



**PIF**  
صندوق  
الاستثمارات العامة

**مساهمة**  
**MUSAHAMA**

إحدى برامج صندوق الاستثمارات العامة  
— A PIF PROGRAM —

# PIF PORTFOLIO COMPANIES' SUPPLIER DEVELOPMENT PROGRAM (SDP)

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SDP INITIATIVES DIRECTORY

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## 1. WHAT IS THE PURPOSE OF THIS DOCUMENT?

PIF Portfolio Companies' Supplier Development Program is designed to develop suppliers' capabilities and capacities by implementing measures across demand, supply, matchmaking and enabling pillars. This document aims to provide a comprehensive and consolidated view of development measures for private sector suppliers. These measures will be implemented by PIF Portfolio Companies to enable suppliers' growth and to solve existing mutual business challenges. While customized support measures will be co-designed by PIF Portfolio Companies and their suppliers, existing government-led measures are ready for adoption.

Available support initiatives from PIF's partners and KSA Government Authorities have been consolidated in this document for quick identification and implementation by suppliers of PIF Portfolio Companies.

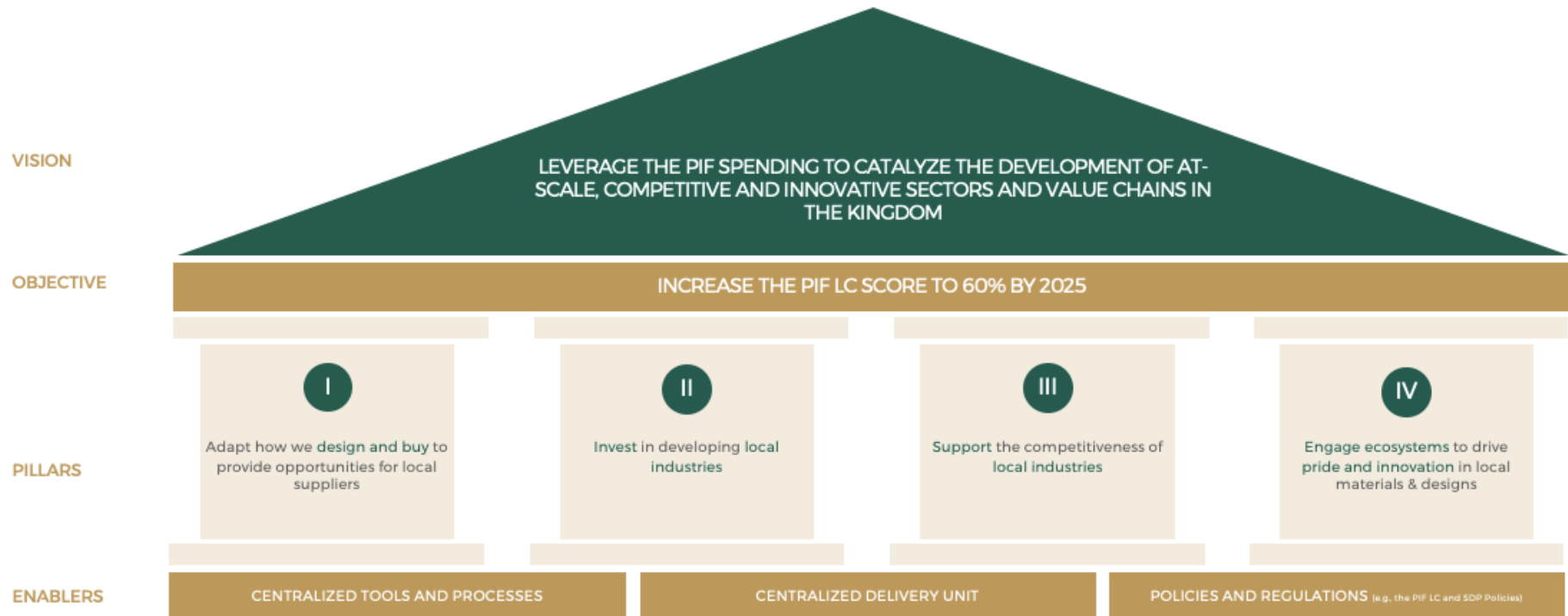
### DISCLAIMER

Data provided as of February 2023. Entities' official websites are the ultimate source of information about initiatives.

## 2. WHAT IS SDP AND WHY IT IS RELEVANT FOR THE PRIVATE SECTOR?

PIF Supplier Development Program (SDP) is part of the PIF Local Content Growth (MUSAHAMA) Program, one of PIF's strategic initiatives. PIF Local Content Growth (MUSAHAMA) Program is one of the key drivers of the Kingdom's economic transformation to increase PIF Local Content score to 60% by 2025.

### EXHIBIT 1 – OVERVIEW OF PIF LOCAL CONTENT GROWTH PROGRAM



The PIF SDP was approved by the PIF Board of Directors on May 14th, 2022. The SDP aims to establish a long-term relationship between Portfolio Companies and their suppliers against which suppliers can invest and commit resources to go through a sustained capabilities and capacities development journey.

### EXHIBIT 2 – PIF SDP OBJECTIVES

SDP aims to develop capabilities of PIF Portfolio Companies' suppliers within the Kingdom and/or leading international suppliers willing to enter the KSA market to localize, ultimately resulting in local economic development in KSA.

**PORTFOLIO  
COMPANIES'  
BUSINESS  
OBJECTIVES**

- 1 Enhance local supplier capability, quality and cost competitiveness
- 2 Upgrade suppliers' operations and grow into more complex value chains
- 3 Leverage supplier knowledge and expertise to develop capabilities of Portfolio Companies

**ECONOMIC  
DEVELOPMENT  
OBJECTIVES**

- 1 Induce private sector investment to promote and expand local supply chains
- 2 Drive development of Tier 2 and 3 suppliers (both large and medium suppliers)
- 3 Contribute to increasing Portfolio Companies local content contribution

### EXHIBIT 3 – SECTORS COVERED BY SDP

SDP is applicable for PIF Portfolio companies operating across all industries:



#### REAL ESTATE



RE  
Development

Contracting and building material value chains  
Generally local champions and anchor driven



#### INDUSTRIALS



Advanced  
industries



Light  
Industries



Energy, Utilities  
and Mining

Manufacturing-based value chains and companies focused on  
material suppliers

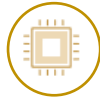
Mix between new industries and traditional well-established light  
industries



#### SERVICES



Transport and  
Logistics



IT



Consumer  
Services

Service-based value chains

Mix between new sectors and traditional businesses

### 3. HOW WILL SDP WORK FOR PIF PORTFOLIO COMPANIES AND PRIVATE SECTOR SUPPLIERS?

PIF SDP is a long-term relationship between Portfolio Companies and suppliers against which suppliers can invest and commit resources to go through a sustained capabilities and capacities development journey. Proactive collaboration between PIF Portfolio Companies and their suppliers is crucial to identify newly raised challenges, whose resolution will be mutually beneficial.

#### EXHIBIT 4 – KEY ACTIVITIES IN THE ESTABLISHMENT OF SDP

<p><b>PORTFOLIO COMPANIES</b></p>	<ol style="list-style-type: none"> <li>1 Develop its own SDP strategy and launch its implementation</li> <li>2 Engage prioritized suppliers and co-design development plans of required measures and support</li> <li>3 Grow suppliers' capabilities &amp; capacities by implementing measures, tracking SDP performance</li> </ol>
<p><b>SUPPLIERS</b></p>	<ol style="list-style-type: none"> <li>1 Enroll in Portfolio Companies' SDP based on existing challenges and development needs</li> <li>2 Co-design measures to address the bilateral challenges and start measures implementation</li> <li>3 Report the results of measures execution to Portfolio Companies and extend scope of measures to address new challenges</li> </ol>

#### 4. WHAT ARE THE SDP MEASURES AND HOW COULD THESE BE IMPLEMENTED?

To develop suppliers' capabilities and capacities PIF SDP team identified a long list of SDP measures structured across four key pillars presented below:

### 1 Demand Measures

### 2 Match-making Measures

### 3 Supply Measures

### 4 Enabling Measures

## 1 DEMAND MEASURES

MEASURE	DESCRIPTION	EXAMPLE
1.1 Offtake agreements	Contract mechanism whereby buyer agrees to purchase a specific volume of the produced goods and services in the future	Portfolio Company commits to purchase specific volumes of goods of predefined quality on annual basis in the long term
1.2 Flexible contract terms	Contracts allow Portfolio Companies and suppliers to agree on a certain degree of flexibility on goods/services price, scope and contract period	Portfolio Company signs a time and material contracts with suppliers for a standard type of services at fixed price

## 2 MATCH-MAKING MEASURES

2.1 Supplier events	Forums/events where buyers and sellers meet to present new ideas, learn about new opportunities, or get sector updates	Reach out to suppliers via sector-specific industry trade shows (e.g., LEAP, Saudi Defense Show), and supplier events (e.g., IKTVA Forum) to signal demand
2.2 Procurement and information sharing portals	Digital end-to-end solution to facilitate, simplify and automate procurement-related activities (e.g., networking, bidding, invoicing, transactions)	Shift from transactional supplier management to a relationship-driven one assisted by digital systems (e.g., PIF developing Vendor Portal to enable access of Portfolio Companies to reliable local suppliers)
2.3 Supplier pre-qualification programs	Fast-tracking procurement processes based on supplier capabilities and performance tracking	Pre-qualification programs launched by STC, MA'ADEN, and SEC to simplify and accelerate the bidding process
2.4 Favorable status designation	Guarantee preferential treatment to top performing suppliers (e.g., access to better pricing terms)	Award to high-performer suppliers' preferential access to purchase orders

## 3 SUPPLY MEASURES



3.1 Training and educational programs	Training provided to suppliers to enhance managerial processes, product quality, delivery capabilities, compatibility of production processes and technical capabilities	HRDF training programs, aimed at investing in management education to train labor in highly demanded products/services
3.2 Supplier operations improvement	Customized advisory support to address supplier-specific needs on processes and operations	SIDF cost optimization program aimed at supporting SMEs in enhancing performance and achieving sustainable growth
3.3 Joint R&D	Programs to roll-out joint Research & Development initiatives among suppliers	Establish cross-entity research initiatives involving multiple Portfolio Companies/suppliers to innovate, and engage technology-focused partners
3.4 New supplier incubation	Mechanism to help early-stage suppliers develop their businesses and grow	Accelerators and incubators for SMEs (e.g., SIDF's Afaq program, Monsha'at sector-specific incubators)

## 4 Enabling Measures

4.1 Debt solutions	Facilitate access to debt funding instruments for Portfolio Companies' suppliers	Project Financing loans or working capital financing available through PIF Portfolio Companies (e.g., Alinma Bank, Riyadh Bank)
4.2 Equity solutions	Facilitate access to equity funding instruments for Portfolio Companies' suppliers	Sector-specific investment initiatives (e.g., Industrial Metals and Specialty Chemicals financing offered by Dussur)
4.3 Grants and Incentives	Investment vouchers from private institutions and Portfolio Companies, to develop suppliers' capability and capacity-building	Subsidy offered by HRDF, dedicated to partially cover employees' wages
4.4 Government funding	Support in the identification of financial incentives provided by the government	Subsidy offered by HRDF, dedicated to partially cover employees' wages
4.5 Administrative process support	Support in administration to accelerate suppliers' set-up or expansion of operations in the Kingdom	BIAC's support in assisting PCs/investors in the setup of new ventures by streamlining regulations and logistics regulations support

## SDP MEASURES CAN BE DELIVERED FOLLOWING THREE DELIVERY MODELS:

**1 Portfolio Company-led measures**

**2 PIF and Portfolio Company co-led measures**

Focus of this document

**3 Government-led measures**

While customized support measures will be co-designed by PIF Portfolio Companies and their suppliers, existing government-led measures are ready for adoption. Details on available support measures are presented in the next sections of the document.

## 5. WHAT ARE THE AVAILABLE SUPPORT INITIATIVES TO START CAPABILITIES DEVELOPMENT NOW?

The majority of identified available measures are offered by HRDF, SIDF, and Monsha'at.



### HRDF

### SIDF

### MONSHA'AT

HRDF supports entities in KSA to gain and retain human resources, providing a series of subsidies and upskilling opportunities

- I. Employment Subsidies
- II. Upskilling Programs
- III. E-education Platforms

SIDF targets to enhance ecosystem competitiveness and investments attractiveness by providing financial products

- I. Financial Products
- II. Incentives Packages
- III. Advisory services

Monsha'at (Small and Medium Enterprises General Authority), regulates, supports, and develops the SME sector in the Kingdom

- I. Accelerators and Incubators
- II. Financial Products
- III. Match-making Platform

## 5.1. HRDF

I. EMPLOYMENT SUBSIDIES	
INITIATIVE NAME	BRIEF DESCRIPTION
1. <a href="#">Employment Subsidy Program for Saudi Nationals</a>	Support private and nonprofit organizations to hire Saudi talents by subsidizing 30-50% of salaries, up to 3000 SAR
II. UPSKILLING PROGRAMS	
2. <a href="#">On-the-Job Training Program - Tamheer</a>	3/6 months paid on-the-job training
3. <a href="#">HRDF Academy for Leadership</a>	HRDF-sponsored leadership-focused training for tenured employees
4. <a href="#">Strategic Partnership Institutes Program</a>	Contribution to costs incurred to pursue technical training
5. <a href="#">Professional Career Certificates Subsidy Program</a>	Reimbursement of costs incurred to obtain selected certificates
III. E-EDUCATION PLATFORMS	
6. <a href="#">Career Education &amp; Development Platform - Subol</a>	E-platform providing full-fledged services for career development
7. <a href="#">E-Training Program - Doroob</a>	E-training platform with free training courses in multiple areas

INITIATIVE	ELIGIBILITY CRITERIA
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DESCRIPTION	APPLICABLE SECTORS	
<p><b>EMPLOYMENT SUBSIDY PROGRAM FOR SAUDI NATIONALS</b></p> <p>A subsidy program aims to support private and nonprofit organizations in hiring Saudi nationals who are less experienced than others. The subsidy varies based on multiple parameters</p> <ul style="list-style-type: none"> <li>• Gender</li> <li>• Geographical location</li> <li>• Organization's size, ranges from 30-50% of monthly wage with a ceiling of 3k SAR</li> </ul>	<ul style="list-style-type: none"> <li>• Cross-sector</li> </ul>	<ul style="list-style-type: none"> <li>• Must be a Saudi national</li> <li>• Must be 18-60 years old</li> <li>• Must not be a student, a government employee, or a business owner</li> <li>• The employer and the applicant must have National Labor Portal (Taqat) accounts</li> <li>• Minimum wage to be subsidized must be between 3.2k and 15k SAR</li> </ul>

[Link to initiative](#)

INDIRECT STAKEHOLDERS	REGISTRATION PROCESS
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No Additional Stakeholders Engaged		<ul style="list-style-type: none"> <li>• Register and apply on the National Labor Portal (Taqat)</li> </ul>
<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.	

INITIATIVE	ELIGIBILITY CRITERIA
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<b>ON-THE-JOB TRAINING PROGRAM - TAMHEER</b>	
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>
<p>An on-the-job training program for Saudi graduates aims to train Saudis by leveraging</p> <ul style="list-style-type: none"> <li>• Nonprofit entities</li> <li>• Government institutions</li> <li>• Private sector</li> <li>• to gain experience and skills to facilitate their entry into the job market. The program provides 2k and 3k SAR to diploma and bachelor's degree holders, respectively; employers providing the training don't incur trainees' wages</li> </ul>	<ul style="list-style-type: none"> <li>• Cross-sector</li> </ul>

- Must be a Saudi national (or foreign national with a Saudi mother)
- Must hold a Bachelor's, Master's, or PhD
- Must be currently unemployed and not employed for the past six months
- No previous participation in Tamheer program
- Must not be working in private & public sectors

[Link to initiative](#)

INDIRECT STAKEHOLDERS	REGISTRATION PROCESS
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No Additional Stakeholders Engaged		<ul style="list-style-type: none"> <li>• Register and apply on the National Labor Portal (Taqat)</li> </ul>
<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Recent Graduate <input type="checkbox"/> Experienced Candidate	

INITIATIVE	ELIGIBILITY CRITERIA
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<b>HRDF ACADEMY FOR LEADERSHIP</b>	
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>
<p>An HRDF-sponsored initiative, delivered in partnership with global educational institutes, aims to train talents and future leaders of both private and nonprofit sectors, with a minimum five-year experience with two years in a managerial or supervisory role. HRDF pays the cost of the training program</p>	<ul style="list-style-type: none"> <li>• Cross-sector</li> </ul>
	<ul style="list-style-type: none"> <li>• Must be a Saudi national</li> <li>• Must be a full-time employee at a private-sector or nonprofit establishment</li> <li>• Must be a bachelor's degree holder as a minimum.</li> <li>• Must at least has five years of work experience, including two years in a supervision/managerial role.</li> <li>• Must be proficient in English</li> </ul>

[Link to initiative](#)

INDIRECT STAKEHOLDERS	REGISTRATION PROCESS
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<p>No additional stakeholders engaged</p>	<ul style="list-style-type: none"> <li>• Register and apply on the National Labor Portal (Taqat)</li> </ul>
<p><b>SMES FOCUSED</b></p> <p><input type="checkbox"/> Yes                      <input type="checkbox"/> No</p>	
<p><b>VALID FOR COMPANIES</b></p> <p><input type="checkbox"/> Recent Graduate                      <input type="checkbox"/> Experienced Candidate</p>	

INITIATIVE	ELIGIBILITY CRITERIA
------------	----------------------

<b>STRATEGIC PARTNERSHIP INSTITUTES PROGRAM FOR LABOR UPSKILLING</b>	
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>
<p>The program aims to support the private sector in employing and training Saudi nationals for jobs that require technical training. The program is delivered in collaboration between</p> <ul style="list-style-type: none"> <li>licensed institutions by TVTC</li> <li>the employing private sector</li> </ul> <p>where HRDF contributes 75% of training expenses and wages, not exceeding 3k and 1k SAR, respectively, for 24 months</p>	<ul style="list-style-type: none"> <li>Cross-sector</li> </ul>
<ul style="list-style-type: none"> <li>Beneficiary must be a Saudi citizen</li> <li>Beneficiary a job seeker, not working for any entity, and not a full-time student at any educational institution</li> <li>Beneficiary to be employed in any of the subsidized jobs</li> <li>Beneficiary must be a new employee to the entity</li> </ul>	

[Link to initiative](#)

INDIRECT STAKEHOLDERS	REGISTRATION PROCESS
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National and regional training entities: (e.g., TVTC, Saudi Electric Services, Polytechnic, Dairy and Food Polytechnic, Riyadh Polytechnic Institute)		<ul style="list-style-type: none"> <li>Register on the HRDF site to gain access to the service</li> </ul>
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Recent Graduate</b>	<input type="checkbox"/> <b>Experienced Candidate</b>

INITIATIVE	ELIGIBILITY CRITERIA
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INITIATIVE	ELIGIBILITY CRITERIA				
<p><b>PROFESSIONAL CAREER CERTIFICATES SUBSIDY PROGRAM</b></p> <table border="1"> <thead> <tr> <th style="background-color: #f0e6d0;">DESCRIPTION</th> <th style="background-color: #f0e6d0;">APPLICABLE SECTORS</th> </tr> </thead> <tbody> <tr> <td> <p>A support initiative that covers the cost and fees of HRDF approved and accredited professional certificates for employees to develop their skills and experiences in specialized fields required in the labor market. Example of certificates:</p> <ul style="list-style-type: none"> <li>• Microsoft, CISCO products</li> <li>• Project Management Professional</li> <li>• International certificate in T&amp;L (CILT)</li> <li>• Certified Energy Manager (CEM)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Cross-sector</li> </ul> </td> </tr> </tbody> </table>	DESCRIPTION	APPLICABLE SECTORS	<p>A support initiative that covers the cost and fees of HRDF approved and accredited professional certificates for employees to develop their skills and experiences in specialized fields required in the labor market. Example of certificates:</p> <ul style="list-style-type: none"> <li>• Microsoft, CISCO products</li> <li>• Project Management Professional</li> <li>• International certificate in T&amp;L (CILT)</li> <li>• Certified Energy Manager (CEM)</li> </ul>	<ul style="list-style-type: none"> <li>• Cross-sector</li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiary must be a Saudi citizen, whether a public or private sector worker or a job seeker</li> <li>• Must be among the certificates approved by the Human Resources Development Fund</li> <li>• Applicant must acknowledge that his employer still needs to pay the costs of the certificate obtained</li> <li>• Request for cost reimbursement should be at most two certificates per person</li> <li>• Professional certificate must be valid and not expired so that the date of approval of the certificate is at most six months</li> <li>• Must not attach any invoices related to membership fees for any accredited certificate</li> </ul>
DESCRIPTION	APPLICABLE SECTORS				
<p>A support initiative that covers the cost and fees of HRDF approved and accredited professional certificates for employees to develop their skills and experiences in specialized fields required in the labor market. Example of certificates:</p> <ul style="list-style-type: none"> <li>• Microsoft, CISCO products</li> <li>• Project Management Professional</li> <li>• International certificate in T&amp;L (CILT)</li> <li>• Certified Energy Manager (CEM)</li> </ul>	<ul style="list-style-type: none"> <li>• Cross-sector</li> </ul>				

[Link to initiative](#)

INDIRECT STAKEHOLDERS	REGISTRATION PROCESS
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<p>No additional stakeholders engaged</p> <table border="1"> <tr> <td style="background-color: #f0e6d0;"><b>SMES FOCUSED</b></td> <td><input type="checkbox"/> Yes</td> <td><input type="checkbox"/> No</td> </tr> <tr> <td style="background-color: #f0e6d0;"><b>VALID FOR COMPANIES</b></td> <td><input type="checkbox"/> Local Co.</td> <td><input type="checkbox"/> Foreign Co.</td> </tr> </table>	<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co.	<input type="checkbox"/> Foreign Co.	<ul style="list-style-type: none"> <li>• Register and apply on the National Labor Portal (Taqat)</li> </ul>
<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No					
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co.	<input type="checkbox"/> Foreign Co.					



**INITIATIVE** **ELIGIBILITY CRITERIA**

**CAREER EDUCATION & DEVELOPMENT PLATFORM - SUBOL**

- There are no specific requirements except for the enrolment in the national labor gateway (Taqat)

**DESCRIPTION** **APPLICABLE SECTORS**

A platform for

- Saudi students and graduates
- Job seekers
- employees

to explore in-demand jobs and training opportunities that match their preferences and capabilities. It offers services for career education and guidance to explore educational and employment opportunities

- Cross-sector

[Link to initiative](#)

**INDIRECT STAKEHOLDERS** **REGISTRATION PROCESS**

No additional stakeholders engaged

- Register on Subol or Taqat platform to gain access to the platform

**SMES FOCUSED**  **Yes**  **No**

**VALID FOR COMPANIES**  **Recent Graduate**  **Experienced Candidate**

**INITIATIVE** **ELIGIBILITY CRITERIA**

**E-TRAINING PROGRAM - DOROOB**

- Only Saudi nationals can enroll in Dorooob programs
- Must be proficient in Arabic (service is offered in Arabic)

**DESCRIPTION** **APPLICABLE SECTORS**

A national e-training platform to enhance Saudi nationals' capabilities and knowledge base to meet the labor market's demand. It hosts

- Cross-sector

- courses such as business administration, IT, arts & humanities, finance & accounting, data & statistics,
- vocational training, such as skills in languages

Courses are free and offered in collaboration with local and global specialized entities and subject matter experts

[Link to initiative](#)

**INDIRECT STAKEHOLDERS** **REGISTRATION PROCESS**

No additional stakeholders engaged

- Register with the National Labor Gateway (Taqat)

<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Recent Graduate	<input type="checkbox"/> Experienced Candidate

## 5.2. SIDF

SIDF products cover the following sectors in KSA; some sectors are under activation:

- 1 Industry    2 Mining    3 Energy    4 Logistics    5 Technology development    6 Infrastructure

Partially activated

### I. FINANCIAL PRODUCTS

INITIATIVE NAME	BRIEF DESCRIPTION
1. <a href="#">Acquisition Financing</a>	Medium-term loan (up to 7 years) to finance acquisitions and loans
2. <a href="#">Multipurpose Financing</a>	SIDF finances capital expenditures aimed at improving the operational value of the project, including production lines, services, buildings, IT systems, safety equipment upgrades, vehicles, and warehouses
3. <a href="#">Project Financing Loans</a>	SIDF offers this service to projects, through a set of different requirements, procedures, and stages, ranging from short to long term loans for various purposes
4. <a href="#">Working Capital Financing</a>	Short-term loan fund project operational expenses
5. <a href="#">Supply Chain Financing</a>	Short-term financing to facilitate early invoice payments that aim to support working capital needs and improve cashflows
6. <a href="#">Land and Loan Program</a>	Disbursement of loans and allocation of land in industrial cities
II.	
7. <a href="#">Afaq</a>	Business Incubator Industrial Program for SMEs
8. <a href="#">Tanafusiya</a>	Support the operational improvement of existing manufacturing establishments
9. <a href="#">Tawteen</a>	Support supply chain localization opportunities in collaboration with KSA-leading companies
10. <a href="#">Mutjadeda</a>	Offers incentivized financing packages for projects in renewables

### III. ADVISORY SERVICES

11. <a href="#">Cost Optimization Service</a>	Analysis of direct and indirect costs, cost benchmarking, analysis of raw material costs, suppliers, procurement, etc.
12. <a href="#">Go to Market Strategy</a>	Recommendations on go to market strategy improvement, sales and market analysis
13. <a href="#">Plant Performance Optimization</a>	Conduct a diagnostics analysis on the operations of the facility and production processes, provide recommendations on performance enhancement based on industry best practices and benchmarks, Identify inefficiencies, bottlenecks, and pain points

INITIATIVE		ELIGIBILITY CRITERIA	
<b>ACQUISITION FINANCING</b>		<ul style="list-style-type: none"> <li>Contact the relationship manager to confirm eligibility</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>A Long-term pre- and post-acquisition financing program. The program aims to finance the acquisition of:</p> <ul style="list-style-type: none"> <li>Specific technology, a method of manufacture, or intellectual property</li> <li>Supplier or client to achieve integration in cost or revenues</li> <li>Competitor for the integration and development of offers</li> </ul>	<ul style="list-style-type: none"> <li>Mining</li> <li>Energy</li> <li>Industrial</li> <li>Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Registration: apply on SIDF website</li> <li>Pre-Screening: relationship manager reviews the preliminary request</li> <li>Evaluation: SIDF will analyze the project</li> <li>Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>MULTIPURPOSE FINANCING</b>			
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>		
<p>Capital expenditure financing loans with 30% upfront disbursement, fast track assessment medium-term finance for up to five years to enhance the operational value related to commercial activities that do not increase production capacity, including:</p> <ul style="list-style-type: none"> <li>• Production lines</li> <li>• Buildings</li> <li>• Warehouses</li> <li>• IT system</li> </ul>	<ul style="list-style-type: none"> <li>• Mining</li> <li>• Energy</li> <li>• Industrial</li> <li>• Logistics</li> </ul>	<ul style="list-style-type: none"> <li>• Either be an existing factory or a current/future client</li> <li>• Assure a non-increase in the production capacity of the project</li> <li>• Produce a clear positive impact on improving the operational value of the project</li> <li>• Company should be financially solvent enough to repay the SIDF loan and have a track record of profits in the last two years</li> </ul>	
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>		
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b> <input type="checkbox"/> <b>Foreign Co.</b>	<ul style="list-style-type: none"> <li>• Registration: apply on SIDF website</li> <li>• Pre-Screening: relationship manager reviews the preliminary request</li> <li>• Evaluation: SIDF will analyze the project</li> <li>• Validation: the loan request is formally accepted, registered</li> </ul>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>PROJECT FINANCING</b>		<ul style="list-style-type: none"> <li>Eligibility criteria to be determined by SIDF based on the type of project</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
SIDF's main offering is medium to long-term project finance for industrial projects formation or for existing manufacturing that wishes to relocate, expand, or modernize	<ul style="list-style-type: none"> <li>Mining</li> <li>Energy</li> <li>Industrial</li> <li>Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Registration: apply on SIDF website</li> <li>Pre-Screening: relationship manager reviews the preliminary request</li> <li>Evaluation: SIDF will analyze the project</li> <li>Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>WORKING CAPITAL FINANCING</b>		<ul style="list-style-type: none"> <li>• Must be an existing SIDF client</li> <li>• Must be operational for at least 18 months</li> <li>• Must have proven need for working capital</li> <li>• Must have a satisfactory relationship with SIDF</li> <li>• Existing loan to be fully disbursed</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
Short-term loan (up to 24 months) to finance operational expenses to aid the projects' growth. The program has a quick and simplified evaluation process and upfront disbursement and does not require additional security	<ul style="list-style-type: none"> <li>• Mining</li> <li>• Energy</li> <li>• Industrial</li> <li>• Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>• Registration: apply on SIDF website</li> <li>• Pre-Screening: relationship manager reviews the preliminary request</li> <li>• Evaluation: SIDF will analyze the project</li> <li>• Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	



INITIATIVE		ELIGIBILITY CRITERIA	
<b>SUPPLY CHAIN FINANCING</b>		<ul style="list-style-type: none"> <li>• Must have no current past dues</li> <li>• Must have a clean SIMAH report</li> <li>• Must have audited financials for the last three years</li> <li>• Profitable in the previous three years</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>A short-term financing solution to facilitate early invoice payments to support working capital needs and improve cashflows. The program offers advantages such as:</p> <ul style="list-style-type: none"> <li>• Simplified assessment process</li> <li>• Longer credit terms to the buyer</li> <li>• Early payments on suppliers' invoices</li> <li>• Shorter cash conversion cycle for the buyers and their suppliers</li> <li>• Enhance the relationship between buyers and their suppliers</li> </ul>	<ul style="list-style-type: none"> <li>• Mining</li> <li>• Energy</li> <li>• Industrial</li> <li>• Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>• Registration: apply on SIDF website</li> <li>• Pre-Screening: relationship manager reviews the preliminary request</li> <li>• Evaluation: SIDF will analyze the project</li> <li>• Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>LAND AND LOAN PROGRAM</b>		<ul style="list-style-type: none"> <li>Contact the relationship manager to confirm eligibility</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>A financial service that provides investors with financial assistance and incentives to facilitate the development of industrial projects in KSA's industrial parks, including:</p> <ul style="list-style-type: none"> <li>Allocating land for industrial and logistics purposes, with 10% of lease fees collected from the investor to reserve the land</li> <li>Allocating the ready-built factory and delaying rent payment, and providing a 15% discount on annual rent not exceeding 20k SAR</li> <li>Providing up to 15% discount on specific logistics projects and</li> <li>Providing support required to obtain industrial loans</li> </ul>	<ul style="list-style-type: none"> <li>Mining</li> <li>Energy</li> <li>Industrial</li> <li>Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Apply through SIDF website, leveraging Ebtada online platform and filling the required forms</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>AFAQ – INDUSTRIAL BUSINESS INCUBATOR FOR SMES</b>		<ul style="list-style-type: none"> <li>Eligibility criteria vary based on sub-initiative within the program</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
Business incubator to enable new ventures value creation, through: <ul style="list-style-type: none"> <li>SMEs Scale-up initiative</li> <li>Ask an expert initiative</li> <li>Industrial Business Incubator program</li> <li>Partner Business Incubator</li> <li>Tomoh Industrial Track</li> </ul>	<ul style="list-style-type: none"> <li>Mining</li> <li>Energy</li> <li>Industrial</li> <li>Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Registration: apply on SIDF website</li> <li>Pre-Screening: relationship manager reviews the preliminary request</li> <li>Evaluation: SIDF will analyze the project</li> <li>Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>TANAFUSIYA</b>			
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>	<ul style="list-style-type: none"> <li>• Must be brownfield projects that can provide financial statements for the last three years for new and existing clients with good standing</li> <li>• Must show the project's ability to prove reducing energy consumption or energy cost</li> <li>• Must be commercially proven technology</li> <li>• Must provide a feasibility study with reasonable Capex and Opex projections</li> <li>• SIDF Terms and Conditions apply</li> </ul>	
<p>A financing solution to support companies implementing digital transformation initiatives (e.g., data analytics), and to support technologies that increase energy efficiency. It comprises two programs:</p> <ul style="list-style-type: none"> <li>• Energy Efficiency Program</li> <li>• Industrial Digital Transformation Program</li> <li>• The program also includes the acceleration of projects engaging SIDF partners</li> </ul>	<ul style="list-style-type: none"> <li>• Industrial (Energy reduction projects)</li> <li>• Mining</li> <li>• Energy</li> <li>• Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>• Registration: apply on SIDF website</li> <li>• Pre-Screening: relationship manager reviews the preliminary request</li> <li>• Evaluation: SIDF will analyze the project</li> <li>• Validation: the loan request is formally accepted, and then registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>TAWTEEN</b>		<ul style="list-style-type: none"> <li>Contact the relationship manager to confirm eligibility</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>An LC incentive initiative to stimulate domestic and foreign investments to increase local content highlight localization opportunities, maximize SIDF local content contribution, and finance supply chain localization opportunities within SIDF-selected sectors. The program provides the following:</p> <ul style="list-style-type: none"> <li>Preferential financing terms</li> <li>Linking with leading companies</li> <li>Minimum tenor of seven years</li> <li>Grace period of up to 24 months</li> </ul>	<ul style="list-style-type: none"> <li>Mining</li> <li>Energy</li> <li>Industrial</li> <li>Logistics</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Registration: apply on SIDF website</li> <li>Pre-Screening: relationship manager reviews the preliminary request</li> <li>Evaluation: SIDF will analyze the project</li> <li>Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>MUTJADEDA</b>		<ul style="list-style-type: none"> <li>Contact the relationship manager to confirm eligibility</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>Program contributing to the improvement of Renewable Energy Production. It offers incentivized financing packages for:</p> <ol style="list-style-type: none"> <li>Distributed solar-generating projects</li> <li>Renewable component manufacturers</li> <li>IPP developers</li> </ol> <p>The program provides the following:</p> <ul style="list-style-type: none"> <li>Preferential financing terms</li> <li>Alignment with REPDO</li> <li>Tenor up to 15 years</li> <li>Grace period of up to 36 months</li> </ul>	<ul style="list-style-type: none"> <li>Energy</li> <li>Commercial</li> <li>Agriculture</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Registration: apply on SIDF website</li> <li>Pre-Screening: relationship manager reviews the preliminary request</li> <li>Evaluation: SIDF will analyze the project</li> <li>Validation: the loan request is formally accepted, registered</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>COST OPTIMIZATION</b>		<ul style="list-style-type: none"> <li>SMEs in the industrial sector with an operating factory</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>Supporting SMEs over a 3-4 weeks time span in enhancing performance and achieving sustainable growth with targeted consultancy services on:</p> <ul style="list-style-type: none"> <li>Provide analysis of direct and indirect costs</li> <li>Comparison of cost position to the market</li> <li>Analysis of raw material costs, suppliers, and procurement processes</li> </ul>	<ul style="list-style-type: none"> <li>Industrial</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Apply directly from SIDF website</li> </ul>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>GO TO MARKET STRATEGY</b>		<ul style="list-style-type: none"> <li>SMEs in the industrial sector with an operating factory</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
<p>Supporting SMEs over a 3-4 weeks time span in enhancing performance and achieving sustainable growth with targeted consultancy services such as:</p> <ul style="list-style-type: none"> <li>Provision of recommendations to improve the Go to Market Strategy</li> <li>Advise on sales and Go to Market Strategy by studying prices and product assortment</li> <li>Analyze market share, target clients, structure sales channels, and client segmentation</li> </ul>	<ul style="list-style-type: none"> <li>Industrial</li> </ul>		
<a href="#">Link to initiative</a>			
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<ul style="list-style-type: none"> <li>Apply directly from SIDF website</li> </ul>	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.		



**INITIATIVE** **ELIGIBILITY CRITERIA**

**PLANT PERFORMANCE OPTIMIZATION**

- SMEs in the industrial sector with an operating factory

**DESCRIPTION** **APPLICABLE SECTORS**

Supporting SMEs over a 3-4 weeks' time span in enhancing performance and achieving sustainable growth with targeted consultancy services on:

- Conduct a diagnostic analysis of the operations of the facility and production processes
- of the facility and production processes
- Identify inefficiencies, bottlenecks, and pain points
- Provide recommendations on performance enhancement based on industry best practices and benchmarks

- Industrial

[Link to initiative](#)

**APPLICABILITY** **REGISTRATION PROCESS**

<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>

- Apply directly from SIDF website

## 5.3. MONSHA'AT

I. ACCELERATORS AND INCUBATORS	
INITIATIVE NAME	BRIEF DESCRIPTION
14. <a href="#">Transport, Storage and Digital Commerce Accelerator</a>	Accelerator program to grow startups in selected sectors by providing services tailored to the need of SMEs
15. <a href="#">Educational Technology Business Accelerator</a>	Accelerator program to grow Education-related startups by providing intensive and qualitative programs
16. <a href="#">FinTech Accelerator</a>	Accelerator program to upskill, grow, and address main challenges for financial technology startups
17. <a href="#">Health Sector Accelerator</a>	Accelerator program to innovate, address challenges, and transform ideas into viable businesses in the healthcare sector
18. <a href="#">Entertainment Business Accelerator</a>	Accelerator program to grow, innovate, and address challenges, in the entertainment sector
II. FINANCIAL PRODUCTS	
19. <a href="#">Funding Gate - Tamweel</a>	Platform to facilitate SMEs' access to finance offered by banks and other financial institutions
20. <a href="#">Riyad Bank Islamic Credit Facilities Program</a>	Collaboration with Riyad Bank to provide banking solutions to finance SMEs
21. <a href="#">Saudi National Bank Program</a>	Collaboration with Saudi National Bank to provide financing solutions to SMEs at favorable terms
22. <a href="#">Arab National Bank Program</a>	Collaboration with Arab National Bank to provide financing solutions to SMEs at favorable terms
III. MATCH-MAKING PLATFORM	
23. <a href="#">Jadir Platform</a>	Demand/ supply match-making platform including suppliers' scoring

INITIATIVE		ELIGIBILITY CRITERIA	
<b>TRANSPORT, STORAGE AND DIGITAL COMMERCE ACCELERATOR</b>		<ul style="list-style-type: none"> <li>Project's age must range between 1 - 3 years</li> <li>Project must involve a technical component</li> <li>Annual returns must be less than 1 Mn SAR</li> <li>Project must be in eligible sectors</li> <li>Applicant must be available for 12 weeks to attend the accelerator in Khobar, Saudi Arabia</li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
An accelerator program to grow startups in transportation, storage, and digital commerce sectors by providing services tailored to the need of SMEs	<ul style="list-style-type: none"> <li>Logistics</li> <li>E-commerce</li> </ul>		
<a href="#">Link to initiative</a>			
SERVICES OFFERED		INDIRECT STAKEHOLDERS	
<ul style="list-style-type: none"> <li>Training</li> <li>Consulting services</li> <li>Guidance services</li> <li>Access to investors</li> </ul>		Ministry of Communication and Information Technology (MCIT)	
APPLICABILITY		REGISTRATION PROCESS	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.	<ul style="list-style-type: none"> <li>Log in to the digital transport, storage, and trade acceleration page</li> <li>Complete the registration link within the time specified</li> <li>Fill out the registration form and attach the required documents</li> </ul>	

INITIATIVE		ELIGIBILITY CRITERIA
<b>EDUCATIONAL TECHNOLOGY BUSINESS ACCELERATOR</b>		<ul style="list-style-type: none"> <li>• Applicant must be aged 18 years or older</li> <li>• Applicant must be available for three months if the project is eligible for the accelerator phase</li> <li>• Applicant must be available for five days if the project is eligible for the training camp</li> <li>• Team must consist of a maximum of three people, with a designated leader</li> <li>• Idea must offer a solution to the challenges present in the idea generation camp and involve a technical component</li> <li>• Idea must be innovative, unique, economically feasible, sustainable, scalable, and represent an opportunity in the market</li> </ul>
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>	
An accelerator program to grow startups by providing intensive and qualitative programs that aim to address the pain points of SMEs in the education sector	<ul style="list-style-type: none"> <li>• Education</li> </ul>	
<a href="#">Link to initiative</a>		
<b>SERVICES OFFERED</b>		<b>INDIRECT STAKEHOLDERS</b>
<ul style="list-style-type: none"> <li>• Training services</li> <li>• Consulting services</li> <li>• Guidance services</li> <li>• Access to investors</li> </ul>		Ministry of Education (MoE)
APPLICABILITY		REGISTRATION PROCESS
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.	<ul style="list-style-type: none"> <li>• Log on to the Educational Technology Accelerator page</li> <li>• Complete the registration link within the time specified</li> <li>• Fill out the registration form and attach the required documents</li> </ul>

INITIATIVE		ELIGIBILITY CRITERIA	
<b>FINTECH ACCELERATOR</b>			
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>	<ul style="list-style-type: none"> <li>The applicant must be aged 18 years or older</li> <li>The applicant must be available for three months if the project is eligible for the accelerator phase</li> <li>The applicant must be available for five days if the project is eligible for the training camp</li> <li>A national identity must accompany the application to participate in the accelerator</li> <li>The team must have three people at most, with a designated leader</li> <li>Candidate must attend in person in the city of Riyadh, where the training camp and accelerator will be held</li> </ul>	
An accelerator program to upskill, grow, and address main challenges for financial technology startups	<ul style="list-style-type: none"> <li>Finance &amp; Banking</li> </ul>		
<a href="#">Link to initiative</a>			
<b>SERVICES OFFERED</b>		<b>INDIRECT STAKEHOLDERS</b>	
<ul style="list-style-type: none"> <li>Training</li> <li>Consulting services</li> <li>Access to investors</li> </ul>		Saudi National Bank	
APPLICABILITY		REGISTRATION PROCESS	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.	<ul style="list-style-type: none"> <li>Log on to the Financial Technology Accelerator page</li> <li>Enter the registration link</li> <li>Fill out the registration form and attach the required documents</li> </ul>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>HEALTH SECTOR ACCELERATOR</b>			
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>	<ul style="list-style-type: none"> <li>• Applicant must be aged 18 years or older</li> <li>• Applicant must be available for three months if the project is eligible for the accelerator phase</li> <li>• Applicant must be available for five days if the project is eligible for the training camp</li> <li>• The idea should be consistent with healthcare needs, feasibly implemented, and provide solutions for the challenges presented in the idea generation camp</li> <li>• The idea should include a technological element</li> <li>• The idea should be sustainable, scalable, growing, economically feasible, and present an opportunity in the market</li> </ul>	
An accelerator program to grow, innovate, address challenges, and transform ideas into viable businesses in the entertainment sector	<ul style="list-style-type: none"> <li>• Healthcare</li> </ul>		
<a href="#">Link to initiative</a>			
<b>SERVICES OFFERED</b>		<b>INDIRECT STAKEHOLDERS</b>	
<ul style="list-style-type: none"> <li>• Training services</li> <li>• Consulting services</li> <li>• Guidance services</li> <li>• Access to investors</li> </ul>		Ministry of Health (MoH)	
APPLICABILITY		REGISTRATION PROCESS	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> Local Co. <input type="checkbox"/> Foreign Co.	<ul style="list-style-type: none"> <li>• Log on to the health sector Accelerator page</li> <li>• Enter the registration link</li> <li>• Fill out the registration form and attach the required documents</li> </ul>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>ENTERTAINMENT BUSINESS ACCELERATOR</b>		<ul style="list-style-type: none"> <li>Reach out to <a href="mailto:Info@monshaat.gov.sa">Info@monshaat.gov.sa</a></li> </ul>	
DESCRIPTION	APPLICABLE SECTORS		
An accelerator program to grow, innovate, address challenges, and transform ideas into viable businesses in the entertainment sector	<ul style="list-style-type: none"> <li>Entertainment</li> </ul>		
<a href="#">Link to initiative</a>			
SERVICES OFFERED		INDIRECT STAKEHOLDERS	
<ul style="list-style-type: none"> <li>Business development and human resources services</li> <li>Financial planning, cost structuring, and investor presentation skills training</li> <li>Entrepreneurship, management, and leadership skills training</li> <li>Consultation services</li> <li>Market research and assessing economic, scientific, and intellectual sources</li> </ul>		General Entrainment Authority, Qiddiya, PIF, Saudi Authority for Intellectual Property	
APPLICABILITY		REGISTRATION PROCESS	
<b>VALID FOR COMPANIES</b> <input type="checkbox"/> <b>Local Co.</b> <input type="checkbox"/> <b>Foreign Co.</b>		<ul style="list-style-type: none"> <li>Log on to the Entertainment Business Accelerator page</li> <li>Enter the registration link</li> <li>Fill out the registration form and attach the required documents</li> </ul>	

INITIATIVE		ELIGIBILITY CRITERIA	
<b>FUNDING GATE - TAMWEEL</b>		<ul style="list-style-type: none"> <li>Applicant must be a micro, small, or medium enterprise</li> </ul>	
<b>DESCRIPTION</b>	<b>APPLICABLE SECTORS</b>		
<p>An automated platform that facilitates the connection between SMEs and government/ private financing entities. The Funding Gate aggregates, simplifies, and speed up the delivery of funding for SMEs, and supports funds seekers from inquiry to financing delivery. The Funding Gate's features are:</p> <ul style="list-style-type: none"> <li>A single platform for SMEs to reach all funding and purchase entities</li> <li>Standardized and simplified funding request process</li> <li>Access to information on funding agencies</li> <li>Reduced funding costs, time, and effort</li> </ul> <p>Up-to-date data source for SMEs to keep up with the latest trends in sectors and regions</p>	<ul style="list-style-type: none"> <li>Cross-sector</li> </ul>		
<a href="#">Link to initiative</a>			
<b>SERVICES OFFERED</b>		<b>INDIRECT STAKEHOLDERS</b>	
<ul style="list-style-type: none"> <li>Business development and human resources services</li> <li>Financial planning, cost structuring, and investor presentation skills training</li> <li>Entrepreneurship, management, and leadership skills training</li> <li>Consultation services</li> <li>Market research and assessing economic, scientific, and intellectual sources</li> </ul>		<p>45 financing entities, among which SNB, Bank Albilad, Alinma Bank, Riyadh Bank, Saudi Finance Company, Alraedah Finance, Quara Finance, Alamthal Financing</p>	
APPLICABILITY		REGISTRATION PROCESS	
<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>	<ul style="list-style-type: none"> <li>Apply for financial products through Tamweel platform</li> </ul>	
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b> <input type="checkbox"/> <b>Foreign Co.</b>		



INITIATIVE	ELIGIBILITY CRITERIA
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<b>RIYAD BANK ISLAMIC CREDIT FACILITIES PROGRAM</b>	<ul style="list-style-type: none"> <li>• Conditions and guarantees depend on the type of product and the sector of operation</li> </ul>
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DESCRIPTION	APPLICABLE SECTORS
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<p>Collaboration with Riyadh Bank to provide banking solutions to finance SMEs working capital needs at favorable terms through:</p> <ul style="list-style-type: none"> <li>• Islamic credit facilities</li> <li>• Capital expansion financing</li> <li>• PoS finance</li> <li>• Islamic credit facilitation for start-ups</li> <li>• Supply chain finance</li> </ul>	<ul style="list-style-type: none"> <li>• Entertainment</li> </ul>
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[Link to initiative](#)

INDIRECT STAKEHOLDERS
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Riyad Bank

APPLICABILITY	REGISTRATION PROCESS
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<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>

- Choose the product that is compatible with the enterprise's needs
- Log in to the bank's page and select financing type from here
- Apply by filling out the appropriate online form

**INITIATIVE** **ELIGIBILITY CRITERIA**

**SAUDI NATIONAL BANK PROGRAM**

- Conditions and guarantees depend on the type of product and the sector of operation

**DESCRIPTION** **APPLICABLE SECTORS**

Collaboration with Saudi National Bank to provide financing solutions to SMEs at favorable terms through:

- Franchise financing
- Financing Capex

- Cross-sector

[Link to initiative](#)

**INDIRECT STAKEHOLDERS**

Saudi National Bank

**APPLICABILITY** **REGISTRATION PROCESS**

<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>
<b>VALID FOR COMPANIES</b>		

- Choose a product that is compatible with your enterprise
- Log in to the bank's page and choose financing options
- Apply by filling out the online form specific to the product

**INITIATIVE** **ELIGIBILITY CRITERIA**

**ARAB NATIONAL BANK PROGRAM**

- Conditions and guarantees depend on the type of product and the sector of operation

**DESCRIPTION** **APPLICABLE SECTORS**

Collaboration with Arab National Bank to provide financing solutions to SMEs at favorable terms through:

- Cross-sector

- Startup financing
- Small enterprises finance in point of sale
- Working capital finance for Hajj and Umrah suppliers

[Link to initiative](#)

**INDIRECT STAKEHOLDERS**

Arab National Bank

**APPLICABILITY** **REGISTRATION PROCESS**

<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
<b>VALID FOR COMPANIES</b>	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>

- Choose a product that is compatible with your enterprise
- Log in to the bank's page and choose financing options
- Apply by filling out the online form specific to the product

**INITIATIVE** **ELIGIBILITY CRITERIA**

**JADIR PLATFORM**

- Must be an operating entity
- Must be ready to provide the services or products registered on the Jadir platform

**DESCRIPTION** **APPLICABLE SECTORS**

A match-making platform that qualifies and empowers SMEs by issuing qualification certificates and facilitating their access to purchasing opportunities with services partners in the public sector and MNCs in the private sector

- Cross-sector

[Link to initiative](#)

**INDIRECT STAKEHOLDERS**

No additional stakeholders engaged

**APPLICABILITY** **REGISTRATION PROCESS**

<b>SMES FOCUSED</b>	<input type="checkbox"/> <b>Yes</b>	<input type="checkbox"/> <b>No</b>
	<input type="checkbox"/> <b>Local Co.</b>	<input type="checkbox"/> <b>Foreign Co.</b>

- The applicant applies to the Jadir platform
- Monsha'at studies and audits the request
- A field visit is arranged for entities classified as high risk
- Monsha'at registers the entity as qualified and issues a qualification certificate
- Mosh'a't connects qualified entities to public and private sectors

## APPENDIX

### 1. HOW TO READ THE INITIATIVE CARDS LISTED IN THE DOCUMENT?

List of definitions to help the reader understand initiative cards sections:

- SMEs focused: an initiative tailored for SMEs/MSMEs
- Recent graduate: a candidate with less than 2 years of working experience
- Experienced candidate: a candidate with more than 2 years of working experience
- Local co.: an entity with established operations in KSA
- Foreign co.: an entity without operations in KSA but with plans to set up operations
- Responsible entity: the owner and point of contact for the initiative
- Indirect entities: partners that help the owner to deliver the initiative

### 2. HOW OFTEN WILL THIS DOCUMENT BE UPDATED?

The document will be updated on an annual basis by adding new initiatives and updating the terms of existing ones.

### 3. WHO SHOULD BE CONTACTED FOR QUESTIONS AND FEEDBACK?

THE PIF SDP team should be contacted by email [SDP@pif.gov.sa](mailto:SDP@pif.gov.sa) in the following cases:

- Request to include your company /entity initiatives to enable private sector suppliers
- Provide feedback on the document and its value including suggestions to improve its quality and usability

### 4. TERMS AND DEFINITIONS

TERM	DEFINITION
SIDF	Saudi Industrial Development Fund
TVTC	Technical and Vocational Training Corporation
MCIT	Ministry of Communications and Information Technology
HRDF	Saudi Human Resources Development Fund
PCs	Portfolio Companies
SDP	Supplier Development Program
PIF	Public Investment Fund
STC	Saudi Telecom Company
Monsha'at	Small & Medium Enterprises General Authority

# مساهمة MUSAHAMA

إحدى برامج صندوق الاستثمارات العامة  
— A PIF PROGRAM —



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