



كلية الدراسات المصرفية والمالية
College of Banking and Financial Studies



NEWSLETTER ISSUE NO : 15

OUR CBFS

CBFS

is the first government
higher education institution
accredited by

OAAA





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FROM THE DESK OF THE CHIEF ADVISOR

Dear readers,

As we stand at the threshold of the new academic year 2019-20, it gives me immense pleasure to present the 15th Volume of CBFS Newsletter, which showcases robust activities that CBFS has been engaged in since the last publication of the Newsletter.

Perhaps, the icing on CBFS' achievements was that CBFS has got the unique fame of becoming the 'First Accredited Government Higher Education Institution' in Oman. This award by Oman Academic Accreditation Authority undoubtedly stands as a testimony to CBFS' 35-years of dedicated service to the nation. The award would not have been possible without the relentless support of the College's management, academic & administrative staff, and its stakeholders.

As 'quality is a journey and not a destination,' CBFS is striving to further its services and offerings to the society. The College is keen to strengthen its academic support and encourages its students to optimally use its facilities and improve their employability and graduate attributes that are essential to face the growing challenges of the career sector.

I appreciate the student and alumni contributors of the Newsletter for freely expressing their CBFS experience, which will be a motivation for other students.

Finally, I wish to personally express my indebtedness to the Editorial Board, who diligently worked behind the scene by taking their time to put together OUR CBFS. And we hope you enjoy reading this volume as much as we have enjoyed making it.

Best regards,

Dr. Ali Hamdan Al Balushi
Asst Dean - Corporate Support

The College of Banking & Financial Studies is the first government higher education institution accredited by **OAAA**



The College of Banking & Financial Studies has been awarded the Institutional Accreditation as the first governmental higher educational institution in Oman by the Omani Academic Accreditation Authority.

The accreditation process had started in 2018, focusing on the nine standards of evaluation: management & governance, educational programs, educational research, research activities, partnership with the local society, academic support, student services, staff services, general assistance services and infrastructure. The standards include more than 70 measures to evaluate the College's performance on the above mentioned areas.

The evaluation procedures involved some interviews with designated people from the CBFS Board of Directors, management, staff, students, parents, and local and international stakeholders.

The College has been playing an integral role on banking & finance since its establishment by a Royal Decree in 1983, as the first higher education institute in Oman. Moreover, the College has supported the Central Bank of Oman's policy of Omanization that is currently above 90%.

Regarding this achievement, Dr. Nassaer Al Maawali, CBFS Dean, said: "The Institutional Accreditation of the College by OAAA emphasizes the quality of College's inputs, processes and outputs that leads to gain greater trust of the community and it assures to the Community that the College is the right choice to be for any student who looks for transformative, holistic and empowering studies. Furthermore, the accreditation also supports the College in re-positioning itself as a competitive

and superior higher education provider in the area of banking and finance in Oman and the Region. This accreditation will support in advancing the College's vision of excellence in teaching and learning, and other scholarly activities".

The Dean added: "I would like to appreciate and thank the role of Oman Academic Accreditation Authority (OAAA) in promoting quality in the higher education sector in Oman and for their efforts in meeting the needs of the public and other stakeholders.

I would again like to acknowledge and appreciate the hard work and the dedication of all our staff members for investing their time and talent in getting the College accredited. The College is extremely proud of this achievement and assures OAAA that the College will continuously strive towards improving its quality of education, satisfying the needs of all our stakeholders & society at large."





CBFS HOLDS 14th HR FORUM

The College of Banking and Financial Studies (CBFS) held the 14th meeting of the HR Forum at its premises on March 27, 2019. The invitees included the HR Heads and Training Heads of banks and finance companies.



Mr. Mohamed Debouk, CEO, New Metrics, addressed the Forum on the topic, "An HR Leader's Survival Guide for the Future."

During the address, the speaker explained how the emerging global technology megatrends such as Artificial Intelligence (AI) will shape the industries and workplaces of the future and how they might impact the Omani human capital context. He also outlined how technology disruption impacts the human capital management practices and in particular, the impact of robotics on talent management of tomorrow.

He further clarified that HR does not exist in a vacuum but needs to understand the ecosystem of the business as a true business partner (It is all about data, strategy

and value chain!). He suggested that in order to future-proof an organisation's human capital, HR leaders need to adapt their role constantly in the era of continuous disruption and innovation. Establishing a relationship between what HR does and business performance, strategy and organizational capabilities is what HR is all about. In summary, HR needs to evolve to adopt outside-in perspectives and build intangible value.

Dr. Khalfan Al Barwani, Chairman of the Board of Directors of the College, Dr. Nasser Rashid Al Mawali, College Dean and members of the senior management team of the College were also present.

In the words of Dr. Nasser Rashid Al Mawali, "The objective of the HR Forum is industry engagement and advancement of the HR profession by providing a networking and knowledge sharing platform. This initiative is yet another in a series of steps taken by the College to promote the human capital development and capacity building for the national cause."





CBFS conducts

International Conference on Banking, Finance and Business

As part of research promotion initiatives, College of Banking and Financial Studies (CBFS) conducted its first International Conference on Banking, Finance and Business – ICBFB 2019 on 24 & 25 April 2019 at its Bausher campus. The conference was conducted under the auspices of H. E. Sheikh Abdullah bin Nasser bin Abdullah Al Bakri – Minister of Manpower. The event was organized in strategic partnership with Central Bank of Oman, The Research Council, Oman and National Institute of Securities Markets, India.

H.E. Tahir bin Salim Al Amri, Executive President of CBO, Prof. LIM Kian Guan, Vice Provost of Singapore Management University, Prof. Zahir Irani, Executive Dean of Faculty of Management and Law and Faculty of Social Sciences of University of Bradford, UK, Dr. Ronald Michael Bradfield, Director, Strathclyde

Business School, UAE Campus, Dr. Said Al Saqri, Chairperson of Oman Economic Association and Prof. M. Thenmozhi, Director National Institute of Securities Markets, India were the keynote speakers for the main sessions of the two-day conference.

The main objective of the conference was to provide a forum for academics, scholarly experts and practitioners to share their knowledge and research experiences for the development of banking, finance, economics and business. This conference also facilitated researchers to disseminate their research outcome to the community. The conference has highlighted issues related to opportunities, challenges and global practices relevant to the development of banking and financial sector; macro and micro economy and business practices. The conference outcome and recommendations have provided insightful directions for effective policies, plans and strategies in the near future for banking, finance, economics and business practices across the globe, said Dr. Nasser Al Mawali, Dean of the College. Further, the conference has also developed academic network among the participants, said the Dean in a press release.

The College had received around 123 submissions from 22 different countries from academics, researchers, doctoral students and practitioners in the field of banking, finance, economics and business. Of





these papers, 65 papers were from abroad. Around 135 authors were involved in the submission of these papers. All these papers had been evaluated through double-blind peer review by the conference Scientific Committee based on a set criteria. Around 75 reviewers across the globe were involved in this review process. 72 of these research papers were presented at the conference in three concurrent sessions held under the sub-theme of banking (17), finance and economics (28) and business (27). Upon rigorous review process, overall acceptance rate was 59% of the total conference submissions. The research papers presented were in qualitative, quantitative or conceptual form.

The paper presenters hailed from France, United Kingdom, Germany, Italy, India, Malaysia, United Arab Emirates, Bahrain, Saudi Arabia, Iran and Iraq in addition to presenters from Oman. Overall, 40% of presenters were from abroad and the rest were from Oman.

The best paper for each sub-theme of banking, finance & economics and business were awarded. The abstract of all papers presented will be included in the conference proceedings with ISBN, and will be indexed by EBSCO host database. Based on the outcome of the conference, a policy recommendation report will be submitted to appropriate authorities. Seven top rated international peer reviewed scientific journals published by Elsevier, Emerald, Sage and Indersciences partnered with the conference. High quality papers will be selected by these publishers for publication in their journals. These journals are indexed by Scopus and Web of Sciences.

The third volume of edited book entitled, *Diversification of Oman Economy for Sustainable Development: Strategic Issues and Imperatives*, published by the CBFS, was released on this occasion.





The Graduation for the 14th batch of MBA program of the University of Strathclyde was held on 28 January 2019 at the CBFS campus. A total of 37 graduates were conferred MBA under the auspices of His Excellency Tahir bin Salim bin Abdullah Al Amri, Executive President of the Central Bank of Oman, in the presence of Dr. Khalfan bin Mohammed Al Barwani, Chairman of the Board of Directors of the CBFS, Dr. Nasser bin Rashid Al Mawali, Dean of the College, Prof. Peter McKiernan, Professor of Management, University of Strathclyde – Business School and Members of the CBFS Board.

The occasion was a significant milestone in CBFS annual calendar. CBFS has a robust and long-term alliance with the University of Strathclyde Business School (UK) since 2001, which has significantly contributed to the breadth and depth of the MBA program. Strathclyde Business School is a triple accredited business school. This gives the stakeholders an assurance that CBFS is the place to be if a student is looking for a transformative, holistic and empowering postgraduate management studies.

It is a source of pride that the MBA program has resulted in the successful graduation of around 480 students until today. The goal of CBFS has been striving to deliver educational excellence in banking and financial studies. CBFS has gradually but steadily positioned itself as a competitive, and superior higher education provider in Oman and the region.

The existing world challenges are in fact opportunities for renewal and transformation. These challenges do derive us to reengineer strategic repositioning of College to meet these emerging challenges.

CBFS, through its MBA program, has played a vital role in training its MBA graduates to be the next generation of business leaders - leaders that are empowered to overcome challenges and transferring them into opportunities.

CBFS

celebrates the Graduation of MBA Students



CBFS

**celebrates the
Graduation
of 330 Students**

Under the patronage of His Excellency Dr. Hamad bin Saeed Al-Awfi, Undersecretary of the Ministry of Agriculture and Fisheries, CBFS celebrated on 11 April 2019 the graduation of 330 students in various

programs and specializations, including the Bachelor's Program in Accounting and Finance and the Bachelor of Management and Business from Bradford University (UK.) In addition, British National Higher Diploma Program (HND) in Human Resources, Accounting Finance, Banking, Management and Business, in academic engagement with Pearson Foundation, and the Chartered Accountancy Program of the British Association of Chartered Accountants (ACCA) were awarded.



CBFS

HOLDS GRADUATION FOR TWO PRESTIGIOUS CERTIFICATION TRAINING PROGRAMS

The College of Banking and Financial Studies (CBFS) held the graduation function for the fourth batch of Certified Bank Branch Managers (CBBM) and first batch of Certified Bankers from various banks who attended the respective programs between September 2017 and April 2019.

Held at the state-of-the-art auditorium in the College premises at Baushar on May 1, 2019, the graduation was attended by senior officials from the nominating banks as well as the College management.

Dr. Khalfan Al Barwani, Vice President, Central Bank of Oman and Chairman of the Board of Directors of CBFS, gave away the certificates to the participants.

A few participants shared their experiences from the training and described the programs as a “game changer” in their career. They voiced a deep sense of privilege at being the elite batch of graduates of the programs and stated that they are already applying the learning at their workplace.

The Certified Bank Branch Manager program curriculum covered three main competency areas over 10 modules - Banking Business, Sales & Marketing, Management & Leadership, while the Certified Banker Program covered three main parts- Principles of Banking, Accounting and Finance for Bankers, Legal and Regulatory Aspects of Banking. The training for the programs was facilitated by senior resource persons from CBFS, supplemented by eminent guest speakers from banks. The diverse methodology encompassed case studies, group discussions, action learning, quizzes, etc. Multiple assessments were also administered to the participants at various phases of the programs.

In the words of Dr. Nasser Al Mawali, Dean, CBFS, “These two certification training programs are the outcome of a long drawn dialogue with and inputs from the banking sector and combines global best practices with a regional flavor. They are recommended by the Central Bank of Oman to all banks in Oman. The College is in the forefront of skill-development for the banking and financial sector in the country. During the current academic year 2018-19, it has offered about 200 training courses attended by about 3000 participants. I would like to reiterate our commitment to continue to be a partner of preference of the banks in Oman through value added offerings aligned with the needs of the industry in the coming days.”



The Muscat Chapter of the Institute of Chartered Accountants of India (under the sponsorship of CBFS) has been awarded the best Overseas Chapter in Medium category at the global level by ICAI HO, New Delhi, India.

The good news was formally conveyed along with the trophy to Dr. Nasser Al Mawali, Dean CBFS by CA Bhavani Prasad, Chairman of the Chapter and the other members of the Chapter's managing committee during the CBFS-ICAI joint steering committee meeting held on February 18, 2019.

CBFS signs Agreement of Cooperation with Oman LNG Development Foundation



The College of Banking and Financial Studies signed a cooperation of agreement with Oman LNG Development Foundation. The agreement was signed by Dr. Nasser bin Rashid Al Mawali, the Dean of the College and Mr. Khalid bin Abdullah bin Mohammed Al-Masn, CEO of the Oman LNG Development Foundation.

CBFS

HOLDS HIGH LEVEL FINTECH TRAINING PROGRAM



The College of Banking and Financial Studies (CBFS) conducted a high level training program titled “Fintech-A Guide for Executives” on March 4, 5 and 6, 2019.

The intensive three-day program was offered by CBFS in collaboration with Smith School of Business, Queens University, Canada. It was attended by about 40 delegates from various organisations.

The program provided an overview of the areas of fintech that enhance an organization’s ability to leverage on fintech. It gave participants a detailed insight into the concepts, tools and techniques that can help an organization to effectively integrate fintech into its business strategy.

The program covered the key areas of Artificial intelligence (AI), Big Data, Digital Platforms, Management areas (Deep learning, NLP, Jobs and AI, Blockchain), the application of fintech to risk management and regulation and incorporated a capstone project.

The program was facilitated by an experienced banker who combined a rich and diverse range of expertise and experience in banking and training.



According to Dr. Nasser Rashid Al Mawaali, Dean, CBFS, “The College is in the forefront of skills development in the country. We view our collaboration with QSSB as a significant step to increase Omanisation in the middle and senior management cadres in banks and other companies, as evidenced by the various executive development programs. Both open enrolment and customised programs offered on a wide range of topics such as strategy, change management, leadership for senior managers, middle managers & first line managers, advanced selling skills and marketing. The nominations for these programs have been drawn both from within and outside the banking and financial sector. During the academic year 2017-18, the College offered about 200 training courses attended by about 3500 participants. We look forward to continue our efforts to accelerate skill development and local capacity building process”.

Significantly, the College was ranked among the top-two most trusted brands among educational institutes in Oman in both executive and top management segments in the second edition of the “Most Trusted Brands Survey” conducted by the Arabian Research Bureau (ARB) and results were published in the Oman Economic Review.

CBFS signs MoU to form CFA Oman

The Chartered Financial Analyst (CFA) Institute formed a local chapter comprising of about 60 members in the Sultanate on May 20, 2019. Dr. Nasser Al Mawali, Dean of the College of Banking and Financial Studies (CBFS), and Sachin Sawrikar President, CFA Oman, signed an agreement to formalise the sponsorship of the new Chapter by CBFS. The signing ceremony held at CBFS was attended by senior representatives of the College, Board of Directors of CFA Oman and the CFA Institute. Later, the formal inaugural event for CFA Oman was held in September 2019.

Dr. Nasser Al Mawali said: "CBFS is proud to sponsor CFA Oman, thereby strengthening cooperation and coordination among various stakeholders to adopt the best practices for learning and exchange of knowledge in the areas of finance and investment. CBFS has been helping the financial services industry in the Sultanate for its various training needs. It is already sponsoring 4 local chapters of globally

reputed professional bodies (ISACA, ICAI, IIA and ACFE) and will extend all support to its fifth sponsored Chapter, i.e. CFA Oman to complement government efforts aimed at achieving prudent financial and investment management."

CFA Institute is the global association of investment professionals that sets the standard for professional excellence and credentials. It aims at creating an environment where investors' interests come first, markets function at their best, and economies grow. It is also committed to improving the knowledge and expertise of investment professionals in general and CFA Charterholders in particular. There are more than 163,000 CFA charterholders worldwide in 163 countries and regions. CFA Institute has nine offices worldwide and there are 154 local member societies.

Sachin Sawrikar said: "CFA Oman is thankful to CBFS for facilitating a unique opportunity for networking of finance and investment professionals through professional interaction and education, raising the level of competence within the profession. CFA Oman will play a crucial role in member education, forming partnership with universities, supporting deserving Omani candidates with scholarships and to enrich the quality of investment professionals in Oman.

The CFA institute provides globally reputed qualifications through administration of the CFA examination, requires practitioners to adhere to a strict code of professional conduct and ethics, and provides leadership to inspire public confidence in the integrity, objectivity and professionalism of practitioners."



BankDhofar Provides Unparalleled Customer Experience

BankDhofar provides state-of-the-art products, best services and financial solutions to its increasing base of customers across Oman. This comes as part of BankDhofar's vision to be "The Best Bank for its customers".

The Bank has set its vision to be the best bank in the Gulf in customer experience by 2020. At BankDhofar customer's satisfaction is the reflection of the Bank's success. Therefore, the Bank has focused in its journey during the last five years on creating unparalleled customer experience through upgrading its channels and revamping its branches

Revamped Branches with personalized services

As part of its "together2020" Journey, BankDhofar exerts its efforts to enhance the overall customer experience across all customer touch points, ranging from branches, to all digital channels. The implementation of these journeys culminated in the revamp of a number of branches across the sultanate.

The new revamped branches are designed using world class layouts, placing customer experience as the bedrock of the design the revamped branches affords customer with privacy, hospitality and a personalized experience from the moment they step in into the branch, while being served and when they leave.

With the aim of enhancing customers' banking experience, BankDhofar branches at Muscat International Airport, Muscat Grand Mall, Mall of Muscat, Falaj Al Qabail, and Salalah Gardens Mall serve the customers for extended working hours till 9pm.

Enhanced digital channels to provide services around the clock

Reaffirming its position as one of the leading banks in Oman and delivering on its commitment to deploy the latest technologies, BankDhofar enhanced its digital channels including Mobile Banking, internet banking, ATMs, CDMs, and FFM's.

Earlier last year BankDhofar replaced its NCR Personas ATMs with a new family of NCR SelfServ™ 80 Series, that enabled the Bank to deliver an enriched customer experience.

BankDhofar customers can access the financial services through a wide network of branches, ATMs and CDMs around the Sultanate. The network includes more than 121 ATMs, 55 CDMs and 14 FFM's that work round-the-clock with high efficiency of over 99%. With the upgraded ATMs has a robust platform to spur future growth strategies and offer next-generation customer experience, delivering intuitive and striking interfaces to access banking transactions and services on-the-go.

BankDhofar continues providing innovative services which enables the customer to conduct their banking transactions 24/7. The Bank launched Cardless Banking service through ATMs. The first



of its kind service in the world, enables customers to conduct ATM transactions easily only by using their mobile numbers. This innovative service is an extension of the flagship cardless cash service which is available only with BankDhofar Mobile Banking App.

To avail from the service, customers have to activate their mobile number through BankDhofar Call Centre or Mobile Banking App. Customers may then go to the nearest BankDhofar ATM, and insert their mobile number, one-time PIN (OTP) and the card PIN. This unique service is an extension to the cardless cash service which is available only with BankDhofar Mobile Banking App.

With Cardless Banking, customers may withdraw cash, pay bills, request for cheque book, balance inquiry, and request for mini statement.

The Bank offers a wide range of instant mobile banking services through its award winning App. The services include; instant connection to accounts and cards details, instant payment of utility bills and mobile top-up options, instant credit card due payment, location of nearest ATM, CDM & branches, instant money transfer to any third party's account within BankDhofar, instant transfer to any Bank in the Sultanate, updated currency exchange rates, update on promotions and new products and services. The flagship Cardless Cash Transfer exclusive service allows BankDhofar customers to use their mobile phone as an ATM card where they can have access to their accounts and withdraw cash from any BankDhofar ATM.

In recognition of its efforts to provide the best banking experience, BankDhofar bagged a number of awards including; Best Customer

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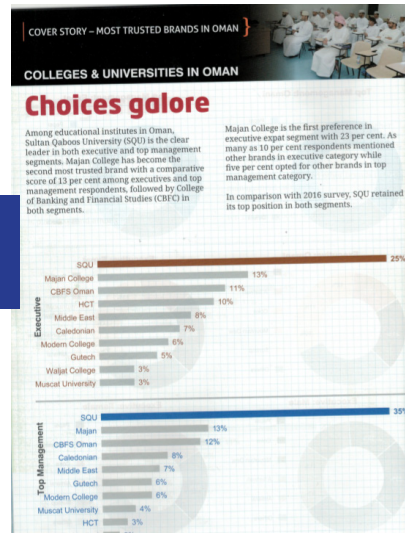
Service Banking Brand 2018 – Oman by Global Brands Magazine Awards, Best Digital Transformation in Banking Award by Smart SMB Summit & Awards, Infosys Finacle Client Innovation Award 2019 by the Infosys Finacle Awards, Customer Delight Awards by MENAAwards, Best Corporate Advisory - Oman 2019” award by Global Business Awards, Best Enterprise-wide BPM Rollout by Newgen Software, Best CEO in GCC’s Banking Industry by Business Worldwide 2018 Global Corporate Excellence Awards, Most Innovative CEO of the Year – Oman by Business Worldwide 2018 Global Corporate Excellence Awards, Corporate & Investment Bank of the Year – Oman by the ABF Corporate & Investment Banking Awards 2019, Best Customer Experience Transformation Strategy Award – by Customer Experience - Middle East Awards.

As part of its “Together 2020” journey which aims at reaffirming its position as a leading bank in the Sultanate and the best in the Gulf, BankDhofar continues to provide the best customer experience, innovative products and creative services that are custom-made to meet the needs and requirements of our customers. The combination of the thorough vision of the bank’s executive management, the comprehensive operational strategy that revolves around following best international banking practices and providing best customer experience, as well as commitment to community development and contribution to the growth of the national economy, placed BankDhofar on top of the list of best banks in the region.

To learn more check out BankDhofar pages on social media; Facebook (www.facebook.com/BankDhofar), Twitter (@BankDhofar), Instagram (www.instagram.com/BankDhofar), or visit the official website www.BankDhofar.com or contact the call centre 24/7 on (+968) 24791111 for inquiries.



Achievement!



Staff Gathering - Ramadan 2019



CBFS

organizes a seminar on “Economics of Ramadan” within the first session of the CBFS Council.



Alumuni Gathering



The College organized its CBFS Alumni Gathering on 14 Jan 2019. The gathering witnessed former graduates sharing their experience as students and exchanging their current career experience. The gathering also had entertainment and spot competitions for alumni.



The Internship and Graduate Follow-Up Unit organized a two-day workshop on 8 & 9 July 2019 which was facilitated by Deloitte, Oman. The workshop titled: VAT Competency Development Programme was attended by over 30 graduates from various organizations.



CBFS

Open Day



Career & Training Opportunities Fair



Teaching Unplugged

Billie Chamberlain and Rachel McGloin

What would it be like to teach without using any technology, textbooks or even worksheets? Many teachers panic at the thought of a frozen laptop, a broken projector or a photocopier that is out of order. Well, panic no more! Teaching unplugged is here to help us save the day. When we first started teaching, we were told repeatedly to follow the textbook, use additional worksheets, flash cards, pictures and the latest gadgets. However, there is more to teaching than focusing on the material resources. Through teaching unplugged, we came to understand that going back to the basics was a more productive way of getting students to use the language.

Also known as Dogme EFL, the method is named after the Dogme 95 film movement, where director Lars Von Trier declared that film-making had become too dependent on fancy special effects. In 2000, Scott Thornbury published an article stating a similar idea for EFL, saying that EFL teaching was too heavily resourced and it should be brought back to a more natural state.

So how do we use Dogme in the classroom?

A Dogme EFL lesson consists of 3 main ideas: it is conversation driven, materials light (or free!) and has a strong focus on emergent language. An unplugged lesson can take many different forms and it is up to you how to interpret and implement these ideas. Be creative! A Dogme lesson can be effective and fun. There is much less teacher talk time and much more student-led activity. Students tend to be more interested and it challenges the teacher to find new and creative ways to deal with emergent language.

Experimenting with different teaching methods can be an enlightening experience and Dogme is enjoyable for both student and teacher.

If you would like to know more about teaching unplugged, here are some interesting articles:

Thornbury, S. A Dogma for EFL IATEFL Issue 153, February & March 2000

Thornbury, S. Dogme: hype, evolution or intelligent design? The Language Teacher, July 2013

“It’s never too late to find your new strengths...”



Imran Basha

University of
Bradford/ BSc
honours in
Business and
Management

“In my journey I had a roller coaster ride from being the best football player of my high school to being the best entrepreneur of college of banking and financial studies. I would like to thank the College of banking and financial studies as they have given me opportunities to showcase my skills and I was always guided and directed by my respected professors.

I always had stage fear in my high school, but the intense level of guidance given by the professors in the college made me a new person. It was 25th of April 2018 when YESI(Youth Entrepreneurship support initiative) club in college conducted the business idea competition and I decided to take part along with my college colleagues with a group of 4 people although generating a unique idea for the Omani market was challenging but we managed to find an idea which was very well executed and we won the competition among the 15 teams.

On career and training opportunity day of college on 11th March 2019 there was a competition held which is named as “The Right leader competition ” In this competition a critical case study was given and we have to speak and give a logical conclusion and I won the competition among the 10 students who took part and this was clearly based on my public speaking skills. There are various sessions and activities in my college where you are given the opportunity to showcase your talent and I have discovered mine. public speaking has changed my life as I have become more confident about myself and I have developed a skill that is going to help me in my upcoming stages of life and I believe I am going to be a great Entrepreneur one day.

“The sky’s the limit...”

The sky’s the limit. That’s what I have learned throughout my journey as a participant in the National Youth Program for Skills Development, which is a national initiative under the blessings of His Majesty Sultan Qaboos. The initiative aims in focusing on Omani youth and developing their skills in various areas that would benefit them. Relatively, the program offered 3 different online courses namely, data foundations, digital marketing and programming.

The journey of the stage of learning continued for 3 months starting from September 2018 to December 2018. As a college student it was challenging for me to balance between my online classes and my college work. However, I accepted the challenge and managed my time to be able to maintain my good performance in college and the program as the course enhanced my performance positively in college through widen my knowledge.

After graduating successfully with a nanodegree in Digital marketing, the next stage was to come up with a technological business idea. After competing with 1,000 participants, I have succeeded and been chosen as one of the best 100 business idea that meets the requirement of the 4th industrial revolution. Nevertheless, the second stage was a bit more challenging than the first. As it requires full commitment and travelling outside Oman to Switzerland to complete a two-week entrepreneurship course.

The college showed a big support that I will never forget and will forever appreciate. Starting from my lecturers who fully supported me and offered to guide me with my business idea, and where in direct contact with me via Email during the two weeks to make sure I stay on track with my other colleagues in class, to the college dean, who motivated me and made me feel proud to be a student in the College of Banking and Financial Studies as he was understanding and considerate of the requirements of the program. Without such support, I would not be able to reach where am I today, so I thank the college as it played a part of who am I today. A future business women and a future leader!

Students' Articles



**Bushra
Salim Said Al
Wahaibi**

Bradford
university/ Bsc
Business and
Management



**Nada Ali
Saif
Al Obaidani**

Bachelor of
Business
and Accounting

Conference presentation experiences...

It has been a great experience attending and presenting my research in 2 main students' conferences --"2nd Student Research National Conference" and International Student Conference - EGBPC 2019." The first conference was held at Al Buraimi University College on 13 March 2019. More than 40 speakers presented their own research. I presented my work on "The impact of Teamwork on Employee Performance of Orpic" while, the second conference was held at Muscat College on 26 March 2019.

It was a great opportunity for me to contact other researchers and scholars who are working in similar research areas. It provided a chance for me to broaden my mind and get more ideas. Also, I met new people with different cultures and dispositions that enlighten my way of thinking in my field of study, and on the other hand, it was a really challenging experience as it was my first time to do a research project and present a paper in front of colleagues of the same or similar fields of study with more than 20 audience. With the help of my supervisor, Dr. Mythili, everything went smoothly and perfectly. Moreover, the feedback was positive and I received constructive criticism about the research.

Further, I was requested to collaborate with one of the best researchers in the conference, and at that moment I was really proud of myself and proud of being a CBFS student, as it gave me the opportunity to increase my knowledge and develop my skills. In addition to that CBFS gave me the space to prove my capabilities, not only to be creative but also in whatever I do academically. Thank you CBFS for making me mentally and financially prepared to be a part of these conferences as they offered me an opportunity to develop new networks, meet new friends, gain knowledge and become more successful in my future career.

“Never lose hope. You never know what tomorrow may bring.”

Students' Articles

Our college has a good environment to study with high quality of education. In my life I was encouraged to participate in conferences & my college faculty helped me to achieve my goal.

Since I completed Higher National Diploma, it was the starting point to achieve my goals. I worked on two projects, in Developing Individual and Team Organization module, and Research Project for Higher National Diploma. In addition, through these researches I achieved my ambition and participated in four conferences in different colleges. First was in Al Buraimi University College on 13 March 2019, the second was in Muscat College on 26 March 2019, the third was held in Arab Open University on 24 Apr 2019. The last conference was held in Higher College of Technology on 18 Jun 2019. After having these experiences and participating in conferences I was able to speak in front of large audience confidently, and also, now I find myself more determined and have full confidence to participate in any conference.

Furthermore, I heard about a competition SREPCO - the Student Research Project Conference - in our college and then I decided to participate and registered my name. On 11 April 2019 the competition was held at the college; there were 12 students who participated in the competition. I presented my research and I was aspiring to get a high score. A few days later the results were announced and it was surprising for me to be the second winner! In addition, it was a proud moment that my research has been published in the *International Journal for Research in Engineering Application & Management*.

Finally, I want to acknowledge my college for supporting my project achievements. I will never forget my supervisors Dr. Binu Mathew & Dr. Madhav for their motivation that encouraged me to achieve my goal. Special thanks to Professional Studies Department and Ms. Sonal Devesh at the PG & Research Department.



**Al Shifa
Mohamed Saud
Al Harthi**

Bachelor of
Business
Administration
(HR)



Daniella Mary Varghese

University of Bradford
B.Sc. Accounting and
Finance

My passion for music continued at CBFS

Talent must be brought to light even if you think it is the simplest ones. I was filled with happiness when I was first asked by one of the student council members to perform either a violin or piano solo at the Open Day. On March 2019, along with 20 other participants, I got an opportunity to perform a violin solo. I have been performing piano solos on stage since I was 12 years old. Most of my performances were held in competitions, ensembles, family gatherings and school in front of my friends, other school mates and teachers.

This year, I was lucky enough to perform again in front of chief guests, dean, teachers, friends and other colleagues. I personally thank College of Banking and Financial Studies for giving me this chance to showcase my talent. Participating in a college event helped me interact with more people and has given me the confidence to stand undeterred in front of a crowd.

Playing musical instruments have helped me overcome stress and has also given me a sense of achievement.

This has helped me a lot in my day to day activities and studies. It has also helped me improve my patience level and come up with creative ideas. I thank College of Banking and Financial Studies for believing in me to achieve my wish to perform in college. I also thank the college staff in providing me with all the necessary equipment I had asked for and made my show a successful one.

CBFS - An arena to display your talent too!

"When you really want something, the whole world conspires to help you to achieve it" and with this strong belief and confidence I took my first step into the College of Banking and Financial Studies and started off with my journey. I am pretty much determined in achieving my dreams and desires through this college and I know the college will definitely help me in these.

Talents are God gifted and therefore it is our obligation to utilise them to the maximum. Singing has always been my passion and also has been my keen area of interest. Music gives me a sense of relief and happiness. I received an opportunity to sing on the Open Day of the college. Getting an opportunity in this college to showcase my talent was really unbelievable to me, but still grabbed the opportunity I received. I have performed earlier also but was a bit worried about the audience thinking how would they react to my essence of songs.

Singing in front of an unknown crowd was a bit of a challenge to me. But to my surprise the crowd was really enthusiastic and also encouraged me during my performance. Developing and encouraging students has been the primary motive of this college, and so they helped me too for my performance. Getting along with our colleagues, interacting with them, understanding their cultures have always been my interest and this has helped me in my self development.

After this day it was easier for me to talk and communicate with my fellow mates as this gave me good confidence and an identity to me. Without such a support from the college I would have not got this confidence for the better education and a brighter future. And so I thank the CBFS for making me the happy personality I am today.



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