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Accused of terrorist crimes

Zindani denies allegations

BY MOHAMMED AL-QADHI
YEMEN TIMES STAFF

Sheikh Abdulmajeed al-Zindani, head of Islah's Consultative Council, denied US allegations on his involvement in terrorists' support.

In a press statement distributed Friday evening, al-Zindani said "I am happy to announce to the people my denial to the US Treasury Department charges and if the USA has any evidences, they must be presented to the Yemeni judiciary."

He added, "The Yemeni government is concerned with defending its citizens and I am a Yemeni citizen."

Al-Zindani stressed that he condemns terrorism as defined by Muslim clerics and it is can be summarized as that act in which arms are used beyond Sharia'a and law or killing of innocent people.

"Such an act is terrorism which I condemn in all its forms and I already announced that several times," he said.

The US Treasury Department

announced Tuesday that al-Zindani, Rector of al-Eman (Religious) University, has been added to the American government's list of people suspected of supporting terrorist activities.

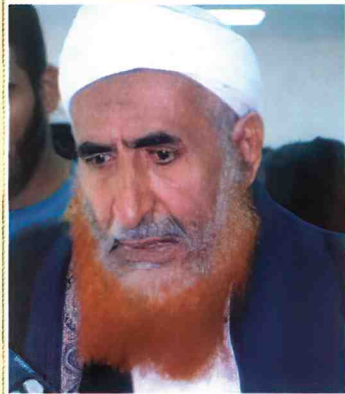
This statement of al-Zindani came out after intensive meetings for high ranking leaders of the Islah party headed by Sheikh Abdullah Bin Hussein al-Ahmar who is also a prime leader of Hashid Tribe and speaker of parliament.

Al-Zindani called a press conference Thursday to comment on the US allegations but when journalists were at the spot, al-Zindani refused to be filmed or recorded and said that Islah leadership would hold an emergency meeting to reply to the US charges.

He said that he could not comment unless he receives documents of the charges by the Americans.

On Friday, an emergency meeting for the Islah top leaders came out with a short statement saying that "Islah leadership holds the State responsible for refusing the US allegations against Sheikh Abdulmajeed al-Zindani because he is a Yemeni citizen."

Before this meeting, Sheikh Abdullah al-Ahmar met the US ambassador to Yemen Edmund Hull and discussed with him al-Zindani issue. Al-Ahmar asked Hull for details about the US charges for al-Zindani but Hull, according to reliable sources,



Sheikh Abdulmajeed al-Zindani



A scene from Guantanamo Bay prison, where dozens of Yemenis are being held for holding terrorist views propagated by Osama bin Laden. The U.S. is linking cleric Sheikh Abdulmajeed al-Zindani to bin Laden, but the Yemeni is denying the charges. (Reuters file photo)

told al-Ahmar that he does not have those details.

Al-Ahmar even moved along with some Islah leaders to Hadramaut on Friday to meet President Ali Abdullah Saleh to see how the US allegations can be answered.

Al-Zindani was described by the US Treasury Department as a "loyalist" to Osama bin Laden, adding that he "has along history of working with Bin Laden,

notably serving as one of his spiritual leaders."

It also said that al-Zindani has actively recruited for al-Qaeda's terrorist training camps and played a role in the purchase of weapons for al-Qaeda and other terrorists. The US has ordered freezing of al-Zindani financial assets and plans to ask the UN to add al-Zindani to its blocking list.

Yemen Times tried to contact

the US embassy to get any official comment on this case but they apologized because it is very sensitive and critical and they do not want to be misquoted. However, John Ballian, Public Affairs Officer at the US embassy in Sana'a said a press statement that adding al-Zindani to the US terrorist suspect list does not "constitute a request for extradition".

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Surprising twist as sit-in drags on Ethiopians may get new home

BY PETER WILLEMS
YEMEN TIMES STAFF

The 200 Ethiopian refugees who have been protesting with a sit-in in front of the UN High Commission for Refugees (UNHCR) office in Sana'a, may be resettled outside of Yemen.

The startling revelation came from Yemen's foreign minister, after a meeting several days ago with UNHCR official Saad Al-Attar.

"UNHCR has decided to open the possibility for the refugees to find permanent residence in another country," Qirbi told The Yemen Times.

This week, UNHCR distributed new registration forms to learn which refugees would like to be resettled in another country. Meetings will also be scheduled by the UNHCR to assist the refugees seeking to find a home outside Yemen.

The refugees have narrowed their demands down to obtaining Yemeni nationality. If that's not possible, they say they would accept being resettled in

another country.

But interactions with the UNHCR have still been strained, as the Ethiopians still want clearer answers.

"We did not fill out the forms because it is not clear at all what will happen to us," said one of the refugees Adane Belachew. "What we want is a solid, tangible solution. We prefer to gain nationality in Yemen. If not we would accept resettling in another country, but we would do that knowing that we would gain citizenship somewhere else."

Belachew added that, "We will continue the sit-in until we witness a real solution."

According to Qirbi, the refugees have the choice to remain as refugees in Yemen or make an attempt to be resettled.

"If they are not resettled, their presence in Yemen will continue under refugee status," said Qirbi. "And if they wish to continue the sit-in, they can stay as long as there are not any disturbances."

The Ethiopians' complaints include threats to be forcefully returned to

Ethiopia, unjustified arrests and detention by local authorities, an inability to get work permits, religious persecution, the lack of proper education and health care, and no opportunity to receive Yemeni nationality or resettle in another country.

Al-Attar argues that under the 1951 Convention established by the UN, UNHCR's primary job is to support and monitor a host country on how it deals with refugees. He stressed that the ones protesting have received refugee status and have been granted basic rights and freedom in Yemen, which signed the 1951 Convention in 1980. He also said that those are considered the most important goals the UNHCR would like to see achieved in a host country.

Al-Attar adds that the government of a host country is responsible for deciding if refugees receive nationality while the UNHCR encourages the government to do so.

Continued on page 3

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To make ends meet Journalists become taxi drivers

By Yemen Times Staff

In a bizarre case, which is first of its kind in Yemen, several journalists belonging to official newspapers have decided to use the cars of their institutions as taxis after receiving negative responses to their continuous demands of a raise in their salaries.

According to one of those journalists, "The Prime Minister has not responded yet to our request in raising our salaries as we are suffering from extremely poor economic conditions."

The level of desperation of journalists working for official newspapers have caused many to think of using the vehicles of the establishments they are working for as taxis.

In one of the latest incidents of this kind, a minibus carrying a governmental numbered plate and having paintings showing that it belongs to a prominent official newspaper was carrying passengers to Dhamar and Yareem at the Shumaila station.

When asked why the driver was using an official vehicle for such purposes he said that he needed to do so to get what is enough money for fueling the car and gaining enough money to make ends meet that day.

Al-Khaleej case grows Reporters Without Borders urges investigation into threats on journalist

By News Services

Reporters Without Borders has urged Yemeni authorities to ensure their investigation into death threats against Sadeq Nasher, managing editor of the Sanaa office of the Emirates daily Al-Khaleej is as full and prompt as possible.

Nasher was out at the Journalists' Union on 19 February when unidentified armed men burst into his Sanaa home, threatened his family and destroyed possessions, he told the international press freedom organisation. They warned his children, "If your father carries on investigating the Jarallah case he will come to the same end as him."

Jarallah Omar, secretary general of the Yemeni Socialist Party (PSY) was murdered during a political rally in Sanaa in December 2002. The case has been particularly difficult for the Yemeni and foreign press to cover in the light of the fight against terrorism and relations with neighbouring Saudi

Arabia.

Reporters Without Borders said it welcomed the opening of an investigation by the Political Security services into the death threats against Nasher and called for it to be both full and prompt so that those responsible could be found and punished.

"As journalist union elections have just been held in Yemen, media professionals should be able to rely on the authorities to guarantee press freedom and their protection," the organisation said.

The Yemeni information ministry had accused local and foreign correspondents and opposition media at the beginning of January 2003, of deliberately carrying false reports on the murders of three American missionaries and the PSY Number Two Jarallah Omar.

Accused of seeking to harm the country's interests and to sow discord among the people, the media was threatened with legal action if it did not report with "objectivity and impartiality."0

Great fires erupt in orchards

A huge fire erupted in the areas of Wadi al-Malik and Al-Ruais overlooking the Red Sea shores, Taiz governorate caused the burning of hundreds of palm trees and shrubs nearby.

Strong winds helped the spread of fires that resulted in great material losses but no human losses were recorded.

People in the afflicted areas and government authorities rushed to extinguish the fires.

Yemen Times had learned that the authorities of Taiz governorate had formed an emergency committee to investigate the causes of fires and to deal with the incident.

Journalist released, protests continue

By MOHAMMED BINSALLAM
YEMEN TIMES STAFF

The Yemeni journalist Najeeb Yabli was released on Tuesday under directives from the president of the republic.

He was arrested by political security authorities of Aden on Tuesday following his return from Sana'a where he participated in the third conference of the Yemeni Journalists Syndicate.

The journalist had two weeks before published an article in Al-Ayyam daily newspaper and some of the phrases had been interpreted as containing offending words against the president, but those who

followed up Yabli's article denied such indications in his article and that it was misinterpreted.

In the wake of that incident voices are raised demanding the protection of journalists by issuing a law preventing imprisonment of journalists or humiliating them.

Meanwhile, Paris-based organisation "Journalists Without Borders" condemned in a statement the attempted attack on the house of journalist Sadeq Nasher, director of al-Khaleej newspaper office in Sana'a and the threat of physical liquidating against him two weeks ago when five gunmen attacked Nashir's house, causing panic among members of his family.

Readers' Voice

Yemen Times features "Readers' Voice" a popular way for our readers to interact with us. This is your opportunity to have a say on world and local affairs.

This edition's question:

The Yemen government says it may resettle the Ethiopian protesters outside of Yemen. Do you think that

1. They should be resettled outside the country?
2. They should stay in Yemen, with better rights?
3. They should stay in Yemen, with no change in their refugee status?

last edition's question:

Do you think that President Saleh would follow steps taken by Egyptian President in removing imprisonment sentence in press laws?

- Yes, but it will take some time 36%
- No, it may never happen 30%

Go to our website at: yementimes.com/#poll and have your voice heard!

Exhibition on 130 years of Yemeni press concluded

By HASSAN AL-ZAIDI
YEMEN TIMES STAFF

An exhibition on 130 years of the Yemeni press held at Bait al-Thaqafa in Sana'a was concluded on Sunday 29 February.

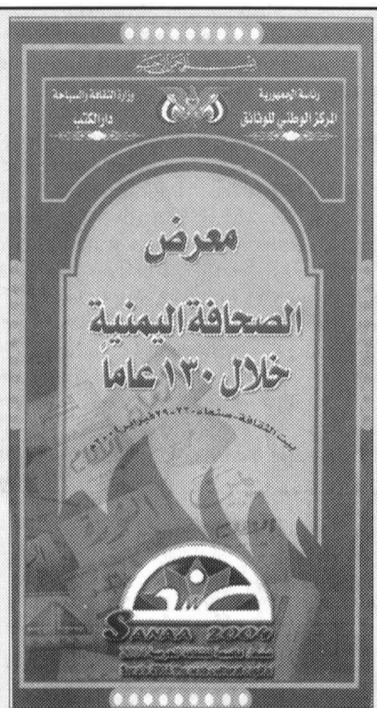
The exhibition was organised by the National Center for Documents and Information in cooperation with the National House for Books on 22-29 February.

The exhibition comes as an event to give prominence to the history of the Yemeni press and its role in documenting Yemen's political, social and cultural history throughout that period.

The exhibition included 262 issues arranged chronologically according to their occurrence of time, in addition to newspapers issued by Yemeni expatriates abroad.

The importance of the exhibition derives from the role of the press as a united national fabric, regardless of the place of issue and variety of political and intellectual orientations it has followed.

Its significance also stems from its being held at the time Yemen is celebrating the declaration of Sana'a as capital of Arab culture 2004, and the historical importance of such documents and publications.



Road signs put up

Canadian Nexen tries to make roads safer

By YEMEN TIMES STAFF

Thanks to a Canadian oil company, some of Yemen's roads are safer.

Local Military Commander - Lt. Col. Ahmed Al-Dharab worked with the Nexen Environmental, Health and Safety Manager - James Kondol positioning 10 road signs in an area where five people have died in accidents since Eid.

This is another part of Nexen's Responsible Care Program providing help and advice with regard to local hazards outside the Masila Block Oil Production Field.

In an area near Nexen's oil fields in the Hadramout Region, five people have died and another 18 locals were injured because of motor vehicle acci-

dents.

These tragic events occurred as a result of vehicles passing each other on dusty roads and colliding at high speed.

The lack of people wearing seat belts contributed to the severity of the injuries and fatalities. Nexen and the Commander recognized the need to make people aware of the dust hazards and the idea to make and install signs was created.

The signs have been placed at key points along a 26-kilometer stretch of dust hazard road.

It is hoped that the repeated message will encourage drivers to drive very carefully in dusty conditions.

The sign above is near the junction to the town of Ghail Bin You main. Another set of signs has been posted at a road leading to Ressib village.

It is hoped that people joining the road at those locations will read the sign and be reminded of the hazards.

This 26-km stretch of road has experienced many deaths in the last 5 or 6 years. The estimate was over 12 fatali-

ties and many more serious injuries.

In nearly all cases the injured people were brought to the Nexen Medical Clinic for immediate attention and if necessary evacuation by GNPY's aircraft to the main government hospital in Mukalla.

Since this Eid, two aircraft flights have taken a total of four people to hospital in Mukalla, during 2003 there were 10 medical evacuation flights and in 2002 - five such flights.

Nexen is committed to helping their neighbors and all Nexen Medical emergency services and aircraft flights have been provided free of charge to local people.

Vehicle accident prevention is to be a key safety promotion issue for Canadian Nexen during 2004 and it will be taken to Communities as part of the company's Responsible Care program.

Advertisement features have been planned and the first, involving Yemen's President Abdullah Ali Saleh, is being released soon.

Marine agreements with Oman

The members of the Shura council and parliament held a joint meeting in Sana'a on Feb. 26 to discuss the marine border agreements signed last December by Oman and Yemen.

The discussions will also include the regulatory system to establish the Sana'a Cooperation Gathering that was signed in Addis Ababa in the end of last December.

According to the constitution, joint meetings of members of Shura and parliament are being done upon summons by the President to be the event in which voting on crucial issues will take place.

The speaker of the parliament usually chairs such joint sessions, which should end up with either the approval or rejection of signed agreements and treaties related to reconciliation, peaceful resolutions, border agreements, and similar issues of grave importance for the republic.

Smugglers caught

Yemeni security forces arrested local boats loaded with weapons in the Arabian Sea near Al Mukala seaport recently.

Smugglers were attempting to load weapons onto large boats in order to ship it to Somalia.

The recent trend is that weapons are smuggled from Yemen to neighbouring countries.

In the past many weapons have been smuggled to Yemen through Somalia and the African horn.

Newly-elected YJS chairman

Mahboob Ali pledges better times for media

By YEMEN TIMES STAFF

In his first meeting with the newly elected board members following his reelection as the chairman of the Yemeni Journalists Syndicate (YJS), Mahboob Ali pledged to support journalists and the media sector in Yemen.

Mahboob Ali had expressed his happiness for gaining the confidence and trust of journalists who voted for him during the assembly held last week and expressed his appreciation to all those who congratulated him on the occasion of his reelection.

"I would like to thank all those who congratulated me on being reelected, including Kuwaiti Ambassador Mr. Abdulrhaman Hamud Al-Oteibi, General Secretary of the General Arab Journalists Federation Mr. Salaheddin Hafidh, Mr. Naeem Al-Tobasi the Chairman of the Palestinian Journalists Syndicate, Mr. George Macintyre, Head of the National Union of Journalists in UK and Ireland, Mr. Wolfgang Mayer, Deutsche Journalists Union, in Germany, and many others," he said.

Mahboob Ali had also emphasized that he will be working hard to rise to the expectations of the voters and the country, and will work with local and international organizations to enhance the conditions of living of journalists and capacities of newspapers in Yemen.

This comes after Mahboob won the elections held on Feb. 23 easily, as he got around 400 votes out of more than 700. That was far ahead of his closest com-



Mahboob Ali

petitor Hamud Munassar.

Participants in the elections have jointly praised the level of transparency of the elections, which were full of delays and infighting.

They wished success to the chairman, which will have several goals ahead of him including tackling issues of human rights violations against journalists, economic hardships of journalists, and other issues such as the proposed bill, which could impose a three per cent tax on newspapers income.

Upon pressure from journalists, the government had promised to withdraw the bill from parliament, but has not done so thus far.

The chairman will also be pressing on the abandoning of the law that imprisons journalists, which continues to threaten the freedom of the press in Yemen.



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Continued from page 1

Zindani denies allegations

Political analysts described the Islah response to the charges as "clever and cautious" as it does not want to defend him before things become clear, putting the case at the hand of the state because he is a Yemeni citizen and that Islah is not a government but a political party that has no embassies through which to contact the US administration.

However, the case is very difficult for both the government and Islah party, putting the country, according to some political analysts, in a real fix.

On his part, Dr. Abdulkareem al-Iryani, political advisor to President Saleh, said in a press conference in Paris last Thursday that al-Zindani "is a well-known patriot and a former member of the presidential council and held a press conference said that he would respond unless he receives the charges against him. We are sure that he would tell the truth."

The Los Angeles Times reported January 2003 that prisoners held in connection with the attack against the USS Cole told local authorities that al-Zindani issued a decree or fatwa ordering the strike and that the authorities did not investigate into such allegations which were denied by some leaders of the Islah party.

"The allegations - and the government's reluctance to investigate, or at least to acknowledge that it is investigating - demonstrate the extraordinary challenges facing Yemen and U.S. officials trying to fight terrorism here," the US newspaper

said. "Authorities can expect greater opposition if they try to extradite, arrest or even question someone of Zindani's stature," it added.

The newspaper said Zindani is a former teacher and confidant of Osama bin Laden and that his radical anti-American, anti-Jewish brand of Islam not only had been tolerated until recently by the central government but was also rewarded with money, authority and legitimacy. Zindani, who fought against Soviet forces in Afghanistan in the 1980s, played a central role in helping end a civil war in Yemen in 1994.

"The United States has long wanted to question Zindani in connection with the Cole attack, but authorities here said that the prisoners' statements are the first evidence that has surfaced in Yemen that might connect Zindani with the blast," the newspaper added.

Al-Zindani is the third prominent members of the Islah party who have been accused by the US of having connection with terrorists. Last month, the US accused Sheikh Abdullah Sa'atar of raising money for terrorist operations which he denied.

Last year, Sheikh Mohammed al-Mouyad was arrested in a trap set for him in Germany and then he was turned over to the US which has accused him of collecting more than \$20 million for al-Qaeda and Bin Laden.

Ethiopians may get new home

The refugees also explain that they protest is against the UNHCR because they are trapped in the middle of international politics. They represent approximately 600 Ethiopians who defected their country 13 years ago. They were part of the Ethiopian Navy and handed over 14 warships to the Yemeni government when they arrived.

"We are ill-fated refugees," said one refugee involved in the sit-in. "It is dangerous to talk about the way we are treated in Yemen because the Yemeni government could extradite us to Ethiopia if it wanted to. It is also better not to talk about the Ethiopian government since we are now in exile. Therefore, it is better not to place our demands on the Yemeni or the Ethiopian governments, but to go to the United Nations which has the ability to find and implement a solution."

According to one government official,

the relationship between Yemen and Ethiopia is important. The Yemeni government and the UNHCR have both expressed concern working with the refugees in the sit-in due to the sensitivity between Yemen and Ethiopia.

Yemeni President Ali Abdullah Saleh visited the capital of Ethiopia last year, where Yemen, Ethiopia and Sudan agreed to form an alliance to fight terrorism.

Many countries are cautious dealing with refugees that have been in the military in their original country or were once involved in political movements.

If the refugees participating in the protest attempt resettling in another country, they might face difficulties.

According to a UNHCR report, there are approximately 22 million refugees worldwide. Countries that offer resettlement only give about 3,000 refugees a new home each year.

Refugees and UNHCR: The issues

The Yemen Times has received letters from both the Ethiopian refugees staging a sit-in at the United Nations High Commission for Refugees (UNHCR) headquarters in Sana'a and the UNHCR office.

The refugees wrote about their complaints against the UNHCR concerning their situation, and UNHCR rejected the refugees' claims in its response. Below are some of the complaints from the refugees and UNHCR's reply.

Deportation

Refugees: The refugees have received pressure from UNHCR, under the influence of the Ethiopian Embassy, to return to their country of origin where they defected in 1991. They are in fear of being forced to return and face dangerous consequences.

UNHCR: Under Article 33 of the 1951 Convention, refugees are protected from forced repatriation, and the Yemeni government has assured UNHCR that it will not be applied. Repatriation can only take place voluntarily, and an estimated 150 of the refugees protesting have voluntarily returned to Ethiopia.

Work permits

Refugees: Even though it states in the Convention that there should be provisions for refugees for wage earning employment, the refugees in protest have not been given work permits. Illegal employment forces refugees to accept low wages while working under intolerable working conditions.

UNHCR: Due to the absence of administrative structure and procedures, granting work permits has been limited. When the national refugee law is established by the Yemeni government, UNHCR will continue to provide legal assistance to refugees to acquire permits. The majority of the refugees protesting have been employed during their stay in Yemen.

Inequality

Refugees: Other refugees are given better attention and treatment than the Ethiopian refugees. Others getting preferred treatment include refugees from Somalia, Iraq and Sudan.

UNHCR: All refugees should be treated equally regardless of their race, nationality, age, gender or religion. UNHCR urges refugees to bring their cases to its office to investigate and address each case.

Discrimination

Refugees: Refugees face discrimination and harassment on streets, at work and at school. Discrimination they have to

tolerate is based on race and religion.

UNHCR: UNHCR is not aware of persecution or discrimination being practiced in Yemen against the refugees. It has not been reported to the UNHCR office.

Arrests and detention

Refugees: It is common for the refugees to be arrested or detained, and they have to pay bribes to be released. A number of the refugees have disappeared and have never been accounted for.

UNHCR: Within the national security climate in Yemen, undocumented refugees may face arrests or detention. UNHCR has made an effort to register and document refugees that have refugee status, and it has received approval from the Yemeni government to register and grant refugee documentation to the refugees in protest.

Yemeni nationality

Refugees: UNHCR relinquished the responsibility of protecting the refugees and helping them find citizenship. The responsibility was handed over to the Yemeni government, which is overburdened dealing with refugees and displaced Yemenis. UNHCR should take on the task of finding a solution for the refugees.

UNHCR: Host countries that have signed the 1951 Convention must grant refugees refugee status, access to employment and other basic rights. Most of the basic rights have been granted by the Yemeni government. Granting nationality is determined by a host country, so it is the responsibility of the Yemeni government.

Resettlement

Refugees: UNHCR intentionally and repeatedly avoided fully assisting the refugees seeking resettlement in another country.

UNHCR: Resettlement is a possible solution, but it is difficult since very few refugees are accepted in places available. Forms can be provided by UNHCR for those interested and will be forwarded to resettlement countries. UNHCR is willing to offer necessary assistance.

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Youth honored in cultural competition

BY FAHMA AL-FOTIH FOR THE YEMEN TIMES

Twenty-nine young people who won in the fourth Ramadan Cultural Competition were recently honoured. Abdulkareem Ghlab, the general manager of the general administration of the cultural and social activity in the Ministry of Youth, said that "Honoring the winners of the fourth cultural competition has become an annual tradition and it has been established for the fourth time. It aims at pushing and encouraging young people to search books for information in order to develop their abilities, hone their skills and enrich their information in various fields."

He also said "It has been noticed that the number of participants has

considerably increased. The remarkable thing also is the good number of girls either in participation or winning."

Participants this year have reached 563 competitors.. Around 190 could correctly answer the competition questions.

Only 29 are selected as the prizes are limited for 29 winners.

He concluded, "As proclaiming Sana'a the Capital of Arab Cultural, there are various activities represent in poetry, story festivals and others. We have many activities in all the governorates. There is competition within the governorate itself first and then extends between the all the provinces. What we look for is the support that we used to have by Mr. Abdulrahman AL-Akwaa, the Minister of Youth."

Al-Saeed Cultural Forum holds meeting in Taiz on cleanliness

YT Taiz Bureau

A special meeting on cleanliness and efforts in this respect was organized last Thursday by the Al-Saeed Cultural Forum at its headquarters in Taiz with the governor of Taiz Qadhi Ahmad Al-Hajri, along with representatives of Qahira district, government authorities, local councils, mosque preachers, managers of schools and other prominent figures.

The meeting's aim was to pinpoint issues concerning waste control and cleanliness along with plans to ensure that awareness is raised at the public level of the hazards of wastes of all kinds including remains of wrecked cars, stones, dust, etc.

The participants agreed on the need to have the Cleanliness and Enhancement Fund participate in the campaign to clean up the Qahira district, using all resources available. They have also agreed on the need to provide the basic infrastructure services for various developmental and service-oriented projects in the district.

The governor of Taiz Al-Hijri said that "the issue of cleanliness is a religious and humane duty and is the responsibility of every one." He also emphasized that President Saleh is

interested in completing the largest project of its kind to protect the city of Taiz from the devastation of floods and complete the Qahire fortress project and of course resolve the problems of water.

He also announced that the President instructed the pavement of 20 kms of roads in Taiz and ordered the compensation of those who had built houses that violate the city's plan.

Meanwhile, the attendants focused on the important role local councils should play to enhance living standards and minimize unemployment and finding areas to have cemeteries in. They also agreed on the need to reduce crowdedness of schools and pay attention to those living in inhumane conditions in houses made out of zinc in some areas of Taiz.

Among the issues discussed was the protection of the environment and the need to launch a campaign to have every citizen of Taiz plant a tree in front of his house. Mosque preachers present at the meeting promised to focus on the importance of justice and enforcement of the law and discouraging the use of live ammunition during wedding ceremonies.

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The Yemeni Company for Industry and Commerce LTD.

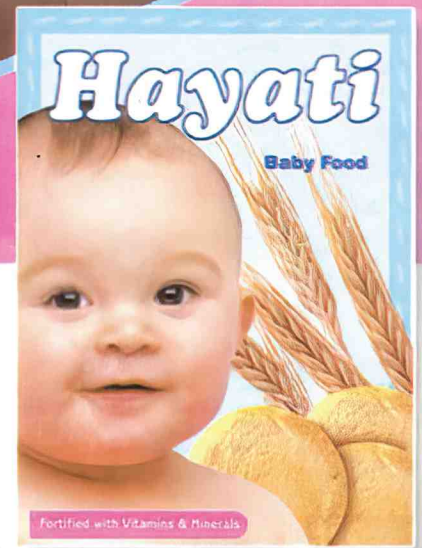
The company was founded in 1970 as the first Yemeni company producing biscuits. Ever since, the company underwent massive developments including the installation of various machines, equipment, and appliances and establishing new branches and producing new goods in new lines of production. This was all in order to cope with international developments and to maintain the company's lead and pioneer role in the market in this specific field.

The company produces biscuits of various brands, shapes, and sizes. It produces various types of regular or chocolate-coated wafer along with various types of sweets, cake, and luscious cookies.

All products of the company enjoy very high quality and match consumers' tastes. All of them are also being produced appropriately and in a clean environment. This is due to the strict quality standards that have to be met during all production phases. The company also ensures that it selects the best human cadres, trains them extensively, and enhances their skills through training sessions in and out of Yemen to guarantee that the products are healthy and meet international standards. The company also plays a major role in supporting the national economy and other social activities. The company believes in that maintaining its pioneering position and excellent reputation in the market can only be done through continuous self-development and by presenting products that satisfy the tastes of consumers.

"Hayati Baby Biscuits" is among those products that does satisfy the desire of the most beautiful segment of the community, babies.

Doctors and Consumers come together at: **Hayati Forum**



The Yemeni Company for Industry and Commerce LTD. held its Third Forum for Baby Food Hayati with doctors and pharmacists at the conference hall of the Saeed Mercury Hotel in Sanaa last Sunday on 25 February amidst the presence of a large number of doctors, pharmacists, and consumers.

During the forum, Mr. Abdulfattah Al-Aswadi, the Deputy General Manager of the company welcomed the guests and stressed on the company's concern for children as the hope of the future and pledged to continue providing the best products in quality and prices for children to grow up healthy. He pointed out that the specialized authorities and reports from experts have shown that the "Hayati Baby Food" product indeed assists in healthy growth of children and compensates malnutrition or lack of nutrition.

He also emphasized that "Hayati Biscuits" is the complementary food for the baby besides mother's natural milk.

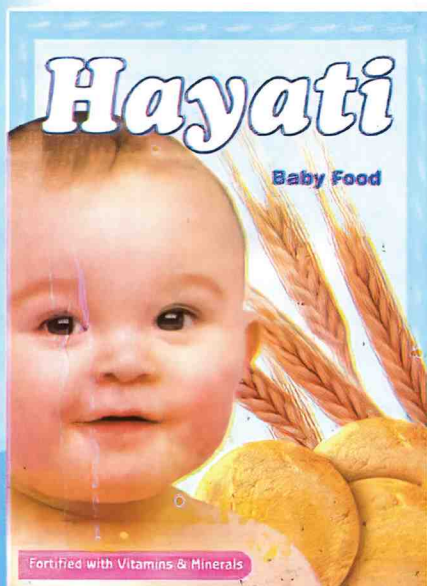
Mr. Al-Aswadi concluded his statement by thanking the attendees and organizers for their hard work and dedication to make the forum a success, wishing them the best.

Experts in this field had their share in the forum as two scientific lectures were presented on the importance of "Hayati Baby Food" for being the complementary food beside mother's milk. The two lectures emphasized the importance of natural breastfeeding for the baby and on the need for complementary food for babies after being breastfed by providing them "Hayati Baby Food" to grow up healthy and strong.

They also noted the benefits of the components that resemble the "Hayati Baby Food" in terms of nutrition of the baby and the fact that it meets international standards and conditions and regulations imposed by the World Health Organization. The two lectures were presented by prominent doctors Dr. Abdulwahab Al-Ghorbani, the General Manager of the Yemeni Red Crescent in Taiz, along with Dr. Ali Mahdi, the Quality Advisor of the company.

The guests were then taken to a visual panoramic tour that explains the different stages that involve the production and development of the product and the level of efforts exerted to have it produced in the correct and appropriate manner according the highest of international standards and regulations. This was done through a short reportage, which was followed by a session of open discussion. The session was quite beneficial, responsible, and scientific. Several recommendations and suggestions presented by the guests were seriously taken into consideration to make the best of them.

The forum ended with a warm session on a buffet table at the ballroom of the hotel, where several complementary samples and other gifts were presented to the guests.



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جامعة العلوم والتكنولوجيا تعقد المؤتمر العلمي الأول (استخدام التكنولوجيا في التعليم)

تنظم كلية العلوم والهندسة بجامعة العلوم والتكنولوجيا المؤتمر العلمي الأول تحت عنوان (استخدام التكنولوجيا في التعليم) في الفترة (٣-١) مارس ٢٠٠٤ بمدينة تكنولوجيا الاتصالات والعلوم وذلك برعاية الأستاذ الدكتور/عبد الوهاب رابح وزير التعليم العالي والبحث العلمي .

وسيتضمن المؤتمر الذي يعتبر الأول من نوعه على مستوى اليمن ويحظى برعاية رسمية عدد من الجوار العلمية التي سيقدمها نخبة من الخبراء والأكاديميين من داخل اليمن وخارجه إضافة الى معرض للوسائل المستخدمة في تكنولوجيا المعلومات وذلك بمشاركة كبرى الشركات والمؤسسات المهتمة .

ويهدف المؤتمر الى تعريف متخذي القرار والدرسين والهتمين بعملية التعليم والتعلم بأحدث الوسائل التكنولوجية المتوفرة وكيفية استخدامها في تطوير وتفعيل دور كل من المدرس والطالب في تحقيق الأهداف التعليمية .

جامعة العلوم والتكنولوجيا في سطور

- أنشئت جامعة العلوم والتكنولوجيا بناء على قرار من وزارة التعليم العالي والبحث العلمي برقم (٩٤/٢) بتاريخ ١٩٩٤/١١/١٢ م .
- عضو عامل في اتحاد الجامعات العربية .
- عضو مؤسس في رابطة المؤسسات العربية الخاصة للتعليم العالي .
- عضو اتحاد جامعات العالم الإسلامي .
- تشمل الجامعة الكليات التالية :
 - كلية العلوم الطبية
 - كلية العلوم والهندسة
 - كلية الآداب
 - كلية التربية
 - كلية الشريعة والقانون
- الكلية الوطنية (دبلوم سنتان) في تخصصات فني صيدلة - فني بصريات - فني أسنان - فني مختبرات طبية - دبلوم برمجة
- فرع خاص بالبيانات يحوي جميع التخصصات في الجامعة .
- تمنح الجامعة درجة الماجستير في تخصصات :
 - علوم الحاسوب
 - الدراسات الإسلامية
 - إدارة الأعمال .
- لقد اكتسبت جامعة العلوم والتكنولوجيا ثقة مؤسسات التعليم العالي العربية والدولية فشكلت معها عمليات التبادل العرفي والتقدم العلمي والنهج التطويري في كل مستجدات التعليم وتقنيات التعلم .
- وحرصاً من الجامعة في توسيع خدماتها التعليمية لتشمل عدد من محافظات الجمهورية فقد فتحت عدد من الفروع وهي :
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Palestinian shops destroyed

Damage from Israeli raid over \$1M

EREZ, Gaza Strip, Feb 28 (Reuters) - The mayor of a Palestinian town estimated on Saturday that the damage bill from an Israeli army demolition of some 120 Palestinian-owned shops on the Gaza-Israel boundary would come to more than \$1 million.

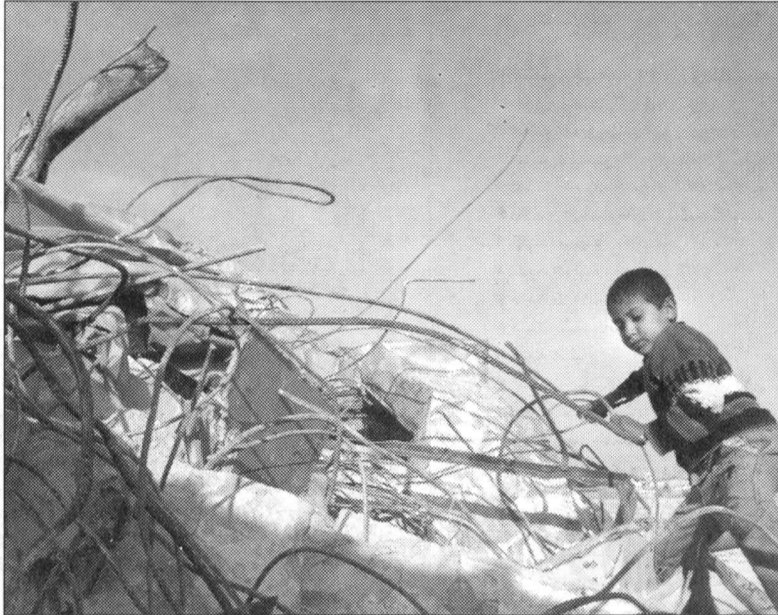
Two army bulldozers backed by four tanks on Friday ploughed through the cluster of buildings which the Israeli army said concealed a 60-metre (180 foot)-long tunnel used by Palestinian militants.

The stores leading up to Erez, a heavily fortified Israeli industrial zone

on the Gaza-Israel border, sold mainly clothing, electronics and food and drink to Palestinian workers who made their way to their jobs in Israel through the crossing.

"We need urgent help for these people. They did not do anything," said the mayor of Beit Hanoun town, Ibrahim Hamid, adding the damage would run to more than \$1 million.

The army spokesman said store-owners could file for compensation. But success for such suits by Palestinians accused by Israel of having abetted militants is almost unheard



A Palestinian boy makes his way over the rubble of destroyed shops near the Erez crossing in Gaza Strip Feb. 28. Israeli forces uncovered a tunnel, used by Palestinian militants for their deadly attacks, on the Gaza Strip boundary and razed at least 120 Palestinian-owned shops nearby on Friday, witnesses said. REUTERS

of. "What a miserable situation. I didn't only lose my shop. I also lost \$7,000 in goods," said Hamdan al-Muqaiyad, a shopowner who received summary notice to vacate the market lane leading up to Erez before military bulldozers ploughed in on Friday.

An Israeli army spokesman said two Palestinian gunmen had used the

tunnel to sneak into the heavily fortified industrial zone on Thursday and kill a soldier before being shot dead by security personnel.

Al-Aqsa Martyrs Brigades, an armed group from Palestinian President Yasser Arafat's Fatah faction, claimed responsibility for the attack, confirming its men used the tunnel.



Palestinians carry the body of Islamic Jihad suicide bomber Abed Khatab during his funeral at Deir al Balah refugee camp in Gaza Strip Feb. 28. A Palestinian suicide bomber on a bicycle blew himself up next to an Israeli military jeep in the Gaza Strip on Friday, but caused no casualties among its occupants, the army said. REUTERS

Multinational force to help end civil wars

Africans agree on peacekeepers

SIRTE, Libya, Feb 28 (Reuters) - African leaders agreed on Saturday to set up a multinational force empowered to intervene across the troubled continent to end civil wars or genocide.

The African Standby Force would be deployed at five regional bases by 2005, expanding to a continental force by 2010, a declaration adopted at an African Union (AU) summit said.

Initially, it would involve some 15,000 AU troops, drawn primarily from the continent's military powerhouses — South Africa, Nigeria, Kenya and Egypt, AU sources said.

With fragile peace efforts in the continent's many trouble spots, there has been international pressure on the Ethiopia-based AU to take an active lead in peacekeeping.

African leaders are keen to avoid a repeat of mass killings such as the 1994 Rwanda genocide when extremists from the Hutu majority slaughtered 800,000 minority Tutsis and Hutu moderates.

Heads of state and prime ministers of the 53-nation AU whomet for two days at the Libyan coastal city of Sirte unanimously approved the Common Defence and Security Policy for Africa.

The rapid reaction force will have a peacebuilding and humanitarian role, and may intervene unilaterally in the event of "war crimes, genocide and crimes against humanity, as well as a serious threat to legitimate order," the text said.

Mozambique President Joaquim Chissano, current AU chairman, called the new common defence policy "a collective answer to threats, whether internal or external, over the continent".

"AFRICA NEEDS NO WMD"

Libyan leader Muammar Gaddafi, who hosted the summit in his hometown, said "no country can protect



Libya's leader Muammar Gaddafi (L) and the President of Mozambique Joaquim Chissano take their seats for the closing ceremony of the Second Extraordinary Session of the Assembly of the African Union in Sirte Feb. 28. African leaders have agreed to set up a multi-national military force empowered to intervene unilaterally in serious conflicts around the troubled continent. REUTERS

itself with a national army, no country can pretend to achieve security alone".

"In Africa, not a single country needs... weapons of mass destruction," he added.

Libya stunned the world in December when it announced it would dismantle its weapons of mass destruction programme, in abid to normalise relations with the West.

The new force will operate at the bidding of an AU Peace and Security Council, modelled on the U.N. Security Council, which will be set up at a March meeting in Addis Ababa.

The council will have 15 permanent members, chosen for their known respect for democracy and human rights, AU sources said.

"The members should be an example for what the African Union seeks to build in Africa: peace, security and

democracy," one delegate said.

Command structures, staffing and the criteria for deploying the force still need to be worked out, AU sources said.

African leaders were due to approve the force at last year's AU summit in Maputo but delayed final approval amid questions over how the new army would be funded.

African countries have asked developed countries to foot most of the bill, but the plan has not been well-received.

European Union Commission President Romano Prodi, however, told the assembled leaders on Friday the EU had pledged 250 million euros (\$312 million) "for peace-support operations" under the AU's authority.

"It will provide a powerful, innovative instrument to support African

peacekeeping efforts and will lay the foundations for development in areas of conflict," Prodi said.

An EU spokesman in Brussels said the funding was not specifically for the nascent African Standby Force.

POTENTIAL LOCAL SUPPLIERS, CONSULTANTS & CONTRACTORS

Yemen is vulnerable to a range of natural hazards such as flash floods, drought and earthquakes. The southern governorates are particularly prone to floods. For people in the areas, floods erode the soil destroy houses and damage people's crops and livelihoods.

The Oxfam GB - Yemen office is currently working to help communities minimize their vulnerability to the effects of natural disasters and how to improve their ability to respond. To achieve this goal and in order to respond effectively in case of any sudden emergency Oxfam is currently developing a database of potential local suppliers, contractors and consultants and requires potential candidates who are based in Sana'a, Taiz and Aden (candidates based in the Aden city and governorate are strongly recommended to apply). We require at least 3 years experience in the following fields:

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Chickens in western Japan positive to birdflu test

TOKYO, Feb 28 (Reuters) - Chickens shipped from a Japanese poultry farm where a bird flu outbreak is suspected, showed positive results to preliminary tests for the avian influenza virus, a local government said on Saturday.

The chickens were among those shipped to a meat factory in the western prefecture of Hyogo from a farm in nearby Kyoto Prefecture, where over 28,000 chickens have died since February 18, a Hyogo prefectural official said.

All the live birds from the Kyoto farm were thought to have been slaughtered for meat products at the Hyogo factory, but some were found to be alive and the prefecture conducted the preliminary tests on them on Saturday, the official added.

The news raises concern of another outbreak, as there are live chickens brought in from other prefectures at the Hyogo meat factory.

It also puts into question why the Kyoto farm had delayed reporting the death of the chickens.

Health officials in Kyoto only received reports about the dead chickens at the farm on Thursday, nearly a full week after over 1,000 birds began dying daily.

Japanese media said the initial tip-off was an anonymous telephone call.

As a result, some 15,000 chickens were shipped from the poultry farm by the time initial tests for bird flu produced positive results, although none of the meat reached the retail market, according to Kyoto government officials.

Japanese media quoted the head of the Kyoto farm as saying he thought the chickens were dying of pneumonia and did not report the cases.

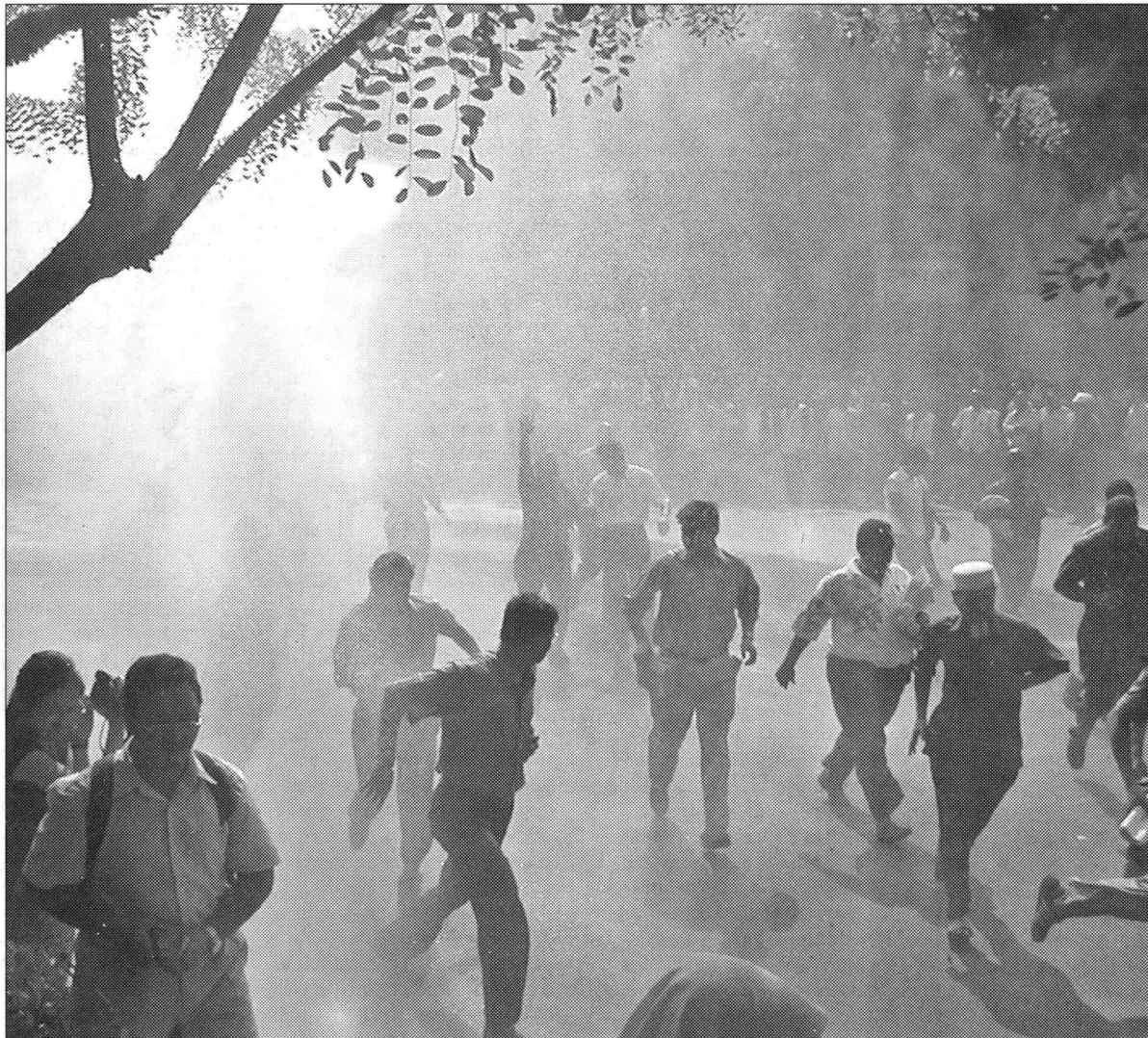
Malaysians arrested in protest over police abuse

KUALA LUMPUR, Feb 28 (Reuters) - Malaysian police on Saturday arrested 17 people, including an opposition leader previously detained under the Internal Security Act, for protesting against the abuse of police powers.

Suara Rakyat Malaysia (Suaram), a non-governmental organisation which led the protest, said the activists were detained when a 300-strong crowd gathered to protest against cases of police misconduct.

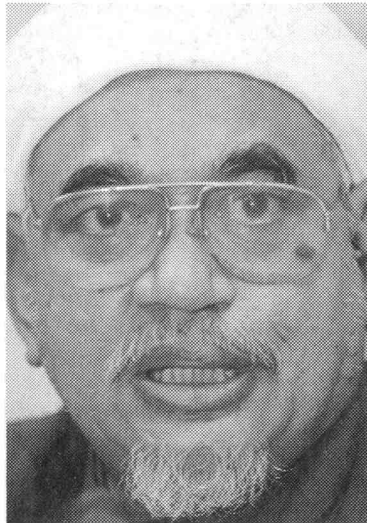
Bernama, the national news agency, put police estimates of the crowd size at 80.

"It was a gathering to hand over a memorandum on police wrongdoing, which is in response to (Prime Minister) Abdullah's call to clean up the police image," said Tian Chua, vice president of the opposition Parti Keadilan Nasional, who was among those



Malaysian riot police use water cannon to disperse demonstrators outside the federal police headquarters in Kuala Lumpur on Feb. 28. Police fired a water cannon at demonstrators on Saturday to disperse about 60 people, including activists and politicians, gathered to hand in a memorandum protesting against alleged police brutality and abuse of power.

REUTERS



Abdul Hadi Awang speaks at his party's headquarters in Kuala Lumpur Feb. 28.

REUTERS

detained.

Tian was previously held for two years under the Internal Security Act, which allows for detention without trial.

He was freed last June.

Suaram coordinator Eric Paulsen said police fired water cannons after the crowd failed to disperse.

Malaysian Prime Minister Abdullah Ahmad Badawi set up a commission to address shortcomings in the police force shortly after taking over last October.

South Africa to send guns to Haiti - newspaper

JOHANNESBURG, Feb 28 (Reuters) - South Africa plans to send guns, ammunition and equipment to Haiti President Jean-Bertrand Aristide as he battles a rebellion in the Caribbean state, a Johannesburg paper reported on Saturday.

South African police have arranged to send 150 R1 rifles, 5,000 rounds of ammunition, 200 smoke bombs and 200 bullet-proof jackets to Haiti next week, the Afrikaans-language Beeld said, citing a document it had obtained.

Beeld said the old-fashioned R1 rifles were similar to French-made rifles being used by Aristide's police.

South African police and government officials referred inquiries to Security Minister Charles Nqakula, but his spokesman Leslie Xinwa said he knew nothing about the shipment and that Nqakula was out of telephone contact at a funeral.

President Thabo Mbeki angered opponents by attending Haiti's 200th anniversary celebrations in January, saying Haiti, founded in 1804 by black slaves who overthrew their French masters, was a natural ally of African nations.

After his return, Mbeki offered to help mediate between Aristide and his opponents, who kept up violent demonstrations throughout the 200th anniversary celebrations.



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VACANCY ANNOUNCEMENT

The United Nations Development Programme (UNDP) invites Yemeni nationals to apply for the following position for a duration of one year:

Webmaster



Duties & Responsibilities:

- Gather, uniform and categorize information about UN agencies and UNDP into a recognizable form to be implemented as web pages.
- Post, update, format and organize content developed by staff of the Country Office (CO).
- Constantly review site to ensure all parts are functioning properly and that links are current.
- Execute structural changes at direction of CO staff and suggest ways to speed viewers' access to information.
- Communicate through the IT Manager with RIM, other COs and UNDP HQ on the best practices and design recommendations for the web sites.
- For the intranet development, conduct a comprehensive survey of the information being shared by the CO staff, projects and programmes of the UNDP, and prepare a proposal for the intranet structure to be discussed with management.
- Intranet structure should be under constant update in response to user needs and usage trends as shown by the statistics database.
- Provide electronic versions of photos and other images for use on the website and build and maintain an electronic photo library.
- Monitor visitors to site and provide routine summaries of which pages are seen most/least and by whom. Suggest ways to ensure that users are getting the information they need.
- Keep abreast of new technologies and design trends to ensure that the CO website is current and that all the website's capabilities can be exploited.
- Register the site with major search engines to ensure increased access to information seekers from around the world.

Qualifications

- University degree in computer science or equivalent
- Minimum 2 years experience on websites designing, internet techniques, securing websites and telecommunications. Applicant should show a set of previously designed websites.
- Advanced knowledge on any website layout design (Flash, Photoshop, etc.), development design (Macromedia Dreamweaver, Microsoft FrontPage, etc.), development languages (php, asp, etc.) and web server management (apache, IIS, etc.)
- Good Command of written and spoken English and Arabic.

Interested candidates who have the necessary qualifications and background for the above position may submit their applications by mail to Human Resources Unit.

UNDP, P.O.Box 551 Sana'a/Fax: 448841/E-mail: registry.ye@undp.org

The deadline for receiving applications is Sunday, 14 March 2004

For further details for our vacancies you may visit our website at:

<http://www.undp.org/ye/undp-vacancies.htm>

Words of Wisdom



The role of ethics is central to establishing acceptable norms and relations among members of the community. Degeneration of values can only lead to more trouble. Even from an economic point of view, high morals are important. I can remember a time when many deals were done on the basis of a handshake or a person's word. These days, you cannot depend even on a notarized contract, unless you have the power to make it stick.

Prof. Abdulaziz Al-Saqqaf, (1951-1999) Founder of Yemen Times



OUR OPINION

Why is everything politicized?

Just after the elections of the Yemeni Journalists Syndicate (YJS) ended last week with the win of Mahboob Ali and the 12-members board, some openly expressed disappointment and dismay for the results and claimed that the results were based on political interests and resembled political struggle between the opposition and government.

Whether this is true or not is not as important as the fact that we have become a nation that likes to politicize everything. I was personally present when the elections took place, and saw that, despite some technical difficulties, the election process was honest and transparent.

Yet still many come out saying it was politicized giving the impression that there must have been a conspiracy around the whole event.

It is a pity to see that after so much hard work and efforts to make the final stage of the journalists conference a success by ensuring transparency and credibility in the voting process, still that was not enough to avoid accusations that things were done behind closed doors to guarantee this result.

The YJS elections is only one of tens of other stories in various institutions, unions, and even tribes. I remember an incident in which tribesmen from the very same tribe were killing each other because of political differences and because of their members belonged to the ruling party while the other belonged to the opposition.

In extreme cases, partisanship and politics can even get into the field of education when students would fight each other because of political differences, and in rare cases teachers may fail students because of political affiliations.

This is not what it is supposed to be! Politicizing everything is not in the advantage of any side, it is rather a negative phenomenon that emerged because of our immature understanding of politics and political affiliations.

Belonging to a political party means that one believes in its goals and works on achieving them through political circles, not by enforcing his or her ideas on the rest regardless of the others' beliefs and convictions.

Our poor understanding of freedom has made us prey to our own freedom, which is not a healthy process unless we believe in each others' right to think and believe.

It is tolerance that we lack in our Yemeni society when it comes to politics, and I am sure it was our political leaders who contributed to this.

I remember an occasion when we were visiting a college in one of the governorates near Sanaa and once we arrived to the dean's room, we were surprised to hear him saying that he is launching a campaign for the ruling party within his colleague to promote the party's standing and support throughout the instructions.

I openly expressed my shock and surprise at what the dean said and told him that this was supposed to be a college where students come to learn and get education not be taught political ideologies and other nonsense.

It is unfortunate that most of those heading such institutions or public authorities do not believe that their professional duties must be first and political affiliation second.

It will take time before we get rid of this outdated mentality, and this cannot happen unless there is new blood flowing in key leading positions in our government, who know the value of professional and honest work and never politicize as the earlier generation did.

The Editor

EAST AND WEST

By JAMIL ABDUL KARIM
jamil@yementimes.com



The problem of hunger

Living fat vs dying poor

For expatriates or visitors from the west, one of the more startling things to see here is how dogs come out at night. Yes, in this capital city, it seems, the dogs rule. Especially the bony-ribbed ones at the neighbourhood dump, around the corner from where my wife, my daughter and I live.

They look for food scraps, as do the goats and cats that also visit the smelly depot. What really hits, though, are the people who patiently wait for our, or anyone else's, garbage, then scrounge through it for anything to ease their own gnawing hunger.

It's something for westerners to think about when the price of their gasoline rises. Oil-rich OPEC countries will soon trim production, which will raise gas prices worldwide, to various degrees, so that certain barons don't lose profit.

Yemen, which produces little oil, has bigger worries. As you know, from coverage in recent issues of The Yemen Times, consumers are worried about major hikes in commodity prices. Whether it comes from the World Bank, the government, or some antithesis of Santa Claus, it matters little. Higher costs are higher costs.

More dump visits I've heard that some Yemeni fear the price of their gas will rise 50 per cent. The fact that it's produced domestically makes it all the more upsetting to them. It may boost government coffers, but as business costs will rise, and higher prices will trickle down to other goods and services. One has to wonder how many more people will visit dumps. No wonder the Yanks are doubling their yearly food aid to \$15 million.

Westerners, especially those who

read The Times, but don't live in Yemen, need to remember the only social safety net here is begging. Those of us who live here know how often the poor, usually women and children, ask for handouts on the street or at our door. Several million Yemenis are also migrant workers, mostly in Asia, sending money home to their needy families.

It's something to watch, because while politics in Palestine and Iraq is predictably upsetting across this region, it seems that nothing boils Yemeni blood like what folks believe - rightly or not - is the bombing of their economy by policies that aren't working. Yemen's last major price hikes, seven years ago, led to plenty of demonstrators killed on the streets.

And it seems to me that, for the sake of global security, the Middle East can't afford this quasi-democracy to become undone. Yemen, poor orphan that it is, may have a few terrorist insurgents. But it's also a bell-weather. That's why those 800 delegates from dozens of countries, including UN chief Kofi Annan, recently met here in Sana'a to explore democracy and human rights in the region.

But back to hunger. It kills 24,000 people worldwide. Every day. It's increasing in the poorest countries. But, believe it or not in some developing countries, obesity is also a problem. For example, world health officials say one in four kids in African countries like Morocco, Zambia and Egypt are significantly overweight.

Getting fat, while the hungry beg, and die, beside your table. What a loss, since there's plenty to go around for everyone if distributed fairly.

How shall we live?

What does this say to the rich west, where obesity is now very much in front of everyone, all over the news, not to mention everyone's mirrors? And what does it say to those of us who live in the developing world, but, for one reason or another, have plenty to eat, not to mention other material things that meet our basic needs and usually more? How then shall we live?

A slim build, I personally don't consider myself immune from the glutony in our time. I've put on 50 pounds in the past 20 years. In my late teens, I had just 140 pounds on my 6' 1" frame. But this is about more than body weight.

It's a reminder that we're all poor: if not materially, then spiritually, or emotionally, or intellectually, or in ways we each know privately. So, in my family, we make a point of skipping a meal or two regularly, because there's nothing like a hunger pang to remind us of these truths.

It doesn't put food on anyone's plate. But it helps us identify in a small way with the hungry. It helps us remember 'There, but for the grace of God, go I.'

And it helps shine the light on this other poverty of spirit: the one that knows no racial or cultural or geographic borders, the one that says, as humans, we're all starving beggars in need of the same piece of bread. The irony is that often people who have more than they need materially, suffer from these other hungers even more.

For those of you who could stand to push yourself away from the dinner once in a while, what do you think about that? Care to join us sometime?

Jamil Abdul Karim (jamil@yementimes.com) is a Yemen Times editor.

COMMON SENSE



By Hassan Al-Haifi

"What Business Is It of Yours, Mr. Bremmer?"

That was how a American correspondent began to ask Paul Bremmer III, the de facto ruler of Iraq now on behalf of the Bush Administration, why should he decide for the Iraqis if they wanted to have the new Iraqi Constitution include anything about Islamic Sharia'a (jurisprudence)?

Yes, Mr. Bremmer, why should you intervene in every facet of Iraq's reconstruction if Government or otherwise?

An obvious question to be asked of someone who is supposedly there to make the invasion turned to occupation as palatable as possible to the Iraqis, in preparation for their full sovereignty and independence.

Or is the occupation indeed a fact of life that sovereignty, as we understood it is as far away from Iraq for some time to come.

Maybe it is just a clear expression of American policy in the areas in which an American sphere of influence is now entrenched, thanks to the Holy Crusade against Islam, in all its manifestations, which the Bush Administration has decided to take up on behalf of the International Zionist Establishment. It is the latter, which is absolute in its resolution to make Islam the "archenemy of Western Civilization" and thus secure its bloodline to the American taxpayers' pockets, especially after Israel's usefulness to the West has considerably diminished with the end of the Cold War.

But let us argue with Mr. Bremmer on a more narrower sphere.

The outright rejection of anything to do with Islam in any statutes of Moslem society, let alone the objection to Shari'a as being a basis on which the Iraqi Constitution rests, is interpreted by most Moslems, as a clear declaration of American intentions to do away with Moslem culture altogether.

Thus, Islam brought 9/11 to the forefront as grounds for this sometimes American animosity to the religion and its one billion followers.

The inclusion of Shari'a jurisprudence as a basis of mundane legislation should really be viewed as a significant safeguard against oppression and repression and quite frankly the Americans should view this inclusion with greater objectivity, if they are truly promoting a democratic regime for Iraq or any other Moslem country.

For one thing, it should be borne in mind that Islam was born as a social reform movement to counter oppression in all its forms and to raise the standard of the malcontents of the world.

Never mind that Moslem regimes are far from real application of true Islamic jurisprudence in governance, and the underlying cause of this has been the inability to put in place the appropriate institutional framework that would oversee governance as Islam would really have it.

There are historical and sociological reasons for this, but this does not mean that Islamic jurisprudence represents a digression of the rights of citizens of Moslem states, but in fact provides a justification for the enlightened Moslem body politic to oppose any oppressive political order.

That is why very few autocratic regimes have found any degree of longevity over the ages, because most regimes that were oppressive were soon countered by movements that sought to reinstate the stolen rights of the Moslem constituencies, based on the guarantees of civil rights and justice that Islamic jurisprudence is meant to deliver.

Thus oppressive rulers were put to the test by the extent to which they have deviated from proper Islamic governance as called for by Shari'a Law.

Of course, at present most Moslems have been subjected to so much oppression and backwardness, thanks to the rule of regimes bolstered by Western interests that backed many of these regimes, that only a few are able to organize into the effective opposition to the oppressive regimes that they are ruled by, or even recognize that indeed they have overlooked the fundamental responsibility of Moslem body politics to uphold the rights that they are entitled to according to Islamic Shari'a.

On the other hand, Mr. Bremmer and many of the other icons of the Bush Administration, would like the world to believe that Shari'a entails Taliban "Orthodoxy" or Al-Qaeda militancy, both of which are as foreign to Islam as Communist rule. There is also a tendency to view Iraq's religious leaders as being in the same league as the religious leaders of the Taliban or Al-Qaeda.

First of all, the Taliban religious leaders are poorly versed in Islamic jurisprudence and even their top leader, Mullah Omer, never finished religious school and does not hold any genuine credible credentials in Islamic jurisprudence studies.

The Taliban are no more than a rendition of modern Wahhabi dogma, the followers of which must be reared from their very young years to obey their mentors and reject all other principles that do not agree with the autocratic and sometimes even repressive Wahhabi principles.

Even more enlightened Wahhabi followers have come to reject the extremisms of their Taliban brethren and are looking for greater rapport with the followers of the other sects of Islam.

For sure Islamic Shari'a is not simply a dress code for women or a penal code for non-marital sex, which is often the image that Zionist promoters are disseminating about Islam.

It is a very comprehensive statutory foundation by which a Moslem society is to be organized and regulated without prejudice to very important principles of human rights and civil liberties for all the people under Islamic domain.

Religious leaders like Sheikh Sistani of Iraq are sophisticated and far above than to be likened to the mentally closed Taliban or their likes.

They were after all also leaders of the Iraqis in their struggle against Saddam Hussein for a generation and sacrificed a lot along with many of their followers.

They really have a feel for how Islamic jurisprudence should be rightfully applied as a safeguard for a free and orderly society.

But it seems that Mr. Bremmer is not endowed with any sensible feelings towards his subjects.

Reflections column on page 14

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When should you drink Power Horse?

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DRINK POWER HORSE AND GIVE YOUR ENERGY A BOOST!!!



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Publisher & Editor-in-Chief:
Walid Abdulaziz Al-Saqqaf

Head office:
Telephone: +967 (1) 268-661
Fax: +967 (1) 268-276
P.O. Box 2579, Sana'a

Email: yementimes@yementimes.com
Website: http://www.yementimes.com

Branches:
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Ridhwan Alawi Ahmed. Tel: +967 (2) 347-057, 346596. Tel: +967 (4) 217-156. Tel: +967 (3) 206-886.
Tel: +967 (2) 347-057, 346596. Tel: +967 (4) 217-157. Tel: +967 (3) 206-886.
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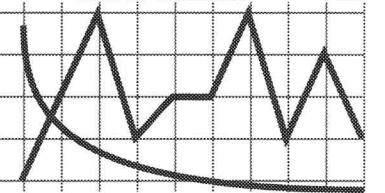
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YT Business



A note to all businessmen:

Newspapers still the best way to advertise

FOR THE YEMEN TIMES

The 2004 World Newspaper Advertising Conference and Expo, which was concluded in Amsterdam, The Netherlands on February 27 has come up with a conclusion that newspapers are the best advertising medium yet.

The event, which was held by the Paris-based World Association of Newspapers (WAN) with the participation of 440 individuals from 68 countries, has come out with this conclusion for a diversity of reasons after extensive comparison of pros and cons with all other advertising means.

Why newspapers are the best ad medium

If there is one word that sums up why newspapers have a bright future as an advertising medium, the word is—fragmentation, says Mr. O'Reilly, Chief Operating Officer, Independent News & Media PLC, Ireland, who also opened the conference as its chairman with an overview of the advertising market and the major themes for newspaper advertising executives world-wide.

"The one major positive I want you to take away is the invidious reality of fragmentation, which is good for our business, and bad for other media, but particularly TV," he says.

"Doubtless, all of you will have – at some time – uttered the word in your sales' pitches. So it's not new – but unlike previously, were it was a future forecast, it is finally happening today as I speak, and happening at an alarming rate, thanks to deregulation and rapid technological advances."

What this means is "that newspapers are the mass-market medium of the future, and not the past. And that is the central, albeit very simple, point of today's rallying call. As the market – and particularly as TV-audiences – fragment, the relative worth of newspapers is enhanced dramatically, as advertisers look for a medium that can guarantee a large reach and reliable

demographic."

Mr. O'Reilly added that he didn't expect the market to wake up to this reality on its own and he urged a proactive approach: "We must set our sights on setting a new agenda, by actively assessing our markets, by understanding what fragmentation means to us, and by developing sales propositions that reaffirm newspapers pre-eminence in the emerging media landscape."

He said newspaper people should not blame others for negative perceptions around our industry.

"My sense is that we are allowing that latent negative perception to exist, because we fail to appreciate and understand the quite seismic transformation that is occurring in the media scene around us," he says.

"We fail to truly understand the inherent attributes, indeed the unique qualities of a newspaper as an ever-relevant, necessary platform for the exchange of ideas and as a mass-market channel to that ever elusive consumer. Remember that oft-said quote, 'the window to the world can be covered by a newspaper', which is as relevant today as it was 100 years ago.

"And finally, we risk perception becoming reality because, historically, we as marketers have always under-sold our medium, and by extension, ourselves. Understatement or modesty should not be our mantra."

A better way to measure ad effectiveness

Mattias Bodin, Advertising Sales Director, Nerikes Allehanda, Sweden, and Erik Wilberg, Managing Director, Wilberg Management as, Norway Scandinavians read a lot of newspapers. And, thanks to a new web-based system, the newspapers know a lot about what advertisements appeal to them.

The Research and Analysis of Media (RAM) system, introduced in 2002, uses the internet to gather information from reader panels and stores and compiles it for easy analysis. The

panelists, who represent the demographics of a particular newspaper, are contacted by an SMS message to their portable telephones and asked to answer questions on-line about advertisements that appeared in that day's paper.

"When you have high internet penetration, it's a good tool for collecting data," says Dr Wilberg. "The main topic was, how can we measure newspaper advertising response quickly, cheaply and with reliability."

As the database now contains more than 600,000 advertisement observa-

tions from these panelists, as well as information about the newspapers and the panelists themselves, it is also a good way to better understand how various options—size, colour, placement, creativity—impact effectiveness. Reports can be ready in 48 hours. More than 25 Swedish newspapers use the system.

Mr Bodin provided several examples of its value. For a food store which bought a full-page ad each week, the newspaper tested all the ads they had placed for two months and determined which drew the most reader attention. They also tried different combinations and learned that two half-page ads were observed more frequently than the one full-page ad and was therefore more effective for the advertiser.

Some general findings on ad effectiveness: If your target is young people, use big advertisements. "You have to shout louder to get the reach with young people," says Dr Wilberg.

Full-colour ads draw more attention than black and white, but spot colour has less importance, particularly with older readers.

Right-side ads are observed slightly more frequently than left-side ads. The number of pages in the newspaper appears to have little impact on response. Ads in tabloids are generally seen and remembered slightly more frequently than ads in broadsheets. And observation rates close to pay day rises 10 percent to 12 percent.

Older people spend more time reading newspapers than young people. "We all know that, but this can vary from paper to paper and its worth paying attention to. How can we get people to pay more attention?"

Don't take no for an answer

Despite evidence to the contrary, agencies remain unconvinced of the strength of the regional press for brand advertising, says Mr Anderson-Dixon, Group Advertisement Director, Northcliffe Newspaper Group, UK.

So Northcliffe Newspapers, which groups 120 daily and weekly titles in the UK, set out to convince them, and the advertisers themselves.

In one year, the approach produced 3.5 million euros in brand advertising from advertisers that had not used their newspapers before.

Mr Anderson-Dixon detailed how this was done. New sales teams were created for supplements, niche markets, electronic publishing and, most importantly, for client development, which focuses on new markets, new clients, and new platforms.

A supplement on household pets drew 150,000 euros from pet suppliers who had never advertised in the paper before. A holiday supplement drew four operators for the first time. "By appealing to clients directly, and to their agencies, we secured over 200,000 euros in new business in January," says Mr Anderson-Dixon.

He said the philosophy was based on five "commandments"—focus, differentiation, research, creativity and courage.

"Our focus is to challenge the thinking of agencies and clients," says Mr Anderson-Dixon. "All our efforts have been to reposition ourselves as proactive and innovative."

"We should never forget that we have powerful brands ourselves," he said, adding that it was important to convey the emotive bond the newspapers have with their readers.

"Get across to creative agencies and media buying points the true nature of our place in reader's lives," he says.

Newspapers are a mass market medium

Globalisation and new technologies are very good for the business of Mr Alfiero Massimini, DMP Organisation, Italy business, which is selling language teaching materials.

"For many years our courses were only sold door-to-door or by direct marketing systems. But the growing globalisation, the development of new technologies and the internet, has increased the demand for language teaching materials. For this we decided it was the right time for our courses to be sold into the mass market," says Mr Massimini.

Good news for print: the company decided to market its products in association with newspaper and magazines in Europe and Latin America. The campaign involves giving away the first course free with a newspaper or magazine and thus providing readers with a risk-free trial. Mr Massimini detailed two cases:

L'Espresso, a leading magazine in Italy, which gave away 400,000 copies of the first course of "Fast Forward," a VHS English course, and then sold more than 100,000 copies of the second. The collection sold more than 1.7 million copies, with an average of more than 73,000 copies per week.

El Mundo, the second largest newspaper in Spain, which offered the first course of BBC English free, and is now selling subsequent courses on a weekly basis. By the end of the promotion, El Mundo will have sold more than 2.5 million copies for a total of 13 million euros. The promotion contributed to a significant increase in the newspaper's sales as well— from 227,922 daily copies at the start of the promotion, to 375,337 copies four months later.

"Let's be aware that just the idea of giving away free the first issue is not a gold mine in itself. It can be very risky if your readers do not like the product. To make a success you need a top quality product, with a high perceived value, sold at a very low price and, most important, let your readers try it for free," says Mr Massimini.

"Present a Wish"

In a crowded market where newspapers have little credibility, the Moscow Daily Moskovski Komsomolez set out to improve its image, attract younger readers, and prove to advertisers and their agencies that it was an effective advertising medium.

Borrowing a page from a Dutch project featured at a World Association of Newspapers' conference, the paper created "present a wish", in which readers were encouraged to send in their wishes via SMS messaging, e-mail, voice mail and even by post.

The wishes were posted on the web site of Moskovski Komsomolez web site and in the paper; readers were then encouraged to vote for their favorites weekly. And the newspaper and its sponsors set out to fulfill more than 200 of the wishes.

The project generated a 28 percent increase in web traffic. A total of 14,242 wishes and 95,467 votes were received. Some 114,000 names were added to the database.

"It drew a great response from readers, media, and advertisers," says Ms Doroshkova of the project, which won the 2003 "Best PR Project of the Year" award. Even better, the newspaper has used the promotion to pursue new advertisers—five long-term contracts have been signed so far.

Bringing glamour back to print advertising

"We are all facing a similar challenge. The newspaper advertising industry has been losing ground to TV. We need a solution to handle this problem," says Ms Ayse Sözeri Cemal, Head of Advertising Group, Hüriyet, Turkey.

For Hüriyet, Turkey's largest newspaper, the solution was to create a print advertising contest which it designed and promoted to show that creativity is not limited to TV advertising, to draw the advertisers' attention back to newspapers, and to bring glamour to print advertising.

The contest, called Kirmizi (Red), was designed to recognise consistent users of print advertising and also to encourage potential sectors to use print advertising effectively. "One of the main categories was the use of effective page layout" says Ms Cemal. "This was a first for the Turkish advertising community; because no other advertising contest ever had such a category."

The contest, aimed at agencies and at the individuals who prepare the advertisements, was heavily promoted with a four-month, multi-stage print advertising campaign, a special meeting for agency heads and top advertiser executives, and an industry wide "Kirmizi Party" that drew close to 1,500 people from advertising agencies, advertisers and media. "Our goal was to introduce the award, encourage participation, and compile a database for further communications."

The contest drew 661 entries from 72 agencies—and the Turkish Advertising Agencies Association has only 80 members. The awards show drew 1,000 people.

The result? "The agencies have acknowledged the need to put print advertising back on the advertisers' agenda," says Ms Cemal.

"Our mission to bring glamour back to print advertising has confirmed that print advertising never really goes out of style. The popularity of Kirmizi has proved definitely that agencies and advertisers never really forgot print, they just need to be remind of its value."

IDA to give \$40M for soil and water work

FOR THE YEMEN TIMES

The Board of Director of the International Development Association (IDA) approved a credit of \$53 million, of which IDA will contribute by \$40 million and the government and the beneficiaries will provide the rest, to support the Groundwater and Soil Conservation Project (GSCP) over an implementation period of five years.

The objective of the proposed project is to conserve water in farming areas, especially groundwater, improve recharge and protect watersheds by:

- (i) improving water use efficiency and increasing farmer returns to water, so creating the conditions that would allow farmers to reduce pumping of groundwater from aquifers towards sustainable levels;
- (ii) increasing surface and groundwater availability through watershed management and groundwater recharge by supporting the reha-

bilitation of small to medium spate irrigation schemes, bank protection works, water harvesting structures, and the rehabilitation of terraces and other soil and water conservation investments; and

(iii) supporting a groundwater management framework and institutions that will have the incentive and capacity to manage local water resources in a sustainable manner.

The project builds on the positive and negative lessons of the recently closed Land and Water Conservation Project (LWCP, 2000) and on recent institutional and legislative changes by Government.

It will scale up (from 11 governorates and 10,000 Ha to 15 governorates and 28,000 Ha) the successful groundwater efficiency improvement components of the predecessor project and add further measures to improve the water balance.

The proposed project would consist of the following components:

- A. Modernization and Improvement of Groundwater Irrigation Systems
- B. Water Harvesting, Groundwater

Rechar2e and Soil Conservation C. Project Implementation, Monitoring & Evaluation and Institutional Strengthening of Water Institutions.

Exchange rate for Yemeni Rial

Currency	Buying	Selling
US Dollar	184.3100	184.5800
Sterling Pound	342.5400	343.0400
Euro	231.0200	231.3600
Saudi Rial	50.9800	51.0600
Kuwaiti Dinar	625.4200	626.3300
UAE Dirhem	50.1800	50.2500
Egyptian Pound	29.9400	29.9900
Bahraini Dinar	488.8900	489.6000
Qatari Rial	50.6200	50.7000
Jordanian Dinar	260.1200	260.5000
Omani Rial	478.7500	479.4500
Swiss Franc	146.4300	146.6500
Swedish Crown	25.1500	1.7053
Japanese Yen	1.7028	1.7053

Source: Central Bank of Yemen



Audited Financial Statements for the Year Ended 31 December 2003

The Central Bank of Yemen has approved the financial statements of National Bank of Yemen (NBK) in its letter No. 6947 dated 15/2/2004

9 LOANS AND ADVANCES TO CUSTOMERS AND BANKS, NET OF PROVISION

	2003 YR'000	2002 YR'000
Loans and advances to customers:		
Overdraft facilities	1,039,590	860,709
Term loans	1,830,546	1,497,164
Commercial papers discounted	204,656	204,046
Total amounts due from private sector customers (i)	3,074,792	2,561,919
Loans and advances to Banks		
Subordinated loan to UBAF-US\$ 588,094 (note - a)	108,386	105,198
Total amounts due from Banks (ii)	108,386	105,198
Total loans and advances to customers and banks (i) + (ii)	3,183,178	2,667,117
Provision for losses on loans and advances (note - b)	(964,492)	(876,627)
Suspended interest (note - c)	(16,033)	(16,130)
Total provisions for losses on loans and advances and suspended interest	(980,525)	(892,757)
Net loans and advances to customers and banks	2,202,653	1,774,360

Gross non-performing loans and advances at 31 December 2003 amounted to YR 1,048,218 thousand (2002 - YR 902,519 thousand)

(a) Subordinated loan to UBAF

The loan of US \$ 588,094 represents the Bank's participation in a subordinated loan extended to UBAF (Paris) by its shareholders and carries an interest rate of LIBOR +1%. Although the interest on this loan is being paid regularly on time, part of the principal amount had been rescheduled recently to 4 June 2007 and the remaining part to 3 March 2008. The Bank's management decided to approve the request of UBAF (Paris) to reschedule the loan with the same previous conditions. As a result the Bank's management, taking a conservative and prudent view, has fully provided for the principal of the loan. The balance of the loan as on 31 December 2003, is stated using the exchange rate prevailing at that date.

(b) Provision for losses on loans and advances

In accordance with Article (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 provisions 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. In accordance with the Central Bank of Yemen, these allowable deductions also include suspended interest.

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

	2003			2002		
	Specific YR'000	General YR'000	Total YR'000	Specific YR'000	General YR'000	Total YR'000
Balance at 1 January	841,335	35,292	876,627	699,323	30,918	730,241
Revaluation of opening balance in foreign currencies	4,892	656	5,548	99,838	664	100,502
Amount utilized during the year	(7,671)	-	(7,671)	(2,435)	-	(2,435)
Adjusted opening balance	838,556	35,948	874,504	796,726	31,582	828,308
Amounts recovered of loans previously written off (note 23)	(41,630)	9,589	(32,041)	(19,833)	4,046	(15,787)
Provision for the year (note 25)	124,536	16,671	141,207	64,442	7,756	72,198
Charged to the income statement	82,906	7,082	89,988	44,609	3,710	48,319
Balance at 31 December	921,462	43,030	964,492	841,335	35,292	876,627

Management has decided to provide for the general provision for performing loans and contingencies including watch loans at the rate of 2% (2002 - 2%).

(c) Suspended interest

This represents interest on non-performing loans and advances in accordance with the Central Bank of Yemen regulations and which is recognised as revenue only when collected.

	2003 YR'000	2002 YR'000
Balance at 1 January	16,130	13,762
Amounts written off during the year	(328)	(235)
Recovered during the year	(568)	-
Suspended during the year	799	2,603
Balance at 31 December	16,033	16,130

10 AVAILABLE FOR SALE INVESTMENTS

These comprise investments, available for sale, in the following foreign companies:

	Ownership Percentage	No. of shares of US \$ 1 each	2003		2002	
			YR'000	YR'000	YR'000	YR'000
Unquoted investments in UBAF Group						
UBAF - Curacao - A Shares of US \$ 1 each	0.788%	1,497,200	17,982	17,982		
UBAF - Curacao - B Shares of US \$ 1 each	0.783%	234,650	2,818	2,818		
UBAF - Curacao - C Shares of US \$ 1 each	1.371%	528,250	6,344	6,344		
Total investment in shares in UBAF Group		2,260,100	27,144	27,144		
Other unquoted investments						
Arab Banking Group - Bahrain	0.344%		2,067	2,067		
Arab Financial Services Company - Bahrain (note - a)	0.167%		20,734	20,124		
Total other unquoted investments			22,801	22,191		
Total available for sales investments			49,945	49,335		
Less: Provision for impairment (note -b)			(29,211)	(29,211)		
Net book value of investments available for sale			20,734	20,124		

(a) Arab Financial Services Company - Bahrain

The fair value of the investment in Arab Financial Services Company - Bahrain was calculated based on the net present value of the estimated future cash flows represented in the dividends received from the company which have consistent nature using a discount rate of 3%. The fair value of the investment in Arab Financial Services Company - Bahrain as of 31 December 2003 amounted to US\$ 11.25 per share (2002: US\$ 11.25 per share).

The following table shows the movement in the Arab Financial Services Company - Bahrain during the year:

	2003 YR'000
Balance at 1 January	20,124
Exchange difference	610
Fair value at 31 December	20,734

(b) Provision for impairment

Since no dividends were received from the investments in UBAF - Curacao and Arab Banking Group - Bahrain 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.

11 DEBIT BALANCES AND OTHER ASSETS

	2003 YR'000	2002 YR'000
Prepaid expenses and other debit balances	2,044	4,512
Interest receivable	187,439	212,514
Capital costs of new branches	7,228	2,891
Real estate properties acquired from customers, net of provision	29,234	29,234
Sundry debit balances, net of provision	28,247	36,134
Total debit balances and other assets	254,192	285,285

The balance of real estate properties acquired from customers is net of a provision of YR 480 thousand (2002 - YR 480 thousand). The valuation of these properties is in accordance with the instructions of the Central Bank of Yemen.

12 PROPERTY, PLANT AND EQUIPMENT, NET OF ACCUMULATED DEPRECIATION

	Freehold Land and buildings	Leasehold Improvements	Furniture & Equip- ment	Motor Vehicles	Swift & Compu- ters	Total
	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
Cost or valuation:						
At 31 December 2002	1,517,485	24,705	138,389	49,289	99,831	1,829,699
Additions during the year	-	4,366	28,427	5,539	12,241	50,573
At 31 December 2003	1,517,485	29,071	166,816	54,828	112,072	1,880,272
Depreciation						
At 31 December 2002	21,223	6,307	50,308	34,683	56,721	169,242
Charge for the year	7,564	2,691	12,200	6,377	13,941	42,773
At 31 December 2003	28,787	8,998	62,508	41,060	70,662	212,015
Net book amount						
At 31 December 2003	1,488,698	20,073	104,308	13,768	41,410	1,668,257
At 31 December 2002	1,496,261	18,398	88,081	14,606	43,111	1,660,457

Depreciation is calculated on the basis of the rates set out in the Council of Ministers' Resolution No. (144) of 1999.

(a) Revaluation of property

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 International Accounting Standard no. (16), the method used to present the revalued amounts is that 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 carrying amount.

13 DUE TO BANKS

	2003 YR'000	2002 YR'000
Current and demand accounts		
Local banks	6,564	8,847
Foreign banks	29,041	20,103
Total due to banks	35,605	28,950

14 CUSTOMERS' DEPOSITS

	2003 YR'000	2002 YR'000
Current accounts	9,040,736	8,073,888
Savings accounts	19,703,299	17,225,730
Term deposits	13,478,627	12,000,608
Other deposits	360,671	472,629
Deposits for documentary letters of credit, guarantees and others	1,913,885	1,118,600
Total customers' deposits	44,497,218	38,891,455

15 CREDIT BALANCES AND OTHER BALANCES

	2003 YR'000	2002 YR'000
Accrued interest payable	231,809	154,807
Unclaimed balances (note - a)	179,395	170,101
Provision for employees' leave pay	25,939	21,474
Provision for off-balance sheet items (note - b)	57,790	29,846
Due to the Owner (the Government) (note - c)	221,260	417,189
Employees bonus in net profit	18,672	15,067
Employees share in net profit	48,245	45,533
Provision for contingent liabilities (note-33)	138,000	-
Sundry credit balances	57,440	31,920
Total credit balances and other balances	978,550	885,937

(a) Unclaimed balances

This amount represents balances that are over 15 years old and have not been claimed by the beneficiaries. Management is reviewing the likelihood of these amounts being claimed and based on the outcome of their review, it will consider the amount that should be transferred to the Ministry of Finance in accordance with the relevant article in the Banks Law.

(b) Provision for off-balance sheet items

	2003 YR'000	2002 YR'000
Balance at 1 January	29,846	21,972
Revaluation of opening balance in foreign currencies	815	822
Provision charged during the year (note -25)	31,980	14,081
Provision written back during the year (note -23)	(4,851)	(7,029)
Balance at 31 December	57,790	29,846

(c) Due to the owner (the Government)

	2003 YR'000	2002 YR'000
Balance at 1 January	417,189	423,719
Add:		
Government's share in the profit for the year	471,260	444,189
Transferred to capital	(250,000)	(250,000)
Net Government's share of the profit for the year	221,260	194,189
Less: amounts paid during the year	(417,189)	(200,719)
Balance at 31 December	221,260	417,189

The Bank's Board of Directors, in its meeting held on 30 December 2002, resolved to comply with the instructions of H.E the Deputy Prime Minister the Minister of Finance in his letter dated 4 September 2002 to the Bank's management to increase the capital of the Bank by YR 500 million in two equal installments from the Government's share of net profit of the Bank for the years 2002 and 2003.

16 INCOME TAX PAYABLE

	2003 YR'000	2002 YR'000
Amounts due to the Tax Authority		
Balance at 1 January	367,967	251,009
Charged for the year in the Statement of Income	390,392	367,967
Total amounts due to the Tax Authority	758,359	618,976
Amount paid during the year	(367,967)	(251,009)
Total income tax payable	390,392	367,967

a) Charge for the year

The charge for the year has been calculated on the basis of the net profit for the year. In accordance with the letter of H. E. The Minister of Finance to the Tax Authority dated 17 April 2000, the tax assessment of the Bank for each year shall be based on the results as disclosed by the Bank's financial statements audited by an external auditing firm.

b) Prior year tax assessments

The Bank received on 22 April 2003, the final tax clearance for the income tax liability for the financial year ending 31 December 2002.

17 OWNER'S EQUITY

a) Authorized capital

The authorized share capital amounting YR 2,100 million (2002 - YR 2,100 million) consists of 2,100 thousand shares of YR 1,000 par value each. (2002 - of 2,100 thousand shares of YR 1,000 par value each).

b) Declared and paid capital

The authorized share capital amounting YR 2,100 million (2002 - YR 1,850 million) consists of 2,100 thousand shares of YR 1,000 par value each. (2002 - of 1,850 thousand shares of YR 1,000 par value each).

c) Net profit distribution

In accordance with the provisions of the Public Corporations and Establishments Law No. (35) of 1991, the net profit, after income tax, shall be allocated as follows:

- o 15% to statutory reserve.
- o 15% to general reserve.
- o 65% to the Government for its share of profits.
- o 2% to employee's incentives.
- o 3% to employees' social fund

d) Surplus on revaluation property reserve

The difference between the revalued amounts of the freehold land and the buildings and their net book value as at 31 December, 1999 has been credited to this account

e) Cumulative changes in fair value reserve

In accordance with the provisions of IAS 39 Financial Instruments - Measurement and Recognition, the differences between the fair values and the book values of the "available for sale" investments are recognised in the cumulative changes in fair value until they are sold, collected, disposed off, or until they are determined to be impaired, at which time the cumulative gain or loss previously recognised is included in the statement of income for the year.

18 CONTRA ACCOUNTS AND OTHER COMMITMENTS, net

At 31 December 2003	Gross Commitments YR'000	Covered by margin YR'000	Net commitments YR'000
Commitments on behalf of customers for which there were corresponding liabilities by the customers concerned:			
Documentary letters of credit	3,995,538	919,123	3,076,415
Letters of guarantees - customers	3,734,687	982,783	2,751,904
Letters of guarantees - correspondent banks	4,505,447	-	4,505,447
Customers' acceptances	160,271	-	160,271
Credit cards	20,273	11,979	8,294
Total contra accounts and other commitments	12,416,216	1,913,885	10,502,331

At 31 December 2002	Gross Commitments YR'000	Covered by margin YR'000	Net commitments YR'000
Commitments on behalf of customers for which there were corresponding liabilities by the customers concerned:			
Documentary letters of credit	2,646,435	494,160	2,152,275
Letters of guarantees - customers	2,103,936	621,757	1,482,179
Letters of guarantees - correspondent banks	2,190,554	-	2,190,554
Customers' acceptances	320,846	-	320,846
Travelers' cheques	79,889	-	79,889
Credit cards	7,155	2,683	4,472
Total contra accounts and other commitments	7,348,815	1,118,600	6,230,215

19 INTEREST ON LOANS AND DUE FROM BANKS

	2003 YR'000	2002 YR'000
Interest on loans and advances to customer and banks		
Interest on loans and advances to customers	246,020	189,610
Interest on commercial papers discounted	13,212	19,412
Interest on other facilities	1,353	



Audited Financial Statements for the Year Ended 31 December 2003

The Central Bank of Yemen has approved the financial statements of National Bank of Yemen (NBK) in its letter No. 6947 dated 15/2/2004

Dahman RSM
Accountants - Auditors - Consultants

25 January 2004
Aden, Republic of Yemen

AUDITORS' REPORT TO HIS VICE PRIME MINISTER THE MINISTER OF FINANCE

THE NATIONAL BANK OF YEMEN

We have audited the accompanying financial statements of the National Bank of Yemen (The Bank) comprising the income statement, balance sheet, statement of changes in owner's equity, cash flows and changes in owner's equity for the year then ended and the notes to the financial statements in the pages from (2) to (24). These financial statements are the responsibility of the Bank's management. Our 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. These Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

The financial statements, in our opinion, present fairly, in all material respects, the financial position of the Bank as at 31 December 2003, and the results of its operations, its cash flows and changes in owner's equity for the year then ended in accordance with International Accounting Standards.

We also confirm that, in our opinion, proper accounting records have been kept by the Bank and the financial statements and the contents of the report of the Board of Directors relating to these financial statements are in agreement therewith. We have obtained all the information and explanations which we required for the purpose of our audit.

Dahman Awadhi Dahman, PCCA
Registered Licensed Accountant No. 384
of Dahman, RSM

STATEMENT OF INCOME AND STATEMENT OF PROFIT APPROPRIATION FOR THE YEAR ENDED 31 December 2003

	Note	2003 YR' 000	2002 YR' 000
Interest on loans and due from banks	19	757,471	700,785
Interest on treasury bills		2,306,625	1,938,883
Interest on certificates of deposit with the Central Bank of Yemen		747,400	625,532
		3,811,496	3,265,200
Less: Cost of deposits	20	2,136,767	1,776,589
Net interest income		1,674,729	1,488,611
Commissions and fee income on banking services	21	316,589	236,613
Income on available for sale investments		-	1,046
Profit from disposal of available for sale investments		-	4,398
Gain on foreign currency transactions	22	79,708	48,510
Other operating income	23	71,347	38,581
NET OPERATING INCOME		2,142,373	1,817,759
OPERATING EXPENSES			
Commissions and fee expenses on banking services		18,322	15,788
General and administration expenses	24	643,702	611,362
Provisions	25	329,942	106,275
TOTAL OPERATING EXPENSES		991,966	733,425
NET PROFIT BEFORE ZAKAT AND INCOME TAX		1,150,407	1,084,334
Zakat paid	26	(35,000)	(33,000)
NET PROFIT FOR THE YEAR AFTER ZAKAT AND BEFORE INCOME TAX		1,115,407	1,051,334
Provision for income tax	16	(390,392)	(367,967)
NET PROFIT FOR THE YEAR		725,015	683,367
Earnings per share	27	YR 388	YR 422
STATEMENT OF PROFIT APPROPRIATION			
Transfer to statutory reserve	17	(108,752)	(102,505)
Transfer to general reserve	17	(108,752)	(102,505)
Government's share in net profit for the year	15(c)	(471,260)	(444,189)
Employees' share in net profit for the year		(36,251)	(34,168)
Balance at 31 December		-	-

The attached notes 1 to 37 form an integral part of these financial statements

STATEMENT OF CHANGES IN OWNER'S EQUITY FOR THE YEAR ENDED 31 December 2003

	Capital	Revaluation Reserve	Statutory Reserve	General Reserve	Cumulative changes in fair value Reserve	Net profit for the year	Total
	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000	YR'000
At 31 December 2001	1,600,000	639,762	265,626	350,728	-	-	2,856,116
Restatement in accordance with IAS 39	-	-	-	-	-	16,392	16,392
Realised profits from the disposal of available for sale investments	-	-	-	-	(4,398)	(4,398)	(4,398)
Net movement in fair value for the year	-	-	-	-	6,929	6,929	6,929
Net profit for the year	-	-	-	-	-	683,367	683,367
Transfer to statutory reserve	-	-	102,505	-	-	(102,505)	-
Transfer to general reserve	-	-	102,505	-	-	(102,505)	-
Government's share in net profit	-	-	-	-	-	(444,189)	(444,189)
Transfer to capital	250,000	-	-	-	-	-	250,000
Employees' share in net profit	-	-	-	-	-	(34,168)	(34,168)
At 31 December 2002	1,850,000	639,762	368,131	453,233	18,923	-	3,330,049
Restatement in accordance with IAS 39	-	-	-	-	-	-	-
Realised profits from the disposal of available for sale investments	-	-	-	-	-	-	-
Net movement in fair value for the year	-	-	-	-	610	610	610
Net profit for the year	-	-	-	-	-	725,015	725,015
Transfer to statutory reserve	-	-	108,752	-	-	(108,752)	-
Transfer to general reserve	-	-	108,752	-	-	(108,752)	-
Government's share in net profit	-	-	-	-	-	(471,260)	(471,260)
Transfer to capital	250,000	-	-	-	-	-	250,000
Employees' share in net profit	-	-	-	-	-	(36,251)	(36,251)
At 31 December 2003	2,100,000	639,762	476,883	561,985	19,533	-	3,798,163

The attached notes 1 to 37 form an integral part of these financial statements

BALANCE SHEET AS OF 31 December 2003

	Note	2003 YR' 000	2002 YR' 000
ASSETS			
Cash in hand and reserve balances with the Central Bank of Yemen	5	7,468,727	4,547,801
Due from banks	6	13,056,019	14,829,786
Treasury bills, net	7	19,649,346	14,936,545
Certificates of deposit with the Central Bank of Yemen	8	5,380,000	5,450,000
Loans and advances to customers and banks, net of provision	9	2,202,653	1,774,360
Available for sale investments	10	20,734	20,124
Debt balances and other assets	11	254,192	285,285
Property, plant and equipment, net of accumulated depreciation	12	1,668,257	1,660,457
TOTAL ASSETS		49,699,928	43,504,358
LIABILITIES AND OWNER'S EQUITY			
LIABILITIES			
Due to banks	13	35,605	28,950
Customers' deposits	14	44,497,218	38,891,455
Credit balances and other balances	15	978,550	885,937
Income tax payable	16	390,392	367,967
TOTAL LIABILITIES		45,901,765	40,174,309
OWNER'S EQUITY			
Capital	17	2,100,000	1,850,000
Surplus on revaluation of property reserve	17	639,762	639,762
Reserves	17	1,038,868	821,364
Cumulative changes in the fair value reserve	17	19,533	18,923
TOTAL OWNER'S EQUITY		3,798,163	3,330,049
TOTAL LIABILITIES AND OWNER'S EQUITY		49,699,928	43,504,358
CONTRA ACCOUNTS AND OTHER COMMITMENTS, net	18	10,502,331	6,230,215

The attached notes 1 to 37 form an integral part of these financial statements

Auditors' report attached,

Abdul Rahman
Mohammed Al-Kohali
Chairman and General Manager

Sami Abdul Hamid
MacKawi
First Deputy General Manager

Khaled Ali Khaina
Deputy General Manager

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 December 2003

	2003 YR' 000	2002 YR' 000
CASH FLOWS FROM OPERATING ACTIVITIES		
Net profit for the year before zakat and income tax	1,150,407	1,084,334
Adjustments for:		
Provisions for loan loss and contra accounts made during the year	173,187	86,279
Provisions for loan loss and contra accounts written back during the year	(56,070)	(30,908)
Income tax paid	(367,967)	(251,009)
Zakat paid	(35,000)	(33,000)
Depreciation of property, plant and equipment	42,773	39,399
Operating profit before changes in assets and liabilities related to operating activities: (1)	907,330	895,095
CHANGES IN BANKING ASSETS AND LIABILITIES		
Reserve balances with the Central Bank of Yemen	(2,510,543)	(432,966)
Due from banks maturing after three months	770,142	(2,720,007)
Treasury bills maturing after three months	(50,100)	-
Loans and advances to customers and banks	(517,466)	(242,518)
Debit balances and other assets	31,093	(76,442)
Net (increase) in Assets (2)	(2,276,874)	(3,471,933)
CHANGES IN BANKING LIABILITIES		
Due to banks	6,655	(45,096)
Customers' deposits	5,605,763	5,044,223
Credit balances and other liabilities	64,669	53,745
Net increase in liabilities: (3)	5,677,087	5,052,872
CASH FLOWS (USED IN) INVESTMENT ACTIVITIES		
Purchase of property, plant and equipment	(50,573)	(52,418)
Net Cash flows (used in) investing activities (4)	(50,573)	(52,418)
CASH FLOWS (USED IN) FINANCING ACTIVITIES		
Government's share in the net profit for the year	(471,260)	(444,189)
Increase in the capital	250,000	250,000
Employees' share in the net profit for the year	(36,251)	(34,168)
Net cash flows (used in) financing activities (5)	(257,511)	(228,357)
Net increase in cash and cash equivalents (1+2+3+4+5)	3,999,459	2,195,259
Cash and cash equivalents at 1 January	32,859,884	30,664,625
Cash and cash equivalents at 31 December	36,859,343	32,859,884
Consist of:		
Cash in hand and reserve balances with Central Bank of Yemen	7,468,727	4,547,801
Due from banks	13,056,019	14,829,786
Treasury bills and certificates of deposit with the Central Bank of Yemen	25,029,346	20,386,545
Reserve balances with the Central Bank of Yemen	(6,222,874)	(3,712,331)
Due from banks maturing after three months	(2,421,775)	(3,191,917)
Treasury bills maturing after three months	(50,100)	-
Cash and cash equivalents at 31 December	36,859,343	32,859,884

The attached notes 1 to 37 form an integral part of these financial statements

directly to Owner's equity.
ii) The Bank does not enter into forward exchange contracts.

c) Revenue recognition

i) Revenues are recognized on the accrual basis. However, in order to comply with the Central Bank of Yemen Circular no. (6) of 1996, the Bank does not accrue interest on non-performing loans and credit facilities. When an account is treated 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.
ii) In accordance with the Central Bank of Yemen guideline no. (2) of 2002, any provisions written back are included under "other operating income".
iii) Dividends on available for sale investments are recognized when declared.

d) Treasury bills and certificates of deposit with the Central Bank of Yemen

Treasury bills issued by the Central Bank of Yemen on behalf of the Ministry of Finance are stated at their nominal value, adjusted for any unamortised discount. Certificates of deposit with the Central Bank of Yemen are stated at their nominal value.

e) Valuation of investments

All investments are initially recognised at cost, being the fair value of the consideration given including acquisition charges associated with the investment. After initial recognition, investments which are classified as "available for sale" are measured at fair value. The gain or loss arising from a change in fair value of such investments is recognised directly in equity until the financial asset is sold, collected or otherwise disposed off, or until the financial asset is determined to be impaired, at which time the cumulative gain or loss previously recognised in equity is included in the statement of income for the year.

f) Provision for losses on loans and advances and contingent liabilities

In order to comply with the Central Bank of Yemen circulars no. (6) of 1996 and no. (5) of 1998, provision is made for specific loans, overdrafts and contingent liabilities, in addition to a percentage for general risks calculated on the total of other 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. Accordingly, the 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	15%
Doubtful debts	45%
Bad debts	100%

Loans and advances are written off by debiting the provision, if procedures taken towards their collection prove useless, or if directed by the Central Bank of Yemen upon review of the portfolio. Proceeds from loans and advances previously written off in prior years are credited to the provision. Loans and advances to customers are presented in the balance sheet net, of provision and uncollected interest.

g) Property, plant and equipment, net of accumulated depreciation

Property comprising land and buildings are recorded at their revalued amounts. Equipment are recorded at cost on the date of purchase. Cost includes the purchase price and related expenses. Freehold land is not depreciated. Other property and equipment items are stated at cost or revalued amounts less accumulated depreciation. Depreciation is provided on all property, plant and equipment, other than freehold land, at rates calculated to write off the cost, 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 lower.

h) Real estate properties acquired from customers

In accordance with the Banks Law no. (38) of 1998 and the instructions of the Central Bank of Yemen, real estate properties acquired from customers in settlement of loans are included in the balance sheet under "debt balances and other assets" using the value at which these properties were acquired less any decline in their value. Any decline is charged to the statement of income.

i) Contingent liabilities and commitments

Contingent liabilities and commitments, in which the Bank is a party, are presented off-balance sheet under "contingent liabilities and commitments" as they do not represent actual assets or liabilities of the Bank at the balance sheet date.

j) Cash and cash equivalents

For the purpose of preparing the statement of cash flows, cash and cash equivalents consist of cash in hand, cash balances with the Central Bank of Yemen other than statutory reserve balances, demand deposits with other banks and investments in

treasury bills which are due within three months from the issuance date and certificates of deposit with the Central Bank of Yemen.

k) Taxation

Taxation for the year is provided for in accordance with the Income Tax Law no. (31) of 1991 and its amendments and the provision of article no. (85) of the Bank's Law no. (38) of 1998.

l) Zakat

The Bank pays zakat, in accordance with the relevant laws, to the government which decides on its allocation.

m) Related party transactions

Disclosures are made in the financial statements of loans and advances and contingent liabilities granted to related parties and in particular members of the Board of Directors and companies in which they own more than 25% of the capital.

n) 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 financial statements.

o) Impairment of financial assets

At each balance sheet date an assessment is made of whether there is objective evidence that a financial asset or portfolio of assets is impaired. If this evidence exists, the recoverable amounts of the assets or group of assets is determined and any impairment losses are recognised immediately in the statement of income based on the present value of the anticipated future cash flows.

p) Fair values

The estimated fair value of interest-bearing items is based on discounted cash flows using interest rates for items with similar remaining maturity. No fair values are estimated for deposits with no fixed maturity as their balances are payable on demand. For investments where there is no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which is substantially the same, or is based on the expected cash flows or the underlying net asset base of the investment.

q) 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 entity 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.

4 FINANCIAL INSTRUMENTS AND MANAGING THEIR RELATED RISKS

a) 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.

b) Fair value of financial instruments

Based on the valuation of the Bank's assets and liabilities 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 balance sheet date.

c) Forward contracts

The Bank does not enter into forward foreign currency buy or sale contracts.

4.2 Managing related risks

a) Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect 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:

- correlating interest rates on borrowing with interest rates on lending,
- considering the discount rates for different currencies when determining interest rates,
- controlling the matching of maturity dates of financial assets and liabilities.

b) Credit risk

Loans and credit facilities to customers and banks, current accounts and deposits with banks and rights and obligations from others are considered as financial assets exposed to credit risk. Credit risk represents the inability of these parties to meet their obligations when they fall due. In order to comply with Central Bank of Yemen 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.

In addition to the standards stated in the mentioned circular, additional procedures applied by the Bank to minimize the credit risk exposure are:

- 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 banks.
- follow-up and periodical 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.

c) Exchange rate risk

Due to the nature of the Bank's activity, the Bank deals in different foreign currencies; hence it is exposed to exchange rate risk. The Bank attempts to maintain a balanced foreign currencies position in compliance with the Central Bank



Audited Financial Statements for the Year Ended 31 December 2003

The Central Bank of Yemen has approved the financial statements of National Bank of Yemen (NBY) in its letter No. 6947 dated 15/2/2004

20 COST OF DEPOSITS

	2003	2002
	YR'000	YR'000
Interest on savings accounts	1,104,309	1,008,766
Interest on time deposits	1,032,458	767,823
Total interest	2,136,767	1,776,589

21 COMMISSIONS AND FEES INCOME ON BANKING SERVICES

	2003	2002
	YR'000	YR'000
Commissions on documentary letters of credits	59,131	40,323
Commissions on letters of guarantee	113,471	73,359
Commissions on transfer of funds	25,574	21,579
Commissions on acceptances	3,928	4,213
Commissions on cheques	82,987	66,537
Banking services fees	6,956	13,636
Other services fees	24,542	16,966
Total commissions and fee income on banking services	316,589	236,613

22 GAIN ON FOREIGN CURRENCY TRANSACTIONS

	2003	2002
	YR'000	YR'000
Revaluation differences on foreign currency transactions	56,523	28,992
Gain on foreign exchange trading transactions	23,185	19,518
Total gain on foreign exchange transactions	79,708	48,510

23 OTHER OPERATING INCOME

	2003	2002
	YR'000	YR'000
Provision for loan losses no longer required (note 9-b)	51,219	23,879
Provision for off-balance sheet items no longer required (note 15-b)	4,851	7,029
Provision for outstanding reconciling items no longer required (BCCI)	6,099	-
Sundry income	9,178	7,673
Total other operating income	71,347	38,581

24 GENERAL AND ADMINISTRATION EXPENSES

	2003	2002
	YR'000	YR'000
Salaries, wages and related costs	412,587	391,786
Depreciation of property and equipment (note 12)	42,773	39,399
Rent	28,172	27,598
Water and electricity	23,260	19,371
Repairs and maintenance	14,544	14,716
Telephone, telexes and postage	19,091	21,301
Transportation and communication	18,011	14,088
Promotions and publications	7,297	9,154
Computer maintenance expenses	14,349	13,841
Training	12,355	12,949
Taxes and fees	1,156	1,436
Donations	4,256	4,288
Stationery and printing supplies	13,260	11,999
Loss on disposal of properties acquired from customers	-	1,266
Other general and administration expenses	32,591	28,170
Total general and administration expenses	643,702	611,362

25 PROVISIONS

	2003	2002
	YR'000	YR'000
Provision for losses on loans and advances (note 9 - b)	141,207	72,198
Provision for off-balance sheet items (note 15 - b)	31,980	14,081
Provision for employees' leave pay	12,555	19,996
Provision for contingent liabilities (note-33)	138,000	-
Provision for old cheques stock	6,200	-
Total provisions	329,942	106,275

26 ZAKAT

	2003	2002
	YR'000	YR'000
Zakat expense for the current year - paid	35,000	33,000

27 EARNINGS PER SHARE

	2003	2002
	YR'000	YR'000
Net profit for the year	725,015	683,367
Weighted average of number of shares (due to the increase from December 2003)	1,870,833	1,620,833
Earnings per share	YR 388	YR 422

28 RELATED PARTY TRANSACTIONS

These represent transactions with certain related parties (government entities, directors and officers of the Bank, their families and companies of which they are principal owners) who were customers of the Bank during the year. The terms of these transactions are approved by the Bank's management.

The year end balances included in the financial statements are as follows:

	2003	2002
	YR'000	YR'000
Board members and parties related to them	-	-
Loans and advances, gross	2,510	1,713
Customers' deposits	3,509	4,876
Interest income for the year	215	163
Interest expense for the year	377	585

29 MATURITIES OF ASSETS AND LIABILITIES

a) 31 December 2003

ASSETS	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Total
	YR'000	YR'000	YR'000	YR'000	YR'000
Cash in hand and reserve balances with the Central Bank of Yemen	7,468,727	-	-	-	7,468,727
Due from banks	10,634,244	2,237,475	-	184,300	13,056,019
Treasury bills	19,599,246	50,100	-	-	19,649,346
Certificates of deposit	5,380,000	-	-	-	5,380,000
Loans and advances to customers and banks, net of provision	779,934	346,306	364,291	712,122	2,202,653
Investments available for sale	-	-	-	20,734	20,734
TOTAL ASSETS	43,862,151	2,633,881	364,291	917,156	47,777,479
LIABILITIES					
Due to banks	-	-	-	28,950	28,950
Customers' deposits	821,378	93,115	2,729,113	1,818,216	33,429,633
Total Liabilities	821,378	93,115	2,729,113	1,818,216	38,920,405
Contra accounts and other commitments	223,708	703	4,117,130	1,446,270	711,787
					849,217
					7,348,815

b) 31 December 2002

ASSETS	Less than 3 months	From 3 to 6 months	From 6 months to 1 year	Over 1 year	Total
	YR'000	YR'000	YR'000	YR'000	YR'000
Cash in hand and reserve balances with the Central Bank of Yemen	4,547,801	-	-	-	4,547,801
Due from banks	11,637,869	143,453	3,048,464	-	14,829,786
Treasury bills	14,936,545	-	-	-	14,936,545
Certificates of deposit	5,450,000	-	-	-	5,450,000
Loans and advances to customers and banks, net of provision	99,664	46,986	279,682	1,348,028	1,774,360
Investments available for sale	-	-	-	20,124	20,124
TOTAL ASSETS	36,671,879	190,439	3,328,146	1,368,152	41,558,616
LIABILITIES					
Due to banks	28,950	-	-	-	28,950
Customers' deposits	22,534,169	5,071,013	11,251,851	34,422	38,891,455
TOTAL LIABILITIES	22,563,119	5,071,013	11,251,851	34,422	38,920,405

30 AVERAGE INTEREST RATES ON ASSETS AND LIABILITIES

a) The average interest rates on assets and liabilities applied during the year 2003 were as follows:

Assets	Yemeni Riyal %	US Dollar %	Saudi Riyal %	Sterling Pound %	Euro %
Reserve balances with the Central Bank of Yemen	13.00	-	-	-	-
Due from banks:					
Current accounts	-	0.62	-	0.47	1.49
Time deposits	-	1.04	1.63	3.55	2.00
Treasury bills	13.99	-	-	-	-
Certificates of deposit with the Central Bank of Yemen	14.00	-	-	-	-
Loans to customers	18.00	6.50	-	-	-
Liabilities					
Due to banks:	-	-	-	-	-
Customers' deposits	13.00	0.69	0.59	2.11	1.16

b) The average interest rates on assets and liabilities applied during the year 2002 were as follows:

Assets	Yemeni Riyal %	US Dollar %	Saudi Riyal %	Sterling Pound %	Euro %
Reserve balances with the Central Bank of Yemen	13.00	-	-	-	-
Due from banks:					
Current accounts	-	0.85	-	1.41	2.80
Time deposits	13.00	1.64	2.40	3.92	2.73
Due to banks:	-	-	-	-	-
Treasury bills	13.99	-	-	-	-
Certificates of deposit with the Central Bank of Yemen	14.00	-	-	-	-
Loans to customers	18.00	6.50	-	-	-
Liabilities					
Due to banks:	-	-	-	-	-
Customers' deposits	13.00	1.20	-	2.79	-

31 DISTRIBUTION OF ASSETS, LIABILITIES, CONTINGENT LIABILITIES AND COMMITMENTS

a) The distribution of the assets and liabilities and contingent liabilities and commitments as at 31 December 2003 were as follows:

	Manufacturing YR'000	Agriculture YR'000	Trade YR'000	Service YR'000	Finance YR'000	Personal YR'000	Total YR'000
ASSETS							
Cash in hand and reserve balances with the Central Bank of Yemen	-	-	-	-	-	-	-
Due from banks	-	-	-	-	7,468,727	-	7,468,727
Treasury bills, net	-	-	-	-	13,056,019	-	13,056,019
Loans to customers and banks, net of provision	-	-	-	-	19,649,346	-	19,649,346
Certificates of deposit	-	-	-	-	5,380,000	-	5,380,000
Investments available for sale	-	-	-	-	20,734	-	20,734
Total Assets	50,111	-	1,652,577	520	45,574,826	499,445	47,777,479
LIABILITIES							
Due to banks	-	-	-	-	35,605	-	35,605
Customers' deposits	3,601,559	282,640	2,183,086	2,676,189	411,595	35,342,149	44,497,218
Total Liabilities	3,601,559	282,640	2,183,086	2,676,189	447,200	35,342,149	44,532,823
Contra accounts and other commitments	226,915	4,653,184	-	5,087,127	752,962	1,696,028	12,416,216

b) The distribution of the assets and liabilities and contingent liabilities and commitments as at 31 December 2002 were as follows:

	Manufacturing YR'000	Agriculture YR'000	Trade YR'000	Service YR'000	Finance YR'000	Personal YR'000	Total YR'000
ASSETS							
Cash in hand and reserve balances with the Central Bank of Yemen	-	-	-	-	4,547,801	-	4,547,801
Due from banks	-	-	-	-	14,829,786	-	14,829,786
Treasury bills, net	-	-	-	-	14,936,545	-	14,936,545
Certificates of deposit	-	-	-	-	5,450,000	-	5,450,000
Loans to customers and banks, net of provision	237,824	-	1,106,865	3,339	-	426,332	1,774,360
Investments available for sale	-	-	-	-	20,124	-	20,124
Total Assets	237,824	-	1,106,865	3,339	39,784,256	426,332	41,558,616
LIABILITIES							
Due to banks	-	-	-	-	28,950	-	28,950
Customers' deposits	821,378	93,115	2,729,113	1,818,216	-	33,429,633	38,891,455
Total Liabilities	821,378	93,115	2,729,113	1,818,216	28,950	33,429,633	38,920,405
Contra accounts and other commitments	223,708	703	4,117,130	1,446,270	711,787	849,217	7,348,815

32 TRUST ACTIVITIES

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

33 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 provides for such cases in the financial statements.

34 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:

	2003	2002		
	%	YR'000	%	YR'000
United States dollar	2.96	112,423	5.24	174,408
Pound sterling	5.51	209,237	3.54	117,918
Swiss Franc	0.01	295	0.05	1,540
Euro	5.91	224,595	4.56	151,727
Saudi Riyal	3.16	120,065	6.01	200,202
Other	0.02	823	0.03	855
Aggregate foreign currency positions	17.57	667,538	19.42	646,650

The dollar exchange rate at 31 December 2003 was 184.30 YR/US\$ (31 December 2002: 178.88 YR/US\$).

35 CAPITAL COMMITMENT

Capital commitments at 31 December 2003 amounted to YR 54 million (2002-nil).

36 CAPITALISATION OF THE BANK

As part of the Government financial and administration Reform Programme and the preparation of the Bank for capitalization, the Council of Ministers issued in its meeting held on 25 July 2000, resolution No. (175) of 2000 which stipulated that capitalization of the Bank to be according to the Bank's latest financial statements and on the basis of 60% for a strategic investor, 20% for public subscription and 20% for the Government.

The Minister of Finance has subsequently issued a Ministerial Decision No (486) dated 4 September 200

Local Press

Prepared by Mohammed Khidhr

Al-Wahda weekly 25 Feb. 2004.

Main headlines

- Journalists demand the government for securing decent living circumstances
 - Discussion of resuming American-Yemeni agricultural cooperation
 - Minister of waters and environment: The law of structuring and organizational regulation of the ministry to be issued soon
 - Deputy Technical Education and Vocational Training minister: We are negotiating with the World Bank and the European Common Market on their support for education strategy
 - Call for creation of a prosecution specialized in issues of waters and environment
 - Tourist agreement between Yemen and Italy signed
 - American development support for Yemen would increase in future to enhance level of partnership
- Columnist Yahya Tahir al-Hakeem says in his article the convening of the third general conference of the Journalists Syndicate represented an important turning-point in the life of the Yemeni journalists and their unionist entity whose performance has to be developed to be incompatible with the status of the syndicate at the forefront of the civil society organisations and the democratic system as it is the union of freedoms and rights and bearer of the responsibilities of enlightenment and democratic awareness in the society.

The Yemeni journalists have confirmed their solidarity for the realization of their active existence. They have scored victory in over most elements of disappointment and managed to present a pure image of the spirit of the profession and thus their conference was a good example of the successful syndical work.

The negative image that prevailed the preparatory stage for the confer-

ence a despite the great mobilization of journalists from various aspects of the political spectrum and from all cities of Yemen. The image was full of successes by virtue of the great efforts exerted by the colleagues in the supervising committee, the conference chairmanship body and other committees. The great success was achieved to a motive for the new leadership to work with the same spirit of hard work for the realization of more giving that would achieve gains for the journalists, especially those that have been waiting for a long time.



Al-Sahwa weekly, 26 February 2004.

Main headlines

- Waiting for a new price dose
- Al-Kuhlani refuses to abide by prosecution order,
- Islah condemns threatening Nasher
- Islah general secretariat of Islah's letter to journalists conference,
- Your efforts the first tributary for change and defence of rights and freedoms
- Parliament and Shoura approve Sana'a Grouping
- For fear from bird flu, Yemen returns Chinese chickens shipment

Columnist Zaid al-Shami says in his article the existing economic policies based on raising prices and throwing on the citizens the burdens of the economic reform, has proved the failure of those policies because they have led to increase suffering of the people and an economic failure despite of the government's insistence on the alleged successes. The volume of unemployment expanded and the rate of poverty jumped up, investment shrunk and incidents of suicide increased. The services of health and education have also deteriorated. Nothing was able to solve our problem, neither internal borrowing nor external loans and the only thing they are proud of is the national currency value although its value ranges between stability for a short period after which to drop.

It is known that peoples' oil wealth would yield prosperity and development for their sons except in our country. Since the discovery of oil we have been facing problems and crises. Oil products prices are raised, sometimes under pretext of increase in world prices and at other times because they have dropped and the state is need for covering its expenditures and there must be some price doses and always the citizen is the victim and the loser as is asked to announce his applause to the programs that rendered his life into hell.



Al-Balagh weekly, 24 February 2004.

Main headlines

- In his interview with Al-Arabia TV channel, president Saleh: Prince Abdulla was understanding and as I perceived he was not well aware of the construction of the barrier
 - Zionist tourist company embroidered bedding of the biggest hotels of Iraq with the six-pronged star
 - Academics and lawyers criticize the sales tax law
- The political editor of the newspaper says in an article the visit of the president to the Kingdom of Saudi Arabia has helped to defuse the crisis that was to destabilize security and stability in the region. The president's talks in the Saudi kingdom was not confined to agree on what has been done on borders but extended to the establishment of a bilateral action according to certain mechanisms adopted by concerned authorities in both countries, especially those entrusted with the question of managing the border areas in a manner making them bridges for communication and for protecting security and stability of the neighbouring countries.

As the security premonition forms a joint concern for both sides and due to the geographic and logistic reality in the region, neither of the two sides is able to undertake the question of securing the borders individually par-

ticularly that the realistic facts confirm that both countries represent a strategic depth for each other.

The statement issued at the end of the meeting of Riyadh has reflected clearly that the two countries leaderships have comprehended all those facts to establish for a joint action that would make the borders points for communication rather than separation between the two peoples.



Al-Shoura weekly, organ of People's Forces Union of Yemen 25 Feb. 2004.

Main headlines

- Ahmed Salem Ubeid disappears in mysterious circumstances
 - More than 100 girls disappear during the last year
 - Civil Service Fund, violation of workers rights
 - 20 March, a World Day for the freedom of Palestine and Iraq
 - Endowments office in Aden still closed down
 - Oil general trade union appeals to the executive bureau of the union to defend workers rights
- Columnist Jamal A'mer says in his article in the mid of last February the Shoura Council discussed the foreign policy of our country. because the matter does not go beyond finding a work for members of the council, the discussion changed into a dialogue of the deaf and many members considered it an opportunity for proving the national fervor through criticizing the kingdom of Saudi Arabia and showing meaningless bravery.

Employees in our foreign ministry are the last ones to know about the policy of their country because the policy is molded according to the atmospheres and the decisions about it is that of its moment. This is perhaps what explains the floundering of the foreign policy of our country.

The political decisions, small and big, are made outside the authority of the foreign ministry and they come ready-made for implementation.

Main headlines

- Yemeni journalists defended the profession, distribution of duties this week
- In mysterious circumstances, Ahmed Salem Ubeid disappears in Cairo
- Condemned the culture of destruction,
- YSP parliamentarians declare solidarity with journalist Nasher
- Journalists demand for freedom and security, Security arrests a colleague
- Ahmed Salem Ubeid, a third Yemeni disappears in Cairo
- Attempted attack on Nasher condemned
- Political security arrests journalist Najeeb al-Yabli
- Journalists have not approved their conference reports and final statement
- Yemen ratifies agreement on establishment o Sana'a Grouping
- Council of ministers approves Yemeni-Saudi cooperation trends
- At the concluding ceremony of Journalists Syndicate conference,
- Bajammal: Government keen on establishing clear and transparent relations with press
- British interior minister announces recruitment of 1000 Arabs to breakthrough Islamic groups
- Journalists select Mahboub
- Ali their chairman
- Saudi deputy interior minister denies his country stopped building the barrier
- France creates security attaché post in its embassy in Sana'a
- After months of security cooperation stability,
- Exchanged visits between America and Yemen to sign an agreement for free trade
- Journalists elect a young leadership,
- Journalists chairman announces 150 computers and 1000 telephone lines offer to the journalists
- Journalist al-Yabli kidnapped by political security after his return from conference
- Political security bars the Red Cross from visiting prisoners
- Socotra people receive the president with ecstasy and chants
- Information minister visits Oman
- Chairman of Arab fund for development visits Sana'a
- Chief of Staff leads a military and security delegation to Saudi Arabia
- Oil minister: Yemeni-Syrian oil and mineral cooperation, founding a joint company
- Defence minister discusses joint cooperation with ambassadors of Turkey and Cuba

The Embassy of the United States of America announces for a job opening within its organization.

Human Resources Assistant

The position is located in the Human Resources Section, of the management Office, American Embassy, under the general supervision of the management Officer.

Employee will serve as the main assistant to the American Management Officer in all HR issues. Responsible for recruiting Locally Engaged Staff and US Citizens for all kind of positions in the Embassy. Advises the MANAGEMENT Officer on all kind of new hiring and personnel regulations and responsible for drafting the updating policies that compliance with all kind of changes. Post's sole position classifier and makes sure that all positions are properly classified using the new Computer Aided Job Description (CAJD) toolkit.

Required Qualifications:

Education: Completion of Secondary school is required. Some University level education is highly desirable.

Prior Work Experience: From four to six years of progressively responsible experience in the field of personnel Administration.

Language Proficiency: Level IV (fluent) in English and Arabic is required.

Knowledge: A good working knowledge of post's Classification Guides, applicable portions of 3 FAM, and US Government Position classification theories.

Abilities: Must be personable, tactful, and able to develop and cultivate possible sources of job applicants for a variety of positions. Possess good judgment and be able to maintain effective working relationship with employees and their supervisors.

Grade/Salary: * EFM/MOH/Non Ordinarily Resident: FP-05 (to be confirmed by Washington)

* Ordinarily Resident: FSN-9 (at full level)

How to apply: All interested nationals should complete OF-612 or submit a current C.V. (with awards, recommendation letters, copies of degrees earned) that addresses the qualification requirements of the position, as listed above, and sent it to the Embassy Personnel Office, American Embassy, Dhahr Himyar Street, P. O. Box 22347, Sana'a, Yemen. Tel: 303155, no later than March 09, 2004.

NOTE: All ordinarily resident applicants must be residing in country and have the required work and residency permits to be eligible for consideration.

REFLECTIONS

Is corruption our heritage?

Yemen, the ancient abode of the Semitic race, witnessed the rise and demise of many kingdoms prior to the advent of Islam like, for example, the kingdoms of Sheba, Maean, Hadramaut, Qataban and Ausan.

These kingdoms controlled the whole Arabian peninsula and the northeastern part of Africa (today's Eritrea, Ethiopia, Djibouti and Somalia), but with the decree enacted by the Himyarite King Dhu Nawas, in which he ordered the people to discard Christianity and embrace Judaism, he signaled the beginning of the astounding fall whose repercussions are still tangible until this very day.

That incident made the inhabitants of Yemen disintegrate between the two camps, to either become Christian or Jewish and hence gave a chance for the new invaders, like the Yemeni-Ethiopian half-castes and the Persian prisoner army who saw in Yemen a prey and failed to run the country as its own indigenous people did for thousands of years.

The pure Arab Yemenis later embraced Islam and saw in it their life-boat. They embarked on the chariot of Islam to invade other lands until they controlled the Iberian Peninsula and reached Poitiers



By Yahya Al-Olfi
alolfi@hotmail.com

in southern France, and thanks to them we have today's Arab world.

So it is unbecoming for the Yemenis of today to claim being the heirs to the glorious past civilizations of Yemen.

Because, in fact, till this very day by their actions and deeds they give the stark evidence that they are the descendants of those who seized the opportunity of disintegration and invaded the country.

Being primitive and of a mediocre type they failed to run the country but successfully succeeded in bringing it down to its knees due to their insatiate desire to loot and rob.

Nowadays, just like the invaders of yore are those who run Yemen, for instead of being good people looking for means and ways to develop the country, they have nothing in mind except devising new techniques to loot and steal, and have succeeded again to make Yemen unable to shed its beggar image to the extent that there are no positive signs of improvement in the offing at all.

Corruption has become the norm. Look at the customs where goods are entered fraudulently and the administrators have become well off within few months' time.

Look at the taxation people who boast having castles and huge amounts in foreign accounts.

Look at the pretexts of

recurring seminars, conferences and incessant travels wherefore large amounts of hard currency are wasted in vain. A brief visit to a castle of one of those bureaucratic leaders shall recount you the extent of corruption, for you will see the last car models of different types which are bankrolled by government moneys, a thing that is not done even by some wealthy Arab states.

I know an official who owns 15 cars, different bank accounts in Europe and lots of investments here and there, despite his destitute background.

Look at the state lands which are coveted and fraudulently obtained and the last of which are being stolen, the gardens encroached, usurped, eaten away or their destiny is still in the works like Althawra Garden in Aljiraf which used to be an airport at the time of the notorious Imam Ahmed Hamiduldin and now is neglected, its trees hacked or made to die gradually.

So in order to prove being worthy of this country and its past could we hope that this lax and sad state of affairs shall come to an end and efforts to improve are stepped up. Yemen needs sincere people having the will and determination to bring a fair judicial system, not just a slogan transparency, equality of opportunities and whatnot.

Am I hoping against hope?

Improve Your English



Dr. Ramakanta Sahu
Associate Professor
College of Education,
Mahweet
ramakantasahu@yahoo.com
Tel: (01) 465396
Mobile: 73889013
P. O. Box 14533, Sana'a

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I. What to Say

Situations and expressions (62):
Birthday wishes (V)

Birthday wishes bestow on us a bouquet of benediction that goes a long way to make our life cheerful and sublime. They also make us re-define our relationships, giving them warmth and strength which are invaluable assets to steer us through.

- May pleasure walk with you always. May luck smile upon you and may joy be at home in your heart." If your Birthday is a perfect one right from the very start and brings you all the things it takes to make a happy heart and if it's filled with special joys and pleasant moments, too, you'll know that all the wishes that were wished for you come true. Happy Birthday.
- A special prayer for God's blessings on your Birthday. Have faith in God, for He will bring the very best of everything. Wishing you every blessing as you celebrate your special day, beautiful dreams as you begin another year. May God's loving presence be there in your life... always. Happy Birthday.
- Wishing you wonderful moments on your Birthday. You're wished the kind of day that's wonderful in every way... with moments bright as butterflies, light and breezy. A perfect day to take it easy, with all your favorite things to do and dreams just waiting to come to you.
- Thorns are but steps to the flowers of success. What better time can there be than now, that your Birthday is here, to wish you joys that keep on growing. Happy Birthday.
- Faith is believing in the shores when you are at mid sea. Affectionate wishes for every good thing that a wonderful day can possibly bring. A happy Birthday.
- You're also wished lovely things which, if they come true, will make me glad because there's no one who deserves them more than you.
- Nothing means more than sharing every moment with you and letting you know that you're very important. Happiness always!

II. How to Say it Correctly

Correct errors, if any in the following sentences

1. I intended to have met you at the airport.
2. You cannot depend on him because his character and conduct have not been good.
3. The great Akbar, worked for the welfare of not only the Muslims but also the Hindus.
4. The English have left our country with bag and baggage.
5. High and low, rich and poor, wise and foolish must all die

Suggested answers to last week's questions

1. You should avail **yourself** of the opportunity without fail.
2. Yemen not only represents a cradle of an ancient civilization, but **also** is a confluence of cultures.
3. Every one should perform **his** duty.
4. He always sits in the **middle** of the class.
5. The murderer was **hanged** till death.

III. Increase Your Word Power

(A) How to express it in one word

1. Animals of a particular region or epoch.
2. One who is genuinely interested in the emancipation of women.
3. The tendency to grow downwards.
4. The scientific study of old age and related diseases.
5. Of animals which live in-groups.

Suggested answers to last week's questions

1. A state of mental weariness caused by lack of interest and having nothing to do: **ennui** (n.).
2. Writing inscribed on a tomb: **epitaph** (n.).
3. Fruit-eating animals: **frugivorous** (n.).
4. Meat-eating animals: **carnivores** (n.)

5. The study of man as an animal: **anthropology** (n.)

(B) Foreign words and expressions

Give the origins and meanings of the following

1. diatribe.
2. dictionary
3. didactic.
4. ellipsis.

Suggested answers to last week's questions

1. **deixis** (Gk 'to show' in grammar and linguistics) The use of words relating to the person, time and place of utterance. For example, personal pronouns (I, you, it/them), demonstrative adjectives and adverbs (this, that, here, there, now, then) (adjectival form: 'deictic').
2. **denouement** (Fr. 'unknowing'): it may refer to the event or events following the major climax of a plot, or the unravelling of a plot's complications at the end of a story or play.
3. **diachronic** (Gk 'through/across time'): A term coined by Ferdinand de Saussure (1857 - 1913) A diachronic approach to the study of a language involves an examination of its origins, development, history and change.
4. **synchronic** (GK 'together time'): This Saussurean concept entails the study of a linguistic system in a particular state, without reference to time.
5. **dialysis** (Gk 'dismembering'): the term denotes a method of analysis, argument or inquiry by which all the possible reasons for or against something are put forward and then disposed of rationally.

(B) Words often confused

Bring out differences in meaning of the following

- 1) temper, temperament.
- 2) hart, heart.
- 3) bridal, bridle.
- 4) corps, corpse.
- 5) differ, defer.

Suggested answers to last week's questions

- 1) **contact** (n.) (state of touching or coming together): I have lost contact with my childhood friends.
- contract** (n.) (binding agreement between persons): I have signed a contract with Sana'a university.
- 2) **air** (n.) (the mixture of gases which we breathe): We should breathe pure air.
- heir** (n.) (person with the legal right to receive a title, property, etc. when the owner dies): The eldest son is usually the heir to father's property.
- 3) **lesson** (n.) (something to be learnt or taught): She is now taking lessons in music.
- lessen** (Vt.) (make or become less): We should make efforts to lessen the suffering of the downtrodden.
- 4) **metal** (n.) (any of a class of mineral substances): He deals in metals.
- mettle** (n.) (quality of endurance and courage): President Saleh is a man of mettle.
- 5) **sore** (adj.) (hurting when touched or used): I have a sore throat.
- sour** (adj.) (having a sharp taste): Grapes are sour.
- soar** (Vi.) (fly or go up high in the air) His ambition soars high.

(C) Idioms and phrases

Bring out the meaning of the following in sentences.

- 1) pen and ink.
- 2) without fear or favour.
- 3) Judas kiss
- 4) on the knees of gods
- 5) neck and crop.

Suggested answers to last week's questions

- 1) **to fight shy of** (trying to avoid a person): Don't fight shy of telling the truth.
- 2) **to gild the pill** (cover an unpleasant thing with something pleasant): He demanded an unusually high rate of interest on the loan, but gilded the pill by offering some discount.
- 3) **to nip in the bud** (to destroy in early stages of growth, to kill in infancy): When her father died prematurely, her ambitions were nipped in the

- 4) **other fish to fry** (more important work to attend to): I can't give you more time. I have other fish to fry.
- 5) **go to roost** (retire for the night): You're yawning; you seem to be ready to go to roost.

IV. Grammar and Composition

(A) Grammar

Complete the following sentences with these words. *achieve board of directors communication innovation manageable performance resources setting supervise*

1. Managers have to decide how best to allocate the human, physical and capital _____ available to them.
2. Managers have to make sure that the jobs and tasks given to their subordinates are _____
3. There is no point in _____ objectives if you don't _____ them to your staff.
4. Managers have to _____ their subordinate, and to measure, and try to improve, their _____
5. Managers have to check whether objectives and targets are being _____
6. A top manager whose performance is unsatisfactory can be dismissed by the company's _____
7. Top managers are responsible for the _____ that will allow a company to adapt to a changing world.

Suggested answers to last week's questions

1. Potatoes are grown by farmers
2. Coal is dug out by miners
3. Eyes are tested by opticians
4. Food is cooked by chefs
5. Books are written by authors
6. Letters are typed out by secretaries
7. Horses are ridden by jockeys
8. Portraits are painted by artists
9. Money is lent by bankers
10. Planes are flown by pilots
11. Criminals are caught by detectives.

(B) Composition: Paragraph writing

Expand the idea contained in the saying

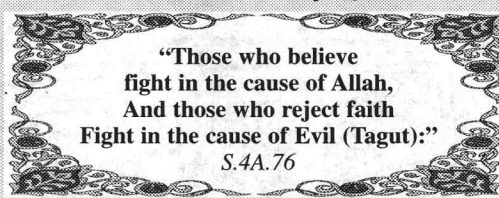
56. DISTANCE LENDS ENCHANTMENT TO VIEW

Last week's topic

55. DISCRETION IS THE BETTER PART OF VALOUR

Discretion means prudence which implies the ability to decide what is most suitable to be done. A truly valiant or brave person does not thoughtlessly plunge into a difficult situation. He rather makes a realistic assessment of the situation in depth and detail of different dimensions of the situation, adequately equips him self for the task and then swings into action. Stratagem is better that strength. Wisdom and bravery go together. In a battle victory is not always assured to the party which has armory and troops, but lacks proper planning. On the other hand, one who has made a realistic study of the enemy's strength and adopts an effective strategy has greater chances of a win. It is not true sign of bravery and strength to leap before looking: A wise man exercises utmost restraint and caution before deciding to take any action.

V. Pearls from the Holy Quran



VI. Words of Wisdom

"There are only two forces in the world, the sword and the spirit. In the long run, the sword will always be conquered by the spirit."
—Napoleon Bonapart

A letter to the teachers of English: 45

How to use a dictionary effectively (1)



DR. M.N.K. BOSE
(BOSE@y.net.ve)
Associate Professor of English,
Faculty of Arts, Ibb.

Dear Fellow teachers,

I am planning to write a couple of letters on this important subject. Sometime ago, I received a mail from one of the readers, a teacher I suppose, questioning the validity of some of the expressions in my letters. While I welcome such responses from the readers, I would like to request my readers to refer to a **good and new** dictionary, if you don't find my expressions acceptable to you, because a good and current dictionary is the ultimate authority for us to end our 'quarrels', if there is any.

If you notice, I have stressed the words 'good and new'; yes, it is important to buy a new dictionary every ten years at least. Once, when I asked the teacher participants on a course if they have dictionaries, most of them said yes; when I checked their dictionaries, most of them were what their parents were using about 25 or 30 years before. When I told them why we have to go in for a new dictionary periodically, they realized their mistakes and bought new dictionaries.

Why do dictionaries become outdated? Simply because language is alive and keeps changing due to the changing needs of the people who use it; new words are added, words go out of use, pronunciation of the words changes, meaning changes; for example, the word 'nice', I understand, meant 'silly' in Shakespeare's time, would you believe it? Similarly the pronunciation of the word 'deity' has undergone a change. New words being added is common in all languages, mainly due to the scientific and technological innovations and the language users' efforts to keep pace with them. You will all agree that computers and their peripherals have brought in many new

words in all the languages; if the users find it difficult to form a new word, they borrow a suitable word from a foreign language and start using it till perhaps a new word is formed in their language. We are aware of the new words added to our mother tongues over the past few years. Of course these changes take place over a long period of time; new words are not added every fortnight! It has taken about five to six hundred years for the change in the meaning of the word 'nice'. Good dictionaries take these changes into account. If we don't change our dictionaries periodically, we may not be able to be aware of these changes at all.

Now, something about dictionaries. There are different dictionaries for different purposes. There are technical dictionaries for different fields of science, for example, medical dictionaries, agricultural dictionaries, aeronautic dictionaries, dictionaries of linguistics etc. These are exclusively for the use of people in the fields concerned, and may not be of much use to us, unless we want to refer to some scientific or technical or linguistic terms. Similarly, there are monolingual, bilingual and trilingual dictionaries. What we need is a good monolingual or a bilingual dictionary, preferably a monolingual one. If you can afford a second one, go in for a bilingual dictionary. What is a good dictionary? The minimum we expect in a good dictionary is that it has a good number of words, with the meanings of each word explained in simple words, with the grammatical explanation of the word, wherever necessary, and with the help to pronounce the words correctly. If you can afford, you can have a dictionary of idioms. Schools can buy the dictionary with pictorial representations for words for the benefit of younger learners. More about using the dictionaries later.

Yours fraternally,
Dr. M.N.K. Bose

Poetry Corner

By the sea, with tears

By IMAN IBRAHIM
TAIZ

Early in the morning; just before the sun rises
Before the cock crows.
As the fresh wind blows from the west
Suddenly the music disappears as though gone with the wind
Everything becomes so silent; except the wind
That blows from the west to the east
And she finds herself nowhere.
There's so much to say; such a big heart to share
Yet such a small world to hide from.
She turns towards the sea;
As her robe's blown backwards;
tracing her tall graceful body.
Step by step
She moves with her delicate feet;
that leaves
A pattern by the sea shore.
By the sea, with her tears.
Why you left me, why you deceived me? She cries
Her mind goes back
To the days when the moon was young and the time still so early.
In a land so far far away; across this sea
The sea that shares the same color

of her eyes.
What's so mysterious about that land?
Did this sea share the same pain that she is going through?
Why this sea? Why those tears.
I turn round and round
Not knowing what I am looking for,
How could I find something, while not knowing what I am searching for?
The gap is too large to be filled
So mystified without a clue.
She is beautiful beyond words; yet in so much pain without complaints
Step by step.
She moves with her delicate feet; that leaves a patter by the sea shore
Why you left me? Why you deceived me? She cries
As she moves into the sea; slowly she goes down and down into the sea
I run towards her; the sun's rising slowly, but where is she to be found?
She is gone, without touching her hand or even a lock of her hair
Too late, too late to let her know that she took my heart away with her.
I turn towards the sky; watching the birds flying
In circles mourning for her; why you left me, I cry my heart out
As my tears pour into this sea; the sea that bears so much of her tears
Oh sun! Why shine now?

WONDERWORD

by DAVID OUELLET

HANDKERCHIEFS

Solution: 4 letters

HOW TO PLAY: First read the list of words, then look at the puzzle. The words are in all directions — vertically, horizontally, diagonally, backward. Circle each letter of a word found and strike it off the list. The letters are often used more than once, so do not cross them out. It is best to find the big words first. When you find all the words listed in the clues, you'll have a number of letters left over that spell the Wonderword.

CLUES

- | | | | | |
|-----------|-------------|-----------|-------------|---------|
| Adult | Cultural | Gentlemen | Preen | Striped |
| Allergies | Curl | Grains | Press | Suede |
| Arrange | Dainty | Groom | Printing | Suits |
| Attire | Dampen | Large | Purses | Swipe |
| Aura | Dates | Logos | Rectangular | Taper |
| Bandana | Decorative | Logos | Rinse | Tidy |
| Border | Delicate | Makeup | Roll | Tough |
| Bulge | Material | Dirt | Seam | Towel |
| Bulky | Dress up | Meal | Shine | Trim |
| Buyer | Dust | Napkin | Short | Tuck |
| Cases | Elegance | Neat | Showy | Velvety |
| Class | Embroidered | Opera | Silk | Washed |
| Cloth | Eyes | Party | Sneeze | Wept |
| Clubby | Fabric | Pattern | Soft | Width |
| Costume | Face | Personal | Spare | Wool |
| Cotton | Finale | Pick | Spotted | |
| Creases | Fringe | Plain | Spread | |
| Crush | Galas | Pocket | Stain | |
| Cuffs | Garment | Pouch | Stitch | |

ANSWER NEXT WEEK

Last Week's Answer: Flapjack

T	R	I	M	K	P	T	T	S	S	E	R	P	S	E	S	R	U	P	T
F	S	A	C	U	R	A	Y	A	Y	D	I	T	N	E	H	C	U	O	P
O	E	U	E	I	E	T	L	S	C	L	A	S	S	O	T	E	L	C	K
S	T	K	D	N	N	A	T	W	A	I	O	A	B	L	T	A	Y	K	W
F	A	C	E	I	G	R	A	I	N	S	C	O	T	U	N	T	D	E	H
M	C	N	A	G	O	E	R	P	V	A	R	O	W	O	Y	L	O	T	S
W	I	D	T	H	R	E	D	E	N	D	R	S	S	W	U	E	R	C	U
L	L	E	S	A	T	O	L	A	E	L	D	R	O	T	E	G	R	U	R
K	E	H	P	A	A	V	O	R	M	A	E	H	A	G	U	G	H	L	C
L	D	S	M	T	E	N	F	M	E	P	S	W	R	N	O	M	L	T	P
I	E	A	T	T	E	A	A	R	L	D	E	H	O	I	G	L	E	U	A
S	R	W	Y	I	B	C	P	D	L	N	E	N	I	T	N	E	S	R	B
D	E	P	I	R	T	S	N	H	N	P	I	C	K	N	A	S	E	A	T
N	D	S	I	E	C	T	A	E	A	S	A	O	I	E	P	E	L	N	
P	I	C	A	L	F	O	H	S	G	T	B	E	L	R	O	O	E	R	E
A	O	K	U	E	L	R	N	P	I	E	L	E	D	P	A	T	E	R	M
R	R	B	P	C	R	E	I	U	R	A	L	U	G	N	A	T	C	E	R
T	B	U	A	A	E	C	S	N	N	E	A	E	D	R	T	E	I	O	A
Y	M	C	A	Z	N	S	E	I	G	R	E	L	L	A	A	D	L	V	G
E	E	D	E	U	S	F	U	C	E	M	N	P	Y	K	L	U	B	E	

YOUTH FORUM

When my heart sinks
When my heart sinks
In a flood of emotion,
Then I can sing
Then what will happen?

A kind of dream,
It's really something queer,
To have that spirit
Inside my dancing heart.

I've searched everywhere;
For real love
But I couldn't find any
Except hatred and pain.

You I love, just you
You give me the whole power,
And make me like a flower,
My age is only an hour
Just for you.

Through thick and thin
I pray, O Lord O Merciful,
Take away all depraved sins
From thine worshiper's hearts.

By TAHANI OMER
ENGLISH DEPARTMENT
FACULTY OF EDUCATION
SANA'A UNIVERSITY

Leeds nears knife-edge with lenders

By Santosh Menon and Mark Bendeich

LONDON (Reuters) - Indebted soccer club Leeds United has failed to secure more breathing room from creditors in its fight to survive, but lenders stopped short of pushing the club to the wall.

Leeds, being strangled by more than 80 million pounds worth of debt, had a temporary agreement with creditors which protected it from demands for repayment, but this expired on Friday afternoon.

"It certainly puts pressure on Leeds," said Bill Gerrard, professor of sports management and finance at Leeds University Business School, adding that Leeds now had only until the time of its next debt repayment to arrange a financial rescue.

"The creditors are saying, 'Get a deal done because the next time a payment comes up and you can't meet it, obviously Leeds United will have to go into administration,'" he told Sky TV.

Leeds, which has declined to say when its next debt repayment is due, suspended its London-listed shares from trade on Friday and said in a brief state-



Shares in debt-laden Leeds United were suspended on the stock exchange on Feb. 27, before an announcement about the premier league club's financial position. A file photo shows Leeds United players standing together before their match against Manchester United at Old Trafford, Manchester, on Feb. 2.

ment that its major creditors were still supportive of its efforts to find a solution. Its debts exceed a year's revenue.

"The board confirms that it continues to retain the support of these major finance creditors whilst it seeks to finalise its negotiations with interested

parties relating to a long term financial restructuring," the Premier League club said.

Fund manager M&G, a major holder of bonds in Leeds, said the club had its support. "We are continuing to support the club in finding a long-term solution," said spokesman Simon Anderson, but he refused to say when interest and repayments fell due.

If Leeds, home to stars such as Alan Smith, Mark Viduka and Paul Robinson, fails to find a buyer or other form of financial rescue, it could become the first Premier League club to go into administration — a form of creditor protection similar to Chapter 11 bankruptcy in the United States.

In the UK, firms can continue trading under the control of an administrator, usually an accountant, who runs the business in the interests of all creditors. If the business cannot be revived, the administrator can sell off its assets.

Bottom of the league

Leeds has had its standstill agreement extended several times in the past two months, each time placating creditors with the prospect of a takeover bid that has so far failed to happen.

The club not only labours under a debt burden brought about by a player-buying spree, but also lies at the bottom of the Premier League and faces relegation from the top division.

It made a loss of 49.5 million pounds in the year to June 2003, and has been struggling to find a buyer. One of two consortia looking at Leeds quit the bidding on Thursday, leaving a Yorkshire-based consortium as the only active suitor.

"We are the only party to have submit-

ted a bid, we have proof of funding and we continue to negotiate. This does not alter the situation," said Gerald Krasner, a Leeds solicitor who is representing the consortium.

But Leeds University's Gerrard said the consortium bid would only rescue the creditors, not necessarily the club. "Leeds still needs a lot of money with regard to wage contracts."

Fans were frustrated. "We're all getting fed up of hearing the takeover's on then it's off. I don't know what's going to happen, but in traditional Leeds fashion I don't think it'll be anything good," said supporter Paul McManus.

Leeds United, born out of financial ruin in 1919 when its predecessor Leeds

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City was wound up, won some respite last month when its players agreed to defer part of their wages. Some of the players were earning over 50,000 pounds a week.

Shares in the 2001 Champions League semi-finalist last traded at 2.75 pence, valuing the club at about 9.5 million pounds. The shares are to remain suspended, Leeds said.

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the weekend
with us

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7-Day Weather Forecast

Sana'a								Aden							
Day	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Day	Mon	Tue	Wed	Thu	Fri	Sat	Sun
Hi	26	26	26	26	27	27	27	Hi	32	32	32	33	33	34	34
Lo	6	6	6	6	6	7	7	Lo	19	19	19	19	18	18	17

GARFIELD

Ding Dong!

SOMEONE'S AT THE DOOR

HIYA, KIPPO

GRANDMA, WHAT BRINGS YOU HERE?

I NEED A FAVOR

NAME IT!

YOU KNOW THAT MARTIAL ARTS CHAMPIONSHIP TOMORROW?

SURE, YOU WANT TO COME OVER TO WATCH IT?

NOPE, PRACTICE! I'M A CONTESTANT!

MEET GRANNY THE GRIP

URK

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THE LAST WORD

INASTROLOGY

BY Eugenia

Aries
(Mar 21 - Apr 19)

The more you do to please the ones you live with, the better you will fare when you want help in return. An opportunity to invest in something unique should be considered.

Libra
(Sept 23 - Oct 22)

A chance to make a change in your career or your personal life will be to your benefit. Disputes with your family are likely. You will have to put yourself first today regardless of opposition.

Taurus
(Apr 20 - May 20)

Make arrangements with neighbors if you need some help with a community event. The more you get involved, the more people you'll meet along the way.

Scorpio
(Oct 23 - Nov 21)

Get involved in community events. The more you have to do with people of diverse backgrounds, the more you will learn about yourself.

Gemini
(May 21 - Jun 20)

Put your energy into what means the most to you. Once you have made up your mind what it is you want to pursue, the rest will fall into place. Your past experience will help to guide you.

Sagittarius
(Nov 22 - Dec 21)

Watch out for shysters who want to take your money. Fast-talking investment brokers will only dazzle you with unlikely possibilities. Losses are likely if you are reckless.

Cancer
(Jun 21 - Jul 22)

Your emotional sensitivity will be easily recognized so don't be afraid to follow through with a few words about the way you feel and what your intentions are. You'll be happy you did.

Capricorn
(Dec 22 - Jan 19)

You may be feeling a little down in the dumps. Plan to spend time with someone who really touches you. The more attentive and affectionate you are, the better.

Leo
(Jul 23 - Aug 22)

Don't be the one to divulge secret information. Keep busy so you aren't tempted to share — not even with your closest confidant. Listen, don't reveal.

Aquarius
(Jan 20 - Feb 18)

You can make money if you put your mind to it. Draw from that vivid imagination and let your creative side develop an idea that will bring you the extra cash.

Virgo
(Aug 23 - Sep 22)

Jump into a leadership position if you are given the chance. Stop procrastinating and follow your heart. Someone you are involved with may think that you have taken on too much but will eventually join your crusade.

Pisces
(Feb 19-Mar 20)

Physical events that require mental agility and stamina should be exactly what you need. Move in a more lucrative — and exciting — direction. Romance is likely.

YEMEN TIMES

2004

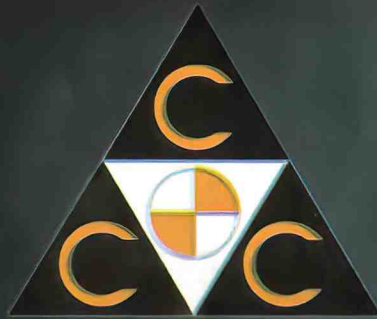
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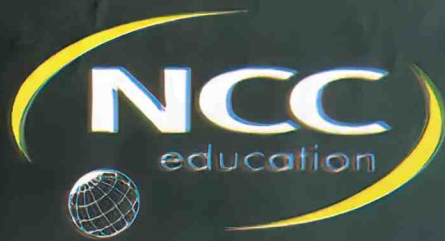
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بصحة الفرد ؟
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على الراغبين في المشاركة في مسابقة الملايين الكبرى ٢٠٠٤ تعبئة المعلومات الشخصية في الكوبون المرفق وقص الكوبون ومن ثم عليهم ترقي عدد الخميس القادم للإجابة عن الأسئلة التي وردت في هذا العدد ثم جمع الكوبونين معا وإرسالهما إلى مقر الصحيفة في صنعاء (شارع حده - خلف السفارة الفلسطينية) أو إلى مكاتب الصحيفة في عدن أو تعز أو الحديدة. كما يمكن للمشاركين إرسالها إلى بريد الصحيفة في صنعاء على عنوان (ص.ب. ٢٥٧٩ ، صنعاء).
ستستمر المسابقة لعدة أشهر ويمكن للمشاركة أن يشارك بأكثر من كوبون، وستعلن أسماء الفائزين في الصحيفة في وقت سيحدد لاحقا، كما سيتم توزيع الجوائز في خلال أيام من إعلان النتائج. للاستفسار يمكن للمشاركين الاتصال بالصحيفة على ٢٦٨٦٦١ (٠١) في أوقات الدوام. حظاً موفقاً للجميع....

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