HM Sultan Qaboos bin Said - may Allah bless him
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Royal Decree Establishing the Public Authority for Small &amp;Medium Enterprises Development</td>
<td>4</td>
</tr>
<tr>
<td>Introduction</td>
<td>6</td>
</tr>
<tr>
<td>Who are we?</td>
<td>7</td>
</tr>
<tr>
<td>Objectives of the Authority</td>
<td>7</td>
</tr>
<tr>
<td>Functions of the Authority</td>
<td>7</td>
</tr>
<tr>
<td>Our location</td>
<td>9</td>
</tr>
<tr>
<td>Beneficiaries of the Authority’s services</td>
<td>9</td>
</tr>
<tr>
<td>The role and contribution of SMEs to the national economy</td>
<td>10</td>
</tr>
<tr>
<td>SMEs Development Symposium</td>
<td>11</td>
</tr>
<tr>
<td>What do we provide?</td>
<td>14</td>
</tr>
<tr>
<td>First: Training and Awareness Program</td>
<td>15</td>
</tr>
<tr>
<td>Second: Consultancy</td>
<td>27</td>
</tr>
<tr>
<td>Third: Services</td>
<td>27</td>
</tr>
<tr>
<td>Fourth: loan Guarantee Program</td>
<td>28</td>
</tr>
<tr>
<td>Fifth: Licenses of Domestic Individual Productive Business</td>
<td>29</td>
</tr>
<tr>
<td>Sixth: Business Diagnostics Centre</td>
<td>30</td>
</tr>
<tr>
<td>Seventh: Green Economy Development</td>
<td>31</td>
</tr>
<tr>
<td>Eighth: SMEs Exhibition and Conference</td>
<td>32</td>
</tr>
<tr>
<td>Figures and Facts</td>
<td>34</td>
</tr>
<tr>
<td>Important information</td>
<td>39</td>
</tr>
<tr>
<td>First: The Authority’s Website</td>
<td>39</td>
</tr>
<tr>
<td>Second: The Website of The Ministry of Commerce and Industry (Investor front office)</td>
<td>40</td>
</tr>
<tr>
<td>Third: The One-stop-shop Facilities</td>
<td>40</td>
</tr>
<tr>
<td>Fourth: Intellectual property</td>
<td>41</td>
</tr>
<tr>
<td>Fifth: The first steps towards a successful project</td>
<td>43</td>
</tr>
<tr>
<td>Sixth: The Authority’ publications</td>
<td>44</td>
</tr>
<tr>
<td><strong>We are waiting for you</strong></td>
<td>48</td>
</tr>
<tr>
<td><strong>SMEs supporting bodies</strong></td>
<td>49</td>
</tr>
<tr>
<td><strong>Public Authority for Craft Industries</strong></td>
<td>51</td>
</tr>
<tr>
<td><strong>Public Establishment for Industrial Estates (the National Business Centre)</strong></td>
<td>52</td>
</tr>
<tr>
<td><strong>Oman Development Bank</strong></td>
<td>54</td>
</tr>
<tr>
<td><strong>Public Authority for Investment Promotion and Export Development</strong></td>
<td>54</td>
</tr>
<tr>
<td><strong>Ministry of Tourism</strong></td>
<td>58</td>
</tr>
<tr>
<td><strong>Oman Chamber of Commerce and Industry</strong></td>
<td>60</td>
</tr>
<tr>
<td><strong>The Research Council</strong></td>
<td>62</td>
</tr>
<tr>
<td><strong>Youth Projects Development Fund (Sharakah)</strong></td>
<td>64</td>
</tr>
<tr>
<td><strong>Grofin Oman</strong></td>
<td>66</td>
</tr>
<tr>
<td><strong>Al Zubair Corporation</strong></td>
<td>68</td>
</tr>
<tr>
<td><strong>Towell Group</strong></td>
<td>70</td>
</tr>
<tr>
<td><strong>Saud Bahwan Group (Toyota)</strong></td>
<td>72</td>
</tr>
<tr>
<td><strong>INJAZ Oman</strong></td>
<td>74</td>
</tr>
<tr>
<td><strong>Commercial Banks</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Bank Muscat</strong></td>
<td>76</td>
</tr>
<tr>
<td><strong>Bank Sohar</strong></td>
<td>78</td>
</tr>
<tr>
<td><strong>National Bank of Oman</strong></td>
<td>80</td>
</tr>
<tr>
<td><strong>Oman Arab Bank</strong></td>
<td>82</td>
</tr>
<tr>
<td><strong>BankDhofar</strong></td>
<td>84</td>
</tr>
<tr>
<td><strong>Other financing bodies</strong></td>
<td>86</td>
</tr>
<tr>
<td><strong>List of consultancy offices</strong></td>
<td>87</td>
</tr>
</tbody>
</table>
Royal Decree No. (36/2013) Establishing the Public Authority For Small and Medium Enterprises Development (PASMED) and Regulations

We, Qaboos Bin Said Sultan of Oman

Having perused the Basic Statute of the State, promulgated by Royal Decree No. 101/96,
The Public Authorities and Establishments Law, promulgated by Royal Decree No. 116/91,
The Royal Decree No. 102/2005, determining the functions of the Ministry of Commerce and Industry, and approving its organizational structure,
The Royal Decree No. 19/2007 establishing a directorate general at the Ministry of Commerce and Industry,
The Royal Decree No. 6/2013, establishing Al Raffd Fund, and promulgating its regulations, and
In pursuance of the public interest,
Have decreed as follows:

Article 1
A public authority under the name of “The Public Authority for Small and Medium Enterprises Development” shall be established and be affiliated to the Ministry of Commerce and Industry.

Article 2
The Public Authority for Small and Medium Enterprises Development shall have a juridical personality, enjoy financial and administrative autonomy and have the capacity to own tangible and intangible assets, manage and dispose thereof according to the provisions of the attached law.

Article 3
The Public Authority for Small and Medium Enterprises Development Establishments shall be located in the Governorate of Muscat; however, it may have branches thereof, by decision of its board of directors, in other governorates.
Article 4
The Chairman of The Public Authority for Small and Medium Enterprises Development Establishments shall the regulations and decisions necessary for the implementation of the attached Law, after their approval by the Authority’s board of directors; and pending the issue of such regulations and decisions, the Authority shall be governed by the laws and regulations applicable to the units of the administrative apparatus of the State as to whatever not provided for in the Law attached hereto, to the extent that does not contradict its provisions.

Article 5
The functions, appropriations and assets of the Directorate General for the Development of Small and Medium Enterprises at the Ministry of Commerce and Industry shall vest in The Public Authority for Small and Medium Enterprises Development. The employees of the said directorate general shall be transferred to the Authority with their same grades. Such vesting and transfer shall be subject to the mechanism to be agreed on between the Executive President of the Authority and the Minister of Commerce and Industry.

Article 6
Whatever contravenes this Decree and the attached Law or contradicts their provisions shall be revoked.

Article 7
This Decree shall be published in the Official Gazette and shall come into force on the date of its issue.

Issued on: 20 Rajab 1434 H.
Corresponding to: 30 May 2013

Qaboos Bin Said
Sultan of Oman
SMEs play a prominent role in strengthening economic development, achieving sustainable development, and increasing its contribution to national gross domestic product (GDP). In the Sultanate, SMEs, whether micro, small, and medium, represent more than 90% of the number of enterprises involved in economic activity. The following definition has been adopted for these enterprises:

1- Micro Enterprises: number of workforce (1 to 4) and annual sales are up to OMR 25,000.
2- Small Enterprises: number of workforce (5 to 9) and annual sales between OMR (25,000-250,000).
3- Medium Enterprises: number of workforce (10 to 99) and annual sales between OMR (250,000-1,500,000).

Micro and small enterprises are easy to incorporate as they are mostly individual proprietorship or small companies that can utilize the available raw materials and products of other industries and provide simple services. However, the establishment of Medium-Sized enterprises requires some administrative and legal procedures because they need large capitals and advanced technologies.

Small and Medium Enterprises (SMEs) play a decisive role in the economic development process and achievement of basic development goals and objectives. They are gaining an increasingly vital position as they create new job opportunities, contribute to the Gross Domestic Product (GDP) and due to their creative and innovative abilities.

Accordingly, the Sultanate has taken great interest in the SMEs sector. This was crowned with the issue of the Royal Decree No. 19/2007, establishing the Directorate General for the Development of Small and Medium Enterprises at the Ministry of Commerce and Industry. Subsequently, this was followed by the Royal Decree No. 36/2013, establishing the Public Authority for Small and Medium Enterprises Development, and promulgating its Law with the aim of developing a comprehensive strategy for developing the SMEs sector in the Sultanate.
Who are we?

The Public Authority for Small and Medium Enterprises Development of SMEs was established on 20 Rajab 1434 H., corresponding to 30 May 2013 pursuant to the Royal Decree No.36/2013.

Objectives

1- Developing SMEs through planning, coordinating and promoting their widespread, as well as enabling them to obtain their needs of finance and services in coordination with the concerned public and private bodies.
2- Instilling the culture of entrepreneurship and private business in the youth.
3- Enhancing the role of enterprises in creating different and renewed job opportunities for Omani youth.
4- Assisting entrepreneurs, both males and females, in initiating their own projects, ways to manage and develop them.
5- Promoting competitiveness of existing enterprises.
6- Increasing the capability of enterprises to realize value added to the national economy, contribute to the diversification of the economy, support creativity and introduce modern technologies.

Functions of the Authority

By way of achieving its objectives, the Authority may exercise the following functions:
1- Developing a long term strategy including plans and policies on the development of enterprises within the framework of the comprehensive national development strategy designed by the Supreme Planning Council, and submitting it to the Council of Minister for approval.
2- Working for furnishing an encouraging regulatory environment for the development of enterprises in collaboration with the competent authorities, by recommending draft laws related to the activities of enterprises, and revising the relevant prevailing laws, regulations and procedures.
3- Drafting the executive plans and programmes necessary for the achievement of the Authority’s goals, in coordination with appropriate bodies.
4- Providing enterprises with financial, technical, administrative and legal advice aimed to developing them, enhancing their competitiveness and enabling them to produce high quality products.
5- Working for finalizing the formalities of obtaining of license and approvals by
enterprises, necessary for practicing their activities, and giving priority to the enterprises whose owners are dedicated for their management and operation.

6- Encouraging integration between enterprises and major companies on one hand, and the feeding industries and supporting services on the other.

7- Arranging for the marketing and promotion of the products of enterprises in the Sultanate and abroad by organizing exhibitions and participating there in coordination with the competent bodies.

8- Developing an integrated electronic information system with a communication centre capable of providing supporting information to the activities of enterprises and the fields of their business.

9- Maintaining a special record of enterprises indicating their volumes, economic activities, the number and origin of their labour force.

10- Setting up business centres and incubators for enterprises all over the Sultanate, to be invested and managed by the Authority or the private sector, as determined by the Authority.

11- Setting up specialized centres to raise the enterprises competitiveness by upgrading their products and services in line with the best international standards.

12- Organizing training and qualifying courses for entrepreneurs and enterprise managers to equip them with basic skills that help them manage and operate their enterprises according to the best practices.

13- Developing the required mechanism, in coordination with the Tender Board, for giving preference in government procurements to enterprise, without prejudicing the laws and agreements in force in the Sultanate.

14- Coordinating with Al Raffd Fund to facilitate entrepreneurs and enterprises owners obtaining the required finance for establishing and expanding their enterprises.

15- Developing, in collaboration with the Central Bank, the mechanism necessary for increasing the credit facilities provided to enterprises, and appropriating the ratio of the commercial loans approved by the Central Bank for such enterprises.

16- Arranging, with the concerned bodies, the plans required for increasing venture capital in enterprises.

17- Representing the Sultanate in regional and international meetings related to the fields of its work.
Our location

Map indicating the exact location of the Authority.

Beneficiaries of the Services of The Public Authority for Small and Medium Enterprises Development

1- All Omanis who have the desire to generate income and improve their living conditions by establishing a new project or developing an existing one.

2- Individuals and/or enterprises that desire to acquire experience and knowledge on management of SMEs by refining the skills of entrepreneurs and their staff to improve efficiency and effectiveness.

3- Those who desire to know about the available investment opportunities in local communities.
The role of SMEs and their contribution to economy are measures through three main criteria: contribution to employment, production, and share of total number of economic establishments.

The most important advantages of SMEs are as follows:

1- SMEs complement and feed large establishments.
2- SMEs are the main source for providing jobs in both developed and developing economies.
3- SMEs are the main seeds for large projects.
4- SMEs provide an appropriate working environment as the project owner and workers work hand in hand to realize their mutual benefit.
5- This type of projects helps develop and improve the under-developed areas in terms of growth, low income levels, and high rate of job seekers.
6- SMEs are one of the fertile areas to develop innovations and new ideas.
In line with the Royal directives issued by HM Sultan Qaboos bin Said - may Allah bless him - the SMEs Development Symposium was organized at Saih Al-Shamikhat at Wilayat of Bahla – Al-Dakhiliyyah Region during the period from 21-23 January 2013. The symposium aimed at enhancing the SMEs' vital role in creating various fresh job opportunities to Omani youth and encouraging them to establish their own businesses to achieve their intended aims and participate in the country’s overall development.

Themes of Symposium

1- Entrepreneurship Culture.
2- Subsidization and Opportunities.
3- Legislations, Laws and Regulations.
4- Finance and Investment.

Output of Symposium

First: Entrepreneurship Culture

1- Approve and implement a training program for related government employees who have direct contact with the private sector to promote the entrepreneurship concept and develop and enhance the SMEs relevant procedures to provide them with better services that help them play their development role. This program is to be implemented within the second half of the current year.
2- Permit the government employees who are willing to establish and manage their own enterprises to be dedicated for them and pay their salaries for one year according to the regulations to be approved during the current year.
3- Establish a high value annual award to SMEs and supporting bodies with effect from 2014.
Second: Subsidization and Opportunities

1- Establish financially and administratively independent government authorities to develop and promote SMEs. Such authorities shall be funded and equipped with required manpower. It shall be responsible for the current SMEs government technical support programs and also shall be responsible for:

A- Providing financial, technical and administrative consultancy to SMEs to promote their capabilities and enable them to produce high quality products.
B- Establishing an electronic database linked to a call centre to provide the required supportive information to SMEs.
C- Establishing a special register for the SMEs managed by full-time entrepreneurs.
D- Reviewing the legislations, laws and regulations related to the policies and procedures to ensure SMEs development.
E- Supporting the existing SMEs to ensure their development.

2- Designate suitable plots in each governorate to establish SMEs business centers and incubators. Such business centers and incubators shall be funded by the government and the private sector and shall be managed by specialized establishments.

3- Designate suitable agricultural, industrial and commercial plots for SMEs utilization through usufruct contracts according to the regulations stipulated by the Supreme Council for Planning and the Ministry of Housing.

4- Appropriate at least (10%) of the government tenders and procurements for SMEs based on the regulations issued by the Tender Board during the first half of the current year.

5- Obligate the companies awarded big tenders to appropriate at least (10%) of their projects’ procurements to SMEs with the priority to SMEs registered in the governorate in which the project is executed.

6- Adopt practical measures to enable the entrepreneurs to establish their own clubs, which shall contribute to enhancing their skills and exchanging of experiences, before the end of 2015.
Third: Legislations, Laws and Regulations

1- Enhance and develop the MOCI one-stop shop procedures to provide better electronic services to SMEs by the end of this year.
2- Review the competition, monopoly and bankruptcy laws to protect SMEs. The intended amendments shall be applicable by 2014.
3- Consider the full-time entrepreneur registered with PASI, his wife and adult children, in the stipulated Omanisation ratio.
4- Apply, in coordination with CBO and MOM, a system that obligates the various private establishments to transfer their staff salaries to bank accounts with effect from 2014.

Fourth: Finance and Investment

1- Review the finance policies, laws and procedures to cope with the policies intended to promote SMEs and to forward the review outputs to the concerned authorities by the end of this year.
2- Increase the SMEs funding facilities via adopting various measures, including increase of lending ceiling to at least 5% of the commercial loans and facilitation the lending procedures.
3- Restructure the ODB internal charter during the current year to facilitate SMEs lending and reduce loan guarantee.
4- Establish a plan of action to develop the SMEs direct joined share capital during this year and to implement the action plan by 2014.
5- Expand the CBO Credit Information Office activities during this year to include the credit status of establishments and individuals to provide information that helps in assessing the SMEs loan risks.
6- Initiate a mechanism during the first half of the current year to accelerate the loan payment to SMEs that execute government projects.

Decisions that need further consideration

1- Broadcasting a series of information, economic and interacting programmes on the existing television channels or a special new channel on implanting the culture of private business.
2- Incorporating entrepreneurship in school curricula and using modern media for implanting entrepreneurship culture in youngsters.
3- Teaching entrepreneurship to students in different higher education institutions, and supporting students’ entrepreneurship activities in collaboration with the private sector.
4- Establishing a creation centre affiliated to the Research Council with the aim of transforming ideas into products and business.
What do we provide?

**First:** Training and Awareness Programmes.

**Second:** Consultancy.

**Third:** Services.

**Fourth:** Loan Guarantee Program.

**Fifth:** Licenses of Domestic Individual Productive Business.

**Sixth:** Business Diagnostics Centre.

**Seventh:** Green Economy Development.

**Eighth:** SMEs Exhibition and Conference.
First: Training and Awareness Programmes

1- Foundation programmes (development of the investor skills, project management, accountancy, human resources and legal affairs).

2- Training and qualification in specialized areas, subject to the enterprise needs.

3- Organizing seminars and workshops.

4- Conducting field visits by entrepreneurs to major companies.

5- Training courses and foreign visits.

6- Mentoring programmes for small and medium enterprises.

7- Raising awareness and entrepreneurship culture.
<table>
<thead>
<tr>
<th>Training and Awareness Programmes</th>
</tr>
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<tbody>
<tr>
<td><strong>Total of activities and programmes implemented by the Authority</strong></td>
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</table>

<table>
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<tr>
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<tbody>
<tr>
<td><strong>No. of prog.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Participants</strong></td>
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<td></td>
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<td></td>
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<tr>
<td><strong>No. of prog.</strong></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Participants</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>24</td>
<td>33</td>
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<tr>
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<td>74</td>
<td>717</td>
<td>464</td>
<td>1018</td>
<td>1104</td>
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<tr>
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<td>9</td>
<td>392</td>
<td>783</td>
<td>226</td>
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<tr>
<td><strong>Total</strong></td>
<td>18</td>
<td>392</td>
<td>783</td>
<td>226</td>
<td>226</td>
</tr>
<tr>
<td><strong>Awareness prog. org. by Auth. for schools</strong></td>
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<td>2</td>
<td>348</td>
<td>348</td>
<td>527</td>
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<tr>
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<td>3</td>
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<td>348</td>
<td>527</td>
<td>527</td>
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<tr>
<td><strong>Total</strong></td>
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<td>348</td>
<td>527</td>
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<td><strong>Workshops organized by Auth.</strong></td>
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<td><strong>Prog. implemented by Auth. with ESCWA for green economy related bodies</strong></td>
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<td>7</td>
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<tr>
<td><strong>No. of prog.</strong></td>
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<td><strong>Total</strong></td>
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<td>139</td>
<td>139</td>
<td>117</td>
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<td>656</td>
<td>1831</td>
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</table>

*Directory of Services Provided to Small and Medium Enterprises in the Sultanate of Oman*
Total of activities and programmes implemented by the Authority
## Training and Awareness Programmes

### Examples of programmes implemented by the Authority abroad

<table>
<thead>
<tr>
<th>Course subject</th>
<th>Date</th>
<th>Host country</th>
<th>Events</th>
</tr>
</thead>
</table>
| Information Technology                      | 29 June -6 July 2012  | Singapore    | • Ease of doing business in Asia  
|                                             |                       |              | • Business modeling strategy  
|                                             |                       |              | • Business road map  
|                                             |                       |              | • Field visits  
|                                             |                       |              | • Presentation of expertise of Singaporean and Malaysian companies  
|                                             |                       |              | • Setting a strategy for each of participating companies for training |
| Flower organization, gift wrapping, and dessert manufacturing | 1-7 October 2012 | Netherlands | • Highlighting the activity of Niham International Company that implements the program  
|                                             |                       |              | • Methods for starting-up a small project  
<p>|                                             |                       |              | • Field visits to Aalsmeer Flower Auction Factory, the largest factory to sell flowers in the world to sell De Bosrand and garden equipment company |</p>
<table>
<thead>
<tr>
<th>Course subject</th>
<th>Date</th>
<th>Host country</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshop on SMEs development and linking then to the latest promotional means</td>
<td>26 January - 3</td>
<td>Hashemite Kingdom of</td>
<td>• Workshop on capacity building and pioneer behaviors for SMEs owners.</td>
</tr>
<tr>
<td>in tourism and development of pioneer behaviors of SMEs owners</td>
<td>February 2013</td>
<td>Jordan</td>
<td>• Tourist tour to the most important tourist places in Jordan.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Linking Omani SMEs with Jordanian companies and experts</td>
</tr>
<tr>
<td>Spanish International Program</td>
<td>7-13 April 2013</td>
<td>Spain</td>
<td>• Visit to various restaurants in Madrid and Balad Al Walid.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Visit to the international exhibition for Spanish meals in Madrid.</td>
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<td></td>
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<td></td>
<td>• Visit to the renovated traditional market in Madrid.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Visit to the International Cooking School in Balad Al Walid.</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Knowing modern technologies for restaurant management.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Discussion panel with the bodies supporting the development of Spanish restaurants in Balad Al Walid.</td>
</tr>
<tr>
<td>Course subject</td>
<td>Date</td>
<td>Host country</td>
<td>Events</td>
</tr>
<tr>
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</tr>
</tbody>
</table>
| Training course for Omani Chief executives of SMEs | 10-14/6/2013 | Republic of South Korea | 1- Lecture on comprehensive diagnosis of SMEs distinctive competition.  
2- Field visit to Ingobya Corporation (manufacture of technical medical products)  
3- Getting acquainted with incubators system in Korea and visiting incubated projects (manufacturing and energy recycling projects)  
4- Field visit to Hepce Corporation, and getting acquainted with its management system, and technical manufacturing.  
5- visit to Telecom SK company, and getting acquainted with the future communication solutions of the company.  
6- Visit to Samsung Company.  
7- Lecture on SBTI Taxation Centre and its services to SMEs in Korea and abroad and training courses. Visiting the Centre’s facilities.  
8- Discussion on R&D in SMEs, and its importance for the development and distinction of establishments. |
<table>
<thead>
<tr>
<th>Course subject</th>
<th>Date</th>
<th>Host country</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>construction contracting</td>
<td></td>
<td></td>
<td>2- Visits to environment friendly buildings and getting acquainted with their building materials.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3- Workshop on active management of SMEs and big enterprises, and the strategies adopted in contracting sector in China.</td>
</tr>
<tr>
<td></td>
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<td>4- Visit to Projects Valley River Grand and construction projects in Guanzo (Baneo).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>5- visits to construction projects and meeting with contractors.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>6- Visit to a heavy construction equipment factory and Monaliza Ceramic factory.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>7- Visit to Market Global Company.</td>
</tr>
<tr>
<td>Course subject</td>
<td>Date</td>
<td>Host country</td>
<td>Events</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
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<td>--------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Training programme in maintenance and spare parts factory</td>
<td>28/9-5/10/2013</td>
<td>United Kingdom</td>
<td>1- Lecture on SMEs management strategy in car sector market.</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>2- Workshop on market analysis theories.</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td>3- Lecture on profit making and marketing strategies with some examples.</td>
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<td></td>
<td>4- Discussion on the experience certain companies.</td>
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<td>5- Lecture by Entrepreneur Union in Bristol on car maintenance.</td>
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<td></td>
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<td></td>
<td>6- Getting acquainted with work mechanism in some car maintenance technical workshops.</td>
</tr>
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<td></td>
<td>7- Practical workshop on marketing, with examples from some companies.</td>
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<td></td>
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<td></td>
<td>8- Lecture by CIP Company, specialized in developing and providing services to SMEs.</td>
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<td></td>
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<td>9- Getting acquainted with work mechanism in M&amp;D Technical Workshop for Car Maintenance.</td>
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<td></td>
<td>10- Workshop on bank financing for SMEs with examples of some companies experience.</td>
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<td></td>
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<td></td>
<td>11- Visits to a number of companies engaged in car maintenance and sale of spare parts.</td>
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</table>
## Training and Awareness Programmes
### Examples of Programs Organized inside the Sultanate

<table>
<thead>
<tr>
<th>Course Title</th>
<th>Program Type</th>
<th>Themes</th>
</tr>
</thead>
</table>
| SMEs: their reality and development horizons     | General Programs for Institutional Development    | • Highlighting the activities of the Directorate General for the Development of Small and Medium-Sized Enterprises  
• Project Financing program of projects (Loan Guarantee Program)  
• In-house individual productive business  
• Importance of human resources at SMEs        |
| Preparation of studies and planning              | General Programs for Institutional Development    | Preparing a feasibility study for small-sized projects                |
| SMEs and the best financing methods              | General Programs for Institutional Development    | • Best methods for getting financing  
• Methods, challenges, and reality of SMEs in Oman       |
| Strategic planning                               | General Programs for Institutional Development    | • Planning concept and pillars  
• Planners’ attributes  
• Concept of vision and objective  
• Preparing a personal plan  
• Drafting data for plan implementation       |
| Development of investment opportunities for SMEs | General Programs for Institutional Development    | • Highlighting the activities of the Directorate  
• Feasibility study (preliminary, actual, and practical application)  
• Marketing in small-sized projects  
• How to start your project  
• Highlighting in-house individual productive business |
| Your start-up steps                               | General Programs for Institutional Development    | • Readiness for pioneering  
• Deciding the project idea  
• Market research  
• Preparing feasibility study  
• Choosing the name  
• Preparing working plan  
• Getting financing  
• Project establishment  
• Project operation |
<table>
<thead>
<tr>
<th>Course Title</th>
<th>Program Type</th>
<th>Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of establishments in the field of</td>
<td>Specialized Programs</td>
<td>• Importance of intellectual property for SMEs&lt;br&gt;• Trademarks and industrial drawings and models&lt;br&gt;• Patents and innovation&lt;br&gt;• Trade secrets&lt;br&gt;• Copyright and concomitant rights&lt;br&gt;• Patent-related information&lt;br&gt;• Technological license in strategic partnerships&lt;br&gt;• Intellectual property in digital economy&lt;br&gt;• Intellectual property and world trade&lt;br&gt;• Intellectual property audit</td>
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<tr>
<td>intellectual property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investor's Program</td>
<td></td>
<td>• Entrepreneurs' attributes&lt;br&gt;• Success factors of small projects&lt;br&gt;• Project life cycle&lt;br&gt;• How to evaluate and choose your project idea?&lt;br&gt;• Preparing a study for knowledge means</td>
</tr>
</tbody>
</table>
| Wrapping and Packaging                          | Specialized Programs | • Documents on packaging titled "Life in a Box"
• Main principles of wrapping and packaging
• Sustainable packaging
• Carton and sustainable packaging solutions (Lebanese Industrialists)
• Packaging and marking laws in both EU and USA
• Wrapping and packaging for distribution and transport |
## Training and Awareness Programme
### Examples of programmes implemented in the Sultanate

<table>
<thead>
<tr>
<th>Course title</th>
<th>Subjects</th>
</tr>
</thead>
</table>
| Importance of internal design (in English)                                   | - Understanding the concepts of internal design and connecting it with business environment.  
- How can such connection enhance the value of your work by creating customer loyalty, honesty and business growth?  
- What is internal design? How is it connected with the trade mark?  
- How does internal design interact with the trade mark to create a healthy business climate? |
| Importance of information and marketing (in English)                         | - How to use information effectively to reach the public?  
- How to develop correspondence of your company?  
- Effectiveness of using more than one kind of the media.  
- Development of marketing strategy.  
- How to assist different businesses. |
| Importance of leadership in workplace (in English)                          | - Importance of leadership in workplace  
- What makes a leader effective in his workplace?  
- Why must every individual work under your leadership? |
| Hygiene and cleanliness (in English)                                         | - Importance of hygiene and cleanliness for foods and beverages related business.  
- Its relationship with food and beverages industry in the Sultanate of Oman.  
- What are the government rules and regulations? |
| Enabling SMEs to manage their resources easily and effectively (in English)  | - Current situation and challenges.  
- Commercial benefits.  
- Summary of results and plan.  
- Video presentation on recommended tools.  
- Licences and cost. |
<table>
<thead>
<tr>
<th>Course title</th>
<th>Subjects</th>
</tr>
</thead>
</table>
| Strategic planning (in Arabic & English)              | • How to develop a strategy for your business.  
• Importance of strategic planning.  
• Efficiency and benefits.  
• Components of the strategy of a successful business. |
| Costing, its control % analysis (in Arabic)           | • Importance of costing.  
• How to control your business funds.  
• How to analyze cost.  
• How does this planning make you a successful businessman? |
| Raw materials (in English)                            | • How to select suitable vendor?  
• Importance of dealing with suitable vendors and suppliers in food industries.  
• How to reduce cost.  
• What should you take into consideration when buying raw materials for your business? |
| Budget management and financial planning (in Arabic)  | • Importance of making a budget for your business.  
• How to determine a specific budget?  
• What is financial planning? |
| Communication and presentation skills (in Arabic & English) | • Importance of efficient communication.  
• How do such skills affect your business?  
• How to become a good presenter.  
• What should you do and not to do to conclude a transaction? |
| Financial operation system (in Arabic & English)      | • Importance of applying appropriate operation system.  
• What is financial operation and how to support your business?  
• How to apply it in your business.  
• Who can use this system in different business |
Second: Consultancy

1- Evaluating the business project and assisting in preparing and revising the feasibility study.
2- Development of work plans, and assisting in making appropriate strategies.
3- Advice on the establishment of the project, and the required legal procedures for starting business.
4- Business planning by using (SWOTS) analysis.
5- Giving commercial, legal, administrative, technical, financial and marketing advice.
6- Advice on product improvement.
7- Assisting in applying for finance and financial support.
8- Assisting in obtaining commercial loans through the Commercial Loans Guarantee Scheme.
9- Assisting in making business networks for SMEs.
10- Issuing recommendation letters for obtaining support of major companies.
11- Organizing specialized workshops on business development.
12- Organizing field visits to SMEs.

Third: Services

1- Assisting in identifying the enterprise (design of logos).
2- Designing the marketing identity of the enterprise (stationery, head note paper, business cards, etc.).
3- Designing trademarks, packing and packaging materials.
4- Assisting in making brochures.
5- Information and marketing support, including electronic marketing.
6- Organizing exhibitions and promotional campaigns for SMEs.
7- Assisting in obtaining licenses for domestic individual productive business.
8- Licensing meetings for prompting and marketing the products and services of SMEs and domestic business.
9- Providing offices and marketing outlets for SMEs through setting up business centres and incubators.
Fourth: Loan Guarantee Program

Access to financing is one of the main obstacles SMEs owners face in light of the guarantees the financial institutions require to provide loans. SMEs owners, mostly youth, find it difficult to provide such guarantees. Therefore, a scheme was launched to guarantee 50% of the loans granted to SMEs so that affordable capital under soft terms is provided to develop a private sector that contributes to the diversification of Omani economy, create jobs, and encourage self-employment. This also aims to urge Omani citizens to set up businesses and deepen self-employment culture.

According to the program, the maximum loan value allowed is OMR 250,000. SMEs can borrow to finance only one project at a time. However, they may receive loans to finance various activities in the form of variable credit facilities for the working capital provided that the maximum value of guaranteed loans for any single borrower does not exceed OMR 250,000. The maximum loan guarantee provided by the MOCI is 50% and may not exceed OMR 125,000 which is the maximum value of the guarantee provided. Two of Omani commercial banks have contributed to the program during its pilot phase: Oman Arab Bank and Bank Muscat.

Main conditions for application to the program:

1. Organized for profit.
2. The owner of the project is an Omani national.
3. The headquarters of the company/establishment is in the Sultanate of Oman.
4. The owner of the project manages the project on a full-time basis if it is an individual proprietorship.
5. If the project is a company, the percentage of ownership of the full-time manager should not be less than 51%.
6. The borrower’s contribution is not less than 20% of the project cost, whether in cash or new in kind assets newly owned. He shall submit proving documents on that.
Fifth: License for Domestic Individual Productive Business

The Ministry of Commerce and Industry has issued the Ministerial Decision No.4/2011, regulating the practice of some individual productive business inside houses. Accordingly, the Public Authority for Small and Medium Enterprises Development has issued licenses for such business to legalize it.

Requirements:

1- The applicant should be an Omani national.
2- The applicant should not be less eighteen years old.
3- The applicant should not have another license issued by a competent authority in the Sultanate whether for commercial, professional, craft or industrial activity.
4- The license shall be limited to only one activity.

Activities authorized exercise:

1- Dates filling and packaging
2- Organization of natural and artificial flowers
3- Preparation of perfumes and incense
4- Gift wrapping
5- Tailoring gowns, abas, and handmade textiles
6- Organizing weddings and events
7- Printing and photocopying
8- Henna, hairdressing and beautification
9- Preparation of dishes (for some exceptional cases - low-income people - people with special needs), and processing of spices and coffee (general)
10- Sewing women’s clothes and rental of wedding and partying dresses.

Required documents:

- Copy of identity card, house title deed, owner's ID, and non-objection letter from the owner.
- In case of a tenant (a copy of the IDs of the tenant and house owner of the house, a non-objection letter from the owner for practicing the activity, and a copy of the lease).
- Letter of undertaking and salary certificate for public feasts.
- Completion of an authorization form and payment of a license fee (only OMR three).
Sixth: Business Diagnostics Centre

It is a non-profit center that operates under the umbrella of the Public Authority for the Small and Medium Enterprises Development in cooperation with Oman Chamber of Commerce and Industry and Oman Development Bank. It is concerned with the growth and development of start-ups and existing projects. It also evaluates the ideas submitted by small investors and enlightens them as to what can be done to ensure the success of these projects.

Our Objective:

Establish and support the development of new and existing projects.

Services of the Center:

- Coordinate with the authorities concerned with SMEs support.
- Provide a full range of training programs, seminars and workshops in various fields.
- Form an entrepreneur expert council in various specializations to advise SMEs owners.
- Develop a specialized information base in the areas required by SMEs.
- Promote and expand the role of financing institutions to provide loans to SMEs under concessional terms as for grace period and guarantees.
- Organize exhibitions and issue manuals and publications to serve entrepreneurs.

Address:
Business Diagnosis Center, Public Authority for small and medium Development
P.O. Box: 1252, Postal Code: 111 Muscat
Phone: 24590278
Fax: 24590836
Project of the United Nations Economic and Social Commission for Western Asia (UN-ESCWA) for the establishment of a green helpdesk for SMEs in the Sultanate of Oman

Definition of Green Economy
To reshape and rectify the economic activities to be more supportive to the environment and social development so that green economy can form a path towards sustainable development.

Objective of Helpdesk
To provide technical information and consulting for SMEs that desire to develop their products and production methods to be in line with sustainable development goals and enable them to engage in the emerging green economy.

The project responds to the global interest in the development of green economy and addresses the interconnected and synchronized global challenges: (climate change, financial crisis, energy crisis, scarcity of resources, and the increasing pressures on the environment).

Functions of Green Helpdesk
- To survey and collect information about green business opportunities available in the Sultanate.
- To assist in the preparation of national policies and strategies and the development of laws, regulations and programs, including the provision of opportunities for green financing and available national and international support programs.
• To develop knowledge of the productive sectors of global and regional green development policies and programs and best practices in this area.
• To facilitate access of productive sectors of the establishments to the information on the available green national and local opportunities.
• To organize trainer training courses and workshops on topics related to green economy, including energy efficiency, sustainable production and consumption, ways for climate change mitigation and adaptation, cleaner production and others in cooperation with ESCWA.
• To contribute to the preparation of studies on green economy best practices.
• To play a pivotal role between experts and competent national agencies in the development of green production sectors which SMEs can benefit from their services.
• To cooperate with ESCWA in organizing training courses and national workshops, preparing the abovementioned studies; contribute to the preparation of brochures and promotional materials on the importance of green economy; and ensure the sustainability of helpdesk work after the expiration of the project term (end of 2013), and update the information available periodically through the website of the helpdesk.

**Eighth: SMEs Exhibition and Seminar**

The SMEs Exhibition and Conference is an annual opportunity to promote these establishments that meet with the supporting parties, educational institutions, NGOs, experts, and authorities and individuals dealing with this sector under one roof. Services and products are presented interactively to visitors from all sides, citizens and policy-makers. Issues related to SMEs are discussed and various solutions and support methods towards their development, integration and success so that can be real models for future generations. SMEs Exhibition and Conference is held in February every year.

**The First Exhibition: 16-18 February 2009**

This exhibition was the first of its kind in Oman for SMEs. It was the first step for the development of this promising area and providing a package of support to it through participation with other relevant institutions in the area of financing, government sector and local partners. It was also an opportunity to showcase SMEs products and their direct interaction with visitors.
The Second Exhibition: 16-18 February 2010
Theme: (Opportunities and Challenges for the Financing Sector)
After the success of the first exhibition and conference and with the growth of the idea of SMEs, the second exhibition focused on financing these projects and showing their importance and role in global economy. Officials of big companies and entrepreneurs from around the world participated in this exhibition.

The Third Exhibition: 13-15 February 2011
Theme: (Creativity and Innovation for SMEs)
The third exhibition and conference provided an opportunity for Omani businesspeople to take advantage of lectures and discussions that focused on creativity, innovation and advancement of SMEs through panel discussions with experts. More than 90 companies and supportive entities of SMEs participated in this event and encouraged entrepreneurs and small businesses to promote their products and take advantage of the existing expertise.

The Fourth Exhibition: 13-15 February 2012
Theme: (Self-Employment and Training)
This exhibition focused on the promising opportunities SMEs sector can provide within the framework of government policies to support employment of more job seekers.

The Fifth Exhibition: 13-15 February 2013 entitled (Entrepreneurship)
The conference and the 5th Exhibition paved the way for businessmen in the Sultanate to come together so as to exchange local and international experience when they invited a number of important figures who are interested in SMEs affairs. In the Exhibition, all supporting bodies came to offer the services they could provide to SMEs. Also products of domestic business were exhibited. In the exhibition, some workshops were organized for two days.
# Figures and Facts

Statistics of SMEs in the Sultanate, by governorates and activities up to September, 2013 (initial data)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Muscat</th>
<th>Albatinah</th>
<th>Musandam</th>
<th>Aldhahirah</th>
<th>Afdhiliya</th>
<th>Alishanqiya</th>
<th>Alista</th>
<th>Dhofar</th>
<th>Buraimi</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, forestry, fishing</td>
<td>75</td>
<td>186</td>
<td>23</td>
<td>26</td>
<td>52</td>
<td>94</td>
<td>0</td>
<td>10</td>
<td>34</td>
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<tr>
<td>Mining, quarrying</td>
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<td>51</td>
<td>4</td>
<td>25</td>
<td>19</td>
<td>9</td>
<td>6</td>
<td>13</td>
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<td>Manufacturing industry</td>
<td>7873</td>
<td>6962</td>
<td>292</td>
<td>1333</td>
<td>2592</td>
<td>5926</td>
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<td>2128</td>
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<tr>
<td>Electricity, gas, water supply</td>
<td>28</td>
<td>19</td>
<td>11</td>
<td>6</td>
<td>10</td>
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<td>19</td>
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<tr>
<td>Water supply, sewage, waste management</td>
<td>77</td>
<td>334</td>
<td>25</td>
<td>266</td>
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<td>393</td>
<td>108</td>
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<td>Construction</td>
<td>1596</td>
<td>930</td>
<td>35</td>
<td>227</td>
<td>345</td>
<td>396</td>
<td>18</td>
<td>180</td>
<td>97</td>
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<td>Whole and retail sale, car and motor cycle maintenance</td>
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<td>9773</td>
<td>840</td>
<td>2821</td>
<td>3906</td>
<td>6833</td>
<td>475</td>
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<td>3100</td>
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<tr>
<td>Transport and warehousing</td>
<td>1753</td>
<td>618</td>
<td>163</td>
<td>97</td>
<td>265</td>
<td>251</td>
<td>30</td>
<td>113</td>
<td>89</td>
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<td>Accommodation and food services</td>
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<td>2058</td>
<td>139</td>
<td>374</td>
<td>707</td>
<td>1380</td>
<td>173</td>
<td>1215</td>
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<td>Activity</td>
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<td>Musandam</td>
<td>Al-Dhahirah</td>
<td>Al-Dakhilah</td>
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<td>Information and communications</td>
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<td>26</td>
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<td>Financial and insurance services</td>
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<td>21</td>
<td>59</td>
<td>112</td>
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<td>89</td>
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<td>Real estate business</td>
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<td>28</td>
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<td>Administrative and support activities</td>
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<td>788</td>
<td>96</td>
<td>187</td>
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<td>345</td>
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<td>214</td>
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<td>Education</td>
<td>549</td>
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<td>Human health and social work</td>
<td>498</td>
<td>169</td>
<td>9</td>
<td>33</td>
<td>55</td>
<td>61</td>
<td>4</td>
<td>50</td>
<td>48</td>
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<td>Arts, fun and recreation</td>
<td>211</td>
<td>69</td>
<td>4</td>
<td>11</td>
<td>22</td>
<td>23</td>
<td>1</td>
<td>26</td>
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<td>Other services</td>
<td>4936</td>
<td>3347</td>
<td>170</td>
<td>827</td>
<td>1132</td>
<td>2151</td>
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<tr>
<td>total</td>
<td>50359</td>
<td>26573</td>
<td>1910</td>
<td>6555</td>
<td>10250</td>
<td>18475</td>
<td>1446</td>
<td>10427</td>
<td>6740</td>
<td>132735</td>
</tr>
</tbody>
</table>

Source: National Center for Statistics and Information
No. of Minor, Small and Medium Enterprises in the Sultanate by Economic Activity
No. of minor, small and medium enterprises in the Sultanate by governorates

<table>
<thead>
<tr>
<th>Governorate</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muscat</td>
<td>50359</td>
</tr>
<tr>
<td>Albatinah</td>
<td>26573</td>
</tr>
<tr>
<td>Musandam</td>
<td>1910</td>
</tr>
<tr>
<td>Aldhahra</td>
<td>6555</td>
</tr>
<tr>
<td>Aldakhliya</td>
<td>10250</td>
</tr>
<tr>
<td>Alsharqiya</td>
<td>18475</td>
</tr>
<tr>
<td>Alwusta</td>
<td>1446</td>
</tr>
<tr>
<td>Dhofar</td>
<td>10427</td>
</tr>
<tr>
<td>Alburaimi</td>
<td>6740</td>
</tr>
</tbody>
</table>

Muscat 38%

Albatinah 20%

Alsharqiya 14%

Aldakhliya 8%

Aldhahra 5%

Musandam 1%

Alwusta 1%

Dhofar 8%

Alburaimi 5%
### Number of Women Entrepreneurs in the Sultanate in as per the Governorates (2008-2012)

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muscat</td>
<td>8428</td>
<td>9240</td>
<td>10338</td>
<td>11569</td>
<td>12804</td>
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<tr>
<td>Salalah</td>
<td>2910</td>
<td>3351</td>
<td>3842</td>
<td>4381</td>
<td>4972</td>
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<tr>
<td>Nizwa</td>
<td>1288</td>
<td>1452</td>
<td>1715</td>
<td>2077</td>
<td>2787</td>
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<tr>
<td>Sohar</td>
<td>2453</td>
<td>2731</td>
<td>3062</td>
<td>3943</td>
<td>4918</td>
</tr>
<tr>
<td>Sur</td>
<td>1400</td>
<td>1564</td>
<td>1744</td>
<td>2056</td>
<td>2296</td>
</tr>
<tr>
<td>Ibra</td>
<td>754</td>
<td>865</td>
<td>991</td>
<td>1162</td>
<td>1481</td>
</tr>
<tr>
<td>Ibra</td>
<td>1161</td>
<td>1357</td>
<td>1570</td>
<td>2052</td>
<td>2387</td>
</tr>
<tr>
<td>Khasab</td>
<td>167</td>
<td>189</td>
<td>209</td>
<td>221</td>
<td>255</td>
</tr>
<tr>
<td>Buraimi</td>
<td>882</td>
<td>1003</td>
<td>1143</td>
<td>1338</td>
<td>1561</td>
</tr>
<tr>
<td>Rustaq</td>
<td>1057</td>
<td>1224</td>
<td>1435</td>
<td>1810</td>
<td>2322</td>
</tr>
<tr>
<td>Haima</td>
<td>113</td>
<td>144</td>
<td>167</td>
<td>247</td>
<td>356</td>
</tr>
<tr>
<td>Total</td>
<td>20613</td>
<td>23120</td>
<td>26216</td>
<td>30856</td>
<td>61222</td>
</tr>
</tbody>
</table>

Source: OCCI 2012
First: The Website of The Public Authority for Small and Medium Enterprises Development

www.omansme.gov.om

The Authority’s website is the basic reference of all SMEs and every person seeking a project idea.

Available services on the website:

1- Information about the Authority, including its objectives, functions and board of directors.

2- Decisions adopted by Saih Alshamikhat Symposium.

3- Training courses conducted in the Sultanate and abroad.

4- Publications and services provided by the Authority.

5- Registration of enterprises with the aim of developing a database of SMEs in order to facilitate communication with such enterprises and provide them with the required technical support.

6- The Authority’s notices and news of all the programmes and events organized by the Authority.

7- Registration of those with ideas to establish projects.

8- Photo and video album of the authority’s activities.

9- Social communication websites (Face book, Twitter, Linked in and Twitter).

10- Contact us (info@omansme.gov.om).

11- Statistics of the Authority’s achievements.

12- Important links (Ministry of Commerce and Industry, Ministry of Manpower, Ministry of Finance, Information Technology Authority and the Research Council).
Second: The website of the Ministry of Commerce and Industry (Investor front office):

www.mocioman.gov.om

The MOCI website is the main interface for both investors and visitors who would like to know about the services it provides. This is a part of the steady efforts of MOCI to develop the website in line with the e-government requirements and technological developments. The content of the website can be summarized as follows:

- **Electronic Services**
  1- **Trade names search:** It facilitates searching for a trade name and whether it is available or taken.
  2- **Tenders:** Floating the MOCI internal tenders.
  3- **WTO Notifications Display:** It displays the notifications of WTO Members States from/to the Sultanate related to the agreements on Sanitary and Phytosanitary Measures (SPS) and Technical Barriers to Trade (TBT).
  4- **Sample Analysis Application Forms:** These forms are issued by the Directorate General of Metals and benefit the investor who applies for sample analysis as per the type of the service.
  5- **SMEs Consultancies:** This service provides the investors with the consultancies related to SMEs electronically. Inquiries are transferred to the competent experts who reply to them.
  6- **Geological Maps Request:** This service helps electronic sale of geological maps issued by the Directorate General of Metals.
  7- **Suggestions and Complaints:** It allows the website visitor to submit suggestions and complaints with view to improving and developing work procedures at the MOCI.
  8- **Omani Specifications Directory:** It shows a list of Omani Standard Specifications.

Third: One-Stop-Shop Facilities:

In order to encourage joint ventures in the Sultanate, the licensing and registration procedures have been greatly streamlined as they can be finalized through the Investor Service Department (the one-stop-shop at the Ministry of Commerce and Industry). It is a good example of the electronic government service. The Department has been created to provide investor services through one window in collaboration with other concerned government bodies participating in the work of the Department,
such as the Ministry of Manpower, Muscat Municipality, Ministry of the Environment and Climatic Affairs, Oman Chamber of Commerce and Industry and Royal Oman Police represented by the Directorate General for Passports and Residence and Civil Defense.

The said Department issues the necessary licenses for companies and establishments of all kinds, in addition to work permits for expatriates, foreign investor visas, commercial signboards and affiliation to Oman Chamber of Commerce and Industry.

The processing and finalization of transaction may take only between half an hour and three days subject to the kind of application and the required approvals, since certain approvals require inspection by qualified employees from the participating bodies before commencement of the activities. The applicant will be kept informed of the stages of his application electronically through an SMS or his E-mail.

After payment of charges electronically, the applicant will receive all the required licenses from the bodies working in the Department at the Ministry.

Applications to the Department, now, may be made through Sanad Offices, as well as through law and accounting offices available in the Governorate of Muscat.

Such facility will soon be available all over the Sultanate by such offices on behalf of the Ministry. Such services are also available now on the internet, where the investor can now book the trade name, renew it and renew the commercial registration and follow up his application electronically from anywhere needless of going to the Ministry’s premises.

**Fourth: Intellectual Property**

Intellectual property contributes to the achievement of economic development through the promotion of national innovation and attraction of foreign direct investment, which represents a major source of technology transfer. Moreover, the intellectual property system can also create a framework through which the developing countries can participate in the economic activities of the developed world. Attraction opportunities of foreign investment for countries are measured by the extent of their application of intellectual property protection systems, as they are considered an essential and key element for investment decisions in the areas of research and development.

In terms of its relationship to the public interest, it requires an effective system for the protection of intellectual property that encourages the development of
innovations and this shall consequently benefit the community by providing solutions to the problems that may arise.

In addition, intellectual property is an important factor in the rules of honest business transactions among traders which in turn leads to consumer protection, encouraging traders to build strong national economy, and providing job opportunities through increased sales and consumer confidence in goods and purchases as protected items.

The application of such systems protects the consumers as well against infringing goods (replicas and smuggled ones) from other countries and increases foreign investment due to the presence of a strong base for the protection of their rights. As a result of increasing investments, the number of workers increases.
## Fifth: Steps of starting a successful project

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step One</strong></td>
<td>Readiness to Pioneer</td>
</tr>
<tr>
<td><strong>Step Two</strong></td>
<td>Deciding the Project Idea</td>
</tr>
<tr>
<td><strong>Step Three</strong></td>
<td>Market Research</td>
</tr>
<tr>
<td><strong>Step Four</strong></td>
<td>Preparing Feasibility Study</td>
</tr>
<tr>
<td><strong>Step Five</strong></td>
<td>Choice of Name</td>
</tr>
<tr>
<td><strong>Step Seven</strong></td>
<td>Getting Financing</td>
</tr>
<tr>
<td><strong>Step Eight</strong></td>
<td>Project Establishment</td>
</tr>
<tr>
<td><strong>Step Nine</strong></td>
<td>Project Operation</td>
</tr>
</tbody>
</table>
Sixth: Publications of The Public Authority for Small and Medium Enterprises Development

Directory of Services Provided to Small and Medium-Sized Enterprises in the Sultanate of Oman

It is a comprehensive Directory that provides an overview of the Directorate General for the Development of Small and Medium-Sized Enterprises and the services it provides to the investors as well as the role of governmental and semi-governmental entities and the commercial banks in developing SMEs.

Feasibility Study
It provides the way to prepare the feasibility study of any project.

Loan Guarantee Program
It shows loan guarantee program for the owners of SMEs set by the Ministry of Commerce and Industry and Oman Development Bank with the participation of Oman Arab Bank and Bank Muscat.

How to start your project?
You need to develop your business relations with a variety of stakeholders that include clients, purchasers, team work, bankers, and professionals such as lawyers, accountants, or consultants in your capacity as an owner of a small project.

Small Establishment Team
This publication includes the team of establishments formed of the students of some colleges and universities in the Sultanate.
Mahalat (Stores)
A guideline publication that helps investors organize and improve the performance of their stores through raising their awareness of laws, regulations, and the ideal methods to maximize the efficiency of their stores. It also guides the investors to the best methods to establish such commercial establishments based on sound economic foundations to start up the project and highlights the importance of market study and fulfilling clients' needs.

In-House Business
It provides advice on starting up a domestic project, the advantages of working at home, and the required licensing requirements.

Training Program for SMEs in the Field of IT in Singapore 2012
It provides information on the participants in the program, type of their activities, addresses and the submitted scientific materials.

Training Program for SMEs in the Field of Gift Wrapping and Flower and Sweets Organization in the Netherlands 2012
It provides information on the participants in the program, type of their activities, addresses and the submitted scientific materials.

Your Small Project Step by Step
It defines the small project, its characteristics and the investor's attributes and shows the way for reaching an idea for the small project and evaluating the start-up costs of the project.
A Study on licensing domestic individual productive business:
This study aims to develop those practicing domestic business and explore the current status of the licensed business and the success they have achieved and the challenges that face them. It also aims to find out the support that could be provided by government bodies and non-government organizations to such business.

The manual of domestic individual productive business owners:
This manual is meant to promote and introduce the products of this sector, and state their addresses.

The Entrepreneurs participating in the training programme in the Republic of Korea:
A booklet about the entrepreneurs participating in the training programme in the Republic of Korea in the field of electronic communications, in the period 10-15/6/2013.

Omani entrepreneurs in the field of tourism:
The booklet aims to introduce the SMEs owners, who participated in the training course “Ameritech” in the Hashemite Kingdom of Jordan, in the period 26/1-3/2/2013.
Green economy support office:
It aims to get acquainted with the basic services provided by this office to the owners of SMEs.

Omani entrepreneurs (contracting sector):
This booklet aims to introduce the programme and the SMEs owners who participated in the training course in the Republic of China in the period 25-29/9/2013, in the field of construction contracting.

Omani entrepreneurs (Car maintenance and spare parts):
It introduces entrepreneurs who too; part in the training course in U.K, in the period 28/9-5/10/2013 in the field of car maintenance and spare parts.

Omani entrepreneurs (restaurants and coffee shops):
Introduces SMEs owners who participated in the international training course in Spain in the period 7-13/4/2013 in the field of restaurants and coffee shops.
We are waiting for you

• **The Public Authority for Small and Medium Enterprises Development**
  Tel. 24590497
  Fax. 24590836
  P.O.Box: 1252, P.C.: 111 Muscat.
  E-mail: [www.omansme.gov.om](http://www.omansme.gov.om)

• **Office of The Executive President of The Authority**
  Tel.: 24210006
  Fax.: 24593822

• **Director General of Programmes**
  Tel.: 24210011
  Fax. 24593822

• **Director-General of SMEs Development**
  Tel.: 24210007
  Fax. 24590836
SMEs supporting bodies

Public Authority for Craft Industries
Public Establishment for Industrial Estates (National Business Centre)
Oman Development Bank
Public Authority for Investment Promotion and Export Development
Ministry of Tourism
Oman Chamber of Commerce and Industry
The Research Council
Youth Projects Development Fund (Sharakah)
Grofin Oman
Al Zubair Corporation
Towell Group
Saud Bahwan Group Toyota
INJAZ Oman

Commercial Banks
Bank Muscat
Bank Sohar
National Bank of Oman
Oman Arab Bank
BankDhofar
Services provided by Public Authority for Craft Industries:

1- Providing craftsmen with material support in the form of cash support, equipment, production tools, raw materials, etc.
2- Giving licenses to individual craftsmen
3- Giving licenses for crafts projects
4- Patronizing craftsmen by involving them in different local and foreign exhibitions
5- Setting up specialized training centres to generate highly skilled young craftsmen
6- Qualifying pioneer craftsmen of national communities by refining their skills and improve their professional capabilities and know-how
7- Increasing cultural awareness of the importance of crafts and their direct effect as to manifesting the national identity and pride in cultural heritage and transferring it to future generations
8- Acquiring intellectual property rights for craft products in the public domain, and registering them in the name of the Authority or creative individuals and or craft projects
9- Creating advanced designs for aesthetic utility.
10- Promoting and marketing craft products through accessible outlets (Oman Craft House) of the Authority.

Address:
Website: www.paci.gov.om
Tel.: 24525950
         24525953
         24525953
         24525800
Fax.: 24525838
         24525839
         24525895
P.O.Box: 818, P.C. 130, Alghubra, Sultanate of Oman
Is been established by the Public Establishment for Industrial Estate (PEIE) in 2012 and is located at the Knowledge Oasis Muscat building 4 (KOM4).

Vision: The premier platform for developing and supporting Omani entrepreneurs.

Mission: To facilitate and support the growth of investable ideas into successful businesses and building entrepreneurial skills through dedicated and focused training, coaching and mentoring

Objectives
1. To counsel and guide entrepreneurs by providing them with support in preparing feasibility studies, detailed reports and business plans.
2. To provide focused training, coaching and mentoring aimed at building entrepreneurial skills for incubated companies and potential entrepreneurs.
3. To create an environment that allows entrepreneurs opportunities to network, form partnerships, and have access to business mentors.

NBC provides a range of services to SMEs which include
- Business Advisory
- Financial and legal advisory
- Business facilitation
- Administrative support
- Coaching & mentoring
- Marketing and business promotion support

NBC partnerships:
NBC has a network of strategic partners such as the (PASMED), Commercial Banks, Sharakah, ITA, OCCI, Ministry of manpower and Sohar Links, as well as major industries that form part of its advisory board.
contact us
P.O.Box 200, PC 124, Rusayl, Sultanate of Oman
Tel: 24170700
Fax: 24155402
Website: www.nbc.om
e-mail: info@nbc.om
Oman Development Bank

Oman Development Bank (ODB) contributes in diversifying the source of national income by supporting various focus sectors and individual initiatives in the Sultanate. ODB finances ventures in selected economic sectors by concessional financing with an interest rate of 3% per annum with a maximum loan amount of RO 1 million. The bank also grants interest-free loans to small investors up to a maximum amount of RO 5,000.

Oman Development Bank Products:

2. **Mawsimi**: Short-term Agriculture loan granted to finance agricultural cycle for the production of seasonal vegetable crops of all kinds.
3. **Working Capital**: Provides a support by financing of inventory and accounts receivable.
4. **Izdihar**: To cultivate the savings habit among ODB customers.

Documents required for loan application:

1. Copy of all official approvals and licenses from relevant government authorities for both expansion and new projects.
2. The official documents that reflect the project’s legal status.
3. Provide quotations from supply companies or agencies specialized in importing the required assets to be financed. Each proposal should specify these assets and their technical features.
4. Feasibility study (For Projects cost more than RO 100,000)
5. Audited Financial Statements for the past 3 years (for existing companies).
6. Adequate securities to cover project risks.

Terms of loans:

1. ODB finances a maximum of 50% of total investment if the project is located within the Muscat Governorate and up to 56% if the project is located outside Muscat Governorate.
2. Audited Financial Statements for the past 3 years.
3. Adequate securities that cover project risks.
Helping You Scale New Heights

ODB is here to lend you a helping hand when it comes to working capital for SMEs. Partnering with you to provide financial support in order to nurture your ideas, and make your business venture successful is our mission.

For more information call 24726800


oman development bank (saoc)
The Public Authority for Investment Promotion & Export Development (PAIPED), originally known as the Omani Center for Investment Promotion & Export Development (OCIPED), was established in January 1997. PAIPED is committed to being recognized on a global scale as the economic development engine driving growth, exports of non-oil products and services, strategic investment and prosperity in the Sultanate. We are intent on paving the way for Oman to become a leader in the Innovation Economy and one of the most business friendly and competitive economic development climates in the world.

We employ seasoned and knowledgeable investment and export professionals and have representatives in every major international market. Indeed, we have the global expertise and reach to assist any organization. Moreover, our range of investment and export assistance programs help companies of all sizes realize their full potential.

Our aim is to
- Develop and maintain a valuable network of partners worldwide to attract investment and create jobs in Oman
- Help existing and new Omani companies increase exports and expand the visibility of their business in the global marketplace.
- Simplify the process of international trade from Oman.

We provide an extensive, free and confidential package of assistance to help identify the full range of hard and soft benefits of choosing Oman as a business location as well as assist Oman-based firms explore export markets.

Our Vision
Creation of wealth through investment promotion and export development.

Our Mission
- Individual’s right to choose in commercial transitions
- Ability to voluntary exchange goods and services
- Freedom to compete
- Protection of personal, intellectual and property rights
- Ability to access to sound money
To learn more about what PAIPED can do for your business contact us on:

PO Box 25
WadiKabir, 117
Sultanate of Oman
Tel    + 968 24623300
Fax    + 968 24623335
Email  info@paiped.com
URL    www.paiped.com
List of hotel activities to licensed by the Ministry of Tourism

- Hotels
- Rest houses
- Hotel apartment
- Tourist camps
- Tourist restaurants

List of tourist activities to be licensed by the Ministry of Tourism

- Management of hotel and tourism facilities
- Organizing festivals
- Travel and tourism offices
- Organizing tours
- Dealing with foreign companies for marketing or exchanging time-sharing weeks
- Cruisers
- Diving
- Water sports
- Entertainment games
- Recruiting artistic bands from abroad
- Event planning
- Tourist transport

For more information on requirements and procedures consult the Ministry’s website
P.O.Box: 220, Madinat Al Sultan Qaboos, P.C. 115, Tel. 24588700, Fax.24492123
E-mail: info@omantourism.gov.om
Website: www.omantourism.gov.om
Direct services provided by Oman Chamber of Commerce and Industry for small and medium-sized

1- organization of courses and training programs in various areas concerned with the development of small and medium-sized commercial aspects, economic, administrative and accounting.
2- Dissemination of training programs provided to the private sector from various actors (both governmental institutions or international institutions).
3- Providing economic information and statistical data and indicators as well as foreign trade data.
4- Providing books and references, periodicals, pamphlets, guides and catalogs commercial and industrial local and global.
5- providing business addresses of potential exporters and importers
6- Economic Consultancy Services.
7- Legal advisory services.
8- to respond to legal inquiries about the various laws and regulations of the Omani economy
9- to address trade disputes
10- Providing information on investment opportunities in the Sultanate and export opportunities abroad.
11- organization and preparation for private sector participation in local and international exhibitions.
12- Providing opportunities for trade and investment cooperation with foreign investors by receiving business delegations and inviting the private sector to hold bilateral meetings with representatives of companies and institutions.
13- organization and holding workshops and specialized seminars and conferences, which would raise the level of knowledge for business people from various aspects related to establishing own business.

Address:
P.O Box :1400 , P.C. 112,  Sultanate of Oman
Tel : 24763700
Fax: 24708497
Website: occi@chamberoman.com
Creation and Education Support Programme

We aim to implant entrepreneurship culture and help students of both sexes gain more creative skills that may have considerable future contributions to industry and trade sectors in particular, and labour market, in general.

The main aims of the Programme:

- Instilling entrepreneurship and creation culture into the pupils of the basic education schools
- Building creative and pioneering culture into the pupils of basic education schools
- Fostering sense of creation in creative activities supervisors, caring for gifted students, evaluating activities and training supervisors
- Supporting and guiding educational policies to focus on pioneering and creative skills in educational systems
- Providing specialized environment to incubate students’ initiatives
- Providing a suitable place for training in using basic skills in the area of creation and pioneering
- Organizing workshops for training in the management of creative and pioneering projects
- Providing an appropriate climate and place containing the most important practical applications that can be transformed into marketable products
- Conducting scientific and pioneering competition among students.
- Enhancing the sense of creation and pioneering in favour of the sense of national responsibility
Address of the Research Council, Educational Creation Support Programme:

Tel. : 24509888

Website:  www.trc.gov.om
           https://www.facebook.com/ibtikar.oman
Sharakah is a closed joint stock company incorporated in 1998 by Royal Decree 76/98 to support the development of Small and Medium Enterprises (SMEs) in the Sultanate of Oman.

**The Main Services:**
1. Building awareness about the importance of entrepreneurship.
3. Financial support:
   a. Loans
   b. Bill Discounting
   c. Equity Finance (partnership)

**Eligibility:**
1. Investment amount between Rials 10,000 and Rials 200,000.
2. Omani Entrepreneurs with viable business plans, have adequate skills to manage the business and are committed towards the business success.
3. Businesses that will provide employment opportunities and contribute to community development.
4. Ventures that are able to produce products and services that have a competitive advantage and have potential for significant sales growth

**Benefits of Sharakah:**
1. Sharakah’s supported projects have 5 years Tax exemption
2. Flexible approach, Schemes and Dedicated Team
3. Fulfill the Social commitments.
4. Continuous Support.

**Address:**
Head Office (Al Khuwair 33)
PO Box 1354, Ruwi, P.C. 112
Sultanate of Oman
Tel: (+968) 24 47 93 00
Fax: (+968) 24 48 11 05
Website: www.sharakah.om
E-mail: info@sharakah.om
“We are certified and recognized internationally for applying the best practices in fish processing and we export to Europe and North America.”

Dawood Al Wahaibi,
Five Oceans, Governorate of Ad Dakhiliya,
Willyat Bid Bid

Supported by
Sharakah is a Closed Joint Stock Company Incorporated by the Royal Decree (76/98) to support the development of Small and Medium Enterprises (SME’s) in the Sultanate of Oman by providing financial as well as administrative support.

Contact us on 24479300

www.sharakah.om
GroFin Oman is a specialist business developer and financier focused on providing support and risk capital to small and medium enterprises, underserved by traditional sources of capital. GroFin focuses on the high-risk underserved market of start-up and early-stage small-and medium-sized businesses and overcomes the constraints of insufficient expertise, track record, own contribution and/or collateral through the provision of business development assistance (BDA) and appropriate medium term financing of (2 to 7 years).

Objective:
To generate returns for our investors, shareholders and employees and to create sustainable wealth, employment, economic growth and social development in the markets in which we operate.

Nature of business:
GroFin is a multi-national SME development financier offering an innovative combination of financing and business assistance to viable SME enterprises. GroFin assists entrepreneurs and enterprises achieve success through access to appropriate finance, tailored business support, as well as market linkages

Available Services:
The strategy of the company is to provide appropriate finance together with the required business support as identified in the business plan and throughout the implementation thereof. This integrated approach reduces the risk of the transaction significantly, increases the business success rate, develops the local skills base and increases financial and development returns.

GroFin structures appropriate solutions for Small and Medium Enterprises through a range of finance instruments. These include any combination of term loans and equity. The amount provided ranges from RO 40,000 to RO 760,000. By analyzing projected cashflow stream of the business, GroFin will structure a facility to reflect the individual needs of the business.

Business proposals will be assessed based on the following essential criteria:
1. Credibility, capability and commitment of the entrepreneur and management team.
2. Financial and technical viability of the business.

As a viability-based financier, GroFin considers applications with limited collateral. The availability of collateral will however have an influence of the structure of the financial transaction.
Our business is growing your business

success = expertise + finance

Be part of a winning formula

www.grofin.com

Address:
GroFin Oman
PO Box 1405, PC 130
Tel. 24117567/24117579
Fax: 24117564
Email: info.omans@grofin.com
Website: www.grofin.com
The **Zubair Small Enterprises Centre (Zubair SEC)** is one of the initiatives which emanated from The Zubair Corporation’s Social Responsibility strategic vision towards the Omani society. The vision reflects the corporation’s belief in the importance of small enterprises (SEs) in enhancing the national economy and contributing to sustainable socio-economic development.

Established in 2013, **Zubair SEC** is envisioned to be more than an incubator for small businesses. It is a professional body that capitalises on its high professionalism, diversified offered knowledge, wide range of accumulated expertise, and its own global and local network and strategic partners. **Zubair SEC** also builds on The Zubair Corporation’s strengths to lead positive change in the local business environment, which supports small businesses and promising initiatives in the Sultanate.

With this in mind, the **Zubair SEC** has opened its membership to Omani entrepreneurs to provide them with various benefits, including:

- Direct access to the Centre’s experts for business advisory services and the opportunity to connect with the respective staff in person or through various other channels;
- Management tools such as business plan templates, organisational structure options, and feasibility studies;
- Professional, educational and social programmes and events held regularly for small enterprises, including seminars, training workshops, and networking engagements;
- Professional research, numerous publications, and industry prospectus on topics related to entrepreneurship;
- Facilitated communication and interaction among fellow small enterprises;
- Access to the Centre’s strategic partners;
- Facilitated communication with selected financial institutions and reputable business corporations;
- Preferred prices, offers and benefits from both local and national partners interested in assisting SEs;
- Advisory services by expert mentors;
- Financial support for selected entrepreneurs;
- Serviced offices.

For more information, please visit [www.zubairsec.org](http://www.zubairsec.org) or call us on +96824527777 or email us at info@zubairsec.org
- Build Confidence
- Get Consulted
- Get Funded
- Launch
- Accelerate Your Business

www.zubairsec.org

The Home For Omani Success
Celebrating the glorious Forty Third National Day while our beloved country is witnessing wonderful achievements in various economical and infrastructural developments and pursuant to the directives of H.M. Sultan Qaboos Bin Said towards the promotion of the Omani Citizens’ capabilities in all fields, Towell Group within the framework of its strategic vision towards social responsibility to introduce its pioneering project -

Future Generations International Co. LLC

which aims at:
- Formation of small and medium size companies between the Future Generations International Co. LLC and the young entrepreneur according to specific ratios to be agreed upon.
- Creation of self-employment opportunities away from traditional employment fields.
- Providing employment opportunities not only to the owner but also to other citizens.
- Providing financial, technical and administrative support to the entrepreneur who shall work on full time basis at the management of the project.
- Omanization percentage shall be as per the requirement of Ministry of Manpower.
- Shall not be in possession of another project or a beneficiary of a similar scheme.

What the Project gives you?
- Maximum 70% of the proposed project’s capital, in addition to providing accounts and periodic audit every six months.
- The company organizes free of cost training courses of not less than 3 months in various aspects of company’s management.
- When the project is successful, within five years, the entrepreneur will be given the priority in acquiring the shares of Future Generations International Co. LLC for a preferential price to be agreed upon.

How to Apply?
- Successfully pass the interview held by the company for this purpose.
- Completion of the above mentioned training period.
- Supervises the product/project’s feasibility study assisted by Future Generations International Co. LLC

Finance
Future Generations International Co. LLC provides capital for the small and medium size projects upto a limit of RO: 50,000/= for each project according to the type and volume of the activity, subject to the approval of the company’s Board of Directors.

“Together for a Brighter Future”
مجمع تاول

تنشئاً لجذب العقول خضراء ملائكة الإبل للإسطبلات دايماً نحن نرقب على الأفراد والأعمال، ويبدو مجمع تاول من رؤيتنا الاستراتيجية الخاصة بالتسوق الاجتماعي أن تقدم مستقبلاً

شركاء أجيال المستقبلي الدولي تاول،

بعد إنجاز الشروط بIGNED هام عند كل.os لكون الشركة المنافسة في الشريكة، يتم انحلال الشراكة في حالة تحديد ماكدونالد للشركة المستقلةوخاصة للشركة "تاول". تأتي الشركة من على الأراضي الإدارية.

كيفية تقديم المخالب:
1. تقديم مطلب كتابي إلى شركة أجيال المستقبل الدولي تاول، بحث فيه طردياً التوافر، والشروط الأخرى، إجراءات التسجيل، وإجراءات تقديم الشروط.
2. إجراءات الفصل المطول الفصل شكلياً على دائرة الوظائف التقليدية.
3. تطبيق عدد من الوظائف الاجتماعية بأكملها. تأتي الشركة من على الأراضي الإدارية.

شروط أخرى:
1. انتخاب القائمة التي تجبر الشركة بنجاح،
2. القبول الدورة التدريبية الشهيرة متاحة للجميع.
3. الأطراف التي تتمحور بخبرة النظامية بشراء أو تجديد شريكة أجيال المستقلة تاول،

التعليمات:
1. نوفر شركة أجيال المستقلة تاول، رأس المال الشهير والدورة تاول، خدمة حسب مجموع
2. الشروط، وتوافر ذلك على موقعها الرسمي إجراء شركة أجيال المستقلة تاول،

الاتصال:
هاتف رقم: 0555123456
ايميل: ajyal@wjtwowell.com

معاً من أجل مستقبل مشرق
Committed to Fostering Growth of SMEs
Saud Bahwan Group, as part of its sustained responsibility towards the development of Omani talent, has given prime importance to the process of identifying and developing Small and Medium Enterprises all over Oman.

Opportunities
In line with the direction and vision of His Majesty, Sultan Qaboos bin Said, Saud Bahwan Group continues to offer professional support to new Omani entrepreneurs in the setting up of a wide variety of automotive businesses which include: Spare Parts Retail; Tyre Retail and Fitment; Battery Retail and Fitment; Lube Centres; Accessory Retail and Installation.

Support for SMEs
As a new entrepreneur, there will be several areas of concern. The Group will provide comprehensive support to address these areas and help make their business a success. The areas of assistance could include: General Business Consultancy including Feasibility Studies; Guidance and Support for Banking Facilities; Technical Training of Staff; Sales Guidance; Providing Initial Stock on Credit and Special Price Terms; Inventory Support; Supply Logistics; Tyre Change Equipment; Oil Change Equipment; Branding & Marketing.

How To Apply:
To apply, new entrepreneurs should first draw up their business plan. This should include as many details as possible to help evaluate the proposal. The business idea, the location, financial details, available resources, areas where support is specifically sought, should all form part of this comprehensive proposal.

This proposal should be mailed to:
The Manager,
SME Promotion Cell,
Saud Bahwan Group,
P.O.Box: 3168, PC: 112, Ruwi, Oman.

Alternatively email the same to sbgroup@omantel.net.om, ATTN, Manager – SME Promotion Cell, or fax it to 24561631.
Definition:
It is part of the “Junior Achievements”, the international non-profit organization, which was established in 1919 and operates in more than 123 countries over the world. More than 100 million youth around the world participate in it. The Programme depends mainly on the private sector support to the education sector on all levels, i.e. schools, universities and training centres, especially in the age category (11-25). INJAZ Oman is also part of the “INJAZ A’ Arab” (the regional office of the mother organization), whose activity was launched in Jordan, in 2004.

Objectives of the Programme
It aims at enhancing the skills of youth and increasing their participation in the economy to help bridge the existing gap between the knowledge acquired through education and the skills required by the job market. INJAZ does this by enhancing students’ leadership, business entrepreneurial, problem-solving, communication, and soft skills throughout a series of professional workshops conduct by private sector volunteers.

Programs/subjects provided by the Programme in Arabic
1- More Than Money
2. Personal Economics
3. Economies of Success
4. Leadership program
5. Marketplace
6. Job Shadow Day
7. Business Ethics
8. Success Skills
9. Travel and Tourism
10. Banks in Action
11. Innovation Camp
12. Company Program
13. Startup
INJAZ
Oman

PO Box 413, Muscat 113, Oman
Tel: 24155373
Knowledge Oasis – KOM 4, 4th Floor (NBC)

shabib@injaz-arabia.org
www.injazalarab.org
al Wathbah Programme

al Wathbah:  SME Finance Division

Bank Muscat’s al Wathbah programme offers financial and advisory services to small and medium enterprises (SME) sector in view of its importance to the national economy. For this purpose, Bank Muscat has established a full-fledged credit and marketing division to cater to the requirements of SMEs and offers credit support up to RO 400,000. The following financial facilities are available from al Wathbah:

- Equipment Finance
- Receivables Finance
- PoS Receivables Finance
- Working Capital Finance
- Contract Finance
- Import Finance

al Wathbah Business Zone

Bank Muscat’s al Wathbah Business Zone located at the head office offers a unique facility that addresses a long-felt need of entrepreneurs in Oman. The business zone, can be used free of cost by SME customers who do not have their own office space. The Business Zone can be utilized by contacting the SME Department alwathbahzone@bankmuscat.com or directly at the below address.

SME Finance Department (Al Wathbah)
P.O. Box: 134, Postal Code: 112, Ruwi
Tel.: 24768336/24767336
Fax: 24793042- 24796963
e-Mail: alwathbah@bankmuscat.com
website: www.bankmuscat.com
Let your business grow beyond only being a plan on paper.

Boost your business with al Wathbah business banking.

With al Wathbah, Oman’s premier business banking solutions provider, you don’t just get to make your business dreams a reality but also get to do more. Like contribute to Oman’s growth and development. Also, you benefit from bank muscat business banking’s full suite of advisory expertise, countrywide network and business training programs that are designed to meet the needs of Oman’s growing community of businessmen and businesswomen.

To know more, call 24795555 or email: alwathbah@bankmuscat.com

CREDIT | FINANCING | ADVISORY | CONSULTATION

LET'S.DO.MORE
CORPORATE BANKING

Corporate Banking remained the key ingredient to the Bank’s stupendous growth since its inception. The division, which was the nucleus of the Bank’s operations, witnessed spectacular growth all along in terms of assets, fee income and mobilisation of deposits from a diverse corporate clientele base.

Among the laudable achievements of the four divisions coming under the umbrella of Corporate Banking are the Large Corporate Banking (LCB), Mid Sector Corporate (MSC), Project Finance & Syndication, Emerging Corporate Banking (ECB) and Small and Medium Enterprises (SME)

With an aim to support the growth of SMEs in the Sultanate, the Small & Medium Enterprises Division under Corporate Banking at Bank Sohar offers a range of comprehensive financial solutions that cater to the specific financial needs of small and medium sized businesses with a turnover from OMR 250,000 to OMR 5 Million. The ECB/SME division provides tailored products and banking services, with faster processes and preferential interest rates, and also enables customers to benefit from a one-stop banking experience, addressing entrepreneurs’ personal and business requirements. The Corporate ECB/SME is geared to develop a small industry customer to graduate as a Large Corporate customer.

Whatever SMEs future needs, be it financial support for working capital, diversification, aiding business expansion, or modernization, Bank Sohar’s SME division offers bespoke financial solutions tailored to SMEs. The Corporate ECB/SME also comprises of experience to nurture and develop SMEs further into Emerging Corporates level through monitoring and corporate advisory services in their respective fields, which will develop them to come up to the level of Mid Sector Corporate with facilities of up to OMR 7,500 Million.

The Corporate Banking was able to achieve its desired objectives from the combined operations of all the four units to provide top class services to corporate clients. To sum up, the Corporate Banking business model demonstrated the mission statement of the Bank as a “One stop financial hub offering a bouquet of products and services across various segments, each with a unique set of propositions.”
The best Corporate Card to manage your government payments

Enjoy these benefits with your Excel Visa Corporate Credit Card:
• Accepted for payments at all government institutions and ministries
• Choice of credit and prepaid cards
• Online access to transactions, statements, reports and MIS
• Free corporate liability waiver
• Dedicated Relationship Manager and personalized service for every company

For more details call 24761761 or visit your nearest Bank Sohar Branch

Terms and conditions apply

Bank Sohar
Excel
At National Bank of Oman, we recognize just how vital Small and Medium size Enterprises (SME) are to our economy and we understand their need for access to convenient & responsive banking to fuel their growth. We also understand the needs and characteristics of the SME are different from that of corporate and our offering & services are based on the understanding of these unique traits.

At NBO the relationship with the SMEs doesn’t stop with just loans, but is a 360 degrees approach with the focus being on complete life cycle relationship with emphasis on skill development and training of the SMEs, a reflection of which is the dedicated Small Business Unit (SBU) set up at NBO, which grants loans upto RO 300,000/- to small & medium sized enterprises.

NBO’s Small Business Unit (SBU) offers a comprehensive product suite to meet the varied banking needs of the SME starting from the simple Current Account to manage basic transactions, comprehensive Corporate Internet Banking (S@ma) – convenient & safe banking at your finger tips, working capital solutions like Over Draft, Letters of Credit & Guarantees, Receivable Finance and Term Loans for meeting business expansion plans.

NBO has launched the Tijarati Banking where financing is provided to the SMEs to grow their businesses, maximize the opportunities and realize their dreams. To know more about the NBO Tijarati and other SBU offerings, please get in touch with a branch next to you, who would be pleased to assist you with details of the product, documentation & offering.

Please contact: NBO SBU Unit, MBD, Ruwi,
Call Centre 800 77077
Tel Off: 24778558 / 8557
Fax: 24778555
Website: www.nbo.co.om
Tijarati the one stop solution to the banking needs of Small Businesses in Oman.

National Bank of Oman is committed to helping existing businesses like yours, to grow. That is why we’re delighted to present Tijarati from NBO - your ideal business partner.

Tijarati Offers you:

- Business Current Accounts for your day-to-day operations.
- Working Capital Finance in the form of Overdrafts, Purchase Order Financing, Bill Discounting and Short Term Loans.
- Term Loans for Business Expansion & Asset Purchase.
- Non Fund Based Offerings – Letters of Credit & Letters of Guarantee.

Call our dedicated Small Business Relationship Managers @ 24778553 / 8558 / 8557 or our toll free number @ 800 77077 or feel free to visit the nearest National Bank of Oman branch to know more about solutions to grow your business

Terms & conditions apply.
Oman Arab Bank Launches “Tomouhy” Product in Support of Small and Medium Enterprises

Oman Arab Bank has launched “Tomouhy” Product in support of Small and Medium Enterprises (SMEs). Mr. Abdul Kader Askan, Oman Arab Bank’s Chief Executive Officer, announced that: “Stemming from Oman Arab Bank’s belief in SME’s great role in contributing in the growth of the Omani economy, in addition to their contribution to securing new job opportunities for national workforce and in support for the government efforts aimed at creating a strong private sector that contributes to the development of the local economy, Oman Arab Bank, has launched “Tomouhy” Product aimed at providing banking services to Small and Medium Enterprises (SME)”. He added that: “Oman Arab Bank is also an active participant in 50% Government Guarantee Loan Program; a joint program with the Ministry of Commerce & Industry and Oman Development Bank, which is especially designed to encourage the entrepreneurial spirit of young Omanis who have viable business ideas and are in need of the capital necessary to start their own enterprises or those who are wishing to expand their existing business”.

The same was stressed by Mr. Rashad Jaffar Al Shaikh, Head of Retail Banking when he said: “We established the SME Banking Services which comprises an integrated team experienced in guiding the applicants in initiating and expanding their Small and Medium Enterprises”. “Oman Arab Bank is one of the leading banks that provide various financing options for SMEs, and work closely with the government to support this important sector.

Mr. Ghulam Al Balushi, Head of SME Business Banking Department, said that: “(Tomouhy) is especially designed to provide the necessary and appropriate finance for Small and Medium Enterprises through providing the appropriate financial solutions for the projects related to such enterprises”.

He added: “Generally speaking, obtaining the necessary finance on time to support the Small and Medium Enterprises is the key factor in capitalizing on business opportunities. We have a range of financial solutions that are aimed at meeting the Small and Medium business owners’ needs.

It is worth mentioning that Oman Arab Bank is one of the leading local banks providing banking services for individuals and enterprises through its 64 branches and offices all over the Sultanate.
Turn your business ideas into reality!

Oman Arab Bank continues to support your aspirations of managing your own business. Come to us if you dream big with your business ideas and apply for new Tomouhy small and medium business banking finance.

OAB is a participant in Ministry of Commerce & Industry and Oman Development Bank’s 50% Guaranteed Loan Program to SMEs for an amount up to RO 250,000*.

The Bank also offers financing options for your business plans up to RO 500,000* under Tomouhy.

Tomouhy covers:
- Working Capital Finance
- Term Loans for Capital Expenditure
- Contract & Equipment Finance
- Import & Export Finance
- Other Finances

*Terms & conditions apply

For more information call ‘Fil Khidma’ call centre on 24754444 or visit your nearest OAB branch.
Inspired by the vision of His Majesty Sultan Qaboos bin Said - God bless him - in strengthening the small and medium enterprises sector and encouraging entrepreneurs to pursue their ongoing development, Bank Dhofar is proud to announce the opening of six Business and Corporate Banking Centers in various provinces in the Sultanate.

Our new Business & Corporate Banking Centers provide the entrepreneurs of Oman with the latest services, advice and financial solutions. Supporting economic development of Oman and Omani entrepreneurs and providing further job opportunities in the region.

Want to find out more about options that could suit your business? Have a read below.

**Easily accessible business accounts and services**
Our simple business bank accounts are made easily accessible with internet banking, making it easier for you to run your business, as you shouldn’t need to be an accountant to manage your business finances.

**Lending & card options to maximise your cash flow**
As your business changes you may need financial help to drive growth or you could be looking for a controlled way for your employees to spend. BankDhofar offers a flexible range of finance options including corporate credit cards, mortgages, overdraft facilities and finance options depending on your needs.

**These services can help you set up your business.**
- LPO finance
- import, overdraft finance
- finance against pos receivables
- contract finance
- real-estate finance
- Equipment finance
- capital assets finance
Developing your **business** just got easier

Proud to present our business centers across Oman

Our new Business & Corporate Banking Centers provide the entrepreneurs of Oman with the latest services, advice and financial solutions. Supporting economic development of Omani and Omani entrepreneurs and providing further job opportunities in the region.

**These services can help you set up your business.**
- LPO finance • Import, overdraft finance • Finance against POS receivables • Contract finance
- Real Estate finance • Equipment finance • Capital assets finance

**Talk or meet with one of our dedicated Relationship Managers at a center near you,**

Muscat: 24790466 Ext.178/621/631  Salalah: 23380730  Sohar: 26750156
Nizwa: 25411370; 25410234  Sur: 25544350; 25541912 Ext.709  Al Buraimi: 25652224
Other funding bodies

National Bank of Abu Dhabi (NBAD)
www.nbad.com
Tel: 24761000 – Fax: 24798969

Bank of Beirut
www.bankofbeirut.com
Tel: 24720999 – Fax: 24698769

Bank Melli Iran
www.bmi.co.ae
Tel: 24815145 - Fax: 24815183

Bank Saderat Iran
www.bank-saderat-iran.com
Tel: 24815145 - Fax: 24815183

Habib Bank Limited
www.habibbank.com
Tel: 24817163 Fax: 24815827

Bank of Baroda
www.bankofbaroda.com
Tel: 24817373 – Fax: 24817308

State Bank of India
www.statebankofindia.com
Tel: 24704232 – Fax: 24701580

HSBC Oman Bank
www.hsbc.co.om
Tel :24799920 , Fax : 24704241

Nizwa Bank
www.banknizwa.om
Tel : 24655001 , Fax : 24649028
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<th>Office</th>
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| **Advanced Business for Financial and AdministrativeConsulting**     | Tel: 24792173  
Fax: 24792175  
P.O. Box : 698  
PC: 133 Al-Khuwair                                                     |
| **Maqboul Hussein Musa Yusuf Audit**                                  | Tel: 24799350/24701098  
Fax: 24701098  
P.O. Box : 385  
PC: 114 Jabro                                                          |
| **Abu Tamam (Grant Thornton)**                                        | Tel: 24571320  ; GSM: 95488976  
Fax: 24571324  
P.O. Box : 57  
PC: 118                                                               |
| **Hawrthmac and Al-Ghazali L.L.C**                                    | Tel: 24813989/83/87  
GSM: 99358152  
Fax: 24813915  
P.O. Box : 971  
PC: 131                                                               |
| **Future Nucleus for Economic and AdministrativeConsulting**          | GSM: 96675033  
P.O. Box : 785  
PC: 130  
www.futurcore.com                                                      |
| **Najd Accounting Consulting and Audit**                              | Tel: 24667655  
GSM: 98520404  
Fax: 24667788  
P.O. Box : 395  
PC: 118  
ssidairi@hotmail.com                                                   |
| **Al-Khalidiyyah Financial Consulting**                               | Tel: 24498975  
GSM: 99229700  
Fax: 24498947  
P.O. Box : 785  
PC: 130                                                               |
| **Morrison Muscat**                                                   | Tel: 2479933424799195/24799193  
Fax: 24799193  
P.O. Box : 2123  
PC: 112                                                               |
| **(PDO) JawadHabib for Economic, Administrative, and FinancialConsulting** | Tel: 24567322  
Fax: 24563272  
P.O. Box : 1176  
PC: 112 Ruwi                                                          |
### List of Consulting and Specialized Offices in Project Feasibility Studies

<table>
<thead>
<tr>
<th>Office</th>
<th>Address</th>
</tr>
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<tbody>
<tr>
<td><strong>Expertise House for Economic, Administrative, and Financial Consulting</strong></td>
<td>Tel: 24707035&lt;br&gt;GSM: 98161105&lt;br&gt;Fax: 24707045&lt;br&gt;P.O. Box: 1788 PC: 114</td>
</tr>
<tr>
<td><strong>Excellence for Economic Consulting</strong></td>
<td>Tel: 23292157&lt;br&gt;GSM: 99498959&lt;br&gt;Fax: 23292153&lt;br&gt;P.O. Box: 134 PC: 211</td>
</tr>
<tr>
<td><strong>Ibn-Hayyan for Economic, Administrative, and Financial Consulting</strong></td>
<td>Tel: 24700235&lt;br&gt;Fax: 24700972&lt;br&gt;P.O. Box: 502 PC: 112</td>
</tr>
<tr>
<td><strong>Al Hamdani Audit</strong></td>
<td>Tel: 2447542, GSM: 99351116, 98559132&lt;br&gt;P.O.Box: 575 PC: 130&lt;br&gt;E:<a href="mailto:Abuhamza1217@hotmail.com">Abuhamza1217@hotmail.com</a> :<a href="mailto:abuomar1217@yahoo.com">abuomar1217@yahoo.com</a></td>
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