, to adorn, the appreciation of things that are aesthetically dazzling and the good things in life, all this has been found in Persian culture for hundreds of years."

"There is an age-old tension between simplicity on the one hand and open society, beauty, and a globalized world on the other," he said. "You have a populist, anti-Western tradition represented today by [Iranian President Mahmoud] Ahmadinejad, in which the women are depicted as simple. But Iranian culture is much richer than that, and you have a tradition of refinement, etiquette, beauty and nobility, so when you had a beauty revolution in the West in the 1920s and 30s, all these products were imported into Iran and enthusiastically accepted by the Iranian elites."

Mr. Khalid Saad Al Qadas - Chairman & Mr. Masroor Siddiqui - Director

Qadas Fly Travel & Tourism

Extend Their Heartfelt Condolence To

H. E. Syed Khawaja Alqama **Ambassador Of Pakistan**

On the sad demise of his mother.

May Allah Bless Her Soul & May She Rest In Eternal Peace

29 April, 2010 **13**

World Bank Group

The International Finance Corporation (IFC), the private sector arm of the World Bank Group, is a global investor and advisor committed to promoting projects in its developing member countries that are economically beneficial, financially and commercially sound, and environmentally and socially sustainable. IFC finances private sector investments, mobilizes capital in the international financial markets, helps clients improve social and environmental sustainability, and provides technical assistance and advice to governments and businesses in the developing world.

IFC MENA Department is looking to hire a **Finance Assistant/Analyst** to work in our regional office in Sana'a, Yemen. The Finance Assistant/Analyst's responsibilities would be assigned to assist the Investment and the Advisory Services Operations in MENA in the duties and responsibilities mentioned below.

Duties and Accountabilities

- The Finance Assistant/Analyst will perform the following duties for Investment and Advisory Services operations, but not limited to:
- Preparation and/or review of the Investment and Advisory Services' department's monthly, quarterly and annual financial reports
- Assist the Regional Department in managing, monitoring and reporting on all department resources (i.e. budget, staff, reimbursable, chargeback and cross-charging)
- Conduct monthly review of Facility/Program expenses for accuracy, budget availability and compliance
- Monitors and analyses cost effectiveness performance at the unit, activity, product, and project levels. Prepares ad hoc analyses based on IFC cost information stored in various source systems, (e.g. SAP, FTS, IDesk, RMS, MIS, etc,.) and combines the information into appropriate format for further manipulation and analysis

Selection Criteria

- Bachelors Degree in Accounting, Finance, Business or Economics with at least 7 years of working experience
- Recognized professional accreditation (CPA, CIMA, ACCA, etc) is a plus
- Sound knowledge and understanding of accounting theory, concepts and principles, financial accounting reporting, budgeting, cost allocation
- Proven practical skills in GL, AP/AR, journal entries, account reconciliations, budgeting, analysis of financial data, preparation of financial reports
- Advanced skills in Excel and Access, working knowledge of Microsoft office
- Ability to research, analyze and synthesize information, interpret data, retrieve information and clearly and concisely summarize results
- English and Arabic languages are essential

Interested applicants are requested to apply to the job by visiting www.ifc.org/careers under job # 092290 or via e-mail to *ifcmena-recruit@ifc.org*. Applications should be sent by May 8th, 2010. Only short-listed candidates will be contacted. IFC's Recruitment and Employment Policies reflect its strong values for cultural, racial and gender diversity. Women and minorities are strongly encouraged to apply. All applications will be treated in the strictest confidence.



JOB ANNOUNCEMENT

Oxfam, an international NGO, works with others to find lasting solutions to poverty and suffering. Oxfam has been working in Yemen since 1983. Oxfam announces the following vacancies for its Development Programme.

Gender Programme Officer – (Based in Sana'a)

You will have proven track record experience in project development and delivery, assessing outcomes and impact of the programme components, and managing the project's planning, monitoring, evaluation and learning processes. You will ensure project budget preparation and monitoring, and assisting in fund raising and proposal writing for new initiatives.

We are looking for someone with a 5 years an experience in working in gender programme with a degree in social sciences or related discipline, good knowledge in project management, an understanding of, and experience of, working in the development sector, particularly with regard to women rights and legal protection issues, and n understanding and sensitivity to poverty, gender and diversity, demonstrated capacity of social and communication skills with the ability to work with others and as part of a team, excellent oral and written communication and writing skills in English and Arabic, knowledge and skills in computer usage

Partnerships Officer – (Based in Sana'a)

You will be promoting participation of beneficiaries/audiences in all activities implemented by the project and its partner organizations, providing intensive needs-based technical support to partners with a special focus on organizational capacities, planning, reporting, and monitoring, and leading on the implementation of project's activities with a special emphasis on partner contracts.

We are looking for someone with a 3 years experience in working in development field at local levels and with CSOs; demonstrated capacity of social and communication skills and ability to work with others and as part of a team, excellent written and verbal communication (in English and preferably in Arabic) including representation skills, report writing skills and negotiation and influencing skills.

To apply:

If you believe that you have the qualification to work on the above-mentioned field, Please send a copy of your CV clearly state on your covering letter the job you are applying for to *yemenjobs@oxfam.org.uk* or Fax no: 01 450170.

Closing date for applications is 14th May 2010







Readers View

Servitude and slavery

By: Naji Gazali naji734@gmail.com

eople who migrate in search for income, opportunity, school, and good life must go through hard time deciding when to give up thinking. It must be irrelevant to them the unknown when current circumstances overwhelm them and that is when they run into the unknown and its problems instead of running away from their problems. The unknown is always hard to manage than the known and common problems. But when desperation clouds their thinking, the rest is nothing but a recipe for even greater problem. This is the story of young Ethiopian girls and women who flee their hard and unpleasant circumstance in search of a better future; only to find out later that their problems back in their country is one drop in bucket of canny, difficult, and unbear-

able problems aboard.

One Ethiopian young girl migrant wrote in the Ethiopian magazine in Yemen hoping that her friend will be spared the agony that she has endured"May what happened to me not happens to you," . As described by the researcher who is a post-doctoral fellow at the Amsterdam School for Social Science Research, University of Amsterdam stated that "Many regret ever deciding to leave and advise other women not to follow in their footsteps"(de Regt, 2005, 1). But what is most interesting is that Yemen has a lower GDP comparing to Ethiopia, so you may expect the migration of domestic workers will be toward Ethiopia instead. Yemen is seem to be the transient country where migrant workers cross the border into other richer countries especially those of the Gulf States, yet most Ethiopians settled in Yemen and work as domestic worker. such phenomena-domestic worker- has

changed the social and economical reality in a country devastated with its own shortcoming.

They speak of "deception, isolation, maltreatment, heavy workloads, unpaid salaries, confiscated passports and physical and psychological abuse". (de Regt, 2005, 2). The worse aspect of their agony is that if they want to go back, they would have to pay the Yemeni government for their overstayed visa violation. So they became stuck here in Yemen vet facing daily violation by contractors and traffickers. And on the top of all that, the Yemeni government is unwilling to assist them in getting their passport back and investigating any abuse that were done to them. Yemen's inactivity to remedy these violations is an admission of guilt and responsibility. we must speak up against these physical and psychological abuse that Ethiopians women are facing in our country and perpetrators and traffickers must

be slapped with severe punishment for such treatment otherwise, we as a whole are condoning slavery if not practicing already. shame on us to blame the Saudis for burning Yemenis migrants who are fleeing their misery here in Yemen when we are mistreating our Ethiopian neighbors .unless we walk just a mile in their shoes to feel how it is to be mistreated.

The only source of assistance to them is their embassy that is also, "unable to effectively solve their problems" (de Regt, 2005, 3). Yet as the writer suggest that Ethiopians women faced with such depressing reality and end up living with relative in Yemen and work as freelances domestic worker. but the most encouraging event and most important is that they start organizing amongst themselves and networking, raising an awareness among public and advocating for their right and dues. Yemen must rectify these problems to prove its innocence.

School principal extorts money from teachers and students

By: Shafeek Al-Homaidi eek99@yahoo.com

chools are the first institution of learning in the formation of a child's character and personality. If we all want our children and country to progress to a bright future, it can onlybe done through the good education.

But what I have seen and heard about the principal and the irregularities in education, particularly in one school in Sana'a, is unforgettable. A headmaster should be a leader and a good example, but unfortunately here it was the contrary.

It is regretful that the school is considered as a good center for education just based on the outer structure of the building and without consideration for the quality of the staff inside.

What arouses my feelings is that this headmaster manages hundreds of teachers and thousands of students without a vision of ideal education or high standards. For him leadership means making a profit, regardless of how much students are learning.

The cruelty of the headmaster that I have witnessed at this school is unspeakable and his dealing with the teachers and students.

Three days ago, a teacher who is good at his work and well-experienced and has a good daily attendance and hard working in class was cut down by the offensive insults from the headmaster. It so happened that, as the teacher arrived at school in the morning, the principal shouted at him in front of all the managing staff and took him into his office. After all the shouting and the insults which the teacher bore quietly without a word, the headmaster even wanted to slap him.

I was dumbfounded at such actions but later on, it came to light that this teacher never paid the required sum to the headmaster paid by almost all teachers when they receive their full payment at the end of the month. As a rule, they have to give a share of their payment to the headmaster to be able to keep their job and do anything they please.

In addition to this, students who come late to school for three consecutive days

are threatened to be suspended by the principal unless they pay him a certain amount for being allowed to attend school once again. The same financial measures are applied for the students who are absent and for those who misbehave in school.

Will these sanctions install good principles and morals in our children? No, they teach children blackmailing, bribery and corruption. The children learn to harness human energy through domination, greed and manipulation. The aim of this principal is to help make our sons failures and disloyal to their country.

He is hidden behind the scene of selfseeking interest. What is the main standard required to be chosen as a school principal? It is that they should care enough for the daily lives of the students and teachers and to do their best to solve their urgent problems and ease their suffering.

It is a painful fact that the unfit are chosen for this post. The first task of a school is to educate an ideal and independent generation capable to cope with development. But such a principal

makes everyone reluctant to teach and learn

He has turned the school into a fight club and created racial discrimination. Most classes are offices for collecting money, but teachers are often absent. The school has also adopted "substitution," which means that an absent teacher can bring in a substitute if he is willing to pay the required amount to the principal.

I hope that all the educational institutions and General Secretaryof Sana'a Abdurahman Al-Akwa will work hand in hand to uproot this degrading and intolerable disease prevalent in our schools. Let us all work together to eliminate lingering social injustice and to pass on spiritual and physical intelligenceto our children. Only thus will they be able to maintain their true identity to work for the common good and the betterment of this country and the world.

As a very famous quotation goes, "No opportunity comes twice, and every crisis brings an opportunity." So let us seize this opportunity to remedy our education system.

Through **The Mind's Eye** By: Maged Thabet Alkholidy majed_thabet@hotmail.com



Will electronic books replace paper ones?

ear readers, can you imagine yourself carrying a library in your pocket? This is what technology has done for the humanity all over the world. Software versions of books are seemingly replacing books printed on paper, especially for the new generation. But will electronic books replace the paper ones?

At book fairs, there are many traditional printed books. There are also CDs, but they are usually entertainment CDs rather than books. At the International Book Fair last year in Taiz, I was astonished that no stands had book collection on CD. The book sellers were wondering if I was looking for something prohibited.

As I investigated further, I learnt that such CDs can be found and that they are sold illegally. This made me reconsider my situation as a regular reader of electronic books. Some of these books are downloaded from the internet and some of them are given to me on disks. Which ones are legal and which are illegal? I asked myself.

If they were illegal, what should I read? I have hundreds of soft copies of books in my laptop. I really find them useful. Recently, one of my friends sent me a link to a library online which includes 100,000 books in literature, philosophy, and science. Of course, I am not reading all these books, but I read them occasionally because they are in the laptop which I carry wherever I go.

Here I realized how it is difficult if such soft books are considered as illegal copies and I am banned to read any of them. Though, I have small library of printed books, banning me to read soft copies will be a real problem. This is because of being used, but really I am addicted to read soft books.

Being used to read software versions of books for about five years has made me unable to read printed books. I am not exaggerating when I tell you that, if I have a book to read, I first search about it on the Internet or anywhere to find as a soft copy. If I can't find one, I scan the hard copy to PDF or image file so that I can read it easily.

Some don't mind whether they read a book on paper or on a screen. But others are some who are completely against electronic books and never read them. Others still, like me, like reading software copies of books and cannot read the traditional version on paper. Each has his or her own reasons. Next week, I will write about how each feels about these different formats.

Maged Thabet Al-Kholidy is a contributing opinion writer from Taiz. He holds an MA in English, and is the former editor of Taiz University's English-language magazine.

Why do I believe him?

By: Hanna Al-Hodaimi

ecause I am a citizen of this country, because I have no experience with the other world, because I have a simple mind and I am poor, I believe him.

He seems to know what I don't

my life and gives answers to my questions.

He watches me closely, knows my needs and tries to meet them. He teaches me new ways to think and to interpret the world. He leads me and I follow him, wherever he wants. Because of all that I believe him.

I am a simple poor citizen, and he

By: Maisara K.D. Student in UST in Taiz Riddick_12001@hotmail.com

ometimes I ask others about their thoughts concerning their future. I wonder what their plans are. I get nothing. If I research students'

Breathing life into our future

soul because our life will be useless. We will be doing nothing for ourselves or for our future life. So, can you tell me why we are here in this world? Surly it sometimes seems worthless. We should think about this carefully and make a decision to have our own goal in life. However, the question is

goal, we will be as a body without a ture life. After that, we can progress to the next step, where we have to determine our main aim and how we want to achieve it. Many obstacles may confront us but we have to struggle and motivate ourselves to fulfill our supreme goal. In addition, we have to try our best to get experience from others, which will help us to develop

our life, family, country and world as well. We should take into account that it is not easy to have an aim without encountering problems but we should learn how to handle these obstacles wisely. However, we should not feel disappointed or frustrated in the beginning, and not give up because we need to keep in mind that we can only reach our supreme goal if we believe in ourselves.

aims in any secondary school, college, or university, unfortunately I find most of them have none. I think it is a huge problem, which needs attention. If students are studying just to graduate or only to get a certificate, it is just wasting time.

Each person should have an ambition in his life. If we do not have a

how we can form these goals and then fulfill them.

To begin to solve this problem, we should choose an activity that we like doing and want to excel in. Then, we have to gradually fulfill it and we should trust in our ability, because, if we look inside, we can find lots that we like doing, as preparation for fu-

our practical skills. The last step is to listen to the opinions and advice of others because they may help us form new ideas. Finally, we can give our aims a strong base and then build on them.

We now have a clear idea about the importance of having aims. This also means we must have at least one for

In conclusion, I think even though having an ordinary birth, life, and death is the norm in any community, there is no reason why we should not be extraordinary throughout our life. Then, we can breathe life into our future.

know. He seems to understand me and is a terrorist

Announcement

The Yemen Gulf Of Aden Ports **Corporation-Port Of Aden** Expresses Its wishes to extend The opening date Of the tender no.3 to procurement of Rubber Fenders, and Spare Parts for Marine Launches, Tugs Owned by YGAPC], upto Sunday 9 th May 2010.



إعلانات مبوبة

Sana'a-Hadah St.

بكالوريوس لغة إنجليزية - خبرة في

فلسطينى الجنسية - بكالوريوس

محمد على - هندسة اتصالات

الترجمة والمراسلات التجارية وجميع الأعمال

المصرفية - خبرة في التدريس في المعاهد

هندسة كمبيوتر - مدير سلبق لمعهد لغات

وكمبيوتر - يجيد اللغة الإنجليزية - لديه إقامة

فى اليمن - لديه القدرة على العمل الإدارى

أو الصيانة أو التدريس.للتواصل: ٧٣٣٨٠٣١٩٤

- حاصل على شهادات دولية في الشبكات

(CCNA) وفي صيانة الحاسوب (+A) - خبرة

فى مجال الشبكات - صيانة الحاسب GSM

وأنظمة الإتصالات. للتواصل: ٧١١١٦٧٢٤٨

♦ وليد القديمي - بكالوريوس محاسبة - خبرة

فى مجال المحاسبة فى شركة خدمات نفطية

- خبرة فى إدارة مخازن - خبرة فى مجال

المراسلات التجارية - يجيد اللغة الإنجليزية

بطلاقة ويجيد استخدام الكمبيوتر.للتواصل:

♦ سعد مسعود - بك لغة انجليزية - يبحث

عن عمل في مجال التخصص في أي شركة

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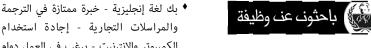
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وسوفت وير).للتواصل: ٧٣٤٥٤٦٦٨١ -

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♦ شقة مفروشة سوبر لوكس - منطقة مذبح



البنوك

😽 بنك اليمن والخليج فاكس: ٢٦٠٨٢٤ ت: ٢٦٠٨٢٣ – ١ – ٩٦٧ فرع عدن :ت/ ۲۳۷۸۲۹ – ۲. فاکس/۲۳۷۸۲٤ بنك التضامن الإسلامي ت: ١/٦٦٦٦٦٦ فاکس: ۲٦٤٧٠٣,٥٠٣٣٥٠ نك اليمن الدولي ت: ٤٠٧٠٣٠ –١٠ ت: ۲/۵۸۵/۲۲ –۱. ت : ۲۸۱۳ه–۱۰

. البنك التجاري ت: ٢٧٧٢٢٤ فأكس : ٢٧٧٢٩١ مصرف اليمن البحرين الشامل ت: ٢٦٤٧٧٥,٢٦٤٧٠٢ . - ي -البنك العربي بنك التسليف الزراعي . البنك المركزي:

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معهد يالي ت: ٤٤٨٠٣٩–٢٢/ ٤٤٥٤٨٢ فاكس:٤٤٨٠٣٧ معهد اللغة الألمانيه ت: ٢٠٠٩٤٥	🖬 تأجير سيارات	
المعهد البريطاني للغات والكمبيوتر ت: ٢٦٦٢٢٢ فاكس: ٤٥٧٥٥ معهد كاروكوس ت: ٥/٢٢٤٢٤ فاكس: ٢٢٤٢٢٥ معهدأيكل ت: ٢٢٠٨٣٢ – ١٠٦١٢ فاكس: ٢٦٥٥٢٧	زاویه (Budget) ت: ۲۰۹۱۸،۵۰۰۲۷۲ فاکمی: ۲۶۵۸۵ یورپ کار ت: ۲۷۰۷۵ فاکمی: ۲۷۰۰۶ هیرتز لتاجیر السیارات صنعاء ت: ۲۰۰۹–۰۱ فرع شیراتون ت: ۲۶۵۵۵۵ عیز، ت: ۲۵۲۵۶۲-۲۰	
شركات للتأمين المتحدة للتأمين::000 ١٠٩ الرقم المجاني: ٥٥ ٥٥ ٨٠٠ الوطنية للتأمين ت: ٢٧٢٦/٧٢ عاكس: ٢٩٢٢ مرب للتأمين صنعاء: ٢٠١٢٩/٨/١٢ دمنعاء ت: ٢٠١٢٩/٨/١٢ منعاء ت: ٢٩٢٦٨٩ عدن ت: ٢٨٢٤٦٩ تعز ت: ٢٨٨٨٩	عدن في ١٩٢٥،٢٠٠ عدن في ١٩٢٥،٢٠٠ مراكز تدريب وتعليم الكمبيوتر أبتك لتعليم الكمبيوتر(تركيز على الانترنت، مناهج، تجارة الكترونية) شهادة ايزو ١٠ معنعاء ت: ٥-٢٦٢١هـ-١٠ عدن ت: ٩-٢٢٧١٩٩ تعز ت: ٢٥-٢٢٤٢	ـــــــــــــــــــــــــــــــــــــ
شرکة الیمن للتأمین صنعاءت: ۲۷۲۸۰٦/۲۷۲۹۲۶ عدن ت: ۲۶۷٦۱۷ تعز ت: ۲۵۰۲۵۵ مـداریس	المکلاء ت: ۳۰۷۶۹۲-۵۰ Infinit Education T :444553 ۱۳۲۹ لتعلیم الکمبیوتر ت: ۱۸/۷-۱۶۲۰۷۳	
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Tambourines and live music in the old city



By: Khaled Al-Hilaly

ambourine beats and singing break the traditional sound of street vendors in the old city. In the small square inside the Bab Al-Yemen gate, people surround Bakeel Yahya, 19, his mother and his aunt to listen to their singing.

Sitting on the ground, equipped with their voices and Chinese-made tambourines, Bakeel 's mother Najeeba and her sister both dressed in the traditional sitara, colored robes worn like chadors, spend hours in the morning sun performing. They form a three-person street band.

As their singing and tambourines take off, people gather around to listen. On the ground in front of them, they spread out a scarf so that people who want to appreciate their performance can throw them some coins and banknotes.

People gather to enjoy the performance, most likely of the only live female singing in the conservative city of Sana'a.

As Najeeba and her sister's singing comes from behind their black veils, people who stand around enjoying the singing complain that this kind of performance has become rare in the area of Bab Al-Yemen and in Sana'a.

As the noon sun becomes warmer, the two sisters leave to their homes in Musaik to the north of the old city, while Bakeel continues his performance in other markets, especially qat markets.

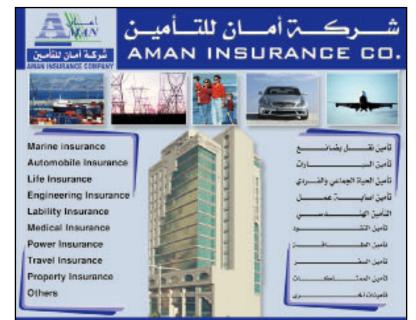
The poems that they have been performed are in standard Arabic praising prophets and their followers.

Najeeba Mohammad, Bakeel's mother, says that she has performing since she was a child and that her father used to bring her to Bab Al-Yemen. She learned these long poems from her father. Najeeba said her family has been known for this kind of performance for generations, but she thinks that it is vanishing now. "We don't teach it to our young

children," she says. "It is not a good profession to live off."

It is unusual to see these performers at Bab Al-Yemen, because they say that they are not always welcomed. The city municipality sometimes comes and forces them to leave the place.

Wondering in the small streets of the old city, another musician, Ali Al-Ramoush makes fun of people before he performs with his age-old trumpet to those who pay. He was the Imam's trumpet player about 50 years ago. Now he receives a salary from government.



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Features of trade advertising in Arabic



Dr. Hasan Mohammed Jaashan jssam2004@yahoo.com Assistant Professor **English Department** Al-Mahweet College of Education Sanaa University

rabic, like all the world languages, has different regional varieties (dialects). Furguson puts such dialects under the term LOW VARIETY of a language. They, to some extent, differ from the standard language (HIGH VARIETY) in the sense that the High variety, linguistically, maintains the rules and the system of the language, while the Low variety works otherwise i.e., it deviates from the standard language model.

Similarly, each profession has its own register that contains some linguistic items which have no formula in the standard variety of the language. The language of advertising, for example, deviates from the standard language. It has fore-grounded linguistic features and carries a style of language characterized by being persuasive and attractive. This specialized variety of a language has evoked a great deal of interest among the linguists. They have attempted to formulate a systematic and scientific model for this high idiosyncracy of the language.

This essay attempts to examine linguistic deviations in the written form of trade advertising in Arabic. These advertising expressions are analyzed at different linguistic levels: phonological, morphological, syntactic and

poison

(vi)

grievance (n)

(B) Words often confused

artistic, artful, artificial

following pairs of words

arise, rise

3. as-as, so-as

dew, due

4.

Deep or violent sorrow: **grief** (n)

- semantic so as to throw some light on · how the language of trade adver-
- tising in Arabic is constructed; · the extent to which the trade advertising variety in Arabic is different from the standard variety;
- the role and purpose of the trade advertising register; and • whether we can use the register
- of trade advertising in any other register.

Language is the best way to convey messages either through written or spoken form. The written form (standard) is generally based on the High variety of a language. However, the low variety is often accompanied by the spoken form (dialects). The literate native speakers of a language are able to cope with the spoken and written forms of the high variety of that language while those who are illiterate can communicate through only the spoken form of that variety.

The low variety of Arabic, for example, has different regional dialects.

Each dialect has linguistic features which differ from those of the others. This sociolinguistic phenomenon makes the people who belong to a different geographical area unable to fully cope with some linguistic items of the other communities. This, as I guess, is attributable to the peculiarities of those varieties and their being linguistically away from the norms of the standard (High Variety).

Institutional linguistics has witnessed a great development in realizing that the study of sub-languages and registers deserves greater scholarly attention than ever. Mehrotra (2000: 18) adds

"It is particularly so when the stylistic, pedagogical and descriptive values are involved. This clearly indicates a shift of emphasis from the "universalist tradition" to the tradition often termed as "particularist" stressing variation and change within a language in accordance with the divergences in communicative situations.'

In the field of professional use of languages, each profession has its own code that has some items which cannot be easily deciphered by some people who are outside the circle of that profession. i.e., the members of each profession use a variety of a language which may not be understood by the hearer/ addressee (Crandall1992). The farmers of a specific region, for instance, have some linguistic items understood by them exclusively, because these items are circulated among them only. The same idea applies to physicians, businessmen, journalists, politicians, etc. The reason behind the difficulty in understanding the linguistic items by lay persons is their deviation from the standard norms. In other words, the members of each profession communicate with each other by using a specific linguistic repertoire. This fact is not a defect but a healthy phenomenon for any living language. Linguists have examined communication among members of the same profession as well as between

professionals and lay persons - analyzing the special register, discourse or speech involved. Generally speaking, members of different professions focus on content in a message, while linguists are more often interested in the language used in conveying messages. However, in those professions where a major objective is persuasion, language and techniques of communication are as important as the content of the message (ibid).

What concerns me here is the planned deviation, as Chapman (1987) called it, in the written form of trade advertising. First, let us define the term "advertising". Advertising is a style of immediate impact and rapid persuasion. The word "advertise" originates from the Latin word "advertere", which means "to turn one's attention to". The point of an advertisement is to persuade you of the merit of a particular product or service, in order that you will part with some of your money

CONTINUED ON PAGE 3

I. What to Say

Crime words in English (IV) Legal language is insensitive to context. The discourse of law constitutes institutional doing and the language it entails.

Re-offend: Recidivism: When an offender commits a new crime after being convicted of a previous offence

Reasonable doubt: The standard of proof in criminal courts in the UK is that the case is proved 'beyond reasonable doubt

Refugee: An asylum seeker who meets the terms set out under the 1951 UN Convention on the Status of Refugees.

Rehabilitation: Work to enable offenders to put crime behind them. This often involves tackling the specific reasons for the offending (eg. drug use, lack of understanding of victims' feeling) as well as dealing with other factors which are known to help people lead crime free lives education (basic skills), housing, employment, parenting skills.

II. How to say it correctly

rove Your English:

5. A medicine to counteract the effect of a. destroyed completely give its correct spelling 1. a. abate b. cultivated c. perpetuated d. feared Answers to the previous issue's questions 3. There is a lot of **anomaly** in the accounts a. normality b. assertion Real or imaginary cause for complaint: d. provocation c. irregularity The ministers expressed their allegiance to 4. Causing grief or suffering: grievous (adj) the president. 4. Smile broadly so as to show the teeth: grin b. deprivation a. treason c. sensitivity d. loyalty 5. Take and keep a firm hold of: **grip** (vt & i) 5. The party men spoke words of adulation to the elected leader. b. sarcasm a. praise Bring out difference in meaning of the c. rebuke d. purity Answers to the previous issue's questions Word Synonym

vacated

gave up

1. abandoned

2. abdicated

		vious issue's questi Correct spelling
	c. obsollete	d. pensive
5. a	a. misanthropic	b. cynical
	c. fastedeous	d. elegant
4.	a. elaborate	b. cajole
	c. decisive	d. concise
3	a. detiriorate	b. exquisite
	c. fortunate	d. loath
2.	a. imitation	b. solvant
	c. benevolance	d. anure

1. allegeory

b. bewilder

uestions

d allu

allegory

aggressive, intellectual, stingy, flexible, tolerant,

sentences to explain the meaning of the

patient, sensitive, amusing, predictable, proud, attractive, reliable, easygoing, entertaining, conventional, sensible, extrovert, wealthy, responsible, faithful, shy

good good /bad bad

words.

Answers to the previous issue's questions

- 1. I prefer watching TV to going to the cinema but I'd rather go to the cinema tonight.
- 2. I prefer flying to driving but I'd rather drive to Aden tomorrow.
- I prefer country to town but I'd rather **spend** this weekend in town.
- 4. I prefer a cold climate to a hot climate but I'd rather have a holiday in the sun this vear
- 5. I prefer meat to fish but I'd rather have the fish this evening.
- 6. I prefer large cars to small cars but I'd rather buy a small car to start with.

11. How to say it correctly	uew, uue	2. abdicated	gave up	1. anegeory	ancgory	ruther buy a sman car to start with.
Correct grammatical or idiomatic errors, if	5. desirable, desirous	3. authentic	genuine	2. athiest	atheist	7. I prefer long hair to short hair but I'd rather
any, in the following sentences		4. arrogance	haughtiness	3. insominia	insomnia	have short hair in the summer.
1. In our school, it was compulsory for each of	Answers to the previous issue's questions	5. astute	shrewd	4. abdicait	abdicate	
the players to buy their own jersey.	1. begin (vt) (used in the general sense): The			5. tranquile	tranquil	(B) Composition
2. When lightning struck all the people in the	speaker began his speech with a joke.	(ii) Antonyms			*	Expand the central idea contained in the
house were slept.	initiate (vt) (used in a more formal sense of	Choose the word t	that is most opposite in	(E) Phrases a	nd idioms	following maxim
	setting to work something important): The		ne given in bold in the	· · /	ving in sentences of your own	155: THE SUN IN THE SKY IS LIKE
3. Most of the students in the class failed	new law initiated a country - wide debate.	following sentences	e given in both in the	1. get round		KNOWLEDGE IN IGNORANCE
because the examination was as difficult.	 decent (adj) (proper, fitting or respectable): 		h shut for fear of revealing	2. over the o		KIOWEEDGE IN IONOKAI(CE
4. Ahmed Azzan advised to his son not to play	She shows decent manners to all.		If shut for rear of revealing			154: TRY TO CATCH THE STAR TO
with the ball on the road.		his presence.	1 1	3. go against		
5. Most of the employees did not attend office	descent (n) (the act of descending or a	a. veiling	b. disguising		ng of (something)	ARRIVE AT THE CLOUD
yesterday on account to heavy rains.	downward slope): The plane is on the	c. concealing	d. unveiling	5. foam at th	e mouth	The star is higher up in the sky than the cloud.
	descent.		vior eventually led to his			So if you aim at reaching the cloud, you should
Answers to the previous issue's questions	dissent (n) (disagreement): The president	failure.			e previous issue's questions	aim still higher and try to reach the star. Then
1. He was unlucky to fall ill near the	gave his note of dissent to the bill.	a. formerly	b. presently		ething) with a pinch of salt (to	even though you do not succeed in achieving
examination and thus to waste a whole year.	3. floors (n) (the parts of a building): We have	c. shortly	d. immediately	doubt tha	t something is completely true):	the height of the star, at least you end up
<i>Note:</i> 'sick' means being temporarily	to climb four floors to go to the library.	3. Cautiously he p	eeped out to see if it was	Hussein s	ays that he will be regular to class,	arriving at the cloud. For example, a weapon
indisposed	stories (storeys) (n) (the total number of	safe for him to es	scape.	but I take	it with a pinch of salt.	should shoot higher than it aims at reaching.
2. I'm not feeling active this morning, I went	floors in the building, in the sense of	a. freely	b. rashly		neone's cage) (to upset or annoy	You shoot higher if you aim at the moon than at
to bed rather late last night.	height): The high-rise building has 169	c. carelessly	d. openly		Najib rattled the manager's cage	a tree. Similarly, if you fix your aim at the
<i>Note: 'to go to bed'</i> means 'getting into bed'	stories.		p painfully in the bush.		eported that he has lost one of the	climax of the hill and walk towards it, at the
with a view to going to sleep	4. gratified (v) (satisfied, pleased): I am	a. smoothly	b. comfortably	passports.	*	end of the day you may arrive at some point in
	gratified to know that she would soon join	c. easily	d. pleasantly		's paces (to show what one can	the high altitude of the hill, if not at the top. In
3. Papa, please sharpen my pencil while I	us.	5 Man and dog eve	ed each other suspiciously		a hopes that she can show her	your personal life also you should compare and
finish this exercise.	grateful (adj) (thankful): I am grateful to	for a moment.	ed each other suspiciously		n the forthcoming debate	estimate yourself by an idea or a personality
4. When I asked him to accompany me to a	you for your nice gesture.	a. unsuspectingly	h confidently	competitio		higher than yourself. You should try to imbibe
picture yesterday, he said that he had to go						that idea or his ideals. You may be close to
to the college to meet the Dean.	5. instill (vt) (to introduce ideas etc. gradually	c. surely	d. believingly		heart into (someone/something)	
5. In my job I don't have to do a thing the	into. It is followed by 'into'. It is used more		nense relief , the dog rushed		enewed hope and encouragement	achieving your aim, no matter if you fail to
whole afternoon.	in a positive sense): I have instilled into my	upto him waggin			ne or something): Passing the	fully realize them in your life. So you should
Note: The negative of 'have to' becomes	children the need to cultivate good	a. unhappiness	b. anxiety		r twice failure in it has put new	have a loftier aim or a higher aspiration in your
'don't have to' when 'have' does not connote	manners.	c. bitterness	d. suspicions		Shally and she hopes to complete	life. However, aspiration and desire alone are
possession.	inspire (vt) (to put uplifting ideas, thoughts			her gradua		not enough. You should make the right effort in
*	into. This word is used in a more active	Answers to the previ	ous issue's questions	5. as dead a	s a dodo (completely dead or no	the right direction with strength, courage and
III. Increase Your Word Power	sense): The teacher inspired students to	Word	Antonym	longer us	eful): The old fashioned dress	confidence to fulfill that aim.
(A) How to express it in one word	make greater efforts.	1. blame	acclaim	materials	have become as dead as a dodo	
1. A person who considers the well-being and	-	2. frugal	extravagant	and the yo	ouths of today prefer to be dressed	V. Pearls from the Holy Quran
happiness of others first	(C) Synonyms and Antonyms	3. haughty	humble		to the new trend.	"O ye who believe! When ye meet a force, be
2. A person who wants to create lawlessness in	Choose the word that is closest in meaning to	4. intrude	withhold	8		firm, and call Allah in remembrance much
2. A person who wants to create lawlessness in the state	the one in bold in the following sentences	5. glib	halting	IV. Gram	mar and Composition	(and often), that ye may prosper." S8: A45
	1. The governor granted amnesty to the	5. 8	8	(A) Gramma		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
3. A place where weapons and ammunition are	kidnappers.	(D) Spelling		× /	ist of characteristics below. Say	VI. Words of Wisdom
stored	a. pardon b. penalty		estions a group of four		em you would like your ideal	In order to succeed you must fail, so that you
4. A letter which does not bear the name of its	c. justice d. release		One word in each group		to have. Divide them into three	know what not to do the next time.
writer	2. Our soldiers annihilated the enemy forces.		this misspelt word and		, good or bad, bad. Then write	
	2. Our soluters annihilateu the cheffly forces.	is misspen. Choose	uns misspeit word and	groups: good	, good or bad, bad. Then write	—Anthony J. D'Angelo

Education

Panorama The tree of wisdom

Private schools, where to?



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hile I was walking along the main streets of Ibb city, I saw a lot of ads hanging on the street pavements which announce the opening of several new private schools. I tried to count the number of these new private schools but I couldn't because their names are various and strange.

A sizeable number of new private schools are opened and increased dramatically this year. I wonder what the real aim of opening these private schools is. All of these schools claim that their main aim is educational excellence. Each private school pretends that only it cares about how it can invest its time and effort to carry the educational message faithfully. Building proficient pupils is the ultimate aim of private schools. This is the idea which is spread among the Yemeni people by private schools' administrators.

Most of private schools are being run by people who want to make money and improve their financial status. Some businessmen realize that people nowadays are ready to pay a big amount of money to educate their sons and daughters, so they invest their money in the educational field. It's well known that business people use their commercial outlook when they open any project, thereby most of private schools' headmasters/mistresses focus primarily on the high profit that could be gained from their private schools. Nevertheless, those headmasters/headmistresses hide this practical aim for themselves and announce to the public that they just opened the private schools to educate their pupils

and help the government in uprooting the tree of illiteracy from the Yemeni land. In order to accomplish their financial objective they declare to the public that their first and ultimate aim is to educate pupils and convey the educational message perfectly.

Educating pupils is a religious duty enjoined upon headmasters/headmistresses and this duty ought to be performed properly by them, considering the financial gain from educational institution as a secondary aim. The private schools' headmasters/headmistresses can achieve both their aims and satisfy pupils' parents by their effective performance, but they can't stand bravely before their LORD who imposes on them the responsibility of conveying the educational message perfectly and properly. For business men, opening a private school is a good profitable enterprise, which is why opening a private school has become a field of competition among business men to invest their money and gain high profit.

As an educated Yemeni citizen, my heart is filled with a sense of loss when I see that education is being exploited as a profitable business by majority of headmasters and mistresses.

To conclude, let me appeal to the Yemeni ministry of Education to take this problem into account, supervise closely these private schools and impose tight educational criteria on the private schools that may reduce the mushrooming of new private schools. To make matters worse, private schools select the teachers who receive a low salary regardless of their qualification, because their real aim is making money. Therefore, if the government determines the salary of private school teachers, the private schools' financial aim won't be achieved as they have to pay high salaries to the teachers. And in this case the huge number of private school will be decreased dramatically because the private schools will be obliged to select well qualified teachers who will receive their highly deserved salary, depriving the greedy masters/mistresses from achieving their profit motive.

Spreading proper education in our Yemeni community is a religious and national duty enjoined upon every educated Yemeni.

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tree is an unlimited giver to all beings - human and animals - oxygen, fruits, shade and so forth. Every part of it is useful and makes a valuable contribution to our nature. So why do we never care about a tree? If you do not plant a sapling you must not cut or pull it out. The tree is the lungs of the earth, which is why our planet is called the green planet. So the trees are necessary for life itself. In summer heat we look for relief in its shadow, also in the hunger it provides us with its sweet fruits and so on.

Here I make an humble attempt to translate an article of a great Palestinian poet Mahmud Darweesh under the title "Defense of tree." This article exposes the talent of the poet, who raises ordinary things to a great magnitude. In the following lines we will see how the tree is an invincible hero.

Defense of tree

"I am not here to count the advantages of the trees, because it's numerous, more graceful than to praise, and more famous than to present it to you. I am here to confess that, I am in love with the tree. The tree has two glories, glory of beauty and glory of benefit. So, if there is a difference between beauty and benefit, the tree solves the problem in its characteristic way. The tree does not only fill our hearts with happiness and ease, but it spreads the light of knowledge in our minds and teaches us a lot. The evergreen foliage of the tree in the four seasons, in severe frost, in desert heat, and in wild wind pleasantly teach us a sweet lesson which we may call 'the hope.'

The tree is deeply rooted in the ground or standing up to the sky, but does not leave its land. This is the secret of its

power, firmly in the land and overlooking to the horizons. We must take the wisdom and learn a lesson of love for the homeland from the tree. The tree never thinks to leave its land, if it did so, it will die. So it does not want to die.

The tree struggles and never yields, it fights the hard rock intelligently and patiently. The tree comes at a rock's weakest point till it finds a place and hits this rock by force till it becomes dust, then the tree finds food from this soil. So we may call this a 'continuous struggle.

The tree never saves itself from the assault... the axes cut branches, or pull it out all... but the tree loves to remain, make it able to rebuild new cells to grow new branches and never die or be defeated. We can call this wisdom of resistance.

The tree is exposed to pluck out but



it never leaves its land, except by force. It resists till the last breath, and here the resistance expresses its preference to be a martyr upon its principle. And in our country Palestine, we admiringly read a story about a tree's resistance. Tens of people fail to pull it out till they bring bulldozers to help them. So this is a great lesson of 'challenge.'

The tree dies at the moment of its

death. The tree dies standing up, because it is firmly rooted in the soil. This is 'pride in death.

I am in love with the tree, stand behind it like an enchanted person and want to hug and kiss it for its sublimity and glo-

I wish I were a bird to make it my home. Why don't we sing more for the tree?

How to teach grammar



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rammar teaching is still a real problem among us as Yemeni learners of English. In this article I give the following suggestions to make grammar teaching interesting and useful.

Step 1

Assess your students before you teach any grammar. If they already know what a noun and verb is, then you don't need to waste class time teaching them and doing exercises where everyone is getting cent percent correct answers. The important thing about nouns, for example, are rules such as each sentence needs a subject, capitalizing proper nouns, making sure nouns and verbs agree. Determine what your objectives in grammar teaching for your grade level are, and where your students are in regard to these objectives.

Step 2

Plan mini-lessons to address your students' deficiencies with grammar. If your students can't remember to always capitalize the word "I" (such as a first grade class), then before the writing workshop, one day gather the students around your chart paper and do a lesson on capitalizing the word "I." Students can practice this skill by writing a personal narrative where they use the word, I, and immediately, they incorporate the lesson into their everyday writing. Mini-lessons can be taught on any subject. Skills can be practiced in writing. It just takes a little planning on your part.

Step 3

Teach grammar points while you are also discussing books you are reading to the class or students are reading for themselves. Real authors can be amazing tools to use to teach about contractions, noun/verb agreement and all other grammar points you may need to teach. There are even picture books that focus on certain parts of speech or punctuation. Ask your local or school librarian to help you find these books if you want to share them with your class. Show students how real-life authors

use grammar in their writing, so students will also use correct grammar and punctuation in their writing. Point out if a character has a weird speech pattern and discuss it. Discuss why that character might not be using proper grammar. These discussions will be more meaningful than doing language exercises.

Step 4

Practice punctuation, proper grammar, and capitalization with spelling exercises. Teachers often assign students to write sentences, asking them to spell each word correctly in each sentence. What have your mini-lessons been focusing on? Ask students to practice these skills with spelling each word in sentences. These sentences are also a good means of assessment when you teach grammar. They will show you if students are applying the grammar rules they are learning, or if students need more instruction and practice.

In defense of the listening skill

Today is a **'special'** day!



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f we have been allowing things to get us down, letting people or things or events to make us depressed, why not start to make changes and why not start today? Let today be a SPECIAL day. Start by dismissing all past disappointments, all the hurts and frustrations. Think only about the fact that THIS is a brand new day, one to be used constructively and happily.

May be the efforts of yesterday didn't bring us closer to our goals, whatever they may be; maybe we feel that nothing is going to work out. Well, it is perhaps because we let ourselves feel beaten that we are beaten; therefore, let's change that today!!! There is nothing that prevents us from having a new beginning to our lives, but it depends on us! The past has gone. The future is not certain, but today is yours, it is here and now, and we can use it differently today!! Utilize it before it goes!

Today has a wealth of opportunities; it can be as full as we can make it. The way we handle things now will plant seeds for the future, because starting to THINK differently will make us ACT differently, and that will change our lives. We need

not remain as we are now, just let's monitor our thinking for the next 24 hours and see how the way we think controls the way we act and the results we get in our lives. There is always time to start afresh. It takes courage and determination, but so does anything worthwhile. I am not saying that our lives will always be ideal, but accept the inevitable if no change is possible, adjust to conditions that are beyond

your control, and realize that change can be brought about IN SPITE OF AD-VERSE CIRCUMSTANCES. Think about this story:

There were some young athletes who entered a competition. The goal was to run a long distance and then at the end, climb to the top of a very high tower. The prize was to be great. A big crowd had gathered to see the race and cheer the contestants... The race began... Honestly, no one in the crowd really believed that any of them would reach the top of the tower. You heard statements such as: "Oh, the way is too difficult! They will never make it to the top." Or: "Not a chance that they will succeed. The tower is too high!" The runners began collapsing. One by one... The crowd continued to yell "It is too difficult! No one will make it!" More got tired and gave up. But ONE continued higher and higher and higher... This one wouldn't give up!... and he eventually made it! Everyone naturally wanted to know how this one athlete managed to do it. Afterwards someone asked the winner how he had found the strength to reach the goal. It turned out that the winner was deaf!

The wisdom of this story is: Be Positive and be deaf when people tell you that you cannot achieve your goal! Make today a special day!

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get not a single word when trying to listen to an English speaker': with such a statement, or something like that, a friend of mine, in his first level, complained to me as I advised him to listen to English cassettes, TV channels, and so on. In fact many learners have this wrong notion about the listening skill, 'We get no use when practicing the listening skill.' And naturally most of them give up listening, thinking that it plays a minor role in the acquisition of English as a foreign language.

Two or Tow

here is no doubt that the learner of a foreign language encounters some difficulties in the process of his learning. He may face difficulties in grammar, pronunciation, spelling...

Here, I want to discuss some problems related to spelling. Spelling is an essential feature of the writing skill. It is very important for students to acquire a good knowledge of spelling. Mistakes of spelling are common and frequent, but here I want to draw the reader's attention to some common and widespread mistakes in writing.

Some students are confused between the vowel letters when they come in the same word together. The interchange between the two letters "i" and "e" is the most widespread mistake. In English,

Actually, what we learn today must not be expected to come to our use tomorrow. Many deeds have their results appearing only in the long run and others have rather hidden fruits, exactly as is the case of listening to English for second/foreign language learners. In such a case, we have to 'learn to labor and to wait' as H. W. Longfellow mentioned in his poem, A Psalm of Life.

To be practical, let's cast a cursory glance over some of those hidden benefits of listening skill. Firstly, if we think of the process of acquisition of our mother tongue, we will definitely find that it is listening that took place as a first step in the acquisition of our mother tongue. So it

is listening that should be primarily cared for in our process of learning English. You might not notice clearly that understanding words as discrete units is but a benefit of continuous listening to various sources that are helpful means of learning English. In your first session of listening to English, if you still remember, you thought that the English speaker seemed to utter a very long sentence. But as you continue making sessions likewise, you will hear words as distinct units even if you don't know their meaning nor you know their spelling and this is the minimum one can get from listening practice. Another benefit of the listening skill is that of checking and perhaps correcting

the words in our memory. You may not subscribe to this point justifying that the dictionaries also have the same privilege of checking and correcting the pronunciation of words. But this system can help us pronouncing words but it can't make us as much confident as listening to different sources do. In addition, practice of listening enables us to fix the words in our long-term memory.

To conclude, the process of learning a language is like a machine whose all components are of use in some way; there is no minor component and a major one. And I wish you look at and treat the listening component as you do to other components, spoken; reading; etc.

many of the beginner learners of English are confused between these two letters when they come together. Similar is the case with regard to the letters "a, i" as in "chain, dialogue".

Prof. Mohanty, Head of English department, Faculty of Arts, Dhamar University, has in his article on the subject concentrated on another common mistake in writing. He has mentioned that most of Yemeni students write the word "two" with a wrong spelling. The word "two" means a couple of something, but "tow" is a relatively uncommon word that means to pull something like car or ship. Most of the beginners spell the word as "tow" in place of "two".

When we add suffixes to some words, some letters in these must be deleted or changed. For instance, when we add "ing" to some verbs like "die, lie", the

form of these verbs change into "dying, lying". Some students write these verbs with a wrong spelling, such as "dieing, lieing". Also some beginners don't double the last letter when they add "ing" to some verbs like "stop"

A learner of English lacks adequate practice in writing to get rid of mistakes. Students, who confuse the order of vowel letters, can list the words in groups. For example, they can list the words in which the letter "i" comes after the letter "e" in one group, and the words in which the letter "e" comes after the letter "i" in another group. That may help them.

In fact, practice in writing is a fundamental factor for students to overcome mistakes in spelling. A student has to remember that mistakes will disappear when he works hard and practices the spelling of a lot of words.

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there are many words which contain the letters "i" and "e". In some of these words, the letter "i" is preceded by the letter "e" such as "foreign, neighbor, weight". Also there are words in which the letter "e" comes after the letter "i" like "ancient, science, society". Here,



Education



Enjoy the means before getting the end

Abeer Mohammed Taiz university

veryone has his own aims and tries his best to achieve them. They occupy our minds in such a way that we feel we are born only to fulfill them. This occupation of mind works well if we are armed with enthusiasm, patience and a great sense of adventure. However, very few persons enjoy the labor before reaching their goals. In other words, while scaling the steps leading to success, we pass through different situations that we lose sight of the pleasure the attainment provides. It is like the footballers who get much obsessed by the result and not the game. Thus, they lose the joy of the game.

During the college life, all students are determined to get high marks and good grades. That's all right, but unfortunately, they do not enjoy being together for four years. This deprives most of them of the blessings of having different types of friends and classmates who brighten life and make this part of the journey of life easier. Some of the so called diligent students spend their spare time in revising, reading or writing, thinking that they utilize time. They are somewhat right, but if we go deeper into their social bearing among the other students, we get an unpleasant surprise. They have only one or two friends. The rest of the students do not like to speak to them, rather, they do not like them at all. Moreover, a lot of malice is shown to them whereas they are actually innocent

Here comes the role of the teacher. S\he can make students work in groups. This will enable them to have team spirit. He can infuse in them a sense of sharing and cooperation through the projects they do together.

To conclude, there are different sources of pleasure-friends come at the top. Having true friends is a blessing that Allah bestows on us. So, seize the opportunity and enjoy with your friends, for, the chance may not come back again. You can fulfill two aims at one time. Good luck to all of you.

Teacher, what exactly does teaching give you?

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nderstanding teaching as a job that just gives money is actually a big human catastrophe. Such misunderstanding virtually results in a tragic educational situation . In fact, it makes a teacher too passive and indifferent to his \her knowledge and methods he\she uses in order to make his\her class active, motivating, interacting and interesting. Consequently, it creates a weak generation of students who lack the necessary knowledge and important skills to bear the major responsibilities and duties towards their society.

Teaching, however, is much greater and more precious than money. It is a human profession that creates the architects of the future. It is a divine mission only by which our nation will rise up. Therefore a real teacher is one who realizes the profound significance of teaching. He/she gradually improves and updates his knowledge and skills. Be a real and outstanding teacher to be worth the name "Teacher."

I still remember those brilliant and illuminating words, uttered by late Dr. Bose when he was teaching us at Taiz university: "Teacher does not give you money; he gives you name."

Mother's Day

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my mother is a melody played in tune. She is a flowthat blooms to spread its ragrance. She is a manifestation of the grace of God... She constitutes the chords of my heart. She

is in my breath, and everywhere. They say 21st March is Mother's Day. My mother's day is every day. Her aroma and kindness are never ending. I am her festival. She feeds me with love, and compassion which overflows from her heart for me.

Allah's grace is personified in her warm chest and big heart, and boundless patience, because she is the splendor and the glory of heaven.

All panegyrics and thankfulness stops in front of her sacrifices because she is the mother while I am her daughter, and she is the Tree while I am her fruit. And she is the school while I am her student. And she is the universe while I am a tiny creature in it. Please forgive me for any wrongs be-

cause you are my kind mother.

Science Quizline Tick the most appropriate

choice

light

□ heat

□ cold

moisture

fungus?

Delyenes

□ β-lactums

Tetracycline

□ Aminoglycosides

of virions

The host cells lyse

seed dormancy?

3. Which of the following

antibiotic is active against

4. Which of the following is

maintained for optimum

production of vinegar?

Anaerobic condition

□ Temperature of 65°C

 $\hfill\square$ New phages are released

the host chromosomes

1. During lytic life cycle of a

virulent DNA phage which of

Host cells produce large number

Let he phage DNA is integrated into

2. Which of the following is more

essential for the breaking of

the following does not occur?

Aerobic condition Microaerophilic condition

5. Which of the following movement of plant occurs in response to shock stimulus? nyetianasty □ thigmonasty □ seismonasty Hyponasty

Answers to the previous issue's questions

1. A ball falls from height 'h'. After one second, another ball falls freely from a point 20 m below the point from where the first ball falls. Both of them reach the ground at the same time. The value of 'h' is 31.2 m. 2. A prism of angle 30° is silvered on one side. A ray of light

- incident at an angle 45° is reflected back. The refractive index is $\sqrt{2}$. 3. Surface tension vanishes at
- Critical point
- 4. Diabetes is detected by testing urine of patient with Benedict's solution.

5. The plants of Helophytes group are adapted to live partly in water and partly above substratum and free from water

Continued from page 1

Features of trade advertising in Arabic

In general, whether the medium is print, radio or television, the advertiser can rely on your attention for only a very short time, and therefore the sales message must be short, clear, distinctive and memorable. Accordingly, linguists concentrate on studying the linguistic features that add power to the language of advertising. The goods producers and sellers linguistically use a fore-grounded language to market their products. Such a language cannot be set to be understood by only a specific group of people, but the advertisers try to select a style of a language that makes all people with their different classes, cultural backgrounds, and education levels understand it to buy those products. Leech (1966) says that the linguists who analyze the language of advertising point to some features of the language of advertising using a strong verb.

Advertising often pretends to be talking to the prospective customers. There is, therefore a heavy use of second person pronoun you, especially at the beginning of clauses (imperative clauses). Others like Bollinger (1979) note the use of metaphors to unite product with admired concepts and of creative spelling and prosodic cues. Ogilvy (1983) points out that the advertisers advise adhering to similar principles: holding attention, involving the audience in the message, and using language which is edited, purposeful, simple, direct and rich. The visible meaning of that advertisement sounds strange, bizarre and amazing. The advertisers have the potential ability to depend on shared assumptions and expectations. The investigation of these two senses supports us with some insight into how more get communicated than is written. Pragmatically speaking, the invisible meaning is the cornerstone in the trade advertising. That is to say, when we read a trade text, we think about what is meant even when it is not actually written. (Yule1997). The example below is a name of a store written in English. It shows how the plain meaning in the language of advertising is not as vital as the invisible one.

vertiser violates the rules of grammar by omitting the possessive phrase ('s & clothes) and the form of the sentence would be:

B- BABY AND TODDLERS' CLOTHES SALE

This form is still odd grammatically because the subject of the sentence is missing. The correct form of the sen-اخي السائق: اطفال ليس لديهم فرامل -10 tence according to the rule of grammar is:

C- WE (s) SELL (v) BABY AND **TODDLER'S CLOTHES (0)**

The sentence in the correct form (C) looks normal but it does not have the power to attract the customers as the advertisers view. However, the form (A) is more persuasive and suits the trade register. Trade advertising belongs to the category of short-text registers where a mere peripheral glance can put forward the form and the content of the message (Mehrotra, 2000).

The analysis of this blurb (i.e. a text the publisher prints on the jacket or cover of a book or name of trade houses to give the potential readers an idea of what it is about, though obviously its primary purpose is to stimulate sale) shows that writers normally make their style conform to the social function and formal conventions of a particular text type or genre. They do that because they want the readers to be socially tuned into them. Trade advertising in Arabic is the same. The advertisers make an effort to choose a peculiar register of language that persuades, attracts and magnetizes the customers for the purpose of marketing the products. Such a register which comes under the low variety is linguistically fore-grounded. We present below some samples out of a huge number of planned deviant trade advertising texts which are used in Arabic. They are analyzed linguistically to identify the extent of their being against language norms. These examples are:

الورشة الفنية لتشخيص واصلاح امراض 7-السيارات

(Alwarshah alfanyiah litashkhis wa islah amradh assaiyarat)- (The workshop for diagnosing and repairing the cars' diseases)

- 8- سمينا بنفسك (Sammina binafsak)-(you name us)
- 9- بدون استم)- (without a name)
- وهذه مسؤوليتك (Akhi assa'eq: Ala'atfal bidoon faramel, hathihi mas'olietak) -(Brother Driver: The children are without brake, this is your respon-
- sibility). (City Max) سيتي ماكس -11
- (Magic land) ماجك لاند -12
- 13- ويد ج لاند (Wedding land)
- (City Smoke) سيتي سموك -14
- 15- راندز فور لسب (Brands for Less)

طع 100 على - Good Ta'amiah اطع 100 على -•(كىفك

This advertisement language is written in such a way as to attract the viewers. One should read it three or four times with concentration to decipher and understand its invisible meaning. If we analyze it morphologically, we note that this blurb violates the word formation norms. The writer invents orthographically a new word by combining the numerical item with alphabetical letters to create a new word (100 طع) Wales in his Dictionary of Stylistics (1989) calls this process "NONCE-WORD" where the writer coins a word which is used only once and never accepted through wider circulation. Here for a commercial purpose, the new orthographical shape of the word (طعميه) is replaced by another attractive and funny one (100 طع). Syntactically, this advertisement breaks down the structure of the language. Only the object of the sentence is mentioned. The other parts of the sentence (subject + verb) are deleted for the advertising purpose. The correct form would be:

word by using the Low phonological variety of Arabic instead of the High one.

Syntactically, only the object of the sentence is mentioned. The subject and the verb are deleted because such blurbs belong to the category of short-text registers where a mere word can put forward the form and content of the message (see the advertisement No. 1)

قرص لوفر والحب يكبر اسرع بدايه ابطئ نهايه-3 اجمل حكاىة

(Lover tablet, and the love grows. Quick start, slow end, best tale). (qurs lover walhub yekber. Asraa bidaiah, abttaa nihayah, ajmel hikaiah-)

Phonologically, this advertisement has the final rhymes with the words (لوفر) lover حکایه) wekber) and (حکایه hikaiah -nihayah- نهایه). The phoneme (r) is repeated finally in the words (lover- yakber). Similarly, the words (حکابه hikaiah -nihaiah -- bidaiah بدايه) have the same final sound (-aiah). The advertiser makes creative use of language by using the phonological possibility of a language to serve his business purposes.

Syntactically, this blurb has parallelism, where the texts (اسرع بدایه ابطئ -Asraa bidaiah, abt - نهایه - اجمل حکایة taa nihayah, ajmel hikaiah-) are all over the town) by using a concrete noun phrases. The syntactic structure of the parts of the sentence is identical. These parts are in close sequence and their structure is (Adj + N). Leech (1969) defines this register which carries an emotive function as a kind of fore-grounded regularity. Semantically, the metaphorical design is impeded where the tablet (لوفر) has the super power to give quick start slow end and good tale). From the pragmatic point of view this visible meaning carries another invisible meaning that can be deciphered if it is purchased or asked about.

the advertisement targets the customers' attention to try that food item.

5- دلوني عليك (They guided me to you). The advertiser sees that these two words are enough to be the name of a very big store. Semantically, the writer here uses a deliberate overstatement or exaggeration to an illogical degree. This process is called hyperbole. Galperin (1977) defines hyperbole as a device which prevents people from explaining things in their true dimensions. The advertiser uses the plural pronoun 'they' as the subject of the sentence to tell the readers that a huge number of people, with their different social backgrounds, always visit this shop and are interested in buying its items. i.e., this place is known to all and all people advise me to go to see it.

$\mathbf{6}$ - هو ده شعبان بتاع السمك اللي بيقولوا عليه (\mathbf{Is} this Shaaban's fish store people talk about?).

This is the name of a fish store written in the Egyptian dialect. It is constructed in a conversational way. Semantically, the text contains an interjection which acquires emotive meaning to arouse emotion (Ullman 1951). There is also metonymy in this text. The writer displays the abstract notion (the fame and reputation this store has all deviant linguistic register that is repreto take care when driving the nearby children's school. The words CHIL-DREN and BRAKE have no collocation because it is the cars not the children who have brake. Metaphorically, the text means that the children do not take care when crossing the streets. However, the driver himself should be highly alert and careful about kids when they are crossing the streets.

10- سیتي مارت (City Mart) (Magic land) ماجك لاند -11 (Wedding land) ويدنج لاند -12 (City Smoke) سيتي سموك -13 14- براندز فور لس (Brands for Less) (Honeymoon) هوني مون -15

The trade names (10-15) are English names written in Arabic letters without mentioning any more details. The meanings of these names are not known among, at least, 85% of the visitors. However, those names are talked about and visited by many people with their different educational backgrounds. Only one curious visit for each store will give impression about its contents. The visitors will understand that CITY MART is a supermarket that contains all house hold articles. MAGIC LAND is a garden for children to play therein. WEDDING LAND is a store from where you can buy all wedding requirements. CITY SMOKE sells smokers' supplies. BRANDS FOR LESS gives discount. HONEYMOON is a store that sells all marriage accessories. The orthographic code switching of the shops' names is a kind of language register that is used for persuasion and a reference to sophisticated place for prestigious people. The owners of those stores are highly convinced that using the English names for their shops is the best way to sound unique and attract the customers, though this western tendency in advertising is not appreciated by some Arab ethnic groups. To conclude, trade advertising in Arabic as in many other languages has its own register that does not follow the norms of the standard variety. The writers think over and over to select economic, purposeful, and condensed words. Then they connect those words in a broken structure with a metaphoric meaning to attract the customers and market the products. The select advertising texts mentioned above are samples to show that the writers of this register deliberately and intentionally select this kind of language which does not conform to the standard rules of Arabic. The register of trade advertising is like other registers. All are fore-grounded and deviant. But each one has a unique linguistic style and suits a specific purpose. The trade advertising register, for example, suits only the commercial and economic purpose, i.e, we cannot use the linguistic features of advertisement for the registers of journalism, literature, election, policy etc.

A- BABY AND TODDLER SALE

Pragmatically, the advertiser here wants us to think not only about what the words mean, but also about what he intends them to mean. In the normal context of our present society, we suppose that this store did not go into the business of selling young children over counter, but rather, it advertises clothes for babies. In short, this sentence is semantically deviant, because there is no collocation between BABY, 5-TODDLER and SALE and surely babies can not be sold. This deviation 6lets the readers think about the invisible meaning.

Interestingly, this sentence is also syntactically fore-grounded. The adطع 100 علئ كيفك -1

(Ta'amiah ala kifek- good Ta'amiah)

نخ X ضات (Takhfidhat- discount) 2-

قرص لوفر والحب يكبر اسرع بدايه ابطئ -3 نهايه اجمل حكاية

(qurs lover walhub yekber. Asraa bidaiah, abttaa nihayah, ajmel hikaiah-) (Lover tablet and the love grows. Quick start, slow end and the best tale)

- شوارما علئ كيفك جربها مره, جمينا كل مره -4 (Shawarma ala kifek. Jerrebha marrah, tijina kul marrah)- (Shawarma suits your mood. Try it once, (you/ it) will come always) (Dalluny alayk)- (They دلونی علیك
- guided me to you) هو ده شعبان بتاع السمك اللي بيقولوا
- hwua dah Shaaban bitaa assamak elly bi-yuqlu alih)- (Is this Shaaban's fish store the people talk about?).

نحن نقدم طعميه على كيفك -We provide good Ta'amiah.

S V

Stylistically this planned foregrounding is called *ellipsis*. It helps to focus on new or more important information. It is common in registers where economy is highly needed.

2- طخ (Discount) طخ

Morphologically this word is coined in a deviant way. It is formed against the rules of word formation. The writer intentionally inserts the mathematical sign (X) in the middle of the word to stand for the deleted letters (-نفى) to create a 'nonce' word called (discountphonologically. The correct طخ X ضات (ت) .i.e., تخفيضات not تخفيضات i.e., (sound, which is plain alveolar, and is the correct one instead of (\mathbf{a}) which is emphatic alveolar. However, the writer violates the phonological norms of the

4- شوارما على كيفك جربها مره, تجينا كل مره (Good Shawarma... Try it once, you/shawarma always will come).

From the syntactic point of view the final part of this blurb is ambiguous. It accepts two subjects (YOU and SHAWARMA). The first sentence (A) shows that the subject of the sentence is YOU, whereas the second one (B) shows that SHAWARMA is the subject of the sentence. See the sentences below:

شوارما علئ كيفك جربها مره, انت جمينا -A کل مرہ

-Good Shawarma, try it once, YOU will always come. شوارما علئ كيفك جربها مره, الشوارما - B

جّينا كل مره -Good Shawarma, try it once, SHA-

WARMA will always come

Of course sentence (A) is more acceptable but the way in which the text is written gives the possibility to accept sentence (B) as well. This linguistic deviation which is used to create

sented in the name of the shop.

الورشة الفنية لتشخيص واصلاح امراض السيارات -7 (The workshop for diagnosing and repairing cars' diseases)

Semantically, this funny name is deviant where the writer uses the device of the metaphor. He transfers the quality from one object to another. He displays the cars as if they were human beings suffering from diseases and characterizes the mechanic as a physician that diagnoses and treats the illness of the cars. Such linguistic deviation is intended to serve the business interests.

you name us' سمينا بنفسك -7

Stylistically, the advertiser here uses a psychological way to catch the customers' attention. He asks the sightseers to visit the store first and then select a name for it. Though the store is one. the object of the sentence is written as a second person plural (you name us) to show that there are many branches for this shop. He bets that the visitors will be highly attracted and will be regular visitors to that store.

8- بدون اسم (without a name) The title above indicates that no name

can rank their position. They are above all names.

اخى السائق: الاطفال ليس لديهم فرامل وهذه-9 Brother Driver: The children are without brake, this is your responsibility).

Semantically, this blurb carries an ironic meaning. It addresses the driver



Education

Am I Rich?



Rashad Almaghrebi www.rashad.maktoobblog.com Taiz

f you are living a life full of difficulties and suffering, if your problems are weighing heavily on your shoulders, keeping you awake at night, if lack of money, lack of love, and bad luck keep getting in your way, if you would really like a change, if you would like your life to transform for the best, if you would like to receive all you're missing, money, love, luck, joys and happiness, then think deeply about the following:

A patient willed a will by his will well. In that will, the only thing he wrote was, "Ask, seek nothing but good health."

Everyone of us should ask himself this question 'Am I rich?' By looking at yourself and at the world around, you may get an answer to the question. Some people may think that money is the only thing that makes a person happy and rich, but the fact of the matter is completely different. Money is important but is not everything. It can

help bring happiness, but it can never by itself be a source of happiness. You may have millions of dollars,

but you may not know their value if you did not work hard to earn them. If you are asked to sell your eyes for millions of dollars, would you accept that? Absolutely not, if you are sane.

If you do have eyes and can see the world, you are richer than so many blind millionaires in the world. I know a blind millionaire trader who was asked once by somebody: if he had two choices: to get back his sight or to keep the money, which one would he prefer. He said emphatically, "Take all my money and return me the sight (vision) of even one eye." Decidedly, you are richer than him, aren't you?

If you do have legs to walk, hands to touch, tongue to taste, and ears to hear, you are richer than millions of people who are not able to move, touch, taste or hear.

If you do have a house to live, a place to sleep, food to eat, clothes to wear, you are richer than maybe half of the population of the world.

If you possess some money and can keep some for hard times, you are one of those who constitute 8% of the rich people in the world. If you can wake up hale and hearty, you are luckier than more a than million of humans who die prematurely because of disease.

If you had never experienced wars, had never been to a prison, and had never been exposed to torture, you are better than 500 million people on this planet.

If you are able to pray in the mosque without fear of humiliation, torture, arrest, or death, you are enjoying bliss which three billion people cannot get.

If your parents are still alive and are living with you, you are unique in this world.

Even if you are disabled, but can read and write, you should thank Allah because you are richer that millions of illiterate people. In fact, the true disability is the disability of mind and not of the body.

You may have all of these things but you may not have ever thought of the Creator, Who Has given you all these things. We will never know the value of life and how rich we are unless we become strong believers in Allah (the Creator), Who Has given us all these things. We may live a decade, a century; marry, eat, drink, love, produce children, but what happens after all this? We must accept the dreadful reality of death. Therefore, we must do good deeds so as to win and be rich, in the real sense of the term, here and hereafter.

If you can smile and thank God, you are blessed because a lot of people know this but they do not practice it in their lives.

Even if you are crazy or disabled, you should thank God. You will be richer than all the people if you die as a strong believer in Allah and His prophet Mohammed (PBUH). So, aren't you rich in every way?! Why do you still complain? Thank God and do good deeds.

poems in Yemen Times

POETRY CORNER

The Soul of Sheba's Land

Glorious city, crown of Queen Arwa's

Land Quintessence of culture, gift to ancient grand. Apparelled in Scynthea's silvery gown, Stepped from clouds as fairy on ground.

Beaming stars embroider your violet veil, Shadowy utterances peep through enticing gaze.

O, glorious city Taiz ! Lie complacent in cradle:

Attic of artistry, thou cultural epitome! Placed between mounts, abowl-shaped dale.

High at citadel, Al-Kahera crystal crown! Perennially posted, pyramidic Saber,

Salutes as sentinel, stoops to salam ! Madrigals mellow mountains, hum-

ming folksong, Maidens play hide and seek amidst flocks around.

Bountiful beaches make bed of sands, welcome lovers with warm hospitable hands.

Caves and mounds, tombs and shrines Engrave thy histories in mute stones! Gilded maidens in frilled frock, colored kirtle,

Charm flocks with hena-hued hands. Age expiates, cuddled, hand in hand, O, dappled fairy /Drayed of floral land!

When war starts,

Where bodies don't move at all.

Once in this land people were living

Rania A. Hagag

O, Proserpine, dancing doll of quiet placid vale, Gentle zephyr lurks, steals a glimpse, Lures and lulls, embrace with flying kiss. Bacchus blushes behind 'Hawan' hills.

Indian ocean, Al-Mokha, Red and Blue, Buzz and boom, rowing song of woo, While 'Saber' and 'sharab 'rock thycosy cradle, Bring bouquet of shower, fragrant

drops sprinkle. Musk melon, plums, lusty groves-----

wadi Al-Barkany ! Ah, black elixir- 'coffee ', 'the capti-

vating 'qat '---Belle and beau swoon, sway into nos-

talgic realm. Costumed in ceremonial 'Kameez', the 'Zambian' knights dance ---Songs of solace, love, friendship

abound. The flux of freedom illumined-----

Sombre corners of Sheba's soul, sipped nectarial drought of peace ; Gyama Taiz emerged 'a brave new world':

Ushered dawn in the realm of gold ! Peripatetic professors and the native guide.

Lay pebbles of wisdom far and wide. Ardent interlocutors charmed as bees to hive ---

Decipher knowledge, 'the land un-

When war starts

protect the nation and its language.

Evil raged

Lost his temper when he was looking at That congenial joy of our halcyon land Sending his evil look through All past vehement grudges of him Hazing some fools Sprinkling their heads with obeying powder Inculcating in them his villainous norms "Rob, rape and sleep " And trapping them into all contemptible criminal acts The calmness pervading this country.

Get lost materials Which make hearts petrifying and straying Which sells the souls Prostituting them in the worldly pleasures and whims Offering chance for evil to reign and ruin The marvelous beauty of the universe.

Bomb! Bomb! Enough!

Just smile.

Just smile.

And just smile.

Just Smile

If you finally find your way Learnt how to spend the day

If your lover broke your heart

If a friend stabbed at your back

Move on and never look back

If you know he is cheating Till your heart is hardly beating

Killing that innocent part



known'! Eves outnumber guys by curriculum end, Adhere Al-Suswa's slogan in the World Parliament. Academia leads to laurels Islamic renown---Muse blushes prodigiously at Faculty Adab !

Out on the glowing, lush green hillock, Gay 'Sofitel 'gallantly spy, Vie veiled crescent moon in vacant sky, Louds lores, saga of classic empire! 'Hayel Saeed' rewrites tales of glorious past,

Foster your pride in myriad mercantile. Dizzy, disney land, heavenly dreamland,

Harbour hopes of a promising land. The hallowing domes of holy mosque, Resound and dishavel pious psalm -----Minarets chant hymns of bliss, Gospel of fraternity- 'Allah ' is one! O, Towering Taiz !crown of Yemeni cultural ties.

Majed Ahmed 1985@Yahoo.com

I cannot hear more! Is there a hand to stop that fearful sound? Put an end to that wild shot? And release me to a peaceful ground Where I can sleep.

Oh God! Let your Ruth embrace all those sleep-

If your heart is happily in love

However you see no other half

If you thought you're touching the moon

It's just a light that will disappear soon

If you feel that you are wasting life and

I guess it's not your only crime

Just smile.

Just smile.

So just smile.

So just smile.

time

ing worlds Purge their gory hands, Open their eyes to see the lovely sides of the world, And charge their stony hearts With love, peace and sympathy.

"Personal Development" in Education Actually, they are regarded as a link Supplement in the Yemen Times which Taiz University between human nature and the menwas published on Thursday, Issue tality of modern women. NO.1351 dated 1 April, 2010. I was Indeed, you'll be remembered like Shakespeare.

Response to Artici

almost frustrated in this life and complained about such a situation. But you have given me hope. So please keep

I really appreciate your writing about

writing. Thank you again Riyadh almoshaia

The greatest Indian poetess Dear Prof.Meena Rani

Thank you so much for your grandiose majedahmed1985@yahoo.com

Readers Write

The Learners' Yahoo

t is well known that Yahoo provides the world with the information in different fields. We can get through it information about education, law, economy, politics, society, wars ,famous people, agriculture, and crimes..etc.

In fact, it puts the world on our palm and facilitates acquisition of knowledge, sciences and experiences.

Likewise Dr Sahu, facilitates dissemination of information to all Engall without discrimination. He whole heartedly responds to teachers and learners, especially those who contact him and ask him about some difficulties they face either in their syllabus or in their professional life.

His Education page is like Yahoo for all who are interested in English in Yemen because they can find information about methodology, spoken, grammar, linguistics, writing, literature and various educational prob-

He can read a poem, a short story. a simple analysis of a novel, grammatical points, reading short essays and contributions that help in solving some educational problems.

Majed Ahmed

Above all, Dr Sahu helps those who are interested in English, by paving the way for them either by way of writing essays or suggesting ways and means for solving the problems they face in English. He encourages everyone who contacts him either on Mercy leaves the souls at once Pitilessness falls urging all the gunslaving hands Violence wakes bearing its sordid slogan "kill, harm and ruin" Death soars near Holding a sharp lance Spares no cradle, relents no prince Setting itself up The king of the crimson realm

Oh ! Blood, Blood !

Skulls, every where , arms and legs Once these parts were whole men Once these pieces were playing roles in those wrecked homes Which become haunted and ghostly.

Once in those homes Joy was playing with sympathy together Hearts hear hearts Hands help hands Legs are standing by others

Making a cohesive row of fraternity to

To ruin Get lost?

lish learners, trainers, trainees, and all who are interested in English. I do not praise him, because I have not seen him face to face nor was I one of his students, but say what I notice as I read his page.

I am sure that there are many persons who share with me my view. He, indeed, opens his bosom for lems

Moreover, it is a forum for all regardless of whether they are doctors, teachers, learners, or youths to exchange their information, knowledge, and experiences.

It is a tray filled with all dishes. When one reads it and focuses on its contents, he finds what he needs.

phone or by writing. To be brief, he bears a huge burden to offer us the best he has got. He reads all contributions, replies to calls besides to his duty towards his students. Then is not Dr Sahu, the learners' Yahoo?

Abdulkreem Al-Awage abdulkreem_h_alawage@yahoo. com

If you are all alone Waiting listlessly near your phone Just smile.

If you have no love any more Hold my hand you little poor And just smile.

If you have no breath And you are close to death Just smile.

outh Forum

The Dear departed

O my loveliest friend, You gave me the taste of life, No one could separate us except Destiny Thanks to the strong ties between us. But, Fortune snatched my cheer, You left me alone Just melted into thin air. You made my heart white like snow, And I feel a void in my heart,

I can't live without you, I wish I returned to where you lie, I always pray to God for you, I will never forget nor find a friend like you. Zainab Al-Mortadha

Level 3, Translation UST, Sana'a

Smile

You are a Muslim, smile If you have good health, smile

If you are a successful person, smile Allah has gifted you lovely parents, smile If you have lovely friends, smile Smile, smile all the way And say, thanks to Allah Because Allah loves you.

Manal Taher Aithah manal_88t@hotmail.com Level 4 UST, Sana'a

Note to the contributors

It has come to our notice that articles originally published by some writers earlier in Education Supplement are stolen and republished by some others in their names. The poem titled My Life Without You published on page 10 of the Yemen Times, issue No. 1351 dated 1 April, 2010 in the name of Mohammed Alkaderv Alwsei is a case in point. It was originally written by Rania Hagag and published in Education page dated 27 March, 2007. Mr. Alwsei is hereby warned against repetition of such acts of plagiarism in future. His authorship of the poem published in Yemen Times, issue No. 1351 dated 1 April, 2010 is void. Rania Hagag is the actual writer of the piece.

—Dr. Sahu

