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GUIDE 1
GOVERNMENT PROCEDURES.

PROCEDURES FROM MINISTRY OF COMMERCE AND INDUSTRY

REGISTRATION PROCESS OF COMMERCIAL COMPANY:

TRADE NAMES REGULATIONS

The trade name consists of the entrepreneur name, or surname, or innovative name or both of them. The trade name may include some special data related to the mentioned people, or the kind of business activity. However, it is essential to take into account the name should reflect and presents the truth of the business and shall not mislead people or harm the public interest or morals or traditions (Investor’s Guide, 2013).

Before, trade name reservation, each entrepreneur should prepare a list of desired trade names according to the trade name regulations. Conferring the trade name registration procedures, it is advised to do the following:

- The name should be Arabic name and respect the general morals and conditions.
- The trade name shall not be registered before in the Ministry

➤ Trade names reservation restrictions:

According to the investor’s guide (2013), the following trade names are restricted and listed as follow:

- The trade name can be repeated for different business activities, but it shall be related with the activity this is required to be registered.
- The specialized trade names registrations is confined to (global, international, overseas, over oceans) the associations and companies which their capital arrives a 100, 000 and more.
- It is illegal to reserve or register trade names that content words of Oman or Omani or its meaning unless for the institution whose capital is not less than
500,000 R.O. it is not accepted the registration of any trade name for a commercial company or institution if the name match to one of the following descriptions

- Names of Arab countries, cities, rivers and famous locations shall be confirmed of their existence
- Names of Arab countries, cities, rivers and famous locations shall be registered if one of the partners on such companies holds the nationality of that country
- Name of prominent personalities shall be corresponding to the activity of the business.
- If the trade name is derived of surname or from nick name, such as Abu folan/Abu folana, the businessman shall have a son or daughter with this name.
- The personal name for foreign investor partner whether it is normal or moral.

**Banned trade names:**

The following names are not allowed as presented in Investor’s Guide (2013):

- It is not allowed to deal in the trade name different from dealing in the company; it is not allowed to deal with the trade name unless it is mentioned openly
- Registration of the trade name shall be done after reconfirmation if singular or plural, example the registered name is “the future flower”, it is not allowed to register it “the future flowers”
- Names of the minor partners in the companies except the limited liability companies or the shareholders in stock companies
- Proper names such as Mohammed and Salim unless it is a name of an investor.
- Similar to the names of the authorities and international organizations such as United Nations Organization, Global Trade Organization etc. of local or international.
- The name of the tribe and adding (The) to it.
- Names are not allowed to be registered in case His Majesty’s or the government directives prohibits its registration.
Note: It is not allowed to use the personal name in any trade transactions and it is also recommended to separate all of personal transactions from business transactions related to the commercial activity and the investor be as workers within the enterprise and have a fixed salary and earned in a specific time (Entropedia, 2014).

For the ministry the right to reject any name registration conflict with the valid regulation (Investor’s Guide, 2013), but this rejection should be for a reason. The applicant has the right to appeal against this refusal within a period not to exceed 30 days from the date informed of the rejection. The appeal submitted to the committee which is formed to this purpose and on the committee to decide on complaints within 15 days from the date of receipt of appeal. Then the committee raises names that support the refusal to register to the Minister every month (Entropedia, p.10 2014). In addition, reserved trade name is protected legally within the specified time period which is 30 days from the confirmation of reservation name (Entropedia, 2014).

**Trade Name Reservation:**

Reserving trade name is the first step of fulfilling the commercial registration. Applying for Trade name reservation is done before the process of issuing Commercial Registration. The investor has to apply for Trade name reservation through different ways mainly:

1. Through directorate of investors’ services in ministry of commerce and industry.
2. Through “Sanad Services Center” that are spread over the country.
3. Law Firms (see appendix 1)
4. Audit companies (see appendix 2)

The concerned office can use the electronic service provided by the ministry called one stop shop (www.business.gov.om) to search in the Ministry’s system if there is an identical name (check the availability). The new name and the applicant’s particulars are entered in the system.

It takes one day to three days. The computerized system sends an email or a text message to the applicant stating the application number and time and date of submission. Also, the applicant will receive another message presenting the status of the application (Approved, rejected, need more information, etc.).

An alternative way – in case there are difficulties in trade name reservation as most of the good names are reserved – is to register a trademark to be the most prominent for your organization.
For example, “Mohammed Abdullah Trade while you can then reserve a notable trademark such as "modern", and the trademark is protected legally and effective but more expensive and slightly takes long time in terms of process” (Entropedia, p.11, 2014).

**COMMERCIAL REGISTRATION**

After receiving the trade name approval, the applicant will go back to directorate of investors’ services, or Sanad Services Center or Law and Audit companies presenting the trade name approval (see appendix 3) and attach it with the application of commercial registration. The application requires filling in the application form (Individual Trader Form or Investor Form) depend on the form of business the applicant is willing to open. For application forms see appendix 4 and 5). Different documents are required such as ID card, presenting the approval of Trade name reservation, specifying the main trade activities and its main office, a copy of model of authorized signatories, trade name certificate that extract from directorate of investors’ services etc.

This form will be send electronically to Ministry of Trade and Industry. Accordingly, trade name certificate and computer papers are extracted. (Note computer papers are extracted only from directorate of investors’ services in Ministry of Commerce and Industry).

However this should be done within 30 days from the date of issuing the trade name approval otherwise the trade name reservation will be cancelled (Entropedia, 2014).

Note: presenting the SMS sent by the Ministry of commerce and industry stating the approval of the trade name is enough to confirm the trade name reservation approval.

Note: Tenancy agreement requirement depend on the activity type e.g. import and export, constructions business activity doesn’t required the agreement for issuing Commercial Registration. However, restaurant, barber shop business activity need Tenancy agreement before issuing Commercial Registration. So, the commercial registration could be issued without Tenancy agreement if not yet the place is rented and the entrepreneur pays only half the amount for the municipality. Period of six month is given to rent the place if failed then the entrepreneur has to pay the full amount again.

- Pay the fees of the Ministry of Commerce and Industry and it vary depends on the capital as follow:
<table>
<thead>
<tr>
<th>Registration type</th>
<th>Amount of fees RO.</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual facility registration and renewal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital from 10 to 100,000 RO</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Capital from 100.001 to 1000,000 RO</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Capital more than 1000.000 RO</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Omani Companies Registration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital from 10 to 100,000 RO</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>Capital from 100.001 RO</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Capital more than 1000.000 RO</td>
<td>200</td>
<td></td>
</tr>
<tr>
<td>Registration of individual facilities branches</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Registration of Omani companies branches</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Registration of foreign companies branches</td>
<td>1500</td>
<td></td>
</tr>
<tr>
<td>Mortgage registration</td>
<td>30</td>
<td>Once</td>
</tr>
<tr>
<td>Contract documentation</td>
<td></td>
<td>One thousand of the value of the contract with a top of RO 100 and a minimum of 20 RO</td>
</tr>
<tr>
<td>Licenses for companies with foreign investment</td>
<td></td>
<td>Five Years</td>
</tr>
</tbody>
</table>
Table (1): illustrating the registration fees at the Ministry of Trade and Industry, source: (Investor’s Guide, 2013)

Note: it is possible to add another trade name for every trade activity in one commercial record but under condition that the main trade name is universal and trade name for the activity is special and on its type for this activity only. 

- Join Oman Chamber of Commerce and Industry (OCCI). The affiliation has different fees depend on the business category such as international, excellent, first, second etc.

**LEGAL FORMS OF INCORPORATION**

In the first step (Trade Name Reservation process) itself the entrepreneur has to select the Legal Forms of incorporation. There are many types of commercial companies listed and different registration procedures are followed for each legal form of incorporation as discussed in the following sections:

- **Sole Trader:**
  It is commercial enterprise owned by one person and will be personally liable for any obligations of it. The following procedures are followed in order register Sole Trader Company:
  - Requires filling of the registration application form for the investor and signed on similar to the signature in the civil card.
  - Required to provide copies of the identities of the owner and the authorized signatories.
  - Requires filling in a form of signature specimen attached to the investor form.
  - **Note**
    - Requires the approval of the concern government agency relevant to the activity before submitting the application for registration if the intended activity is one of the business practices which not be registered without prior permit of that party such as clinics, hospitals, universities and schools (Entropedia, 2014).

- **Limited liability company (LLC)**
  Is a trading company with a limited capital and divided into equal shares, and consists of a minimum of two persons and maximum of 40 persons of natural persons and legal entities. Their responsibilities are limited to cardholders on the nominal value of their
shares in the capital of the company and must be registered in the commercial register in accordance with law and shall not be less than a capital of 20,000 RO and quotas can be cash or in-kind (Invertor’s Guide, 2013). The following procedures are followed in order to register Limited Liability Company:

- Trade name reservation
- Requires filling in the Company establishment contract and signed by the partners.
- Requires filling in a form of signature specimen and get it signed exactly same as the signature on the civil card.
- Required to provide copies of the identities of the partners and authorized signatories.

**Note**

- Requires submission of meeting minutes if one of the partners was incorporeal person and shows the amount of person’s share. Also record person who will sign a contract on behalf of him in the company establishment intended to register.
- Requires the approval of the concern government agency relevant to the activity before submitting the application for registration if the intended activity is one of the business practices which not be registered without prior permit of that party such as clinics, hospitals, universities and schools (Entropedia, 2014).

➢ **General partnership company**

A general partnership company is a company that consists of two adults or more natural persons or legal entities for doing business under a specific trade name and the partners have full responsibility to pay company’s debts (Invertor’s Guide, 2013). The word (partnership) must follow the name of the company whenever appeared. The following procedures are followed in order to register General partnership Company:

- Trade name reservation
- Requires filling in the Company establishment contract and signed by the partners.
- Requires filling in a form of signature specimen and get it signed exactly same as the signature on the civil card.
• Required to provide copies of the identities of the partners and authorized signatories.

**Note**

• Requires submission of meeting minutes if one of the partners was incorporeal person and shows the amount of person’s share. Also record person who will sign a contract on behalf of him in the company establishment intended to register.

• Requires the approval of the concern government agency relevant to the activity before submitting the application for registration if the intended activity is one of the business practices which not be registered without prior permit of that party such as clinics, hospitals, universities and schools (Entropedia, 2014).

➢ **Limited Partnership Company**

Limited Partnership is a trading company with two categories of partners:

1. An authorized partner or more who are responsible on the entire debets of the company

2. A dormant partner or more who are responsible on the company debts equivalent to the shares in the capital of the company on condition to mention this in the contract of the limited partnership foundation

Limited Partnership is a trading company with a partner or joint commissioner or more are responsible integration and solidarity for the debts of the company in all their money. Moreover, the partners are responsible exclusively for the company's debts and limited to the amount of their shares in the capital of the company on a condition of listing these shares in company's establishment contract (Invertor’s Guide, 2013). Company Name consists of any word, but does not include the name of the limited partner and the word (Limited Partnership) must follow the name of the company wherever appear. The following procedures are followed in register Limited partnership Company:

• Trade name reservation

• Requires filling the Company establishment contract and signed by the general partners or limited partners who shall sign their guardian

• Requires filling in a form of signature specimen and get it signed exactly same as the signature on the civil card.
• Required to provide copies of the identities of the partners and authorized signatories.
• Required to provide copy of the identity of limited partners’ guardian.

Note
• Requires submission of meeting minutes if one of the partners was incorporeal person and shows the amount of person’s share. Also record person who will sign a contract on behalf of him in the company establishment intended to register.
• Requires the approval of the concern government agency relevant to the activity before submitting the application for registration if the intended activity is one of the business practices which not be registered without prior permit of that party such as clinics, hospitals, universities and schools (Entropedia, 2014).

➢ Particular Partnership Company

It is a trading company held between two or more natural persons or incorporeal person and legal ties arise between its members without being with no effect on third parties and do not have a trade name and cannot argue against the existence of others, a company is not subject to registration or publishing in the commercial register. There is no Commercial Registration process (Invertor’s Guide, 2013).

➢ In-House Business activities:

Different procedures are pursued in order to get the license from Public Authority for SME Development to practice business activities in the house as follow:

• The applicant should be Omani nationality.
• The applicant should not less than 18 years old.
• The license is for one type of activity only.
• That applicant does not have a license before the current license issued by another specialist in the Sultanate, whether actively or professional or commercial or industrial craftsman.
• A copy of the personal identification with a copy of the ownership of House if the applicant is the owner .In the case of the rent a copy of the identity of the owner and no objection letter.
- Copy of rent contract
- Fill in the form.
- Approval and pledged to allow the staff to inspect the entry of the house and this only for food prepared activity.

Total of 3 OR fees to be paid for getting the license to work through the house. The payment could be done through electronic card and Visa as well as by cash payment. Table (2) presents the list of in house business activities as follow:

<table>
<thead>
<tr>
<th>In-House Business Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food preparation (for some special cases- low income- those with special needs), preparation spices and coffee (General).</td>
</tr>
<tr>
<td>Preparation and making of perfumes and incense.</td>
</tr>
<tr>
<td>Cutting out and sewing women's clothes.</td>
</tr>
<tr>
<td>Rental Wedding and party dresses</td>
</tr>
<tr>
<td>Assortment of Natural and artificial flowers.</td>
</tr>
<tr>
<td>Gift wrapping</td>
</tr>
<tr>
<td>Detailing Sheila and Abaya and Handmade textile.</td>
</tr>
<tr>
<td>Henna and hairstyle and beauty.</td>
</tr>
<tr>
<td>Printing and photocopying documents</td>
</tr>
<tr>
<td>Packaging and filling dates</td>
</tr>
<tr>
<td>Organizing and photographing weddings and events.</td>
</tr>
</tbody>
</table>

**Table (2):** list of in house business activities, Services Manual, Public Authority for SME Development
ACTIVITIES THAT REQUIRED APPROVAL FROM GOVERNMENT AGENCIES:

There are some business activity can’t be registered in Ministry of commerce and industry unless the entrepreneur obtains the permit from the concern government agency. As first time commercial registration there is no need to visit those government agencies as most of them are available in one stop shop station in Ministry of Commerce and Industry. According to Investor’s Guide (2013), the following business activities required authority approval as presented in Table (3) as follow:

<table>
<thead>
<tr>
<th>activity</th>
<th>The competent authority to issue approval</th>
</tr>
</thead>
<tbody>
<tr>
<td>School of Driving, Trade in alcoholic beverages, Used cars, Car rental, Rental Cars for broken cars withdrawal and transfer, Keys copies, Used car dealership, Sale of security, Guard and military material, Collective transport, Fireworks trading</td>
<td>Royal Oman Police</td>
</tr>
<tr>
<td>Sale of war materials, Arms, ammunition and military equipment</td>
<td>Ministry of Defense</td>
</tr>
<tr>
<td>Used spare parts, Iron scrap, Collection of garbage, residues and waste, Sewage treatment, Desalination plants, Factories and industrial workshops, Gold and silver jewelers</td>
<td>The Ministry of Environment and Climate Affairs</td>
</tr>
<tr>
<td>Productive farm and flora and fauna gardens operating, Agricultural laboratory, Veterinary clinic, Veterinary laboratory analysis, Animals’ sale and breeding, Poultry and poultry hatcheries, Egg production, Honey production, Fishing and other marine animals, Fish farming</td>
<td>Ministry of Agriculture and Fisheries</td>
</tr>
<tr>
<td>Mediation and buying and selling for clients and portfolio, Marketing of securities, Various insurance services</td>
<td>Capital Market Authority</td>
</tr>
<tr>
<td>Schools of education and schools teaching the Quran</td>
<td>Ministry of Education</td>
</tr>
<tr>
<td>University education, academic and higher education services</td>
<td>Ministry of Higher Education</td>
</tr>
<tr>
<td>Educational institutes, Training services, Offices labour recruitment, Employment Real estate brokerage</td>
<td>Ministry of Manpower</td>
</tr>
<tr>
<td>Activity</td>
<td>Ministry</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>Polyclinic and hospitals, Clinics, Pharmacies, Medical analysis centers, Medicine warehouses, Medical laboratories, Medical herbs, All kind of treatment</td>
<td>Ministry of Health</td>
</tr>
<tr>
<td>Advertising, publishing and advertising press, books ,magazines and newspapers- calligrapher, advertising agencies, press services, libraries- photography shops</td>
<td>Ministry of Information</td>
</tr>
<tr>
<td>Audio and visual recordings, soft or hard CDs, Movies , Rental movies, Daggers industry, The sale and import of audio-visual activities, CD’s, Cinemas , Institutes teaching music and dance, Artistic production</td>
<td>Ministry of National Heritage and Culture</td>
</tr>
<tr>
<td>Banks and banking business, Buying and selling currencies, Dealing with precious metals , Development Funds, Funding installments , Issuance of credit cards</td>
<td>Ministry of Central Bank</td>
</tr>
<tr>
<td>Waterway and costal transportation between states for passengers and cargo to EMS activities , Transport by rail Sell planes and aircraft tolls and equipment</td>
<td>Ministry of Transport and Communications</td>
</tr>
<tr>
<td>Nurseries, Organizing social evenings and events</td>
<td>Ministry of Social Development</td>
</tr>
<tr>
<td>Rental of telecommunication equipment, Payphone, Cabinets</td>
<td>Ministry of Telecommunication Regulatory Authority</td>
</tr>
<tr>
<td>Subscription services in the satellite channels, All activities related to wire lines and the wireless radio, and maintenance of mobile devices and telegrams and telex, the sale and distribution of phone cards, Maintenance of telecommunication networks, internet cafes services</td>
<td>Ministry of Telecommunication Regulatory Authority</td>
</tr>
<tr>
<td>Restaurant, bar, Cafeteria, Selling of gas cylinders and other gas cylinders, Trade and installation of safety equipment and security</td>
<td>Prevention Departments Royal Oman Police</td>
</tr>
<tr>
<td>Global touristic Restaurants and cafes , Games entertainment centers, Hotels and apartments , Resorts , Travel and Tourism Offices, Organizing concerts and festivals , business of divining and snorkeling, Management of tourist facilities, Bringing artistic team,</td>
<td>Ministry of Tourism</td>
</tr>
</tbody>
</table>

INTELLECTUAL PROPERTY RIGHTS

Intellectual Property Rights of the entrepreneurs are strongly protected legally in Sultanate of Oman. Intellectual property department is authorized to register and grants the rights. There are three forms of Intellectual Property Rights and each form has its own procedures as follow:

- **Trademark:**
  Trademarks are an icon that represents the company and significant in their dealings and records and to get it packed printing official forms when submitting a request. The following documents are required as follow:
  - Fill in official forms prepared for the registration of trademarks by intellectual property directorate. (Appendix 6)
  - Required documents are: to provide a copy of the commercial registration certificate and extracts of Computer, copy of the signature specimen and the form shall be signed by one of the authorized signatories.

- **Copyright:**
  This Law “secures the rights of authors of literary, artistic and scientific works. Violation of the provisions of the Royal Decree triggers criminal penalties including fine and other punishment” (Ernst& Young, 2011). For the form see appendix 7.
Patent:
This law provides for the protection and registration of creative (new idea) and innovative (updated idea) projects. The patent period of innovative projects end after 20 years of the application date whereas, the patent period of the creative projects ends after 10 years of the application date. Table (4) presents the patent application fees. However, there are other fees e.g. the renewal fees.

<table>
<thead>
<tr>
<th>Patent - individual</th>
<th>200 RO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patent- companies</td>
<td>300 RO</td>
</tr>
</tbody>
</table>

Table (4): Patent application fees

According to the patent manual prepared by ministry of commerce and industry, intellectual property department, the following documents are required for patent registration as follow:

- Fill in form to register a patent for the Department of Intellectual Property, Ministry of Commerce and Industry. (See Appendix 8)
- Detailed description of the project and the elements that the owner is applying for the protection with project drawings.
- Brief description of the project in Arabic and translated in English.
- Two copies of the detailed and brief description of the project and its’ drawing
- Electronic copy of all the document in (CD)

CHAMBER OF COMMERCE AND INDUSTRY

Each business in Sultanate of Oman should join Oman Chamber of Commerce and Industry (OCCI) including small and medium size enterprises. A separate membership certificate is required whenever the institution opens a branch business outside the main center (Al Bahri, 2014). The affiliation requires the following documents (Entropedia, 2014):
• Merchant must be registered in the commercial register, attached with the application form for the chamber:
• A copy of the identity card
• A copy of the valid commercial registration certificate.
• A copy from the computers extracts.
• A copy from the signature specimens.

An annual membership certificate renewal fees to be paid whereas the renewal of the commercial record is every five years but it is essential to renew the commercial record that the membership certificate must be valid and vice versa. The renewal process requires the following documents listed in Authentication and Registration Procedures (2014) in chamber of commerce and industry website:

• Produce the expired certificate of membership or a copy of it or the registration number of at OCCI or the CR number or the trade name.
• Ascertain the validity of the commercial registration before renewal. The applicant may renew the commercial registration against the payment receipt or bringing a copy of the renewed registration before receiving the certificates.
• Pay the prescribed fees for renewal by the years
• Fill up the form accurately and clearly

The importance of affiliation to a Chamber of Commerce and Industry of Oman lies in the facilities provided by the Chamber for its members to the merchants and business owners. The Chamber offers the ratification service for the transactions of members such as the ratification of:

• Commercial invoices
• Commercial Agencies
• Authorization (for customs clearance, the signing of formal and informal parties)
• Various transactions (salary certificate and a certificate of experience)

The ratification of the translation of documents (certificate of membership, commercial register certificate, birth certificate, marriage contract, holding a divorce, the death certificate, educational certificates issued from outside the Sultanate, the certificate of origin of Omani goods, the certificate of origin of re-exported goods and the European goods.
There are different committees approximately thirteen committee formed under OCGI representing different sectors such as industrial and commercial sectors and economic affairs and services, exhibitions, promotion and tourism, real estate, insurance, agriculture, fish and human resource development and labour market, transport, small and medium enterprises. The specialized committees play a role and great importance to the development of economic and trade movement in the country and follow all the things that would develop the movement of, these committees are also presented problems and difficulties faced by businessmen, companies and factories in the private sector. And try after a series of meetings to make recommendations to connect approaching involved in both the public and private sectors to clarify that difficulties and try to find the appropriate proposals solutions.

- **Committee of Small and Medium enterprises:**

The main facilities provided by SME Comities (Small and Medium Enterprises, 2014, Entropedia, 2014) are:

- Develop an appropriate environment for small and medium enterprises.
- Addressing the constraints faced the small and medium enterprises.
- Spreading the culture of entrepreneurial spirit among entrepreneurs and encourage initiative and creativity
- Promoting a culture of administrative work with small and medium enterprises.
- Supporting the work of individual enterprises and small and medium companies.
- Create a climate of catalytic projects individual and collective and provide advice and guidance to owners

- Providing management advisory and technical services for the members of the community through the expertise from local and international community.
- Provide a network of communication between all members of the committee and open channels of communication with all concerned.
✓ Help to get information and data about the investment and business opportunities and new markets to help committee members make their decision in accordance with the accurate information.

✓ Help business owners to solve the problems they face and build a database of successful solutions to the most common problems in the work environment.
✓ Suggestion to represent the Sultanate in conferences and seminars held by the regional and international forums and submit to the President of the Board of Directors for approval.
✓ Holding seminars and meetings between the owners of small and medium enterprises and the relevant authorities, in coordination with the chamber to find the best ways that lead to the development of the work of small and medium enterprises and development of their capabilities.

The committee shall submit its recommendations on the subject to the above-mentioned Board of Directors of the chamber for approval. As listed in Oman entrepreneurship Encyclopedia (2014), in order to join this committee and other chamber committees the applicant should:

- Fill in the application form to join, which can be downloaded from the chamber website.
- Attaché CV and photograph and can be delivered either electronically by e-mail or by hand to the headquarters of Chamber, or one of its branches in the Sultanate.
<table>
<thead>
<tr>
<th>Category</th>
<th>Capital</th>
<th>Main office</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>From</td>
<td>To</td>
</tr>
<tr>
<td>International</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>International Consultancy</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Local consultancy</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Excellent</td>
<td>250 thousand RO</td>
<td>And over</td>
</tr>
<tr>
<td>First</td>
<td>100 thousand RO to 249.999 thousand RO</td>
<td>225</td>
</tr>
<tr>
<td>Second</td>
<td>50 thousand RO 99.999 thousand RO</td>
<td>128</td>
</tr>
<tr>
<td>Third</td>
<td>25 thousand RO 49.999 thousand RO</td>
<td>78</td>
</tr>
<tr>
<td>Fourth</td>
<td>Less than 25 thousand RO</td>
<td>-</td>
</tr>
</tbody>
</table>

Table (5): Affiliation Certificate extraction and renewal fees of the main office. Source, Procedures Manual, one stop shop
MINISTRY OF REGIONAL MUNICIPALITIES AND WATER RESOURCE:

The ministry aim is to maintain the sustainable development in different aspects of citizens' life and participates actively in the national efforts to develop and strengthen the municipal and water infrastructure and to provide various essential services for the community and citizens (Ministry's Projects, 2014).

Furthermore, the ministry plays critical role in establishing any business activities by issuing the municipal license for each activity and can’t be started without the license. It aims to confirm that only those businesses meeting the conditions are allowed to conduct activities in the country to ensure the general wellbeing. It is granted after reviewing different points such as business location, the appropriateness and the size of the shop and to what extent it meets the required technical and general health condition for the workers (Entropedia, 2014).

➢ Municipal license:

According to Oman entrepreneurship Encyclopedia (2014), the listed documents are required to get the license:

- Fill in the application form (see Appendix 9)
- Tenancy agreement or property ownership (see Appendix 10)
- A copy of the valid commercial registration certificate.
- Copy of computer extracts from Ministry of Commerce and Industry.
- Model of the Business Board with the sizes.
- Photograph of the business board after ratification on the board model and making it in artist shops.
- Copy of Chamber of Commerce and Industry membership certificate
- Any other required approvals from the concerned government agency relevant to the activity.
Note: some business activates requires technical and health inspection before granting the license such as restaurants, coffee shops, food stuff shops and so on (Nuzha, 2014). In case the business fails, then the business owner will be informed. However in case the business pass the inspection process then the applicant must pay the fees depends on the business activity types (Procedures manual). Then, the Municipal license will be issued with a request of at least one business board (Entropedia, 2014).

- **Request Business Board**
  
  The following documents are attached with the business board request:
  
  - The original or copy of Municipal license
  - Board model

- **Business board permit:**

  The fees of this permit depend on the type of the board, its total area and it ranged from 15 RO to 350 RO (Entropedia, 2014). It includes different information namely the commercial name, the type of business in Arabic and English, commercial recorded number, the name of the Municipality branch under which the project is entitled. The board is renewed annually. Different procedures are pursued to get the permit as follow:

  - The review of the board model in terms of the content and its required size.
  - Ratification on the board model and submitting it to the applicant to start making the board in artist shops.
  - After preparing the board, two real photo of the board are requires
  - Entering the board data and link it with the Municipal license.

- **Regulation of Presenting other companies product on business board:**

  Many companies present other popular businesses products on their business board (Entropedia, 2014). This requires the following:

  - The attachment of the company approval such as coca cola, Nawras and so on.
  - Pay fees for the Municipality. In this case the Municipality collects additional fees.
The Ministry of Manpower was established by Royal Decree No.(108/2001), issued on 20/Sha‘ban 1422 AH. (6/11/2001). The Ministry proposes and implements manpower general policies in line with the State economic and social objectives (About Ministry, 2014). As an entrepreneur the most important transactions related to Ministry of Manpower are focused mainly on the private sector workforce and the most important among them are workforce appointment and recruitment, the forms of employment contract rules and regulation, renewal of employment contracts, service termination and clearance procedures, bring foreign workforce, training, the settlement of labour disputes and other, it can also refer to get the rules, regulations and laws relating to whatever would regulate the relationship between the employer and the workers (citizens or expatriate) (Entropedia, 2014).

➢ **Recruitment of Omani workers**

Three different forms of assigning Omani worker in the private sector enterprises (Entropedia, 2014) as listed below:

- “Full recruitment “the worker belongs to the enterprise and in this case needs to be registered in the workforce and in social insurance.
- “Partial recruitment” or what is called as “part time work” and refers to the appointing by a temporary contract between the wok parties and in this case there is no need to register the worker in the social insurance.
- Appointment as a “Trainee” for a specific period and both of them no need to register them in the social insurance.

There are procedures in employing Omani workers as follow:

- Request for a new work contract from one of “Sanad Services Center” and filing data and details of the contract and the nature of the work.(See Appendix 11)
- After verification of all data and qualifications, both parties (employer and the worker) should sign on the contract.
Terminating or resignation of Omani worker should be during 15 days or less from the end of service of the worker, it must be registered by the Public Authority of Social Insurance and submitting the form of end service to the Ministry of Manpower and entering the data in the Ministry system.

❖ Conditions of recruitment request of non-Omani workforce

According to services manual, ministry of manpower, the main conditions that should be available in the application of bringing foreign works (recruitment request of non-Omani workforce) are:

- There is insufficient number of Omani manpower for jobs or professions required.
- The employer is committed to the rates of Omanization prescribed.
- The activity should not be one of activities or professions that are Omanized such as salesperson (Al Hinai, 2014), restricted (business activities see Appendix 12) or band by ministerial decision.
- The request should be submitted by the establishment owner or its authorized representative or one of the signature specimen in accordance with the model from the Ministry of Trade and Industry and in the beginning the original must be provided and to be stored in the system.
- Valid Original and copy of the documents should be submitted.
- The scientific certificate of specialized activities should be true and certified and to be identical to the activity and profession.
- The License issued by the notary is not accepted when applying for a permit to bring non-Omani workforce in commercial applications.
- It is possible for the employer to get leave allowance if departure form is provided within 8 months from departing date.
- It is permitted for the corporations to employ non-Omani female with the following terms:
Nobody among the citizen have the same qualifications and capabilities.

The application is not submitted for industrial area or far from residential neighborhoods, and with the exception of tourist facilities.

In all cases, to get the permit for female worker requires the approval of the concerned Director General or the concerned Department.

Note: It is very important to recheck the status of the application of recruitment of non-Omani workforce within one month or it will be cancelled.

The maximum number of non-Omani workforce in any business depends on the category of the commercial record as follows:

<table>
<thead>
<tr>
<th>Business Class</th>
<th>Number of non-Omani workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fourth class</td>
<td>not more than 15 workers</td>
</tr>
<tr>
<td>Third class</td>
<td>no more than 30 workers</td>
</tr>
<tr>
<td>Second class</td>
<td>not more than 60 workers</td>
</tr>
<tr>
<td>First class, excellent and International</td>
<td>without limit</td>
</tr>
</tbody>
</table>

**Table 6**: Business class and the maximum number of non-Omani workers, Services Manual, Ministry of Manpower

- **Recruitment request of non-Omani workforce**

  As listed in the manual service of ministry of manpower, the following documents are required to employ non-Omani workers:

  - Fill in the form of non-Omani worker request (see Appendix 13).
  - The documents of the commercial record
  - signature specimen
  - Tenancy agreement of the business of the property ownership
  - Municipal license
  - Tax certificate (If applicable)
  - Salary statement from one of the certified banks.
Issuing Labor Card for Non-Omani:

The listed procedures are followed as stated in the Service Manual of Ministry of Manpower in order to issue non-Omani labour card for the first time and fees are discussed as follow:

- Card request Application form printed from one of the offices licensed to do so accredit by the Ministry of Health (see Appendix 14).
- Worker's passport (original + copy)
- Present the license (original + copy)
- Labor card fees are 200 RO for each worker, according to the Ministerial Decree No. (48/2005) and its amendments.

Renewing Labor Card for Non-Omani

The listed procedures are followed (Service Manual of Ministry of Manpower) in order to renew non-Omani labor card as follow:

- Card request Application form printed from one of the offices licensed to do so accredit by the Ministry of Health.
- Labor card (original + copy)
- For drivers must bring the vehicle ownership (original + copy).
- Labor card fees are 200 RO for each worker, and 1 RO for the labor service so total fees 201 RO for each worker, according to the Ministerial Decree No. (48/2005) and its amendments.

THE DIRECTORATE GENERAL OF CIVIL STATUS

The Directorate General of Civil Status is a division of the Royal Oman Police which was formed by Royal Decree No. 66/99. It is responsible of providing several services such as birth registration, marriage registration, death registration, Omani ID card, resident card and so on (ABOUT DGCS,2014).
➢ **Working resident Card:**

It is required that all entrants of residence in the Sultanate get a resident card for employed or unemployed individuals. The card is significant as it identified foreigner’s residents precisely via statistical operations. Different fees are paid as illustrated bellow:

<table>
<thead>
<tr>
<th>Type</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>one year</td>
<td>5 RO</td>
</tr>
<tr>
<td>2 Years</td>
<td>10 RO</td>
</tr>
<tr>
<td>renewable for two years</td>
<td>10 RO</td>
</tr>
<tr>
<td>for lost / damaged</td>
<td>10 RO</td>
</tr>
</tbody>
</table>

**Table (7):** Fees of working resident card, Oman entrepreneurship Encyclopedia (2014),

The following documents are required to issue the card (Entropedia, 2014):
- Copy of manpower form with the original
- A copy of the passport with the original
- One personal photograph with blue background.
- Attend in person.

➢ **Types of visa**

➤ **Employment visa:**

Employment visa granted at the request of a local sponsor and under the responsibility to the foreigner coming to work and whose age is not below 21 years provided that the employer must have a license to recruit workers. As stated in Introductory Guide Procedure of Passports and Residence, the visa shall be:

- Valid for use within 3 months from the date of issuance
- Valid to stay in the country for a period of two years from the date of the visa stamp in the passport but if the license is issued by the Labor workforce temporarily then the validity of residence be granted depending on the duration of the license only.
- Valid for extension and multiple trips.

Note: The fees of the Employment visa are 20 RO. Also, there are fines for delay in the renewal is 50 riyals for each month (Entropedia, 2014).

➤ **Conditions of employment visa**

There are the conditions to guarantee a foreign worker as follow:

- The sponsor must be a local with full legal capacity and responsible for the accuracy of data provided in the application.
- That at least the age of the person for whom the visa is requested shall not be below (21) years and not more than (60) years.
- The sex should be guaranteed the same-sex stated in the labor permit issued by Ministry of Manpower.
- Occupation in the visa application must match with the labor permit.

➤ **Required document for the Issuance of employment visa**

The following documents are required to issuance the employment visa for foreign workers (Introductory Guide Procedure of Passports and Residence):
- Providing electronic application form available on the site to be certified and stamped by the sponsor and printed in Arabic for Arab nationals and English for non-Arab nationalities and attached to the application the following documents:
  - Attach two photographs size (4 x 6 cm)
  - Attach a copy of valid foreigner’s passport for a period of not less than 6 months
  - Attach the labor permit issued by Ministry of Manpower with a copy for each application form.
  - In the case of submission of the application by a person other than the sponsor, the representative must be Omani and holding a written authorization issued by the Directorate General of Passport & Residence as per the sponsor’s request.
  - Bring medical certificate for citizens of some countries specified by the Ministry of Health, namely, (India - Pakistan - Philippines - Bangladesh - Indonesia - Sri Lanka - Egypt - Syria - Sudan - Ethiopia); the certificate must be endorsed by Ministry of Health.
  - Attach a copy of the approval of the concern authority for some professions, such as teaching, religious, media and medical professions.

**DIRECTORATE GENERAL OF PASSPORT & RESIDENCE**

All works relating to passports, identity cards, visas, residence permits, and road permits etc. are carried out by the Directorate General of Passports and Residence. It provides its services at airports, sea ports and border posts as well as from its main office at the ROP Force Headquarters and the regional sections (General Directorates, 2014).

➤ **Stamping the residence**

The required documents for stamping the residence in case of transferring the sponsorship or the data from the old passport to the new one:

- The original visa
- The original passport provided it is valid for a period not inferior to six months.
Renewal of employment residence

As presented in the website (General Directorates, 2014), the renewal procedures consist of submitting an electronic renewal application, available through the website. It must be endorsed and stamped by the sponsor, and typed in Arabic for Arab nationalities and English for Non-Arab nationalities:

- Two photographs size (4X6) cm.
- The foreigner's passport provided it is valid for a period not inferior to six months.
- The original labor card data forms, issued by the Ministry of Manpower and their copies.
- A proof that the sponsored person has accomplished the medical check from the Ministry of Health.
- In case the application is presented by someone other than the partners, the representative must be Omani and holding a written authorization issued from the Directorate General of Passport & Residence as per the sponsor's request.

PUBLIC AUTHORITY FOR SOCIAL INSURANCE

The Social Insurance Law promulgated by the Royal Decree No.72/91 came in force with effect from July 1, 1992 as stipulated by one of its articles that a public Authority shall be formed under the name of "Public Authority for Social Insurance". The Authority services moves through stages starting with insurance against old age, disability and death followed by various phases including insurance against work injuries and occupational diseases in addition to providing insurance coverage to the Oman is working abroad and alike. The Authority has also set up branches in (Salalah, Sohar, Nizwa, Ibri, Buraimi, Ibra and Sur), which form the link between the Authority and the establishments working in remote areas far from the Authority's headquarters in order to facilitate its services to the employers, employees and the beneficiaries under the provisions of this law (About us, 2014).
➢ Business Owner registration:

Employees covered under Social security law should be registered for insurance in Public Authority for Social Insurance. Registration forms are available in the Sanad Service office. Omani Business owners are covered in Public Authority for Social Insurance at a rate of monthly subscription contributes to its partnership with the government with a condition of paying pension salary after going beyond the maximum level of the legal working age and this covers all Omanis self-employed and owners of the liberal professions and those who are equivalents. According to The Public Authority for Social Insurance registration of employers process consists of:

- Employer registration form
- A copy of the commercial registration certificate.
- A copy of the automated extractor from computer issued by the Ministry of Trade and Industry
- Copy of the specimen signature form.
- A copy of the identity card and passport for each partner (except public shareholding companies.

➢ Worker Registration:

This means registration of the Omani workers employed by the private sector with the Authority and bringing them under the umbrella of the Social Insurance Law. Registration of worker is preceded by registration of employers.

The worker should be an Omani national and he/she is not less than 15 years old or above 59 years old at the time of first registration. The Authority should be notified of the registration of the worker within a maximum period of 15 days from the joining date. According to The Public Authority for Social Insurance the following documents are required for completion of worker’s registration procedures:

- Form for registration of the insured
- Copy of the identity card or passport.
- Copy of the job agreement approved by the Ministry of Manpower.
Service Termination of the insured worker: In case of service termination of the insured, many procedures should be followed in Public Authority Social Security and consist of:

- The Authority should be notified during a maximum period of 15 days from the date of termination an additional amount of 5 riyals per month for delay.
- Form of the Service termination notification of the insured.
- Bring a document proving the cause and date of end of service as presented in the following table:

<table>
<thead>
<tr>
<th>Resignation</th>
<th>Resignation letter and signature of the insured on the notification form</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dismissal</td>
<td>Dismissal decision</td>
</tr>
<tr>
<td>Disability</td>
<td>Medical report confirming the disability</td>
</tr>
<tr>
<td>Death</td>
<td>Death certificate</td>
</tr>
<tr>
<td>Transfer to another Establishment</td>
<td>Decision on transfer of service to another establishment</td>
</tr>
</tbody>
</table>


Bankruptcy of the business:

1. The entrepreneur or his representatives shall apply to the offices approved by the Ministry such as transactions finalization offices – law offices – audit offices or to the Investor Service Department at the Ministry, the Ministry's directorates in governorates or regional administrations the cancellation of an establishment or liquidation of a company.

2. The System automatically sends the applicant a SMS/e-mail, presenting application no. and time and date of its submission.

3. The System also sends the applicant, SMS/e-mail, indicating application no. and status (approved, rejected, needs more information, etc).

4. In case of approval the establishment shall be cancelled and liquidation procedures shall initiate as to the company.

5. Different documents are required as follow Application form for cancellation of individual firm/liquidation of company, certified by official authorities, i.e. Ministry of Manpower/Royal Oman Police, commercial registration documents (commercial registration certificate, computer printout and signature specimens).
The bankruptcy procedures depend on the business type e.g. establishment or company. The following sections discuss the required documents and procedures required for finalizing the transaction as follow:

✓ Establishment

The following documents and steps are followed to cancel an establishment ((Liquidation of company, 2014) :

- Copy of applicant identity card/passport
- Written application on the assigned form, signed by the owner or his attorney, or a letter from either of them.
- Approval from mortgagee if the firm is mortgaged.
- Copy of Oman Chamber of Commerce and Industry membership certificate.

✓ Companies

There are two main parts in company clearance namely the start of the Initiation process and ending process of company bankruptcy.

○ Initiation process of company bankruptcy process:

According to the Ministry of Commerce and Industry website, the following procedures are followed:

- Present the minutes of partners meeting about the clearance specifying the reason and the name of the liquidator.
- Submission of the liquidator's consent to carry out liquidation work.
- The mortgage consent is needed if the company was mortgaged.
- Present an announcement about the starting date of the liquidation sign by liquidator
- Submit a cheque for 50 OR in favor of Official newspaper for the publication of the liquidation commencement notice.
- Submission of the original commercial registration certificate, computer papers of the company to be liquidated.
Note:

- “Submission of tax release if the company is subject to the Foreign Capital Investment Law.
- Submission of renewal application if the company's registration has expired and payment of prescribed renewal fees.
- The Ministry shall send the cheque and liquidation notice to the Official Gazette through the Director-general of Commerce for its publication. The liquidator shall then obtain a copy of the published notice and have it registered in the Commercial Register.
- Following the publication of the liquidation notice, there will be an objection time limit of six months during which the liquidator can receive claims and settle them. Thereafter, the liquidator shall declare the end of liquidation process” (Liquidation of company,2014)

The end of company clearance process:

- Present the minutes of partners meeting approving the outcome of liquidation.
- Present an announcement about the end date of the liquidation sign by liquidator
- Submit a cheque for 50 OR in favor of Official newspaper for the publication of the end of liquidation notice.

Note:

- The cheque and the notice to the Official Newspaper send through the Director—general of Commerce to publish the end of liquidation notice.
- The liquidator should get a copy of the announcement and register it at the Ministry.
- A copy of the notice and a letter from the partners identifying the deletion of the company from the Commercial Register and its non-existence as a legal entity should be submitted.

Special entitlement cases

Service period
- Application shall be received the moment it is submitted, and the applicant shall be notified and the time and date if receipt shall be acknowledged by letter/e-mail.

- The applicant shall be notified of the status of the application (approved/rejected/needs further information) by letter/e-mail.

**Service completion period**

- One hour to a working day for cancellation of individual firm.
- Six months + for liquidation of companies.
GUIDE 2
TRAINING & FINANCIAL SUPPORT

FINANCIAL SUPPORT

GOVERNMENT SECTOR FINANCING

1- AL RAFAD FUND

For the purpose of small and medium enterprises development, His Majesty Sultan Qaboos bin Said instructed to establish a funding program called Rafad. Which combines more than a funding program created to enable young people to develop their projects of small and medium enterprises

Rafad Funding programs:

- Program "Mawrid" meaning resource, targets those under the Social Security system, with loans in the range of (10000) RO without the administrative and technical fees, note that the roof of loans in this category were previously not exceed (3000) R.O.
- The "Tasees" program meaning establishment, targeting job-seekers, including innovators wishing to establish new projects with loans not exceeding (20,000) R.O without requiring personal contribution in financing the project.
- The “Riada “ Program meaning " Entrepreneurship " for the benefit of various target groups from the Fund program , including the owners of innovated projects with loans of up to (100,000 ) R.O
- The Tazeez Program meaning " promote" targeting previous beneficiaries of Rafad program and are willing to support and expand their businesses with loans of up to also (100,000 ) Real

Rafad Strategy

- Support small and medium enterprises by creating as much feasible projects.
- Contribute to providing employment opportunities and decent living for all segments of society.
- Encourage innovation and creativity by financing value-added projects with communication techniques to keep up with modern technology.
2- OMAN DEVELOPMENT BANK (ODB):

Oman Development Bank has evolved from a small bank to become a leading institution in financing of small and medium enterprises in the Sultanate and a key partner in the process of economic and social development of the country, and an effective contributor in providing job opportunities to a large number of citizens.

As result of the concerted efforts, Oman Development Bank has recorded many achievements and has made tremendous strides in development lending achievements, which reflected positively in economic growth of the Sultanate.

**ODB’s role in financing SMEs**

There are Loans up to 50,000 R.O managed by ODB branches for SMEs. Whereas loans above this amount are handled by the head office. ODB provides SME term loans for the development of various economic activities in the country including:

- Educational Loans
- Health Loans
- Agricultural Loans
- Animal Wealth and Fisheries Loans
- Industrial Projects Loans
- Tourism Projects Loans
- Professional Loans
- Information Technology Loans
- Loans for small Investors-with Zero% interest

**The Bank has 4 programs of funding enterprises:**

1- **Development Loans:** Oman Development Bank has been a long standing advocate for enhancing development of various sectors of the economy. Working alongside the government principles, ODB upholds the mission of diversifying the sources of national revenue by providing finance to corporate, medium enterprises, small projects for the key sectors such as, Industrial, Agriculture and Livestock, Tourism, Fisheries, Educational, Medical, Professionals and Handicrafts. The bank charges an interest rate of only 3% per annum. It also offers interest free loans for small investors who are fully devoted to their projects and have no other commitments elsewhere.

The facilities ODB offers: Loans are sanctioned by Oman Development Bank for establishing new projects or for expanding existing ones. It grants loans up to R.O one million where it finances a maximum of 50% of the total investment if the project is located within the Muscat Governorate and 56% if the project is located outside the Muscat Governorate

2- **Izdihar:** a fixed term deposit product intended to mobilize funds for onward lending to developmental purposes and aims to encourage the habit of saving among individuals and
institutions to secure their future and to participate in nation’s growth in Oman in various fields. The minimum deposit amount is RO100 with competitive interest rates.

3- **Working Capital**: These loans are for funding the core working capital of the company, which do not fluctuate in the short term. Risk profile is similar to an Overdraft facility. Revolving working capital loans can be offered to highly reputed and credit worthy customers against their stocks and book debts. The requirement is computed considering the actual and projected levels of inventory and receivables, less the amount of creditors. These can be secured by a floating commercial charge over stocks and receivables.

4- **Mawsimi**: Agricultural Seasonal Loans are required by farmers to purchase seeds, fertilizers, tools etc and for meeting cultivating expenses, depending on the cultivating and harvesting period. This type of finance is based on the intra-year working capital cycle for the agricultural commodity being financed.

Small projects have a prominent share in the development plan of the Sultanate as they provide job opportunities for many Omani citizens to secure and support their livelihood, and diversify their sources of income. Therefore, ODB grants financial support to the small investors to encourage them to effectively take part in the comprehensive development of the Sultanate. The Bank provides loans for projects that do not exceed capital investment of RO 20,000, where the Bank finances upto 90% of the total cost, but not exceeding the requirement for a bank loan of RO 5000

To be able to get the loans ones should be fully dedicated to manage their projects and have experience in the field of managing their business. Moreover Graduates of Technical colleges and institutes who underwent training in the occupational & craft work can also get loans. As well as Junior farmers and fishermen. The loans can also be given to the owners of occupational & craft work at home who have the Commercial Registration issued by the Ministry of Commerce and Industry (Industrial Omani incense - tailoring - leather Handicrafts - pottery - Beauty Parlors & Hairdressing etc).

For more details visit: www.odb.com.om
The industrial Innovation Support Programs

This program is a trial program for two years funded by the Scientific Research Council in collaboration with the Ministry of Trade and Industry in order to build research capacity and innovation in the academic, and industrial field of to address industrial problems and challenges of small and medium enterprises on the basis of a competitive mechanism in the request for support.

Objectives of the program

- Stimulate small and medium enterprises to adopt the concepts of research and innovation to develop their institutions.
- Stimulate researchers in the academic sector to tackle industrial and commercial problems and challenges and propose solutions based on scientific methodology and entrepreneurial background.
- Activation of the research and innovative network community to exchange views and find productive ground for investors with innovative entrepreneurs in the private sector.

The target of the program

- Productive and innovation Cadres in the industrial sector
- Cadres and innovative researchers in the academic sector
- Students and graduates of universities and colleges
- The conditions to request financial support:
  - To be a registered organization and its headquarters in the Sultanate of Oman
  - To meet the requirements of small and medium enterprises, as accredited by the concerned ministries and the Council of Scientific Research
  - To be willing to perform or to be in a contract to conduct a research and development program to enhance their innovative
  - To take into account the need to invest their share of the project cost.
  - To be able to describe the Product, services or individual operation need of the market.
  - To have a business idea and a well clear thought along with the ability to adopt a project that will transform and idea to product
  - To be able to achieve the goals outlined in the project proposal with a qualified human resources that will be able to carry out the required instructions.
  - To be willing to give a job to graduates of universities and colleges holding master's and Phd degrees, as well as job seekers (a graduate of not more than 3 years) to serve as members of the project team.
Eligibility for "Mawarid Al Rizq" Livelihood projects:

- People under the social security services, carrying pension or belonging to the families of social security who are not eligible for a pension.
- Disabled people who are able to manage and run their projects.
- Low-income families, which are considered as families of security service.

The conditions of the funding:

- The applicability of the conditions on the beneficiary.
- To provide the required guarantees.
- The beneficiary's ability to manage the project.

The activities that can be funded are productivity activities, services and commercial activities. The upper limit and a minimum loan provided vary where the Minimum is RO 1000 per capita. And the upper limit is 5,000 riyals for more than one applicant. The condition to repay the loan is repaid in installments over a period of 6 years and divided on quarterly installments for a period of 6 years after the given grace period of a year. There is no fee or benefits given for this funding.

One of the conditions is to have a full-time applicant for the project. There is also support and assist to the borrowers to extract the license and the necessary permits for the opening of the project. They are also exempted from membership fees from the Chamber of Commerce and Industry for projects that require extracting the Commercial Registration.

Moreover it is necessary for the applicant to prepare a feasibility study for the project to ensure the success of the project. And deliver a quality project. The step to get the funding is to apply for a loan to the relevant department, after studying the social and economic condition of the applicant.
PRIVATE SECTOR FINANCING

1- FUND FOR DEVELOPMENT OF YOUTH PROJECTS: SHARAKAH

Sharakah is a closed joint stock company, which was created to encourage and support the development of entrepreneurs and SMEs in the sultanate. It was established by Royal Decree (76/98) in 1998. The share capital of Sharaka was gathered from His Majesty Sultan Qaboos donation along with those from the business community and private individuals.

Sharakah believes that the first few years of any business are the most critical. That is why we provide dedicated business development services to ensure the continuous growth and sustainability of our clients. We provide technical and management consulting for the project after analyzing the feasibility study or project plan.

There is a wide range of support services that Sharakah provides depending on the type of business and the stage of growth. Some of these services include:

- Guidance on developing the business plan.
- Guidance on producing the market research and identifying the competitive advantages.
- Guidance on developing the cash flow statements.
- Support in developing the marketing strategy
- Liaising with relevant authorities

Other than the guidance and help of projects Sharakah also provide customized financial solutions in three different schemes:

1. Equity: Equity participation in projects that are in high growth sectors. This financial solution gives an Investment amount between RO 10,000 to 200,000. Shareholding between 25% to 49% dependent on the contribution amount. A minimum client contributes up to 51% and the company should be an LLC. In order for a clear exit route it takes around 6 years through the buyback of shares or selling it to a third party. The exemption from income tax is for 5 years which can be renewable.

2. Loan: is a Term Loan for Assets Based Funding & Working Capital. It gives a Loan amount between RO 10,000 to 200,000. With a Minimum Client’s Contribution of 33% For New Projects & for Existing 20%. It carries an Interest rate of 5%. The Loan Period goes up to Maximum of 6 years, including Moratorium

3. Bill Discounting Scheme:
   - Seller wise: this scheme was customized to meet short term investment requirements and it aims to improve the cash flow and liquidity of the business. Moreover it Facilitate SME’s projects by providing products, services to both public and private sector large organizations. The Investment amount is between RO 10,000 to 50,000.
• Purchaser wise: Customized to meet short term fund requirements and Aims to improve the cash flow and liquidity of the business. It facilitates large organizations who wish to purchase from SME’s. the Limit is between RO 50,000 to 250,000 whereas the supplier has to be from the SME Sector

To Get the loan applicants have to submit a business plan that includes information about the products or services being offered, market research, financial analysis and more

2- GROFIN

GroFin Oman is a company specializing in the development and financing of projects. It focuses on providing financial support as well as contributing to capital for small and medium-sized businesses that do not receive adequate support from traditional funding sources. It helps in overcoming obstacles. Through assistance for business development and appropriate funding over a period of 2-7 years.

GroFin is a pioneering SME development financier assisting entrepreneurs and business owners to access tailored finance and experienced business support to start and grow successful businesses, creating jobs and driving socio-economic development.

GroFin SME fund management ability and viability based investment model enables you to identify, mitigate and manage the risks associated with investing in the SME sector and deliver targeted financial and development returns for our fund investor partners.

Combined with integrated solution of appropriate finance and experienced business support, our model enables us to invest across multiple sectors and business maturities even when the entrepreneur or business owners involved have limited track record, but do have the requisite skills, or have little collateral but a strong viable business or business plan.

Provided Services:

The strategy of GroFin is to provide appropriate funding to provide the required assistance of both technical support and a guideline for the development of SMEs as provided in their feasibility study. These strategies reduce the risks facing the project and increase its success rate. It also contributes to the development of individual skills and increase financial return and development of the society. GroFin Oman offers appropriate solutions through a variety of financing programs, which include futures loans and loans that are contributing to the capital, which ranges from 40000 to 760000 RO and by analyzing the the proposed cash flow for the project, GroFin structures financial facilities through reflecting the actual needs of each project.

Terms & conditions of the program:

• Credibility, capability, and the commitment of the project owner as well as the project team.
• Having economic feasibility study for the project and the ability to succeed both financially and technically.
The presence of other guarantees and the ability to contribute to the capital costs of the project which will have an impact on the structuring of the project.

Therefore since GroFin oman is a funder that depends on success, therefore it puts in mined the requests that lack adequate support. But the existence of guarantees will have an impact on the financial restructuring deal

http://grofin.com/grofin-offices.aspx

3- TOWELL

Within the strategic vision of Towell specialized with social aspects. Started its project "International Company for future generations LLC" (ICFG). The project aims to:

1. The establishment of small and medium-sized enterprises with limited responsibilities where it has a joint ownership between ICFG and the owner of the project according to proportions that are agreed upon.
2. Creating self-employment opportunities rather than traditional employment.
3. Provide jobs for the citizens as well as the owner of the project
4. Managerial, financial and technical support for small and medium enterprises for the benefit of the national economy as a whole

The company provides support for all young Omani with the following conditions:

1 - between the age of 22-35 years.
2 – To own a diploma certificate.
3 - To complete the training course successfully if the need arises.
4 – To present a holistic idea for the project supported by a preliminary study.
5 - To devote himself to manage the project.
6 – To have the percentage of Omanisation in the project as permitted with the Ministry of Manpower
7 – the applicant should not have any another project nor is he allowed to be benefiting from other programs.

What the project provide:

- 70% of the capital of the company proposed a maximum, with the provision of services of accountants and periodic audits every six months.
- ICFG provides a free training program with duration of not less than 3 months in various aspects of corporate governance.
• After the success of the project and within a five-year the priority will be given to the project owner in owning the quotas owned by ICFG with a value to be agreed on.

**How to apply:**

• Submit a written request to the company specifying the idea of the project, and activities to be exercised.
• Attach full details about the project

**Other conditions:**

• Passing the interview, which the company.
• Complete the 3-month course successfully.
• Supervising the feasibility study of the project with the help of ICFG.

**Funding**

ICFG provides the capital for small and medium-sized enterprises in the range of RO 50,000 per project depending on the type and the size of the project, all of which depends on the approval of the Board of Directors of ICFG.

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**4- SAUD BAHWAN GROUP**

As part of its responsibility towards the development of Omani capabilities, Saud Bahwan Group Commitment to support the growth of small and medium enterprises through paying attention to the process of identifying and developing small and medium enterprises across the Sultanate.

**Opportunities**

In line with the guidance and vision of his majesty, Saud Bahwan Group continues to provide professional support to new entrepreneurs of Omanis in order to establish a variety of commercial projects in the automotive sector, which include:

• Retailer of spare parts
• the sale and installation of tires
• the sale and installation of batteries
• Centers for lubricating
• Selling Accessory

**Forms of support that Saud Bahwan Group provides**
As an entrepreneur in a new small or medium business. There will be many difficulties, and here the group will provide comprehensive support to help overcome those difficulties for the success of the SME project. The assistance provided by the group may include general advices including, the feasibility study, guidance and assistance in obtaining banking facilities, vocational training for the staff, guidance in the area of sales, providing inventory initial system of payment term with the terms of pricing, special support in the process of inventory, logistics, Equipment tire changing equipment, oil changes, choosing the brand name and marketing.

**How to apply:**

First an entrepreneur should put a business plan where it covers as much detail to assist in the evaluation of the applied project, including the idea of the business, location, financial details, available resources, areas of support required that will represent the details of the project.

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**5- ZUBAIR SEC**

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. 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.

Zubair Sec has opened the gates to join the Center and become a member by providing the following privileges:

1. Take advantage of the expertise of the center staff, in the field of consultancy services, and management through interacting with them directly or through e-mail inquiries in all relevant administrative support.
2. Access to Administrative Tools, from models previous business plans, organizational structures and feasibility studies.
3. Attending programs, events, social and educational activities, for small enterprises, such as the small training courses, workshops etc…
4. Access to research and publications with a high degree of professionalism and clarity to serve various issues related to individual efforts and small enterprises, and their work environment.
5. Take advantage of strategic partnerships
6. Open channels of communication between small enterprises and between investors and big companies.
7. Take advantage of offers and exclusive benefits offered by companies cooperating with the center interested in the development of small enterprises.
8. Equipped offices
9. Many other services

TRAINING & DEVELOPMENT

GOVERNMENT SECTOR TRAINING & DEVELOPMENT

1- PUBLIC AUTHORITY FOR SME DEVELOPMENT: PASMED

The small and medium enterprises play a big role in promoting economic development and the achievement of sustainable growth by increasing their contribution to the GDP. Small and medium enterprises constitute more than 90% of the volume of economic activity in the Sultanate. The enterprises size has been divided into smaller projects to small, and medium enterprises, therefore the following definition was approved:

1 - Smaller institutions: institutions where the number of employment is 1-4 workers and sales of up to 25,000 RO.

2 - Small institutions: institutions with a range of workers between 5-9 and annual sales of 25,000 to 250,000 RO.

3 - Medium institutions: institutions with a range of workers between 10-99 workers and annual sales of 250000-1500000 RO

Small enterprises are characterized by how easily set up because they often are individual institutions or small partnerships. As for medium enterprises it requires the establishment of administrative and legal procedures due to its need for big capital as well as advanced technology.

The small and medium enterprises play a crucial role in the process of economic development and the achievement of sustainable Growth. Consequently, a royal decree came out to create a General Directorate under the Ministry of Commerce and Industry. And in 2013 a new decree
was issued to create and independent authority that can Commission its own in orders to develop a comprehensive strategy for the development of small and medium enterprises in the Sultanate

Authority Objectives:

1. The development of enterprises, as well as planning, coordination and promotion it to enable them to get what they need from financial support and needed services through the coordination with the government and private agencies.
2. Spread the awareness about entrepreneurship and self-employment among youth.
3. Strengthening the role of institutions in providing different employment opportunities.
4. Helping entrepreneurs to be initiative in the establishment and implementation of new projects. As well as how to be a leader in managing and developing projects.
5. Strengthening the competitiveness of existing institutions
6. Increasing the capacity of institutions to achieve added value for the national economy, as well as to contribute to economic diversification, by encouraging innovation, and the use of modern technologies

Responsibilities of the authority:

1. To provide financial advisory and technical, administrative and legal support to enterprises.
2. Help in getting governmental procedures like licenses and necessary approvals.
3. Marketing and promoting of products and services of SMEs inside and outside the Sultanate through participating in exhibitions by coordinating with the concerned authorities.
4. Establishing centers and business incubators for SMEs in various governorates of the Sultanate.
5. Coordinating with "Rafad" to ease the access to Funding for SME's and entrepreneurs to get the necessary funding for the establishment of their institutions.
6. Coordinating with the Central Bank of Oman to ensure increased financial facilities to be provided to SMEs. As well as allocating approved percentage of finance by the Central Bank from commercial loans.

www.omansme.gov.om/
The Public Authority for Investment Promotion & Export Development (PAIPED), Opened in January 1997, and originally known as the Omani Centre for Investment Promotion & Export Development (OCIPED), PAIPED has recently been re-named as a government-run authority by Royal Decree in 2011. PAIPED main mission is to facilitate investment in Oman and develop exports of products and services of Omani origins from Oman to overseas market. PAIPED works closely with all government agencies to ensure Oman’s competitiveness as the best place to conduct business. With its networks of representatives all over the world, PAIPED has the network to assist any business established in Oman grow in the international market.

The Public Authority for Investment Promotion and Export Development (PAIPED), the government department responsible for attracting inward investment into Oman and the promotion of non-oil Omani exports, introduced its new corporate brand identity “Ithra” in Feb 2014.

The new corporate brand, Ithra, meaning enrichment, underscores the Authority’s continuing work to attract and assist inward investors as well provide a range of support services to Oman’s growing number of non-oil exporters. With partners from across government and the business community, Ithra is viewed by many as being instrumental in helping drive Oman’s modern and knowledge-driven economy. And as the global business landscape changes, the Authority evolves and so too does its brand.

“The launch of Ithra provides a great opportunity to announce and roll out a new approach to helping boost inward investment into the Sultanate and promote the export of non-oil Omani products and services. We’re excited about the new brand and the future.

It is in this economic development space that Ithra offers significant value to domestic and international businesses. PAIPED has been helping international firms bring high-quality investment to the Sultanate, given their manufacturing leadership, multilingual workforce, the increase in public sector spending, particularly in infrastructure, tourism, telecommunications and education, their strategic location plus superior lifestyle, they have been developing a reputation for being a premier business location from which companies can serve the growing needs of emerging markets in the Gulf, Asia and Africa. These are exciting times for Oman as well as Ithra.
The increasing attention paid to entrepreneurs at the local and global levels cannot be considered a temporary trend that will abate over time because experience shows that the entrepreneurs have a key role in the economy and therefore they deserve care and attention.

The Forum seeks to be the platform for women entrepreneurs, and women interested in world of free trade.

The Forum sponsors the ideas of women entrepreneurs, addresses their problems, seeks to unite their efforts, and works to promote opportunities for their success through distinctive programs and activities.

Moreover, the Forum seeks to ensure development and success for women entrepreneurs, and it is interested in providing excellent services to encourage and support women entrepreneurs to achieve their ambitions. It also works on the development and success of their businesses in the labor market by contributing to the creation of a support economic environment.

**Objectives of the Forum**

- Develop an appropriate work environment that encourages small and medium enterprises.
- Address the constraints faced by small business owners and medium enterprises.
- Promote a culture of entrepreneurial spirit among young people and encourage initiative and creativity.
- Promote the culture of administrative work for the entrepreneurs.
- Promote a culture of entrepreneurial spirit among women entrepreneurs and encourage initiative and creativity.
- Support the work of individual enterprises and small- and medium-size enterprises set up by entrepreneurs.
- Provide encouraging climate of individual and group projects and provide guidance to their respective owners.
- Take care of youth small and medium-sized projects through the provision of support and assistance.

**Services of the Forum**

All members benefit from all services provided by Oman Chamber of Commerce and Industry in various businesses and in particular:

- **Consultation**: Provide management advisory services and technical expertise through experiences of the local or international community.
• **Means of communication:** Provide a communication network between all Forum members and open communication channels with all parties in coordination with the Chamber to serve the interests of the Forum members.

• **Information:** Assist in obtaining information and data on investment opportunities, businesses and new markets to help Forum members to take their decisions according to accurate information.

The committee raises its recommendations on the subjects mentioned above, to the Board of Directors for approval.

• **Marketing:** Implement programs designed to develop sales of Forum members and promote opportunities for rapid spread through attending public events and activities, including conferences and exhibitions that serve the business sector in general and women entrepreneurs in particular.

• **Training:** Provide training and developmental programs in various areas required by the Forum members.

• **Solving problems:** Help women entrepreneurs to solve the problems they may encounter and build a database of successful solutions to the most common problems in work environment.

• **Promotion:** Provide an opportunity for members to take advantage of media propaganda and information to serve their promotional and advertising efforts both on the pages of Businesswomen Magazines, through their website, and other means available at the Chamber.

• **Representation of the Forum:** Represent the Forum at regional and international meetings and forums after the approval of the Chamber's Board of Directors.

http://www.chamberoman.com/En/Content.aspx?SecNo=108

4- **PUBLIC AUTHORITY FOR CRAFT INDUSTRIES**

The Sultanate of Oman has devoted much attention to craft industries as being an integral part of the cultural, economic, intellectual and social constituents of the Omani society. At the outset of the Renaissance, these craft industries were among the issues that received special attention from His Majesty Sultan Qaboos as he considered them one of the integral aspects of Oman that indicates its history and asserts its pioneering cultural role.

As a result of the continuous effort by the wise government regarding the activation of the role of craft industries both socially and economically in order to protect them from. His Majesty issued the Royal Decree to establish the Public Authority for Craft Industries issuing its Articles of Association and endorsing its organizational structure.
Support & Development:

Craft Training Programs under the Department of Training and Crafts Development gives support on the following aspects:

- Funding
- Training & development
- Marketing solutions
- Opening distribution channels

Major Objectives of the Authority

- Set the executive plans and programs for the approved policies in the fields of craft industries.
- Survey, document, and protect all craft industries, their raw materials and uses of each region in the Sultanate.
- Pay attention to research activities regarding current and future needs of craftspeople in all craft industries and devise other economically feasible craft industries.
- Provide direction and guidance services to the workers in the fields of craft industries regarding administrative and technical aspects as well as all other activities.
- Provide training and qualification services for the workers in the fields of craft industries; provide technical support to the societies operating in these fields; and develop the creative and technical capabilities of their affiliates in accordance with the approved objectives and policies for developing this sector.
- Pay attention to training the talented on craft industries in order to develop their intellectual, creative, technical, and leadership capabilities given that they are a seminal nucleus.
- Increase the marketing incentive of the craft people through creating new marketing outlets both inside and outside the Sultanate and encourage the private sector to market the products of craft industries.
- Develop studies for model projects in various craft activities.
- Develop cooperation fields and exchange experiences and expertise with the authorities and centers for craft industries in other countries.

http://www.paci.gov.om/
Intilaaqah is one of Shell's social investment initiatives aimed at encouraging the development of Small and Medium Enterprises (SME’s) in the Sultanate of Oman. It provides professional training, guidance; and business development services.

Intilaaqah Oman was launched in 1995 and has been progressing and leaping to further heights since then. Its vision is To be recognized as a leading entrepreneurial development program by creating an entrepreneurial environment and assist small businesses to prosper.

Moving towards excellence and continuous development of our training programs, Intilaaqah with assistance and support of Shell LiveWIRE Global Social Investment Program introduces Intilaaqah version 0.2. Intilaaqah version 0.2 focuses on enterprise development rather than enterprises awareness. In this version, the program is conducted based upon analysis of local economy, value chain analysis of top economic sectors in the country to identify a viable entry for entrepreneurs. The strategic objective of Intilaaqah is to contribute to development of startup businesses by providing market and finance solutions as well as technological.

Intilaaqah's Mission is to provide quality business development services for development of young entrepreneurs, support to small and medium enterprise sector, recognize entrepreneurs’ achievements and encourage others to follow on their footsteps.

Furthermore Intilaaqah provides Bright Ideas workshops and Be Successful Owner Manager trainings. Recently, it has signed a professional training agreement with Modern Gulf Institute (MGI) for provision of Intilaaqah Entrepreneur Development Program (IEDP). The IEDP is a structured training program focusing on development of entrepreneurial talents and business mindset of young entrepreneurs. The program aims to graduate qualified entrepreneurs ready to join Oman market, cope with local competition and understand business needs based upon value chain analysis. The entrepreneurs will be supported from time to time by professional business advisors.
Intilaaqah's History

Intilaaqah's Objectives

- To focus on development of entrepreneurial talents and business mindset of young entrepreneurs.
- To support the development and growth of Small and Medium Enterprises (SME’s).
- To create sustainable SME’s in Oman.
- To build the capacity of local entrepreneurs.
- To recognize successful entrepreneurs and promote the concept of entrepreneurship to others.
- To contribute to the national strategy to diversify the economy.
- To help alleviate the growing job seeking rate amongst young Omanis.
- To demonstrate Shell commitment to the sustainable development of the Sultanate of Oman.

Program Guidelines

- Omani Nationals (male or female)
- Should be at least 18 years or older
- Should have earned a Secondary School Certificate or an equivalent degree
- Unemployed in any public or private sector organization specifically for those who want to join the Business Planning & Ownership three-month course.
- The candidate should be keen on starting or enhancing his/her business.
2- THE CELL

The CELL program is one of the CSR (corporate, social, responsibility) initiatives of the Oman India Fertiliser Company (OMIFCO), an Oman Oil subsidiary based in Sur. The CELL program identifies, accelerates, and provides grant seed financing to qualified Omani entrepreneurs; it is the first private sector initiative of its kind in Oman. Specifically, the CELL provides practical training and mentoring and much needed grant capital for participating entrepreneurs during the multi-phase project. During the initial phases the CELL entrepreneurs prepare finance-able business plans, financial projections, and grant applications which are subsequently reviewed in order to approve their grant requests. Subsequent to grant disbursement, the CELL grantees are coached and monitored on a monthly basis to help ensure the success of each entrepreneur.

OMIFCO allocated a sizeable amount from its CSR funding to promote and implement the CELL program. The CELL was implemented with the assistance of two local Omani companies specialized in the development of small businesses and entrepreneurs. Inspired Solutions (an SME consultancy), founded by American William Crew, and Al Jazeera Training, owned by local entrepreneur Sharifa Al Barami were contracted to ensure not only adherence with best practices but also that skills are effectively transferred to the internal CELL team.

The CELL program accelerates groups of entrepreneurs through a six week intensive “Entrepreneur Boot Camp” training, which gives the trainees practical skills that are immediately implemented in their businesses and incorporated into the development of their business concepts. The practical nature of the CELL is also emphasized by one-on-one mentoring throughout the CELL program which ensures that the training topics become engrained in the entrepreneurs’ behavior and businesses. At the end of the Boot Camp the entrepreneurs have prepared all necessary documentation (business plan, financial projections, etc.) to make a business pitch and application for grant seed financing. CELL grants range from OMR 1,000 to a maximum of OMR 10,000. Most established businesses will be eligible for higher amounts, with start-ups beginning with lower amounts.

The CELL’s commitment to the entrepreneurs, however, does not end with the disbursement of the grant. Indeed, this is when the support increases. Post disbursement the CELL meets with each and every grantee on a monthly basis, individually or in groups, to provide on-going coaching. It is this on-going support, this follow through, which increases the impact of the CELL funds and training and helps ensure the success of each entrepreneur and of the impact of OMIFCO’s CSR Funding.

Project Objectives:
As indicated above, the CELL project is part of OMIFCO’s commitment to its community and stakeholders. As such it is driven by its CSR objectives, which include:

1. Create Omani employment opportunities by providing the necessary technical training and financial support (via grant seed financing) for new and existing entrepreneurs to begin new or expand existing small businesses.
2. Identify Omanis with commercially viable business concepts, which can be nurtured and grown into Omani owned and operated small businesses.
3. Promote a culture of self-employment and entrepreneurship among members of the community.

**Program Guidelines**

- The applicant must be 18 years old.
- Candidates who do not have financial resources to establish the project or expand their existing business.
- The profits of the enterprise are the main source of income for the applicant.
- The applicant must have a sound business concept, which at the end of the Boot Camp training must be proven to be commercially viable.
- Employees of OMIFCO or related companies are not eligible.
- Relatives of OMIFCO employees are not eligible.

http://www.alkhaliya.com/the-cell.php

### 3- NATIONAL BUSINESS CENTER

Established in 2012 under the umbrella of the Public Establishment for Industrial Estate (PEIE), The National Business Centre (NBC) offers promising Omani entrepreneurs a platform to further their business ideas and develop them into growing ventures. Their vision is to become the premier platform for Omani entrepreneurs by providing business development support and guidance, training and mentoring, access to markets and industry experts and state-of-the-art, fully equipped, office space, meeting rooms and presentation facilities.

This program is designed for Individual entrepreneurs, companies, small and medium size entrepreneurs with the ability to grow and have feasible economic ideas. In addition to specialized projects in IT and telecommunication sector. This program incubates most innovative projects specifically related to IT and telecommunication. It takes two weeks for approval. The incubation duration starts from one year to three years possible for extension. Moreover, this
period could be less than one year if experts are clear that the business is able to go out to the market.

At NBC, identifying committed entrepreneurs and new ideas is the first step in guiding SME businesses to success. During the pre-incubation phase, their business advisory consultant works with entrepreneurs to refine their business idea. Moreover entrepreneurs are also asked to participate in NBC idea development workshops.

NBC also supports existing entrepreneurs, provided they meet a number of requirements. In this stage, main services of NBC include financial and legal advice, administrative and marketing assistance, facilities support and growth development guidance, ranging from branding exercises to in-house workshops on product-specific needs. Graduated companies from NBC have the opportunity to gain acceleration services, customized to increase their market growth and strategic development. In addition to providing training on the basics of running a business for incubated and pre-incubated companies, NBC also conducts regular networking events that enable participating companies to identify opportunities, as well as market their products and services to major corporate companies and private/government entities.

Provided Service:

- Building the entrepreneur skills through training and guidance in efficient managerial project
- Provide facilities through providing the offices and providing the financial and administration support and consultation services
- Providing support in electricity, water, telephone, internet and meeting halls expenses
- Providing support in preparing the feasibility study, detailed reports and business plans.
- Providing intensive training and guidance for building the required skills for the running of the business
- Providing main services ranged between financial, legal and commercial consulting services
- Providing programs in developing entrepreneurship and programs in training and guiding, marketing, promotion.
- Facilitate the communication among the business owners with the government agencies and companies through identifying the current and future projection of the incubated projects.
- The center aims be in touch with the companies which go out of the incubators and add them in the center database and provide them with ongoing promotion

NBC Partners:

- Fund for Development of Youth Projects: Sharakah
- Public Authority for SME Development: PASMED
- Injaz Oman
4- SAS PROGRAM:

Sas Programme

“Sas” is an Arabic concept that refers to any solid foundation. Hence the “Sas Programme” is designed to provide the foundation for creating a new and vibrant ICT industry, thereby fostering an entrepreneurial spirit in the ICT sector in Oman.

The program targets students and job seekers who are willing to establish IT and telecommunication projects. Through setting up a national technology business entrepreneurship for the Sultanate of Oman in coordination and collaboration with Government and non-Government stakeholders to encourage entrepreneurship and the development of IT and IT related small and medium business in the Sultanate.

The programme is a Public Private Partnership Model and will contribute to the development of an internationally competitive ICT industry, self-employment and new job creation, introduction of new technologies to create innovative products, solutions and services, Generate commercially viable and technology based small and medium enterprises in Oman.

Sas mission is to Nurturing entrepreneurship and sustainable technologies in Oman to develop regional ICT SME sector into globally successful enterprises through quality physical and virtual environment designed to identify, harvest and grow the best ICT and IT enabled businesses in and for the benefit of Oman.

Core Values

ITA and a wide range of committed and trusted partners, stakeholders and the application of global best practice will provide an inclusive and ICT-focussed national business incubation environment through the Sas Programme.

Sas Programme will be designed to facilitate the growth of ICT (and significantly ICT-enabled) businesses thereby providing the basis for a new and invigorated Omani ICT industry and greater entrepreneurial aspiration and spirit throughout the ICT sector in Oman.

Program Goals

1. Implement and manage Sas Programme in Oman to generate commercially viable and technology based Small and Medium Enterprises
2. To develop an internationally competitive ICT industry in Oman
3. To attract more foreign and local investment in the ICT sector To act as a catalyst for job creation
4. To encourage and support innovation by contributing to the introduction of new technologies to create innovative products, solutions and services
5. Encourage young graduates to create their own businesses through the development and Implementation of the entrepreneurship culture building activities
Who can benefit

1. Small and Medium ICT Business (entrepreneurs)
2. Students / Jobseekers Interested to start business (Potential entrepreneurs)

Services Offered

1. Client Needs Assessment
2. Coaching and Monitoring
3. Accountancy Services
4. Legal Services
5. Business Management Services
6. International Business Management Services
7. Human Resource Services
8. Marketing Services
9. Mentoring Services
10. Governmental Support
11. Investment Readiness
12. Access to Finance
13. Client Networking
14. Advisory Board
15. Business Environment Facilities

Registration conditions:

- The applicants should be Omani nation
- The age ranged from 18 to 60
- Project in IT and Telecommunication
- Project possible to implement
- The applicant should manage the business
- The entrepreneur is ready to except the guidance and consultation provided by the development and induction workshops and acting accordingly.

http://www.ita.gov.om/sas

5- INJAZ OMAN

Founded in 2005, INJAZ Oman (INJAZ) is a non-profit (NPO), non-governmental organization (NGO) driven by Oman’s private sector. Through strategic partnerships with Oman’s business and education sectors, and with the help of qualified and dedicated volunteers, INJAZ delivers educational programs on entrepreneurial and leadership skills aimed at inspiring and educating future generations.

INJAZ-Oman reached over 25,000 students since 2005, through 800+ volunteers at 25+ schools and universities. INJAZ-Oman connects corporate volunteers to mentor youth through Junior
Achievement (JA) programs- the world’s largest non-profit business education organization-. Volunteers undergo an orientation and training before they start their experience to enhance their mentoring sessions and readiness to inspire the youth. INJAZ's trained classroom volunteers, who serve as real-world role models, set us apart. Volunteers provide hands-on, real-world and relevant learning to further engage the youth.

Values

- Belief in the boundless potential of young people.
- Commitment to the principles of market-based economics and entrepreneurship.
- Passion for what we do and honesty, integrity, and excellence in how we do it.
- Respect for the talents, creativity, perspectives, and backgrounds of all individuals.
- Belief in the power of partnership and collaboration.
- Conviction in the educational and motivational impact of relevant, hands-on learning.

Programs

More than Money teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform in the future.

Personal Economics focuses on identifying skills and interests, discussing career options, and personal and family financial management, with lesson plans revealing how students’ decisions about education, careers, spending and investing affect their economic role in society.

Company Program analyses and explores personal opportunities and responsibilities within a student led company. Participants experience the full life cycle of a company from setting up a board, raising capital, developing a business plan, producing, selling and competing against other student led companies in a national event!

Banks in Action teaches students about the principles of the banking industry, and introduces them to the challenges of successfully operating a bank in a competitive environment. The program includes an online banking simulation and competition.

Success Skills allows students to develop a range of interpersonal skills that are linked to the workplace such as working in teams, effective communication, building rapport, influencing others, and presenting oneself.

Innovation Camp (11th, 12th grades & university) is an intense entrepreneurship experience for students. A group of 50-100 students is divided into teams of up to 10 students that compete against each other to solve a business challenge within a very limited time. Each team is given access to tools, information and resources and is guided by a corporate volunteer from the business sector. I Camp isa half-day program delivered during 5 hours.

Business Leaders Campaign (10th, 11th & 12th grades) provides a platform for CEOs and senior level executives to pay a single one-hour visit to secondary independent schools which partner with INJAZ Qatar. This is a unique opportunity for students to meet senior level executives and hear about their business journey, challenges and success stories while obtaining valuable life and career advice.

http://www.injazoman.org/our-programs/programs
COMMERCIAL BANKS:

BANK FINANCING

Traditional funding

Banks provide financing service for small and medium enterprises and entrepreneurs, but there is a new policy by the central bank and the mainstream for most of the banks operating in the Sultanate specialization of at least 5% of its portfolio lending to small and medium enterprises after the ratio was in the range of 2 to 3% only.

Assessment of applicants to request funding is evaluated based on several criteria, including:

- Type of business activity
- Personal guarantee
- Reports audited by the Audit Office
- Accounts approved
- Liquidity
- Relations

The best known types of commercial loans are as follows:

1. Overdraft or withdraw without balance, which prevent the customer the power to withdraw the amount from his account even though the tally and be carried out on the basis of loan
2. Discounted bills

For example, when the retirement of a large company with the government to project a million riyals and the account of the company less than it would like the company fulfil its obligations such as payment of salaries and expenses and other, the Bank granting an amount based on the employment contract signed with the government so that the company is possible due amounts every time you receive the amount of the government, especially with the delay in the official bodies in the payment of the company

- Contractual terms of the loan or called terms loans
  Such as a personal loan according to the conditions and by valuing the property
- Letter of credit LC

Presumably you want to buy goods from abroad and with the state of not knowing you can ask your bank in Oman of understanding with the bank in that state - usually contracted partner - to ensure you deal with condition after getting the goods as in the contract
Receipt of trust is usually a short-term loan does not exceed three months in Arabic.

The most important money to determine the amount of funding required should be the amount desired and realistic so that the applicant when submitting his application that explains how to repay the loan later and in any form and on how much down payment and financial liquidity, which is available later and the source of payments. Whenever it was a clear and deliberate whenever they hand loan closest to grant repayment.

The interest rate, total amount of the loan granted, and the quality of the project and the degree of risk the interest rate on the financing of small and medium enterprises in most cases, ranging from 6 to 10%.

The projects which have the strongest chances to accept the loan application are Projects that have a relationship with government projects and noted that contracts and transactions are supported.

**The necessary steps to get the funding**

1. Open an account with the bank
2. Provide the required documents
3. Work on the analysis of the applicant's business and includes previous dealings and commitment
4. Provide a detailed request for funding proposal
5. To respond to the demand negatively or positively

**The documents required to obtain funding are following:**

- The commercial register
- Date and Record Company
- Audited financial reports
- May include a feasibility study approved

**Forms of security required by the bank from the borrower are:**

- Registered in the name bank checks
- Shares
- Property and Real Estate
- Cash
ISLAMIC FINANCE

Types and forms of common Islamic finance in Oman

Contracts used for Islamic finance is:

1. Murabaha

   Murabaha financing more prevalent forms, diverse funding for cars, real estate and other

2. Leasing

3. Istisna'a

4. Enterprises

It involved two types:

1. **Continued participation.**

   Participate on the basis of participation in the contract is an agreement entered into by two or more parties with the aim of contributing to investment projects, whether the project exists or new any of those assets, whether permanently. This method is often used to fund special projects and share the profits according to the agreement between the parties. Losses are also distributed in proportion to the shares of the capital contribution of each partner.

   Participation of the most important capital funding formulas that suit the nature of the work of Islamic banking and finance can be used in various economic activities. The Bank provides finance part of the capital of a particular project, which entails to be a partner in the ownership of this project and partnering with customers partners in the gross profit ratio as agreed between the parties. The loss in the event of occurrence will be distributed to the parties according to the percentage contribution of each party to the capital to participate and organize mark under contracts entered into by the bank with customers partners include all details of the operations required to participate and contribute in the quota management and percentage of the profits.
The most important controls and conditions for participation:

1. Must be the capital of money and may be performed or goods and real estate assets denominated in on the contract.
2. Should be the capital and present information can dispose of it.
3. May vary shares among the partners.
4. Profit is distributed according to the agreement between the partners and the partners bear the loss in proportion to the contribution of each of them in the capital.
5. May be unique to one of the partners to work
6. Be honest partner to partner, and money does not guarantee unless in cases of abuse or negligence

Asset finance and sales contracts Islamic

The most famous is Contributing sale

Is the sale of a commodity has to present a buyer for a price or urgent. Usually ask the client from the bank to buy him a certain commodity price urgently to buy from the bank after that imbued he bought for a price to the bank Item its supplier of the original cost is not known to the customer and the bank sells Item for the client after adding a profit no one knows the client. And displays the Item Bank to the customer at a price the customer can accept or negotiate with the bank to reduce the price of the last to be agreed upon by the parties

OTHER FORMS OF FINANCING SALES

Murabaha sale

Murabaha contract agreement between two parties selling whereby one party goods or assets of local or imported to the other party have been bought on the promise of the first party to purchase this item in accordance with the specific terms and conditions and consists of the selling price of the actual cost known to the parties and an agreed profit margin. Bank buys a commodity and custom-tailored a certain amount at the request of the customer the price of the original resource urgent and signed by the client and except Item purchased for a price to be imbued with the bank after the intervention in Possession. Offers the client a sum of money saves the bank until selling the product on the basis of Murabaha, if declined the client to fulfill
the promise of the item purchase the right of the bank to settle the value of the actual damages resulting from reneging client to fulfill the promise of purchase. , And if completed customer purchase contract and signed a contract for the sale Murabaha with the bank. The parties can agree that the amount of the HJ advance payment of the value of the sale price

The most important conditions for an order to buy Murabaha

- Specification Item description denying diligence.
- The client knows that the cost of the item purchase from the original source.
- Profit information to be a lump sum or a percentage added to the cost.
- Bank may Do not sign a contract for the sale of Murabaha with the customer prior to purchase and own commodity.

That the parties agree on the terms of the rest of Murabaha, where the bank is funded to deliver the goods to the customer agreed in time, place and manner agreed upon, and in the event of any damage to the goods before that received the client bears the responsibility of the bank.

**Leasing**

According to a contract have the benefit mosquitoes an agreement on ownership of the benefit of an asset or appointed for a specified period from the lessor to the lessee, for a price originally prove to be a specific and continuing fee required for the king of the lessor during the lease period. An example of this decade to buy the bank or assets in order to establish a lease (the lessor) as requested by the client (lessee) and based on a promise from the client originally hired for specific Mikdh and lease payments

**Sections lease:**

1. leasing benefits
A lease that is committed to the objects owned movable and immovable those used for reward known and can be leasing these two types of objects.

2. a leasing business
Leasing, which is being held on the performance of the work is known whether the employee either private or shared.

The most important terms and conditions of lease are:

- Must be legally permissible benefit.
• Must be beneficial information when hiring note ignorance no longer with him leading up to the conflict.

• Must be beneficial delivery capacity to deliver them a leased

• Must not be a place of beneficial use of prejudice or disadvantage stop him.

lease ended ownership

The lease ended with ownership leave operational details of implementation, but it is greater than the existence of a promise or a commitment from the customer to purchase the leased asset at the end of the lease period. Accordingly, these leased assets do not remain in the ownership of the bank after the end of the lease contract, as is the case in the operating lease, but transferred to the ownership of the tenant when through a contract of sale at a price to be agreed upon, or at the market price, or the book value of the assets or at a nominal price by agreement between the parties.

It can also convey the bank ownership of the asset to the client through donation conditional pay full payments lease so that the bank taxi total often on the basis of the cost of assets in addition to profit, if what hit full client payments be the bank has met the cost of the asset and profit with him shall be the transfer of ownership the asset to the customer on a grant.

The guidelines and conditions of hire-ownership

• Item must be agreed on rent owned by the lessor when hiring.
• Determine the amount of each installment of the premium fare
• Must be received between aspiration Sales and buyer so that he can use to sell and dispose of it.
• Contracts should be suspended on the condition of the financial trade-offs appropriate for the contract.
• Be renting a binding promise to those who issued it, if it has entered the promised because of this promise anything.
• The transfer of ownership to the lessee by the end of the term of the grant, pursuant to an earlier promise to do so between the landlord and tenant
**BANK MUSCAT**

Al Wathbah, bank muscat’s comprehensive suite of programme lending solutions for the small and medium scale sector.

**Funding programs**

The unit is to provide credit facilities of up to 100,000 O.R max for small businesses, the total value of sales less than 250,000 O.R, and subject to the specific requirements of the bank. And the program includes Al Wathbah of six products are as follows: - equipment financing - financing receivables - finance receivables POS - Working Capital Financing - financing contracts - finance imports

**Project Services**

Chamber concerned institutions provide small and medium business banking services to those institutions include, but not be limited to the following:

1: merchant accounts for small and medium enterprises
2: credit cards for companies
3: Insurance Products
4: Training
5: advice and guidance and counseling

**BANK SOHAR**

Still Corporate Banking is the main engine of growth witnessed by the large Bank Sohar since the launch of its operations which reported this administration, which is the most important in the operations of the Bank Board of remarkable growth in relation to income and assets and deposits of diverse

Divided the achievements of banking services to companies in four departments working under its umbrella include: Banking Division of the big companies, the Department of medium-sized companies, unit project finance and syndicated loans, banking division for emerging companies, department specialist sector, small and medium enterprises

**Project finance**

Bank Sohar offers facilities for the financing of projects put up for funding and unprepared for the funding, which aims to create and develop large-scale projects. And these facilities can be arranged either by reference to the sponsor of the project or on the basis of the strength of the project; sense without resorting total or limited point of support for the project.
This includes funding of projects following facilities:

- Syndications
- Bilateral loans
- Facilities guaranteed
- A letter of credit facilities

NATIONAL BANK OF OMAN

With the Omani economy growing, opportunities for small and medium sized companies have also increased. The impressive rise in trade between Oman, the rest of the Gulf and the world has led to more and more entrepreneurs in Oman setting up new businesses as well as expanding existing ones.

At National Bank of Oman, we recognize just how vital small and medium size enterprises are to our economy and we understand their need for easy access to loans for any kind of business finance requirements. With Tijarati Banking we provide the finance you need grow your business, maximize the opportunities and realize your dreams.

Key Features of our loan are:

<table>
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<tr>
<th>Business Ownership</th>
<th>Proprietor / Owner / Partner / Director</th>
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<tr>
<td>Business Vintage</td>
<td>Minimum 2 years in business</td>
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<tr>
<td>Business Territory</td>
<td>Oman Only</td>
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<td>Facility Type</td>
<td>Term Loans</td>
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<td>Overdrafts</td>
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<td>Contract Finance</td>
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<td>Asset Based Finance</td>
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<td></td>
<td>Letters of Credit</td>
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<td>Letters of Guarantees</td>
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<tr>
<td>Business / Industry Type</td>
<td>All types of business/industry sectors subject to legislation and Government approval.</td>
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<tr>
<td>Finance / Loan Amount</td>
<td>Maximum RO 300,000</td>
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<tr>
<td>Loan Tenor</td>
<td>Maximum 7 years</td>
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<tr>
<td>Repayment</td>
<td>Direct debit to the funding account of the Business Entity / Post Dated Cheques</td>
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</tbody>
</table>
OMAN ARAB BANK

We at Oman Arab Bank believe that Small and Medium Enterprises play a vital role in developing the national economy through providing employment opportunities and encouraging self employment. Towards meeting this objective, we are introducing TOMOUHY to provide the necessary financial solutions for Small and Medium Enterprises.

For a Small and Medium business, timely finance is key to make the most of business opportunities. At Oman Arab Bank, we have many innovative financial products that can make all the difference to your business success.

"Tomouhy" cater the financial needs of small & medium business up to R.O 500,000 under the credit policy of Oman Arab Bank.

Oman Arab Bank is also participant in the 50% Government program with Ministry of Commerce & Industry and Oman Development Bank for maximum facilities up to R.O 250,000 under this program.

"Tomouhy" covers:

• Working capital finance
• Term loan for capital expenditure
• Contracts & equipment finance
• Import & export finance
• Other finances

BANK DHOFAR

Mid Sector & Business Banking

The Mid Sector & Business Banking Department has carved out a niche for itself by catering to the needs of small and medium-sized enterprises. The Department actively interfaces with the small and medium companies to understand their requirements and devise suitable solutions.

Credit facilities are offered for a range of activities, such as, investments, projects and working capital. The focus is on providing higher returns while maintaining acceptable credit quality. Facilities and services of the department include:

Mid Sector & Business Banking Services:
• Overdraft Facilities
• Term Loans of various maturities both for Capital expenditure and working capital requirement
• Mortgage Loans
• Loan against Shares
• Letters of Credit and Acceptance,
• Loans against Trust receipts
• Advance against Receivables
• Bill Discounting, Services for Bills Collection and Payment
• Bonds of all types (bid, performance, payment, advance payment guarantees, etc.)
## Appendix

### Appendix (1) Law firms and legal consultancy firms

<table>
<thead>
<tr>
<th></th>
<th>Law Firms and Legal Consultancy Firms</th>
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<th>Mobile Numbers</th>
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<td>1</td>
<td>Rajab ALKithiri and CO</td>
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<td>Mohammed Janashal office</td>
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<td>Trowers &amp; Hamlins</td>
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<td>S R N Denton</td>
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<td>24573097</td>
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<td>Hamdan ALDEREE</td>
<td>24787669 95144355</td>
<td>24787889</td>
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<td>7</td>
<td>Saeed alshehri &amp; CO Law office</td>
<td>24603123 96280138</td>
<td>24603400</td>
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<td>Ali ALsinaidi Law office</td>
<td>24795304</td>
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<td>9</td>
<td>Mohammed ALshahri Law office</td>
<td>24478654 99209206</td>
<td>24478650</td>
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<td>10</td>
<td>Mohsen hadad &amp; Amer alqumi</td>
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<td>11</td>
<td>Dr. Tareq albusaede</td>
<td>24697707 92942111</td>
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<td>12</td>
<td>Ahmed almufarje Law office</td>
<td>24488258 99221909</td>
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<td>14</td>
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<td>Dr. Ali khamis alalawi Law office</td>
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<td>18</td>
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<td>Maqbool alqaboori Law</td>
<td>92342504 24796672</td>
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<td>25</td>
<td>Mohammed ALRuqaishi Advocate &amp; Legal Consultant</td>
<td>24486304 99221347</td>
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### Appendix (2) Audit firms

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<td>Public Establishment for Industrial Estates Puplic (PETE) ALMazyoona</td>
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<td>14</td>
<td>The Omani Centre for Investment Promation &amp; Export Development</td>
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Appendix (3) trade name reservation approval
Appendix (4): Individual Trader Form

Appendix (5): Investor Form
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<th>رقم fichier</th>
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<th>اسم النظام باللغة الأجنبية</th>
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- ترقي صورة من البطاقة الشخصية أو الجواز.
عقد تأسيس شركة:

تاريخ: 
تم الاتفاق بين جميع أطراف هذا العقد على تأسيس شركة تتمتع بالشخصية المدنية المعنوية مستقلة ولها دنيا
المالية وحقوقها في التمثيل والتصريف وتلك وقفاً للشروط المنصوص عليها في صلب هذا العقد.

السيرة التجارية (ان وجدت):

 undersigned name and signing date.

١ بنر رقم: 
الشريك (ان وجدت):

٢ بنر رقم: 
الشريك (ان وجدت):

٣ بنر رقم: 
الشريك (ان وجدت):

٤ بنر رقم: 
الشريك (ان وجدت):

٥ بنر رقم: 
الشريك (ان وجدت):

٦ بنر رقم: 
الشريك (ان وجدت):

٧ بنر رقم: 
الشريك (ان وجدت):

٨ بنر رقم: 
الشريك (ان وجدت):

٩ بنر رقم: 
الشريك (ان وجدت):

٩ بنر رقم: 
الشريك (ان وجدت):

١٠ بنر رقم: 
الشريك (ان وجدت):

١٠ بنر رقم: 
الشريك (ان وجدت):

١١ بنر رقم: 
الشريك (ان وجدت):

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الشريك (ان وجدت):

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الشريك (ان وجدت):

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الشريك (ان وجدت):

١٣ بنر رقم: 
الشريك (ان وجدت):

١٤ بنر رقم: 
الشريك (ان وجدت):

١٤ بنر رقم: 
الشريك (ان وجدت):

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الشريك (ان وجدت):

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رقم السجل التجاري: 

ملاحظات: 

اسم المفوض: 
رقم السجل المهني: 

الاسم المهني: 
رقم السجل التجاري: 

الملاحظات: 

التاريخ: / 
الختام: / 

يعتمد: 

ملاحظات:
**Appendix (6): trademark Registration Form**

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**طلبات تسجيل علامة تجارية**

**المحلين**

أرجو تسجيل العلامة التجارية المذكورة أدناه حسب التفاصيل التالية:

1. اسم ولقب طالب التسجيل ومهنته واسمه التجاري وجنسيته و محل إقامته / وإذا كان الطالب شركة فذكر اسمها ونوعها والعرض في مقرها وموقعها والمقر العام :

2. إسم الموقع وعنوانه :

3. المنتجات أو الخدمات المطلوبة للتسجيل علامة عنها :

4. رقم الفئة :

5. الجهة التي يوجد فيها المثل التجاري أو مشروع الاستغلال :

6. شكل العلامة :

7. بيانات إضافية :

---

**ographer ف.م.ج.م. 1984م**
 إيسلا إستلام طلب تسجيل علامة تجارية 

 صورة العلامة

 رقم طلب التسجيل: 
 إسم طالب التسجيل: 
 تاريخ الإيداع: 
 ساعة الإيداع: 
 اسم المستلم: 
 التوقيع: 
 ملاحظة:

 " هذا الإيسلا لإليات إستلام الطلب لدرسسته فقط ولا تعتبر العلامة مقبولة إلا بعد اختاركم بذلك رسميا ".
سلطنة عمان
وزارة التجارة والصناعة
المديرية العامة للتجارة
دائرة الملكية الفكرية
صورة
علامة تجارية
العلامة

يجب أن تكون صورة العلامة مطابقة تماما لرسمها في نموذج طلب التسجيل.
وآرفق بالطلب أربع صور من هذا النموذج.

توقيع طالب التسجيل
أو وكيله
تحرير في
عام 200م
جامعة عمان العربية

maktadır

مراجعات الخبراء

المؤلف

العنوان

الملف

النظام

توضيحات مقدمة

التاريخ

الموافق

على ذكر الالتزام بقانون الطبعات والتوزيع في حالة الرغبة في نشر مطبوعاته وقانون الرقابة على المصفات اللازمة في إجادة مصطلحاته الانجليزية
Appendix (9): Municipal license form

Appendix (10): Tenancy Agreement
Appendix (11): Employment contract
After declaring their illegibility to sign this contract, the two parties agreed on the following:

1. The Second Party has agreed to work with the first party
   Occupation
   Occupation Code

2. Contract type:
   a. Limited From:___________ To:___________
   b. Notification respite for contracts with indefinite duration: 30 Days

4. Agreed basic wage:
   Housing allowance:
   Transport allowance:
   Annual allowance:
   Other allowances:
   The Second Party shall be entitled to free meals whenever he is assigned to work in remote areas.

5. The second party shall be appointed under probation for 30 days:
   a. Days for the date of assuming the work, and each of the parties may terminate this contract during the probation period, if either party deems it otherwise, after notifying the other party at least seven days in advance.

6. The Second Party shall be entitled to a fully paid vacation according to the work exigencies.

7. The second party is entitled to an emergency leave with a comprehensive wage for 6 days throughout the year and that is for any emergency purpose as per the Ministerial decision.

8. The first party shall transfer the wage of the worker (second party) to his account at one of the endorsed local banks on the agreed date, and within a period of not more than a week from the entitlement date.

9. The first party shall grant the second party weekly rest of not less than two consecutive days, after continued five days of work.

10. The First Party is not allowed to:
   a. Employing the second party in construction sites and open areas with high temperatures at noon (from 12:30 to 3:30), during the months of June, July and August.
   b. Violating the provisions of this contract, or tasking the second party with a work which is not agreed upon in the contract, unless necessity arises and for a transitional period. However, he may assign him to work, if there is no fundamental difference between the new tasks and the original work he is tasked with.

11. The first party shall repatriate the non-Omani employee to his country after expiry of the work relation, if his sponsorship is not transferred to another employer. If the employee has left the work in violation of the provisions of the labor law, he shall be repatriated in accordance with the procedures adopted by the Ministry.

The First Party

signature & stamp

The Second Party

signature & stamp

Oman

الطرف الأول:

الطرف الثاني:
### Appendix (12): Restricted Business Activities

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### طلب عمال

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- الرحمن:
- الرمز:
- الوكيل:
- الوكالة:
- البريد:

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- رقم العقد:
- رقم الباعة:
- رقم المجمع:
- تاريخ مراجعة:

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### توقيع

التوفيق: 

لاستخدام الرسمي فقط

اسم العمال بالتوقيع:

التاريخ: 

ختم المشتتراة

** مشاركي المشتتراة مراجعات قبولهم المطلوبة للعمل في مجال العمل، وتوصيب من لجنة رمز مدى.**

** الرسالة مطلوب إجراء مشاركة أعدان جزءان ضروريًا للقيام بأعمال الطابع بدءًا من: **

#### الاستمارات الضريبية

- اسم الموظف المحترم:
- رقم التصريح:
- توقيع الموظف:
- تاريخ: 

** الانتهاءة للطابع"
لاستخدام الرسمي فقط

التشغيل

النسبة المقررة قانونياً: ( )
غير متزم
ملزم

إسم الموظف المختص: __________________________
توقيع: __________________________

الترخيص:

عدد القوى العاملة غير العمالية الحالية ( )

رأي التراخيص: __________________________
توقيع: __________________________

التفتيش:

رأي التفتيش: __________________________
توقيع: __________________________

رأي لجنة التراخيص:

أعضاء اللجنة:

اعتماد رئيس اللجنة:
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