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GULF TIMES BUSINESS



CEO OF QFMA : Page 4

'Celebrating National Day comes amid numerous successes, gains'

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Al-Kaabi meets Egypt's Minister of Petroleum and Mineral Resources



HE the Minister of State for Energy Affairs Saad bin Sherida al-Kaabi met in Kuwait City Karim Badawy, Minister of Petroleum and Mineral Resources of Egypt. Discussions during the meeting, which was held on the sidelines of the 113th ministerial meeting of the Organisation of Arab Petroleum Exporting Countries (OAPEC), dealt with energy relations and co-operation between Qatar and Egypt and the means to enhance them.

Al-Kaabi meets Algeria's Minister of Energy and Mines



HE the Minister of State for Energy Affairs, Saad bin Sherida al-Kaabi met Algeria's Minister of Energy and Mines, Mohamed Arkaab in Kuwait City yesterday. Discussions during the meeting, which was held on the sidelines of the 113th ministerial meeting of the Organisation of Arab Petroleum Exporting Countries (OAPEC), dealt with energy relations and co-operation between Qatar and Algeria and the means to enhance them.

Al-Kaabi chairs 113th meeting of OAPEC's Council of Ministers



HE the Minister of State for Energy Affairs Saad bin Sherida al-Kaabi chaired the 113th Ministerial Council meeting of the Organisation of Arab Petroleum Exporting Countries (OAPEC), which was held in Kuwait. The meeting addressed several issues of importance to the organisation, emphasising efforts to develop and reorganise its activities to tackle new challenges such as the energy transition. The Organisation of Arab Petroleum Exporting Countries was established in 1968 and is headquartered in Kuwait.

QCB governor meets IFSB secretary-general



HE Qatar Central Bank (QCB) Governor Sheikh Bandar bin Mohammed bin Saoud al-Thani met, yesterday with Secretary-General of the Islamic Financial Services Board (IFSB) Dr Ghiath Shabsigh. The meeting discussed key global financial and banking developments.

Municipality minister unveils Aqarat's strategy for Qatar's real estate sector

By Peter Alagos
 Business Reporter

HE the Minister of Municipality Abdullah bin Hamad bin Abdullah al-Attiyah unveiled yesterday the Real Estate Regulatory Authority's (Aqarat) strategy to strengthen Qatar's position as a leading investment destination.

The new strategy, which was launched in the presence of several ministers, investors, and senior officials, aims to enhance the country's status as a premier investment hub by regulating, stimulating, and promoting Qatar's real estate sector, in line with the Third National Development Strategy, according to Engineer Khalid bin Ahmed al-Obaidli, the president of Aqarat.

Speaking during yesterday's ceremony held in Doha, al-Obaidli expressed enthusiasm for the new strategy's launch and targeted initiatives. Al-Obaidli emphasised that the strategy is aligned with the Wise Leadership's vision of income diversification, sustainable development, and fostering an attractive environment for real estate investment. Al-Obaidli said, "Qatar's



HE the Minister of Municipality Abdullah bin Hamad bin Abdullah al-Attiyah prepares to officially launch the Real Estate Regulatory Authority's (Aqarat) strategy, while Engineer Khalid bin Ahmed al-Obaidli, the president of Aqarat, looks on.

distinctive qualities make it an ideal destination for all, offering a family-friendly environment and advanced infrastructure spanning transportation, communications and logistics sectors.

"Over the recent years, our country has emerged as a leading global hub, with the real estate sector as a key pillar of our national economy. This new strategy serves as our roadmap for its regulation and development, in line with the Qatar National Vision 2030." He further said the

strategy marks a significant step towards establishing a sustainable and inclusive real estate sector that caters to the needs of both present and future generations.

"It underscores our commitment to reinforcing Qatar's position as a preferred investment destination while realising our leadership's vision to create a competitive environment that attracts investments," al-Obaidli noted. He explained that the comprehensive strategy is built on five key pillars: developing a

national plan for the real estate sector through supportive policies that promote sustainable development and align with local and international real estate market needs; activating real estate regulations by establishing the Licensing Committee; creating a real estate development registry to enhance market transparency; overseeing the escrow account initiative; and activating the Dispute Resolution Committee.

Additional pillars include enhancing professional standards by improving quality through the real estate valuation system governance; establishing an internationally aligned regulatory framework for practitioner licensing and classification; delivering advanced digital solutions to streamline procedures; and launching initiatives that promote transparency and facilitate easy data access and expanding investment opportunities to solidify Qatar's position as a premier investment and family-friendly destination.

This will be achieved by organising local and international real estate forums and actively promoting investment opportunities within the country, al-Obaidli also pointed out.

QatarEnergy expands Namibia upstream footprint; acquires interest in offshore exploration block

QatarEnergy has entered into an agreement with Harmattan Energy Limited (HEL), an indirect subsidiary of Chevron Corporation, to acquire a working interest in the Petroleum Exploration License and Petroleum Agreement for Block 2813B (PEL0090), offshore Namibia.

Pursuant to the agreement, QatarEnergy will acquire a 27.5% interest, while HEL (the operator) will retain a 52.50% interest. The other partners on the block are Trago Energy Limited and the National Petroleum Corporation of Namibia (NAMCOR), each holding a 10% interest. Commenting on the occasion, HE the Minister of State for Energy Affairs, Saad bin Sherida al-Kaabi, who is also the President and CEO of QatarEnergy, said: "This agreement demonstrates our commitment to continue expanding our upstream footprint in Namibia, and the strengthening of our partnership with our valued partner Chevron."



HE the Minister al-Kaabi added: "Following successful drilling operations in our other acreage in Namibia, we look forward to soon begin drilling the first exploration well on this block. I would like to take this opportunity to thank the Namibian authorities and our partners for their support." Block 2813B (PEL0090) lies about 200 kilometres offshore Namibia and approximately 70 kilometres north of QatarEnergy's Venus discovery. The license covers an area of 5,433km², in water depth of 2,400 to 3,300 metres.

National Day reinforces values of solidarity, pride and loyalty: CEO of QFZ

QNA
Doha

CEO of Qatar Free Zones Authority (QFZ), HE Sheikh Mohammed bin Hamad bin Faisal al-Thani stressed that the National Day Celebration comes to commemorate the founding of the modern State of Qatar by the founder Sheikh Jassim bin Mohammed bin Thani.

This historic event marked a turning point in the history of modern Qatar and the region as this day is an annual occasion to reinforce the values of solidarity, pride, and loyalty to the homeland and its wise leadership, led by His Highness the Amir Sheikh Tamim bin Hamad al-Thani.

In a statement to Qatar News Agency (QNA) on the occasion of the National Day, His Excellency highlighted that the founder, Sheikh Jassim bin Mohammed bin Thani, laid the foundations of modern Qatar and paved the way for the rise of a united and independent nation, capable of overcoming challenges and seizing opportunities for the growth and well-being of its people.

This vision has been realised under the wise leadership of His Highness the Amir Sheikh Tamim bin Hamad al-Thani, with unprecedented successes and achievements.

The CEO of QFZ emphasised that this day holds significant meaning for all Qataris. Commemorating it reaffirms the deep commitment to the values of the people, while taking pride in their national identity. It also provides an opportunity for all residents of Qatar, both citizens and expatriates, to express gratitude and pride for the land that has embraced them, offering opportunities for growth, development, and a dignified life.

Under a government that safe-



guards interests through an advanced constitution and evolving laws, Qatar has become one of the most developed nations and a leading hub for ambitious business ventures in the region and globally.

On this auspicious national occasion, His Excellency extended heartfelt congratulations and best wishes to His Highness the Amir, the leader

of Qatar's progress and prosperity, to His Highness the Father Amir Sheikh Hamad bin Khalifa al-Thani, and to the Qatari people and residents.

He also commended Qatar's leaders on preserving the founder's approach in strengthening the state's unity, preserving its position, and fostering national cohesion. He not-

ed that one of Qatar's greatest blessings is its wise leadership, which has followed in the footsteps of the late Sheikh Jassim bin Mohammed bin Thani, ensuring the unity and solidarity of the Qatari people in the face of challenges over the years.

HE Sheikh Mohammed bin Hamad bin Faisal al-Thani highlighted that the vision of the founder of the modern Qatari renaissance, His Highness the Father Amir Sheikh Hamad bin Khalifa al-Thani played a crucial role in elevating Qatar's global standing, making it a model of economic, civilisational, cultural, and social development.

He added that currently, Qatar continues to witness the dedicated efforts of His Highness the Amir Sheikh Tamim bin Hamad al-Thani, in upholding the trust passed down through generations, with a focus on reinforcing the founding principles of the state and continuing the path of progress, supported by the Qatari people.

He emphasised that Qatar's leaders have made every effort to uphold the rights and values that unite the people of Qatar and shape their national identity, deeply rooted in their Arab and Islamic heritage, noting that they have preserved and promoted Qatar's heritage across all segments of society, as well as on regional and international stages. Additionally, they have worked to improve the lives of the people by fostering a prosperous environment and sustainable legacy, focusing on the development of key sectors such as education, healthcare, and the economy.

HE concluded his statement to QNA, affirming that QFZ will continue to support the national economy and play an active role in Qatar's development, under the wise leadership of the State, expressing hope for further prosperity and success.

South Korea's central bank vows to stabilise markets amid political turmoil

Bloomberg
Seoul

South Korea's central bank vowed to stabilise financial markets and highlighted the importance of "uninterrupted implementation" of key fiscal and economic measures, in its first statement since lawmakers voted to impeach President Yoon Suk-yeol. "The Bank of Korea (BoK) intends to utilise all available policy instruments, in conjunction with the government, to respond to and avert an escalation of volatility in financial and foreign exchange markets," the central bank said yesterday, addressing the fallout of Yoon's failed martial law decree earlier this month.

Comparing the current situation with the impeachment phases of past presidents, the BoK said the latest case is "characterised by greater external challenges, such as heightened uncertainty in the trading environment and intensified global competition."

"Should these external factors overlap with domestic ones, their impact may amplify," the BoK said, calling for an interventionist approach to improving the economy. In the days after Yoon's martial law declaration, the stock market plunged and the South Korean won at one point tumbled against the dollar to the worst level since the global financial crisis.

The central bank's message comes after South Korea's parliament on Saturday voted to oust Yoon from office, a decision that must now be reviewed by the Constitutional Court. After the ballot, Prime Minister Han Duck-soo, who's serving as acting president, asked his advisers to step up their monitoring of financial markets, calling for "swift and bold" stabilising steps if needed. "Predictability of the political process is expected to improve going forward and financial market volatility is anticipated to reduce" following the impeachment vote, the central bank said in its statement. Separately, Finance Minister Choi Sang-mok pledged to work actively with parliament to manage the economy and ensure that it is stable. Before the year ends, the government will also announce policy directions for next year, Choi said. That may include the latest growth forecasts, which reflect the effects of the martial-law turmoil. South Korea's main opposition leader, Lee Jae-myung, also underscored the importance of restoring normalcy. Lee proposed creating a bipartisan body involving parliament and the government to discuss ways to stabilise the state and boost the economy.

UDC Showcases Premier Developments at LPS Shanghai 2024 in China

United Development Company (UDC), the master developer of The Pearl and Gewan Islands, has successfully wrapped up its participation in the prestigious Luxury Properties Show (LPS) in Shanghai, China. This high-profile event brought together leading names from the investment, construction, and real estate sectors, creating an exclusive platform for international collaboration and large-scale development opportunities.

UDC's participation in the Shanghai International Property Show 2024 was enhanced by its partnership with Investment Promotion Agency (Invest Qatar), which is the third in a row after partnering with Invest Qatar in investment opportunities at MIPIM 2024 in France, as the national investment promotion body, and Real Estate Regulatory Authority (Aqarat), as a leading Qatari real estate sector, both of which played a crucial role in showcasing Qatar's thriving real estate sector and presenting the country's attractive investment opportunities to Chinese investors, highlighting the lucrative potential within Qatar's rapidly expanding real estate market.



At the event, United Development Company displayed its pioneering development projects on The Pearl and Gewan Islands, including the "Crystal Residence" project, which is one of the most prominent residential destinations.

These mixed-use projects have become some of the most desirable residential addresses in Qatar, which are famous for their advanced design and architecture. Its advanced infrastructure, commitment to sustainability and

prime waterfront locations provide an unparalleled living experience.

In addition to presenting these landmark developments, UDC highlighted its attractive in-house financing options and good-return investment prospects.



Furthermore, UDC has partnered with Commercial Bank to offer tailored mortgage solutions to foreign investors, making it easier for them to finance their property purchases in Qatar. Notably, foreign investors are also eligible for Qatari residency, adding an extra layer of appeal for international buyers. UDC also highlighted the incentives Qatar offers for foreign investment, further strengthening its position as an ideal destination for investors seeking growth in the Gulf's real estate market.

The event also provided UDC with numerous networking opportunities with international companies, helping to further cement its global presence and enhance efforts to attract foreign investment into Qatar's real estate

sector. UDC's participation is part of its broader strategy to engage international markets and position Qatar as a premier hub for real estate investment.

Through its continued involvement in major global forums and exhibitions—such as the VIII International Business Property Forum in St. Petersburg, Russia; the International Real Estate Expo (IREX) in Mumbai; the International Immigration & Property Expo in Hong Kong; the 'A Place in the Sun Live' in London; and MIPIM in Cannes – UDC reinforces its commitment to delivering world-class developments while promoting Qatar as a leading destination for international real estate investment.



Moderation and upheaval in balance

By Fahad Badar

A tumultuous political year has been accompanied by surprisingly benign economic indicators, although growth in some markets is subdued. A delicate balance continues

In 2024 we have experienced generally benign economic conditions for most of the world despite fierce regional conflicts and volatile politics. The outlook from the IMF in October reported economic growth to be 'stable yet underwhelming' - somewhat subdued in the Middle East, Europe, central Asia and sub-Saharan Africa, higher in the USA, and also in emerging Asian economies, helped by surging demand for semiconductors and electronics. The growth in artificial intelligence is driving significant demand.

On interest rate policy, there were no major shifts in policy direction.

Just over a year ago, in late 2023, some economists had been anticipating several interest rate cuts during 2024. But recession did not threaten and the sober projections of the IMF and central banks proved to be closer to the mark, anticipating just three interest rate cuts in the year. In the end, there were two, although one was of half a percent, not the usual quarter, so this projection - which I am relieved to say I concurred with a year ago - was spot on.

Employment continued to rise in the US in 2023 and in 2024. In the year October 2023-October 2024, there was an average of 194,000 additional jobs each month, according to the Bureau of Labor Statistics. Unemployment edged up in the middle of the year to 4.3% before falling back to 4.1%. GDP growth in the US has been in the 2-3% per year range for the past few years, except for 2020, the year of Covid.

Europe has experienced much more sluggish growth. The former

economic powerhouse Germany has faced something close to a crisis. Its previously dominant car manufacturing industry is threatened by competition from Chinese companies, which can make electric vehicles (EVs) much more cheaply.

Both Germany and France have faced political uncertainty. The coalition government in Berlin fell in early November after Chancellor Olaf Scholz dismissed the Finance Secretary Christian Lindner over a dispute in which Lindner, head of the Free Democrats, refused to a lifting of the debt brake in order to boost spending and growth.

There us due to be a vote of confidence in the three-party coalition in January.

In December, the French Prime Minister Michel Barnier attempted to force through a relatively austere budget through the hung parliament, but populist parties of both left and right blocked this, resulting in political paralysis.

Barnier was forced to step down after just three months.

The most significant political event of the year has been, of course, the election of Donald Trump to the US Presidency. His Republican Party gained control of the Senate and House of Representatives, so he has a mandate for his radical agenda of trade tariffs, repatriation of undocumented migrants, and likely brinkmanship in geopolitical negotiations with Europe, President Putin in Russia, the Middle East and, most significantly, China. He takes up office next month.

In the Middle East, we have witnessed the shocking escalation of conflict between Israel and Hezbollah in Lebanon, followed by the announcement of a ceasefire in late November.

It is to be hoped that de-escalation can continue in the region, with improved prospects ultimately for those in the conflict zones. Meanwhile, Syria experienced a dramatic

turning point as the president fled the country amidst a surge of rebel forces taking over key regions.

In Ukraine, the attritional warfare has continued. Gains that Ukraine had made in 2023 were partially lost in the Russian offensives of 2024, but at considerable loss of life. In August, Ukraine seized a part of Russian territory near Kursk and has held on to some of the territorial gains, while being pushed back in others. Trump has promised to end the bloody stalemate and impose a settlement - a huge challenge he has set himself.

Troops from Communist North Korea were confirmed to have joined Russian forces in the conflict, causing concern around the world at regional or even global escalation.

Meanwhile South Korea, normally a bastion of prosperity and political stability, was affected by the decision in early December by President Yoon Suk-yeol to impose martial law as part of a clampdown against Communist elements sympathetic to North



Korea. This prompted an immediate protest from Parliamentarians and the public alike, and consequent withdrawal of the plans, although the situation remains uncertain. President Yoon faced impeachment proceedings. As the year ends, the forces of moderation and turbulence would appear to remain in a delicate balance.

■ The author is a Qatari banker, with many years of experience in the banking sector in senior positions.

Celebrating National Day comes amid numerous successes, gains across various fields: QFMA CEO

QNA
Doha

CEO of the Qatar Financial Markets Authority (QFMA) Dr Tamy bin Ahmed al-Binali emphasised that celebrating Qatar National Day has many meanings to consider regarding the ongoing path of giving and continuous achievements in the country.

He said that there is no doubt that this year's National Day celebrations come amid the numerous successes and gains achieved by Qataris in various fields under the wise leadership of His Highness the Amir Sheikh Tamim bin Hamad al-Thani and with the co-operation of all state agencies and institutions in all sectors, and the efforts of the loyal citizens and residents of the homeland.

Dr al-Binali pointed out that with strong will and unwavering determination, the rulers of the State of Qatar were able to preserve the approach of its Founder Sheikh Jassim bin Mohammed bin Thani in consolidating the entity of the state and preserving the values and principles he established. This foundation provides us with all the reasons for strength, pride and honour, and which will undoubtedly remain a beacon and a compass for us, in which we derive strength to move forward with steadfastness and success, he added.

Speaking to Qatar News Agency (QNA) on the occasion of National Day, QFMA CEO considered National Day as an embodiment of Qatar's prosperous journey between a long history, a genuine past and a flourishing future. It is also a tribute to the rulers of the State of Qatar, who



Dr Tamy bin Ahmed al-Binali, CEO of the Qatar Financial Markets Authority.

contributed to building this country and establishing its pillars that carried it to safety, and formed the main pillars of its renaissance, modernity and leadership in many fields as we witness today, he added.

He pointed out that the QFMA continued its efforts during the past year to achieve the highest levels of development for the financial sector in the country, enhanced the process of advancing and improving the performance of the Qatari capital market, consolidate its stability and protect its dealers.

The measures and steps taken by QFMA to develop the capital market in Qatar during the past period had clear and direct

positive effects on the Qatar Stock Exchange (QSE), which was able to achieve a great leap, Dr al-Binali added.

QFMA CEO said that the Authority launched its third strategic plan for 2023-2027 the year before, as well as issuing new controls for distributing profits in the financial markets. Under these controls, public shareholding companies listed on the QSE were allowed to distribute profits to shareholders on a phased basis of 3 or 6 months or annually, as is currently the case. These companies were also obligated to a specific period that must not be exceeded for distributing profits.

The Authority also launched the one window electronic portal, which aims to facilitate the procedures for offering and listing securities, and provide many advantages to companies linked to the capital market.

Dr al-Binali stressed that QFMA is continuously working to update its existing plans and develop new ones in order to keep pace with all developments in the field of its work and activities, in addition to following up and implementing its own projects in a way that meets its needs and contributes to achieving its strategic objectives.

In the field of complaints management, the Authority is working on developing electronic systems for receiving complaints to become integrated. In the field of licensing, QFMA began reviewing and amending the issued legislation and introducing new legislation to ensure that it keeps pace with developments in current financial markets, so that it reflects the best international practices and is consistent with the local market, he added.

UDC showcases premier developments at 'LPS Shanghai 2024' in China

United Development Company (UDC), the master developer of The Pearl Island and Gewan Island, has successfully wrapped up its participation in the prestigious Luxury Properties Show (LPS) in Shanghai, China. The high-profile event brought together leading names from the investment, construction, and real estate sectors, creating an exclusive platform for international collaboration and large-scale development opportunities.

UDC's participation in the Shanghai International Property Show 2024 was enhanced by its third partnership with the Investment Promotion Agency (Invest Qatar) for investment opportunities at MIPIM 2024 in France, as the national investment promotion body, and Real Estate Regulatory Authority (Aqarat), as a leading Qatari real estate sector.

Invest Qatar and Aqarat played a crucial role in showcasing Qatar's thriving real estate sector and presenting the country's attractive investment opportunities to Chinese investors, highlighting the lucrative potential within Qatar's rapidly expanding real estate market.

At the event, UDC displayed its pioneering development projects on The

Pearl Island and Gewan Island, including the Crystal Residence project, which is one of the most prominent residential destinations.

These mixed-use projects have become some of the most desirable residential addresses in Qatar, which are famous for their advanced design and architecture.

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Notably, foreign investors are also eligible for Qatari residency, adding an extra layer of appeal for international buyers. UDC also highlighted the incentives Qatar offers for foreign investment, further strengthening its position as an ideal destination for investors seeking growth in the Gulf's real estate market.



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