

## Testimonials

H.E. Hamed Al Amri, Under-secretary, Ministry of Manpower

The development of a world-class vocational skill and that of human resources development is a key priority for the government of His Majesty. The holding of Manpower Employment Seminars came as recognition that sustainable development requires high quality manpower and this paved the road for developing a complementary system of Vocational Training and Technical Education. It also helped in strengthening links and co-operation between the government and the private sector establishments in the field of manpower development and that of national manpower employment. In response to the recommendation adopted in the National Manpower Employment Seminars, leading private sector establishments have taken the initiative to increase Omanisation, some have established their own training centers to provide the necessary training for Omani youth so as to provide them with the type of technical and administrative skills that will facilitate and strengthen their abilities to fill vacancies available in these establishments. Among these is the United Finance Company where the Board of Directors considers training and the employment of nationals has a top priority. Since 2002 the company embarked upon a policy of increasing Omanisation. They provided job opportunities to Omani youth in a wide range of occupations at various administrative levels and skills. UFC's track record shows that Omanisation rate in the year 2007 reached 72%, this was achieved through the company's commitment and its keen interest to provide employment with on-the-job training to their Omani staff. The company sent an application to the Ministry of Manpower to establish its own training centre with a capacity of 74 trainees. The Ministry approved the establishment of the training centre, which will be starting training soon. The training provided contains theoretical as well as applied on-the-job training in the fields of accountancy, information technology, customer service, marketing and administration. Based on the above, UFC was awarded Green Card status, for its efforts in training and Omanisation. The Ministry of Manpower appreciates what UFC is doing with regard to training and that of Omanisation and do wish the company the best of success in all of its operation, its investment and its role in the field of human resource development.

Mr. Jamal Said Al Ojaili, Chairman We in United Finance Company are providing not only finance, but we also contribute to the growth of all companies including small companies as well as big corporations leading Oman's economy. We finance each company, according to its needs, taking into consideration the success of our partners.

Mr. Raghavan K. Murti, EX - CEO, UFC UFC started by introducing working capital finance focusing on the local small and medium enterprises, educated Omanis starting new businesses and community projects as our focus area. UFC introduced products every year based on the market research, looking at the needs of the society and added non-conventional finance, multiple year insurance plan and bancassurance facilities to the bouquet of our existing products which made key differentiation between us and UFC's competitors and raised UFC to the No. 1 position in the fraternity of non-banking finance companies. UFC committed to being customer focused and bring to the market newer products for the benefit of the society in general, keeping in view UFC motto of "Growth for All".

Mr. Abdul Razak, CEO, Bank Muscat United Finance Company over the past 10 years of their existence has transformed from a traditional lease financing company into a multi purpose innovative financing company. They are very active in Equipment financing, Receivables financing and Lease financing.

Mr. R. Vaikunth, MD - Commercial, Saud Bahwan Group They are able to quickly make decisions on corporate finance, which is very important for us to satisfy our customers and get their jobs started.

Mr. Anees Sultan, Head of Investment, National Bank of Oman United Finance Company stands for innovativeness.

Mr. Ewen McRobbie, Executive President, Oman United Insurance Co. United Finance Company was the first finance house to enter the Bancassurance market.

Mr. Mohan Babu, MD, Dunes International We came to UFC for the purchase of a quarrying plant, which they financed in quick time. If it were delayed by 10 days, we would have missed the deal.

Mr. Warith Al Kharusi, Logistics Manager, PDO UFC is proactive in really getting the local communities embedded into the business. This has actually enabled us to have better performing contractors.

Mr. Fathi S. Aidi, Rajab & Aidi Company

We are a major company in the area of road construction, heavy equipment and contracting business. We worked alone in the past. After getting finance from UFC, we developed our business and worked together to build the largest number of projects in our country, Oman.

Mr. David NG, M.D., Thong Yong

United Finance Company does not function like what you say someone trying to sell a product. Of course when you are asking for finance they were the first finance company to visit our site. Mining is a very risky business, so if you do not understand to whom you are loaning the money to, it will be difficult to achieve finance or even give equipment.

Mr. Abdullah Hussein Jamal, Partner, Arabian Projects & Transport Co. I came to Oman 35 years ago. We are No. 4 company in Oman, working in contracting works. Ten years ago we started business with UFC, which helped us to transfer from sub-contractor to a major contractor of Oman Government. Thanks to our partners UFC who financed our machineries and equipment.

Mr. Shaikh Abdullah Al Darai - Fahud Desert There is only one way I can explain my experience with united finance and that is fantastic. From nowhere I have reached 100% and that solely because of UFC.

Mr. Shaikh Maahmoud Al Mahmoudi -Anwar Fahoud

If today we are company with a good reputation in the market, it is all due credit to UFC.They not only gave us financial support but also guided us with their timely advice.

Mr.sheikh Abdul Aziz Al Mahri,Chairman &ndash; Shaleem Petroleum Co SAOC

We have been dealing with United Finance Company SAOG from the very initial stages of our business.UFC has stood by us not only as a financier,but as a well-wisher and a partner. Sudhir Kumar Keshavji sampat -Naranjee HirjeeThough we have not dealt with UFC too much,whatever dealing we have had last year with them went off well.

Mr Said Fayz Ali Shah -Businessman

UFC is like my family, my friend, guide and well &ndash;wisher, It has been great interacting with the CEO Raghavan K Murthy and CLO Shivkumar who have been great pillars of strengths for me.