

APPLY FOR LOAN

WITH THE SAUDI INDUSTRIAL DEVELOPMENT FUND

A detailed eLoan Process User Manual



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Introduction

1.1 User Manual Objective

This manual is intended for clients who seek to apply for an industrial loan with the Saudi Industrial Development Fund (SIDF). The document shows a detailed guide on how to register and apply for a loan.

1.2 SIDF Overview

The Saudi Industrial Development Fund (SIDF), a government financial institution and a key partner in the Saudi industrial sector, was established in 1974, with bylaws that provide project financing and consultancy services to the local industrial projects, and support companies, projects and initiatives to drive growth and progress in the Kingdom's industrial development sector with a capital of SAR500 million.

SIDF has become the financial enabler of the National Industrial Development and Logistics Program (NIDLP), one of the key programs initiated to achieve the targets of the Kingdom's Vision 2030. The NIDLP aims to transform the Kingdom of Saudi Arabia into a leading industrial powerhouse and a global logistics hub, which will generate many employment opportunities and increase the local content. To become the financial enabler of the industrial, energy, mining, and logistics sectors, SIDF has raised its capital to SAR105 billion.

1.3 SIDF Loan Product Offerings

There are four types of loans that SIDF offers. These are:

- Project Financing Loan
- Multi-Purpose Financing Loan
- Working Capital Financing Loan
- Acquisition Financing Loan

For more information about the loan product offerings by SIDF [click here](#).



1.4 Sectors Financed by SIDF

Currently SIDF finances the following sectors:

- Mining
- Energy
- Manufacturing
- Logistics

For more information about the sectors financed by SIDF [click here](#).

1.5 Sectors Not Financed by SIDF

SIDF finances all the subsectors of the industry, energy, mining and logistics industries, based on market studies conducted on a regular basis to determine the sectors of economic feasibility that greatly stimulate local industry and national economy.

Based on such industries, SIDF may abstain from financing certain industries possibly due to lack of economic feasibility, market saturation, conflict with national industrial goals, or other reasons related to the sector.

For more information about the sectors not financed by SIDF [click here](#).

1.6 Applying for a Loan Process Workflow

As aligned with global banking standards, SIDF Loan applications on average need a turnaround time of around 4 months. This includes client's initial request submitted, pre-screening, evaluation (technical, market and financial), loan approval, and signing the loan agreement.



1.7 Definitions

Terms	Definitions
MEIM*	Ministry of Energy and Industry and Minerals *Note: The MEIM license should only be used for clients who have the old license.
Final	The final license is the license to operate the factory once the factory has turned into a producer.
Initial	The initial industrial license is a prerequisite for issuing the final industrial license, and it benefits the newly established factories in completing the factory's construction procedures.
CR	Commercial Registration: A legal document to record the names of merchants and all data related to their trade or industry, whether individuals or companies.
HS Code	Harmonized System Code: An international standardized system for names and numbers to classify traded products.
SAGIA	Formerly, the Saudi Arabian General Investment Authority (now Ministry of Investment of Saudi Arabia). A SAGIA license enables foreign investors to serve the local market legally and independently without a Saudi sponsor.
Energy Sector	This sector mainly covers energy generation projects. I.e. Conventional Power Generation, Renewable Independent Power Producers and Distributed Solar Electrical Generation.
Energy Efficiency	Improve efficiency and reduce energy costs.
Digital Transformation	Enhance productivity through automation, digitization, and implementation of Industry 4.0.
Logistics Sector	This sector mainly covers 3rd Party Logistics (Trucking and Warehousing), Ports & Port Support Services, Air, Rail and Sea Cargo.



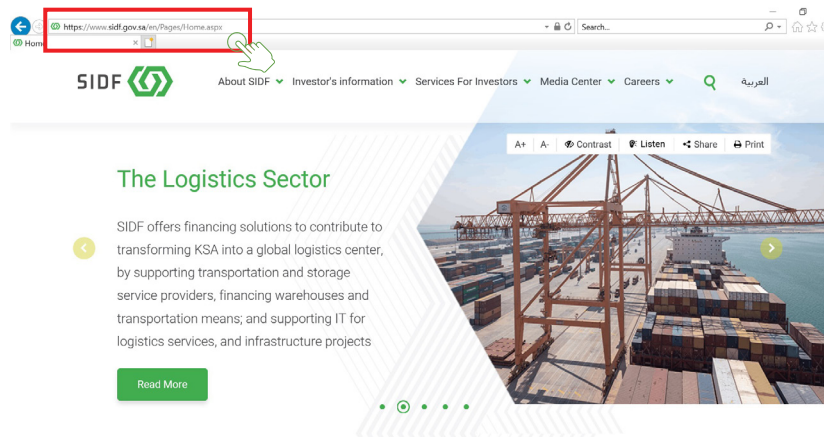
Terms	Definitions
Project Finance	A long-term loan to finance the establishment, operational enhancements (Tanafusiya program) or expansion of new operations. i.e. buying assets to establish a factory.
New Project	Greenfield project.
Expansion	Expand existing facility through adding new production lines, new products, etc.
Relocation	Reallocate current facility to another location.
Operational Enhancements	Enhancing the productivity and efficiency through automation or reducing energy costs.
Manufacturing Sector	This sector covers all manufacturing activities. I.e. Renewable Energy Components, Pharmaceutical, Petrochemicals, Refinery, etc.
Working Capital Loan	It is a short-term loan to finance a company's everyday operations to cover ongoing operating expenses. i.e. funding the payroll and raw materials needed to execute operations (including Accelerated Working Capital for Pharmaceutical and Medical Supplies).
Multi-purpose	It is a medium-term loan to enhance the operational value related to the commercial activities but do not result in increasing the production capacity. I.e. buildings and warehouses, computers and software (ERP).
Acquisition Finance	It is a long-term loan for acquisition purposes. i.e. buying another business.
Mining Sector	This sector mainly covers the extraction of valuable minerals or other geological materials from earth. I.e. Gold Mines, Copper Mines, etc.
Know-how agreement	A know how agreement is an agreement by a company to transfers to another company, the set of technical knowledge necessary to carry out a production process



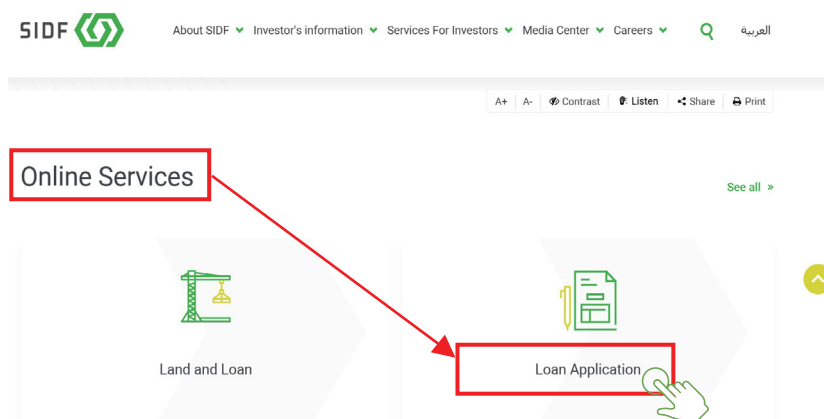
2. Login Procedure for New Clients

The below is a guide for new clients to register an account with SIDF. Creating an account is an important step to apply for SIDF loan. If you already have an account, you may skip to step 3.0.

- Visit the SIDF public website at www.sidf.gov.sa



- Scroll down to “**Online Services**” section then click “**Loan Application**”

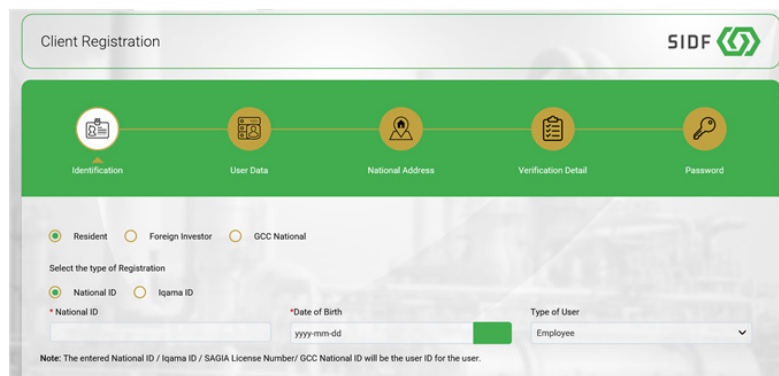


[User Manual - Loan Request]

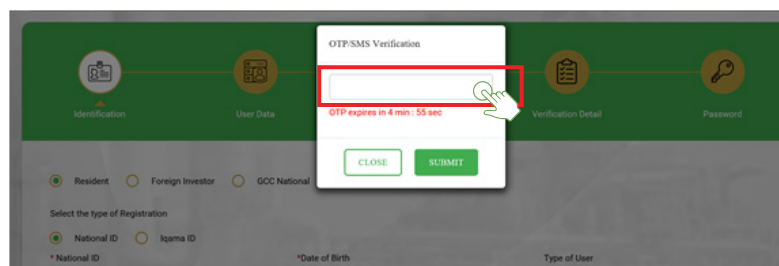
- Select **Sign Up** to start the registration process



- For the next steps, follow the **Client Registration** form

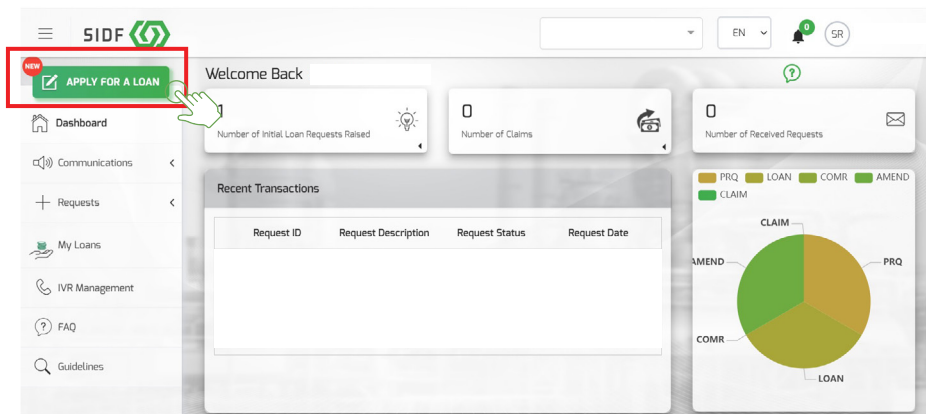


- Enter **One-Time-Passcode (OTP)** sent to the registered mobile number within the time limit of 5 minutes



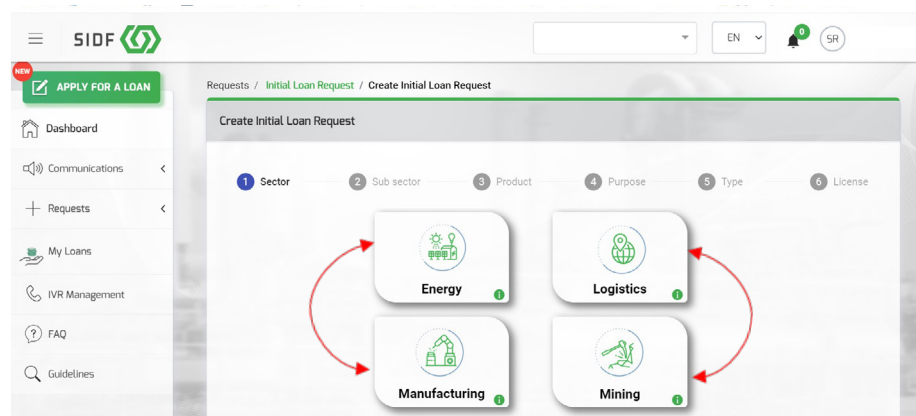
3. How to Create an Initial Loan Request

- To request a Loan, select **"Apply for a Loan"**



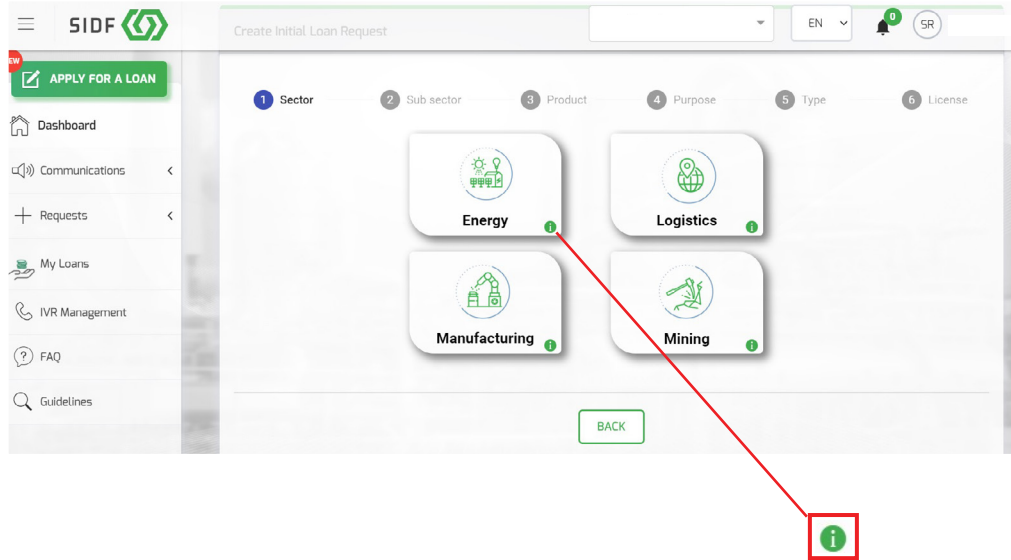
3.1 Select the sector related to your project:

- [Energy](#)
- [Logistics](#)
- [Manufacturing](#)
- [Mining](#)



[User Manual - Initial Loan Request]

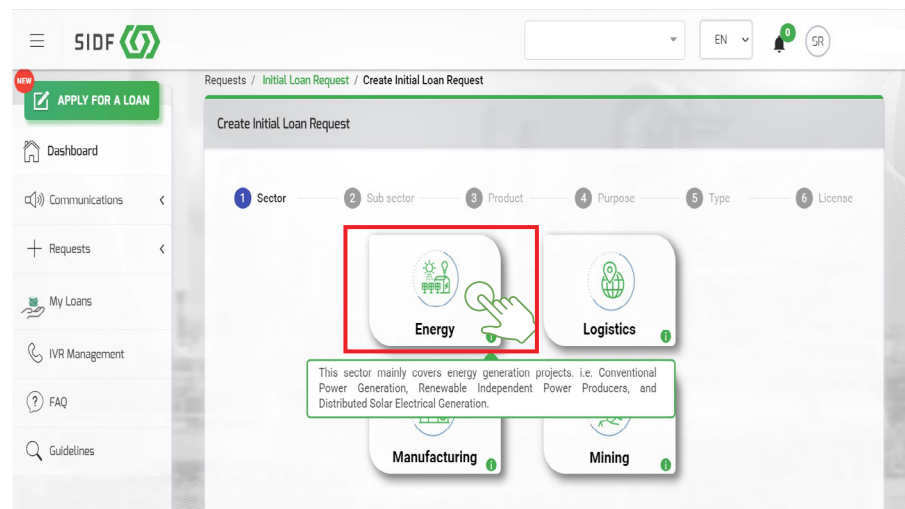
Note: Hovering the mouse pointer on the (i) icon, the descriptions of the items will appear throughout the client portal.



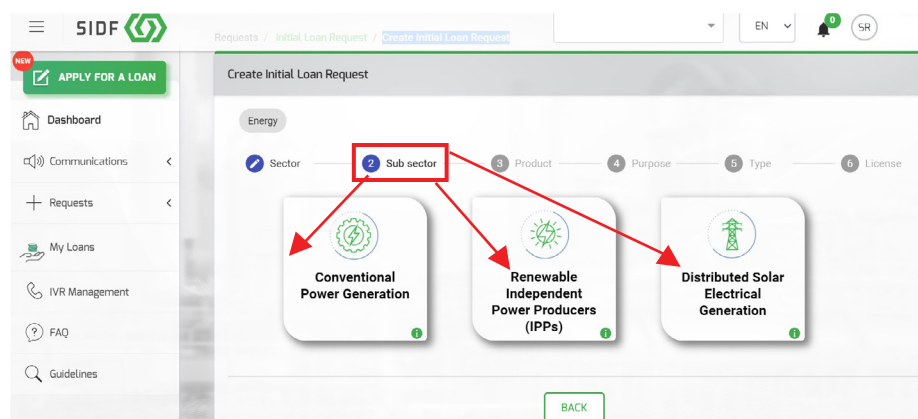
Energy Sector

3.1.1 How to apply to a loan in the energy sector

- To Continue creating an initial Loan Request → select **Energy Sector**

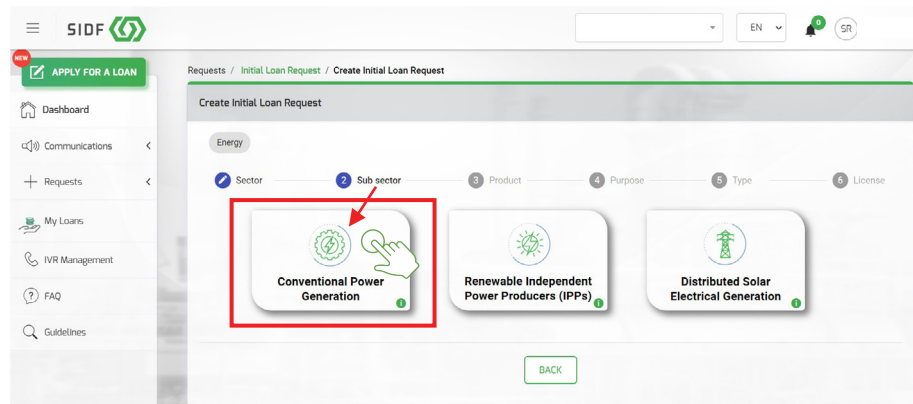


- After choosing **Energy Sector** the below sub-sector will appear:
 - Conventional Power Generation
 - Renewable Independent Power Producers (IPPs)
 - Distributed Solar Electrical Generation (DG)

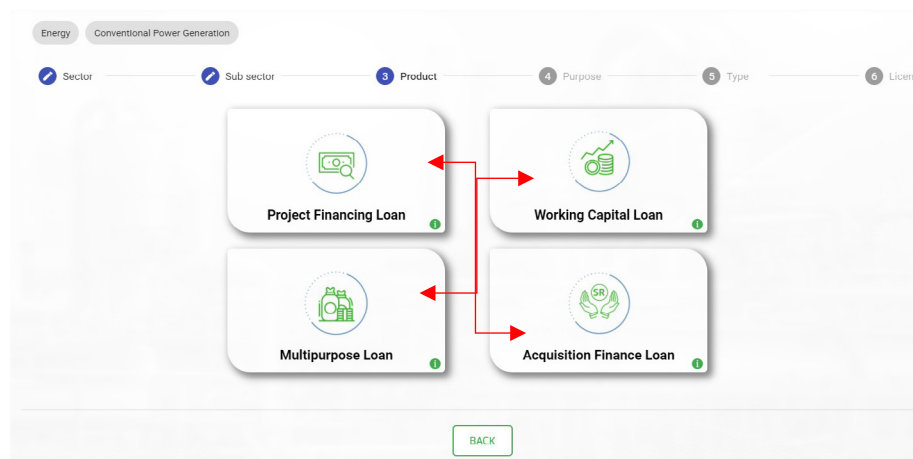


[User Manual - Initial Loan Request > Energy Sector]

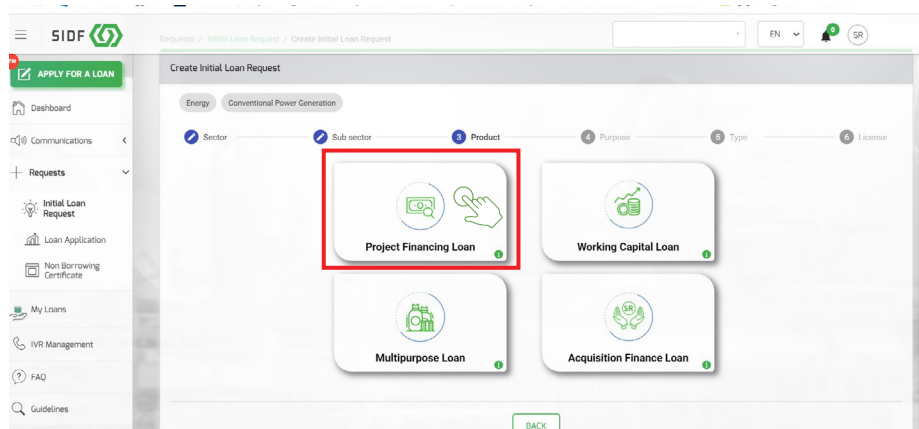
- For **Conventional Power Generation** sub- sector, follow the process below:



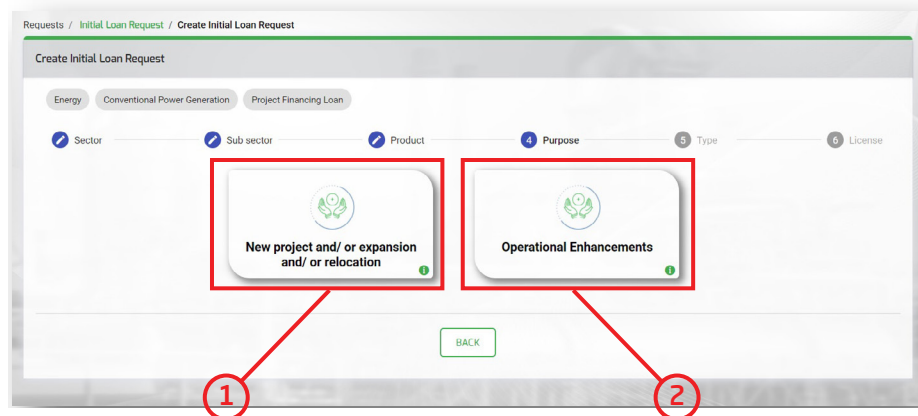
- When selecting **Conventional Power Generation**, the below list of **Financial Products** will appear



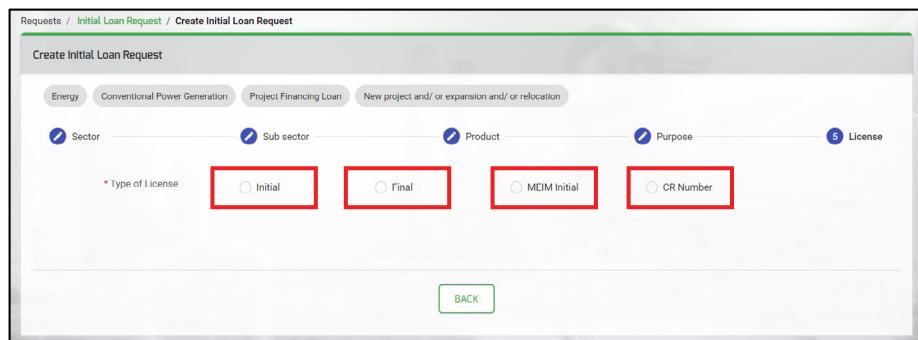
- If **Project Financing Loan** is selected, the below process will be shown



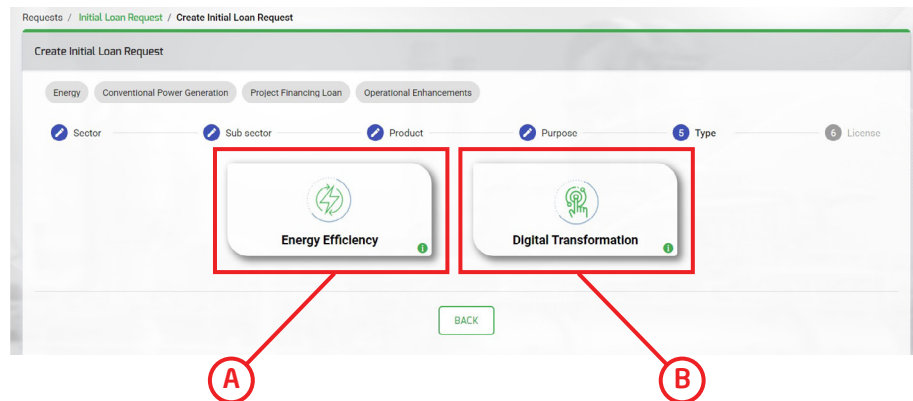
two purposes will appear as options:



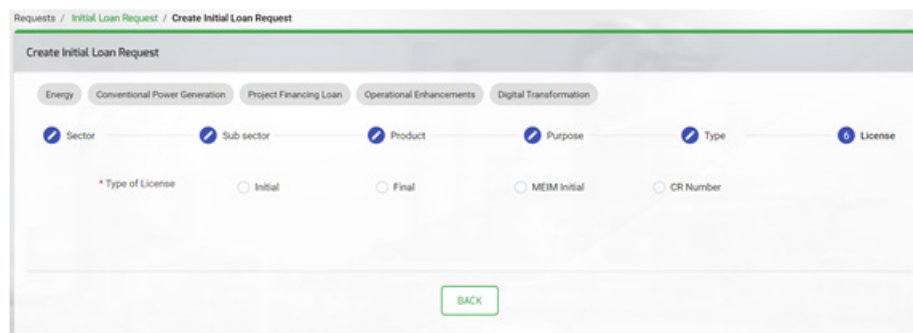
Option 1: Selecting “**New Project** and/ or **Expansion** and/ or **Relocation**”
A new window will appear asking for **Type of License** related to your project



Option 2: Selecting “Operational Enhancements” a new window will appear with two types of options.



- After selecting **(A) Energy Efficiency*** or **(B) Digital Transformation*** a new window will appear with **Types of License**, select **the License** related to your project.

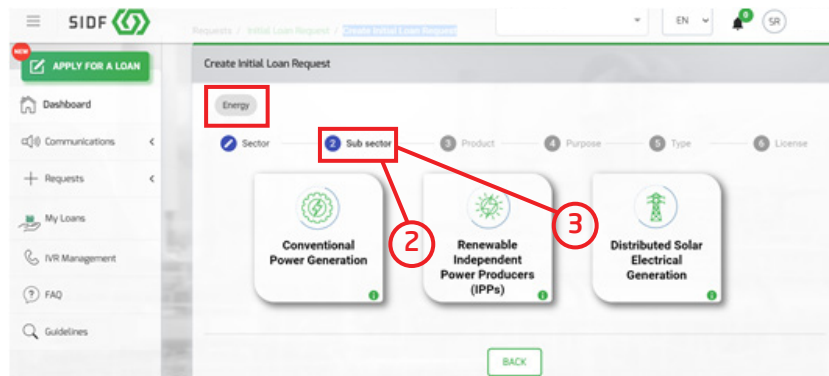


The steps for **Conventional Power Generation** under **Energy Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).

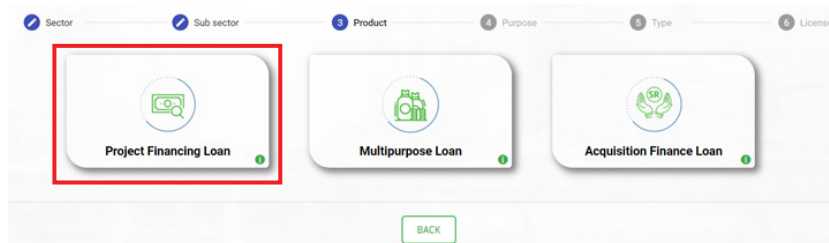
- The sub-sectors of Energy, use similar process as shown below:

- ② **Renewable Independent Power Producers (IPPs)**
- ③ **Distributed Solar Electrical Generation (DG)**

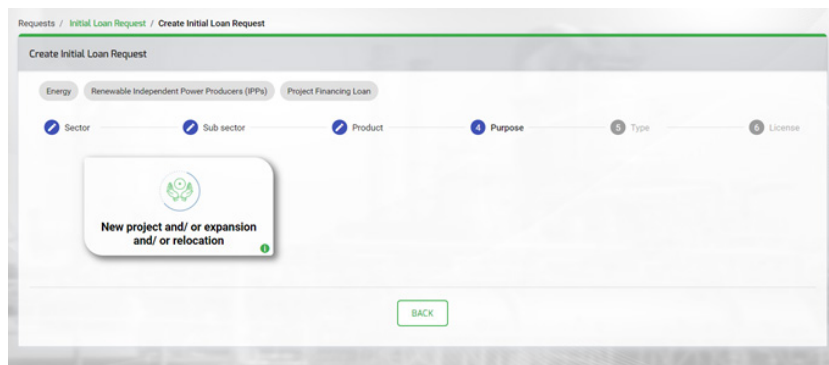




- The below list of **Financial Products** will appear

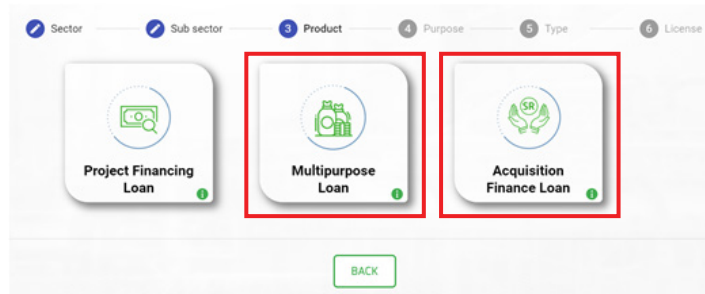


- When selecting **Project Finance** the below purpose will appear as an only option

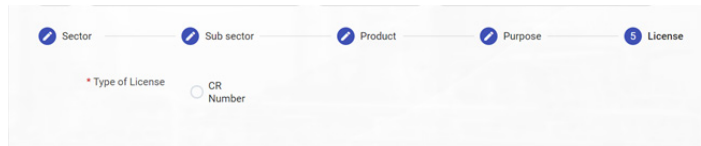


[User Manual - Initial Loan Request > Energy Sector > Acquisition Finance Loan or Multi-purpose Loan]

- When selecting **Acquisition Finance Loan** or **Multi-purpose Loan**



- A new window will appear with **Types of License**



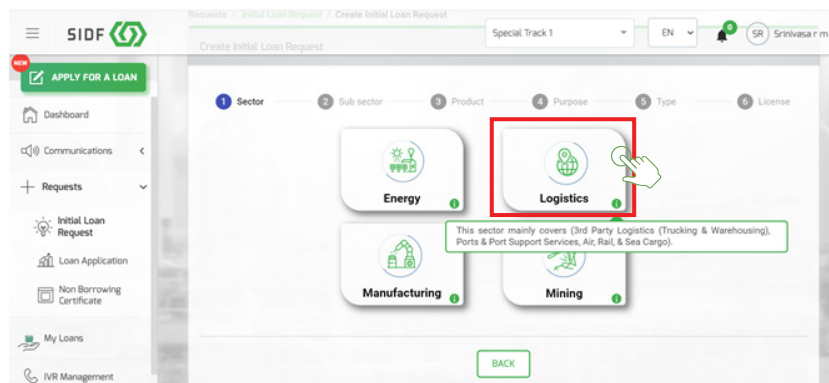
The steps for Renewable **Independent Power Producers (IPPs)** and **Distributed Solar Electrical Generation (DG)** under **Energy Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



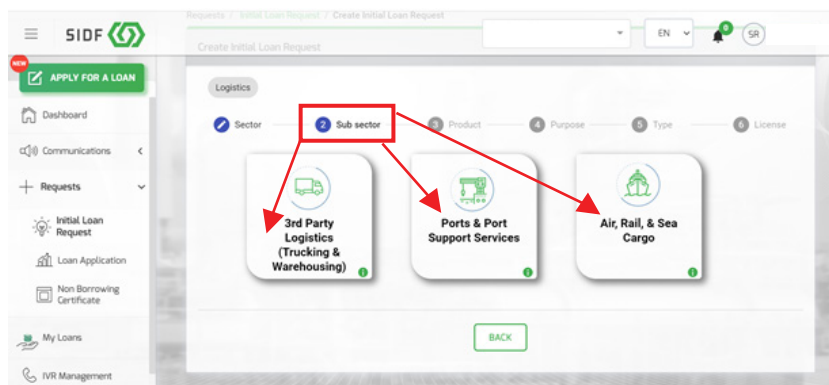
Logistics sector

3.1.2 How to apply for a loan in the logistics sector

- To continue creating an Initial Loan Request → select **Logistics Sector**



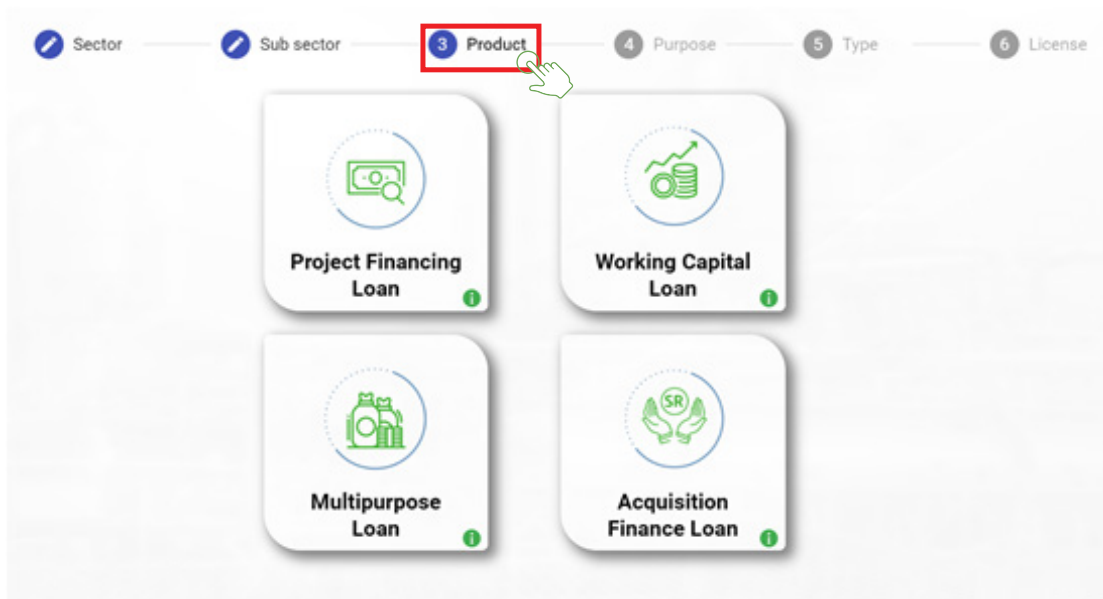
- After choosing **Logistics Sector** the below sub-sectors will appear:
 - 3rd Party Logistics (Trucking & Warehousing)
 - Ports & Port Support Services
 - Air, Rail and Sea Cargo



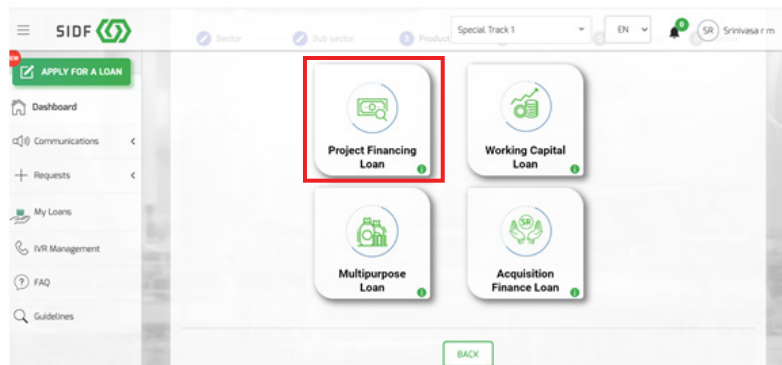
Note: All these options will use the same process as shown below.



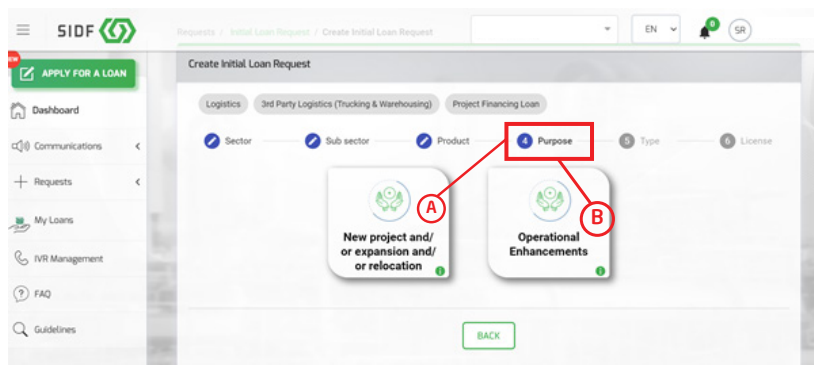
- Select **Financial Products** related to the project



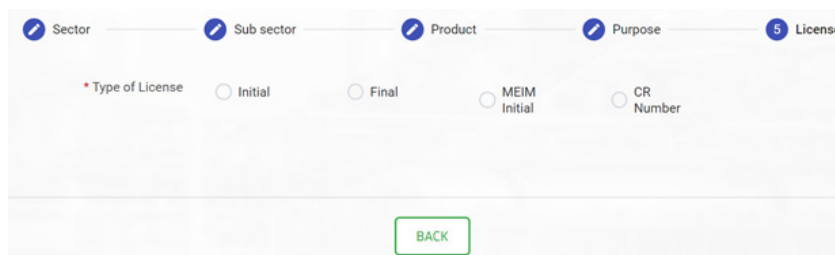
- If **Project Financing** Loan is selected, the below process will be shown



the below two **purposes** will appear.

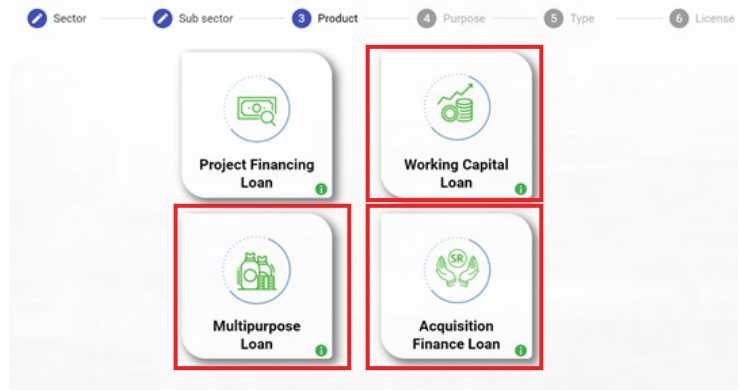


- When selecting **(A) New project** and/ or **Expansion** and/ or **Relocation** or **(B) Operational Enhancements**; a new window will appear with **Types of License**

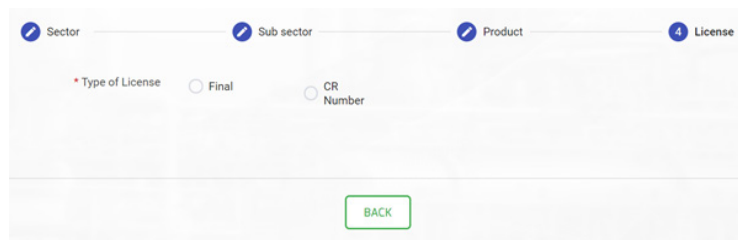


[User Manual - Initial Loan Request > Logistic Sector> Working Capital Loan or Acquisition Finance Loan or Multi-purpose Loan]

- When selecting **Working Capital Loan** or **Acquisition Finance Loan** or **Multi-purpose Loan** under the logistics sector; similar steps will be followed



- Select **Type of License**



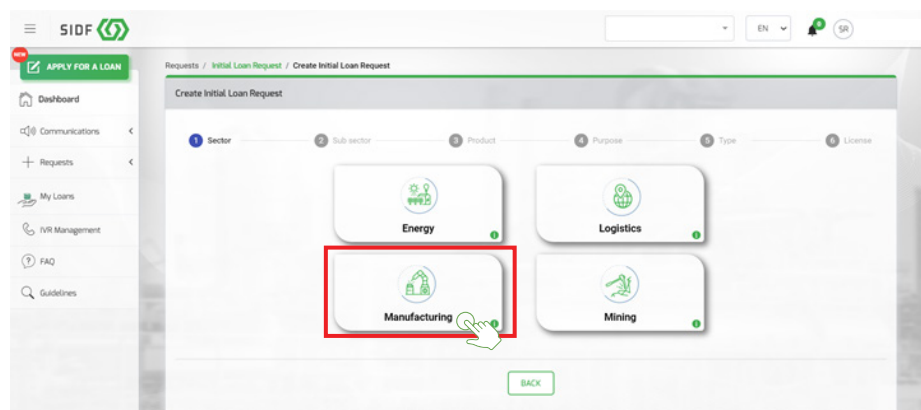
The steps for **Logistics Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



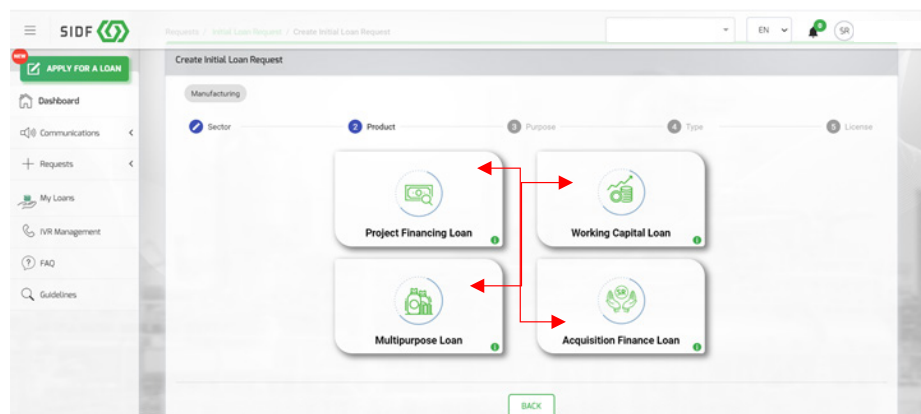
Manufacturing Sector

3.1.3 How to apply for a loan in the manufacturing sector

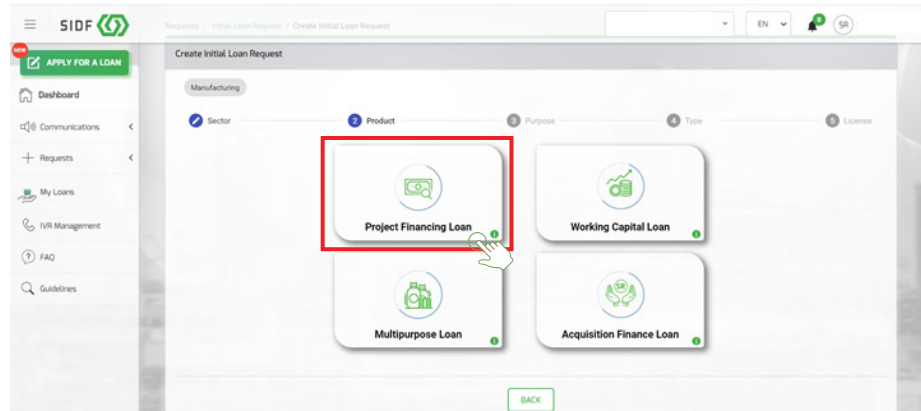
- To continue creating an Initial Loan Request → select **Manufacturing** sector



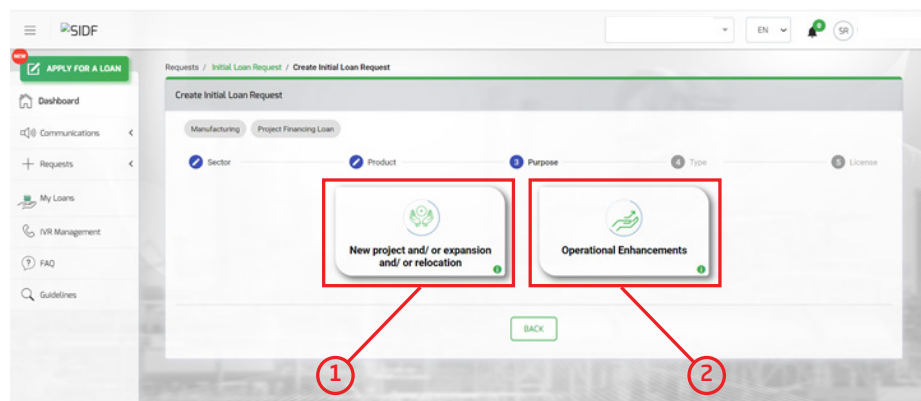
- After choosing **Manufacturing Sector** the below financial products will appear, choose the one related to the project



- If **Project Financing Loan** is selected, the below process will be shown

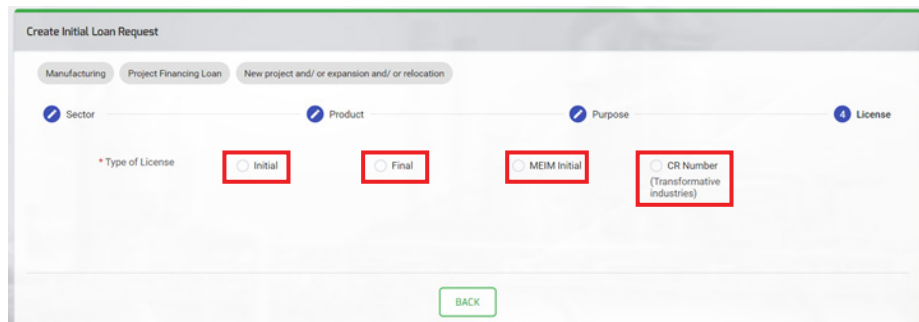


- Choose the relevant purpose for the project

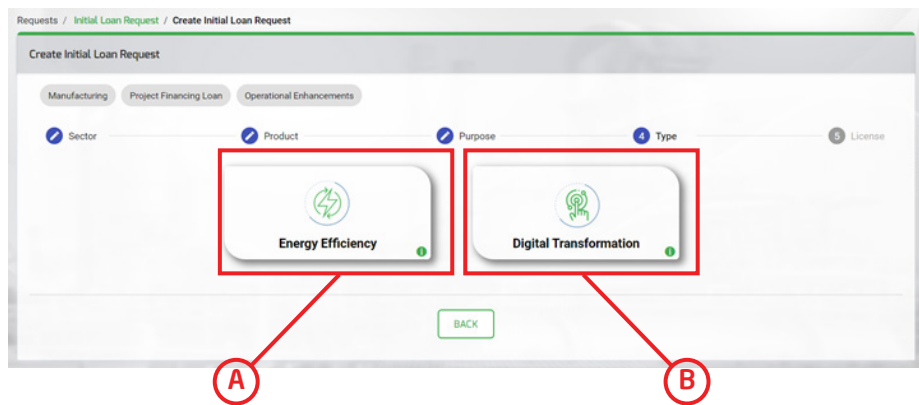


- Selecting ① **New project** and/ or **Expansion** and/ or **Relocation** a new window will appear with **Types of License***





- Selecting **2 Operational Enhancements**, a new window with two options of Types will appear:



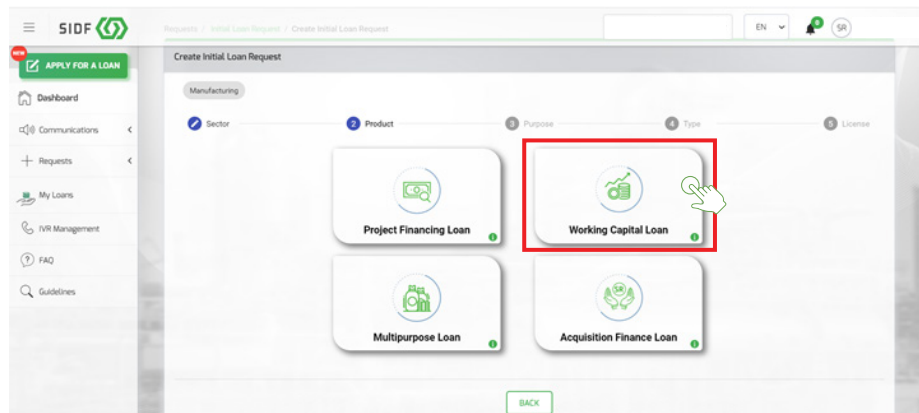
- Selecting **A Energy Efficiency*** or **B Digital Transformation*** a new window will appear with **Types of License**
- Select the **Type of License** related to the project



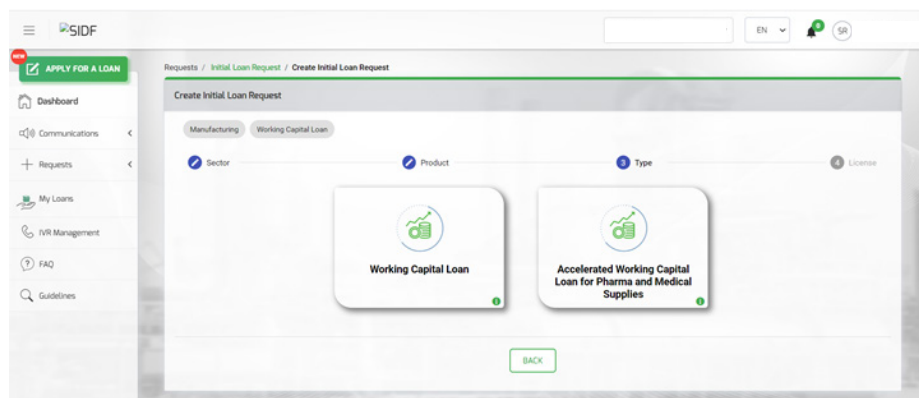
The steps for **Project Finance Loan** under **Manufacturing Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



- For **Working Capital Loan** under Manufacturing Sector



- Select the **Type** related to the project



- When selecting **Working Capital Loan** or **Accelerated Working Capital Loan for Pharma and Medical Supplies** a new window will appear with **Types of License**:



[User Manual - Initial Loan Request > Manufacturing Sector> Working Capital Loan]

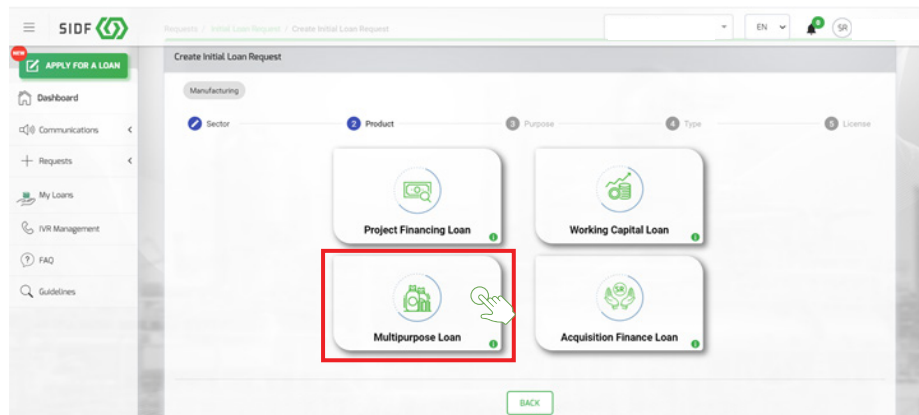
The screenshot displays a web application interface for selecting a license type. At the top, there is a progress bar with four steps: 'Sector', 'Product', 'Type', and 'License'. The 'Type' step is currently active, and it contains four radio button options: 'Type of License' (which is selected), 'Initial', 'Final', and 'MEIM Initial'. The 'License' step contains one radio button option: 'CR Number (Transformative Industries)'. A green 'BACK' button is positioned at the bottom center of the form.

The steps for **Working Capital Loan** under **Manufacturing Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).

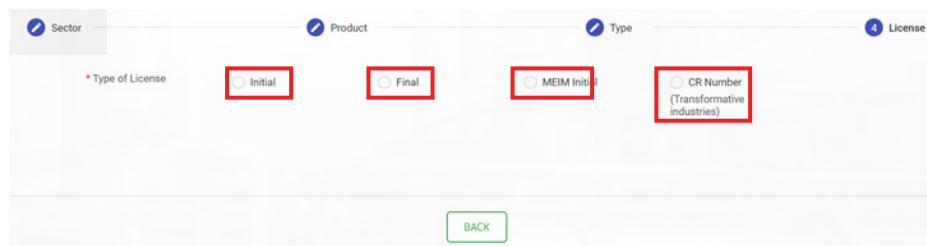


[User Manual - Initial Loan Request > Manufacturing Sector > Multipurpose Loan]

- When Selecting **Multipurpose Loan** under Manufacturing sector



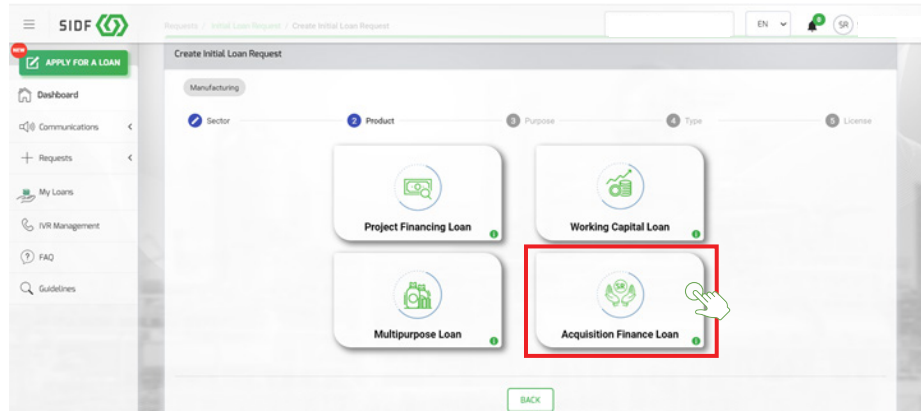
- Select **Types of License:**



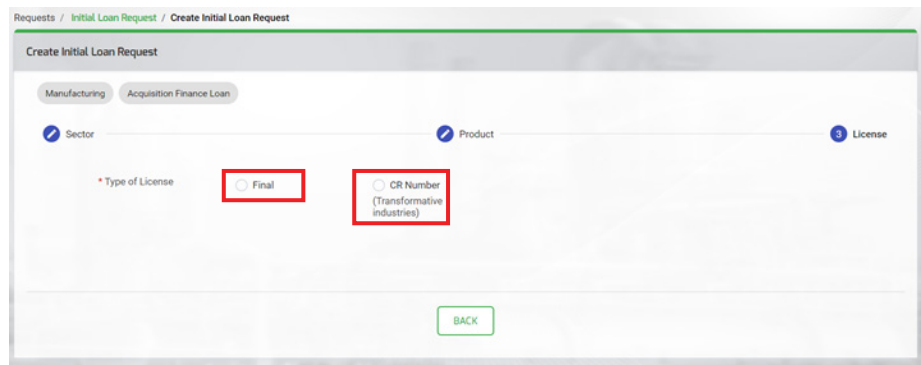
The steps for **Multipurpose Loan** under **Manufacturing Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



- When selecting **Acquisition Finance Loan** under **Manufacturing sector**



- Select **Types of License:**



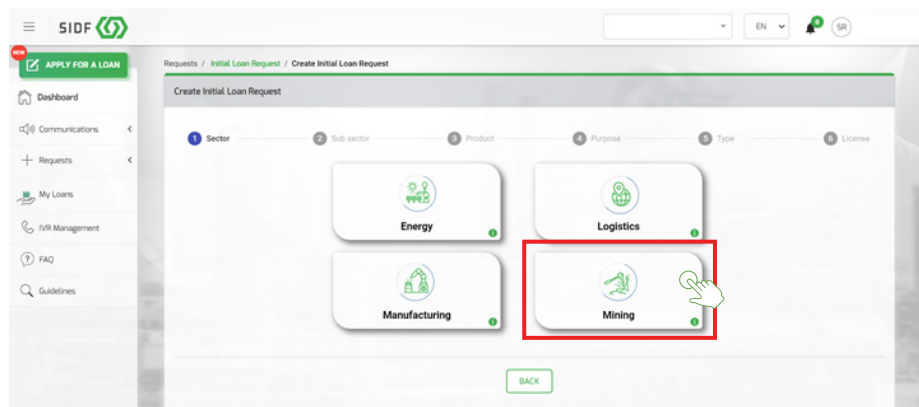
The steps for **Acquisition Finance Loan** under **Manufacturing Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



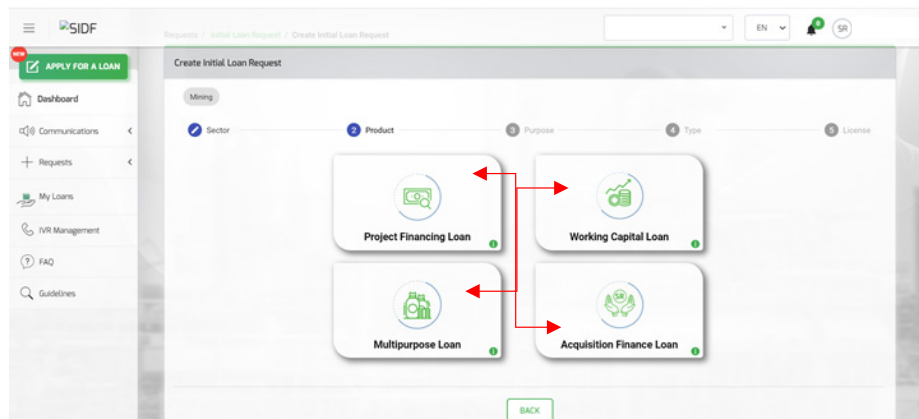
Mining Sector

3.1.4 How to apply for a loan in the Mining Sector

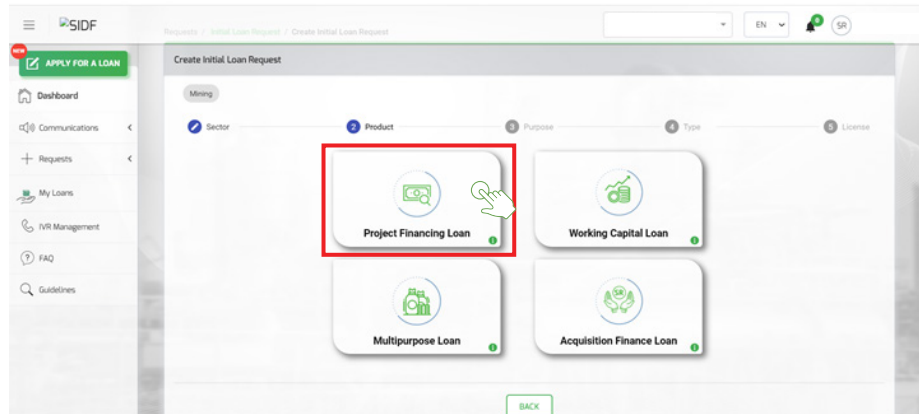
- To Continue creating an Initial Loan Request → select **Mining** Sector



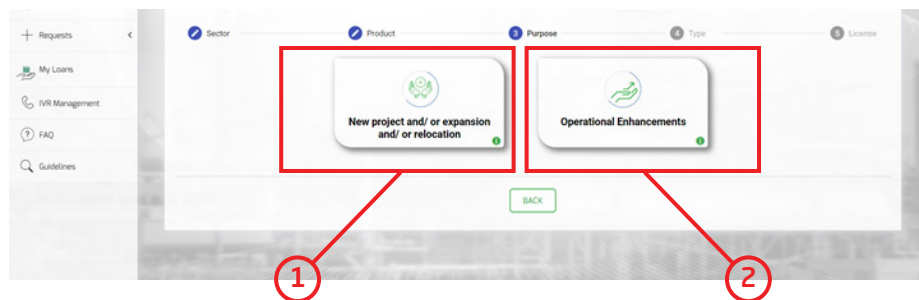
- When choosing **Mining Sector**, the below products will appear:



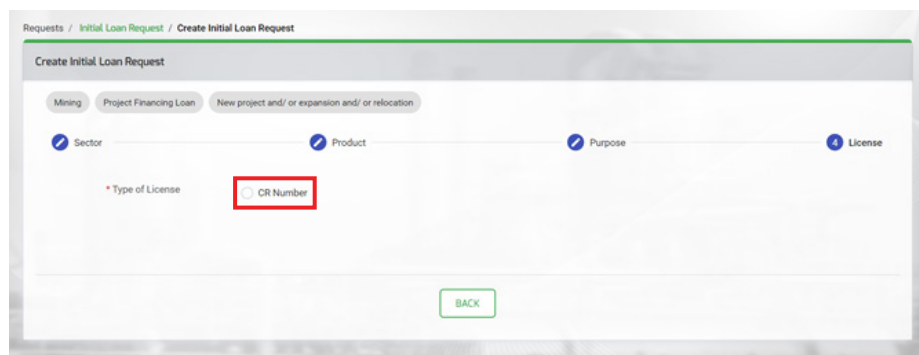
- If **Project Financing Loan** is selected, the below process will be shown



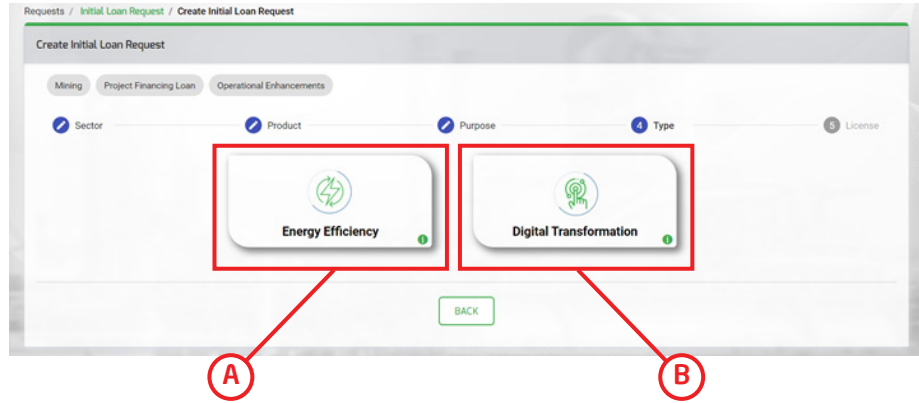
- The below Purpose will appear:



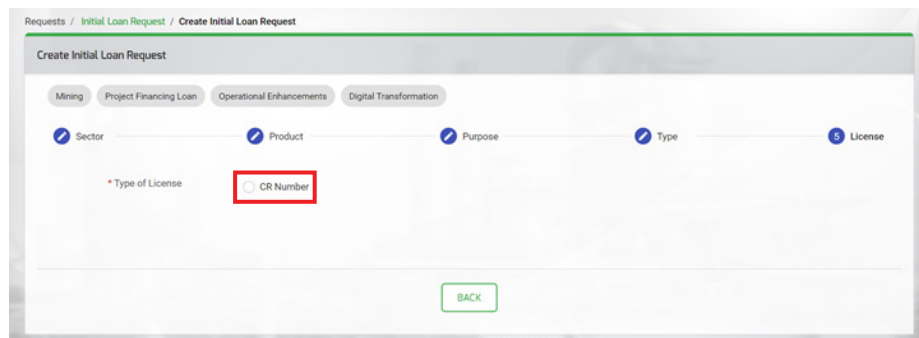
- If selecting ① **New project and/ or Expansion and/ or Relocation** a new window will appear with **Types of License**, Select **Types of License**:



- If selecting **2 Operational Enhancements**, a new window with two options of Types will appear:



- If selecting **A Energy Efficiency*** or **B Digital Transformation*** a new window will appear with **Types of License**, select **Type of License**.



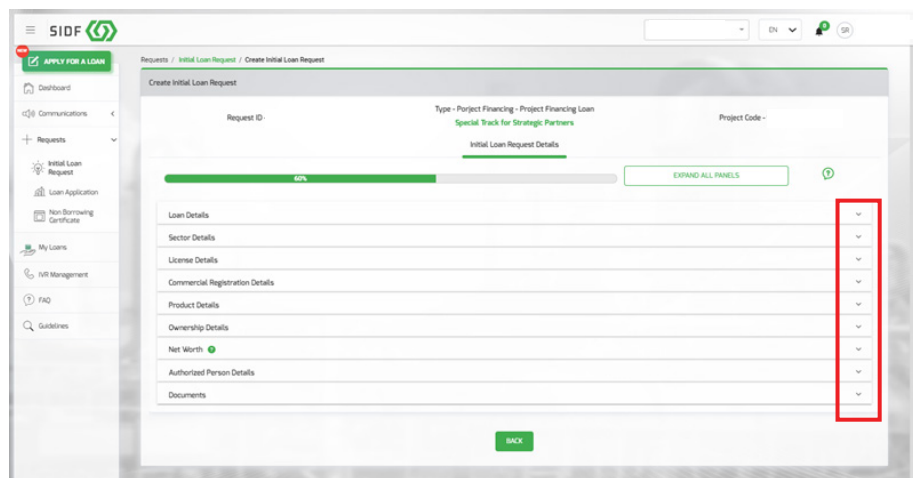
The steps for **Mining Sector** are now complete. There will be additional new steps to follow. Go to the following page to [create an initial loan request](#).



3.2 Initial Loan Request Types

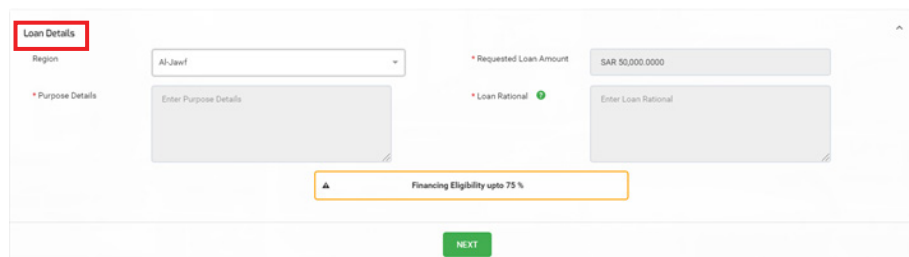
After selecting the sector and the financial product relevant to the project needs, the initial loan request phase begins based on the products selected related to your project. These types are project financing loan, multi-purpose loan, working capital loan, and acquisition financing loan.

3.2.1 Type - Project Financing Loan



Each line shown in the screenshot above is expandable and details shown below.

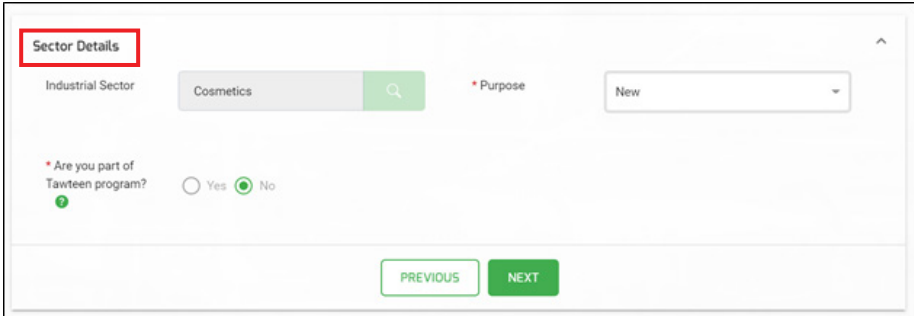
Loan Details:



Requirements:

- **Region** → Select region of the factory/plant.
- **Purpose Details** → a summary in no more than 300 words, explaining the project's concept, objectives, reasons for selection, products, target markets, practical experience, etc.
- **Requested Loan Amount** → write the requested loan's amount (not the total project cost).
- **Loan Rational** → Write in summary, the need to finance the project's capital costs.

Sector Details:



The screenshot shows a form titled "Sector Details". It has a search bar for "Industrial Sector" with "Cosmetics" entered and a magnifying glass icon. To the right is a "Purpose" dropdown menu with "New" selected. Below this is a question: "* Are you part of Tawteen program?" with radio buttons for "Yes" and "No", where "No" is selected. At the bottom of the form are two buttons: "PREVIOUS" and "NEXT".

Requirements:

- **Industrial Sector** → The sector to which the product(s) belong.
- **Purpose** → Select from the drop list:
 - New project
 - Expansion
 - Expansion and/Relocation
- **Are you part of Tawteen program?** → If you are increasing local content through any of SIDF partners under Tawteen program, select "yes".

For more information about Tawteen program, please review the link below:

<https://www.sidf.gov.sa/en/ServicesforInvestors/Programs/Pages/Tawteen.aspx>



License Details:

License Details

License Type	<input type="text"/>	License Number	<input type="text"/>
License Start Date	<input type="text"/>	License End Date	<input type="text"/>
Factory Name Arabic	<input type="text"/>	* Factory Name English	<input type="text"/>
Legal Entity	<input type="text"/>	SIDF Relationship Manager Email ID	<input type="text" value="Enter SIDF Relationship Manager Email"/>
City	<input type="text" value="DUBAI"/>		

PREVIOUS
NEXT

Requirements:

- **Factory Name in English** → The name of the factory as per the industrial license.
- **Legal Entity** → Legal entity of the company based on commercial registration.
- **License Start - End Date** → Date of issue / expiration of the industrial license.
- **SIDF Relationship Manager Email ID** → The email of SIDF's Credit Relations officer (If known)

Commercial Registration Details:

Commercial Registration Details

* Company Name Arabic	<input type="text"/>	* Company Name English	<input type="text"/>
* Commercial Registration Number	<input type="text"/>	* Company Issue Place	<input type="text"/>
* Company Issue Date	<input type="text"/>	* Company Expiry Date	<input type="text"/>
* Company Phone Number	<input type="text"/>	Company Fax Number	<input type="text"/>
* Company Address	<input type="text"/>		
Company District Area	<input type="text" value="Enter Company District Area"/>		
* Company Building Number	<input type="text"/>	* Company Postal Code	<input type="text"/>
Paid in Capital	<input type="text" value="SAR 25,000.0000"/>		
		* Company Unit Number	<input type="text"/>
		* Company Additional Number	<input type="text"/>

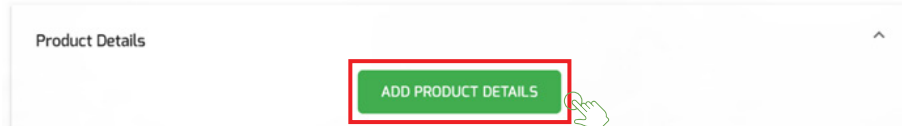
PREVIOUS
NEXT



Requirements:

- Fill-in the information as per the commercial registration and registered national address of the company.

Product Details:



Click to add **product details**



[User Manual - Initial Loan Request Types > Project Financing Loan]

The form includes the following fields and controls:

- * Main Activity: Select Main Activity (with search icon)
- * Sub Activity: Select Sub Activity (with search icon)
- * Harmonized Code: Select Harmonized Code (with search icon)
- * Product Name: Enter Product Name
- * License Capacity: Enter License Capacity
- * Unit Of Measure: Select Unit Of Measure (dropdown)
- Raw Materials: Enter Raw Materials
- * Product Description: Enter Product Description (text area)
- * Applications: Enter Applications
- * Targeted Industrial Sector: Enter Targeted Industrial Sector
- Weight: Enter Weight (with Select Unit dropdown)
- Size: Enter Size (with Select Unit dropdown)
- Shelf Life: Enter Shelf Life (with Select Unit dropdown)
- Brand Name: Enter Brand Name
- * Substitutes: Enter Substitutes
- * Annual Production Capacity: Enter Annual Production Capacity (with Select Unit dropdown)
- * Start Commercial Production Year: Enter Start Commercial Production Year
- * Number Of Targeted End Users: Enter Number Of Targeted End Users
- Competitor Name: Enter Competitor Name
- Product Brochure: Choose Files (No file chosen)

Buttons: CANCEL, SAVE DRAFT

Requirements:

- Enter the product's Harmonized System Code (HS code) in the following order:
 - Choose the main activity (Example: manufacturing of Pharmaceuticals)
 - Choose the sub-activity (Example: Manufacturing of Drugs for Human Use)



- Choose the product's HS code (Example: Antibiotics)

- Enter the name of the final product (Example: brand name [different from the one mentioned in the HS code])
- Enter production capacity as per the industrial license – enter zero if the final license is not obtained yet.
- Choose a unit of measurement for the final product (Example: tons, square meters, ...etc.)
- The main raw materials used in manufacturing the product.
- Brief description of the product.
- Uses of the product (Example: an antibiotic is used to treat bacterial infections)
- Targeted clients (Example: government/private sector, individuals)
- Specify the weight, size and shelf life of the product (units of measurement: tons, square meters, ...etc.)
- Is there a brand name for the product?
- Are there alternative products available? (Example: parquet is considered an alternative to ceramics).
- What is the target production capacity based on specifications and measurements of the machines / equipment to be purchased?
- Expected date for commencing production
- Number of targeted clients (market size) with an example for clarification (e.g. antibiotic - targeted clients: government hospitals - pharmacies - clinics). The number here is 3
- Names of local competitors (if any).
- Attach an image for the final product.

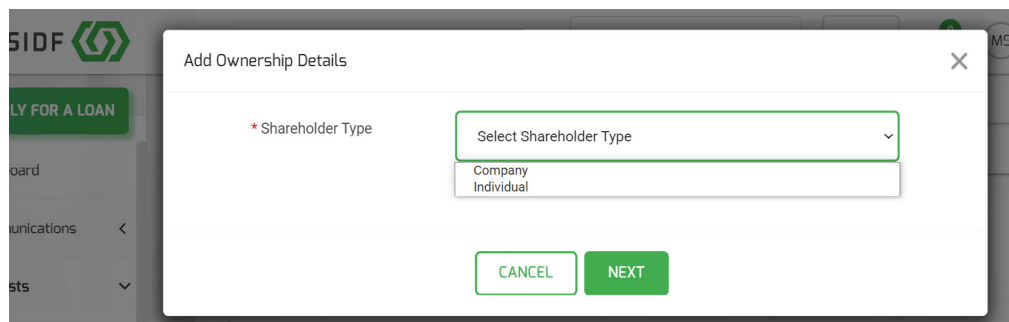
Ownership Details:

The Project's owner/s – whether individuals or companies (include full details such as name, nationality, address, date of birth, national ID number and national address of the owner [not the project]). Determine each individual/company's percentage of ownership in the project.



- Click to add ownership details





The screenshot shows a modal window titled "Add Ownership Details" with a close button (X) in the top right corner. The form contains a field labeled "* Shareholder Type" with a dropdown menu. The dropdown menu is open, showing two options: "Company" and "Individual". Below the dropdown are two buttons: "CANCEL" and "NEXT".

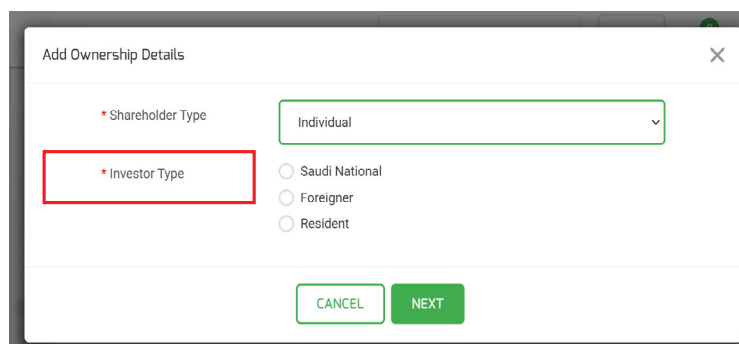
Next step, select **Shareholder Type**:

1. Company

Requirements:

CR* number or SAGIA* license

2. Individual:



The screenshot shows the "Add Ownership Details" modal window. The "Shareholder Type" dropdown is now set to "Individual". Below it, the "Investor Type" field is highlighted with a red box and contains three radio button options: "Saudi National", "Foreigner", and "Resident". The "CANCEL" and "NEXT" buttons are visible at the bottom.

Select the **investor type**

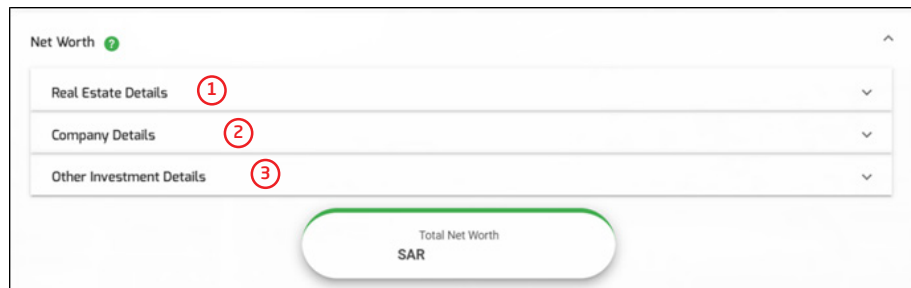
Requirements:

- **Saudi National** → National ID number
- **Foreigner** → Passport number
- **Resident** → Iqama number

*** Important note:** Add the abovementioned data for each owner if there is more than one by following the same steps.



Net Worth:



- Submit owners Net Worth

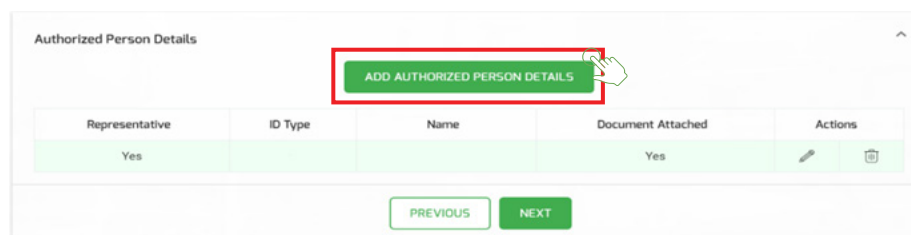
Requirements:



Company details → Audited financial statements for the last three years of the companies in which they are shareholders.

Real estate → Deeds with an attached exact copy of the deed, the market value of the property according to the real estate valuation (if any)

Other investment details → Stock portfolio... etc.) to assess the financial capacity to support the project.

Authorized Person Details:

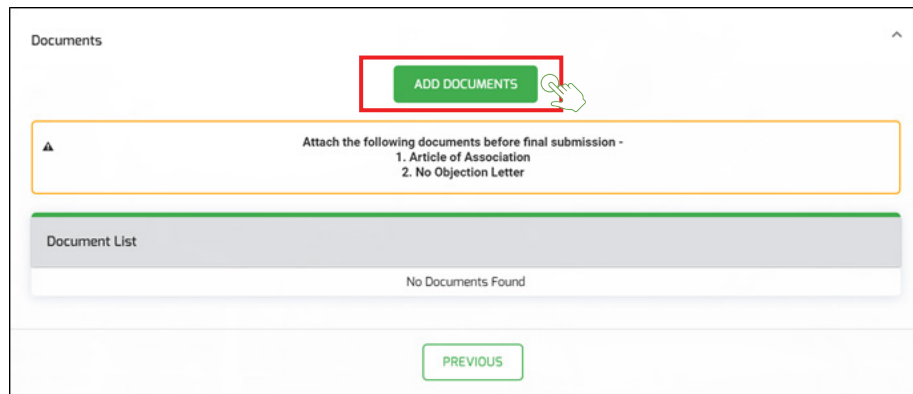


Representative	ID Type	Name	Document Attached	Actions
Yes			Yes	 

- **Add Authorized details:**
Click to add the Details of the person authorized by the client to communicate with SIDF.



Documents:

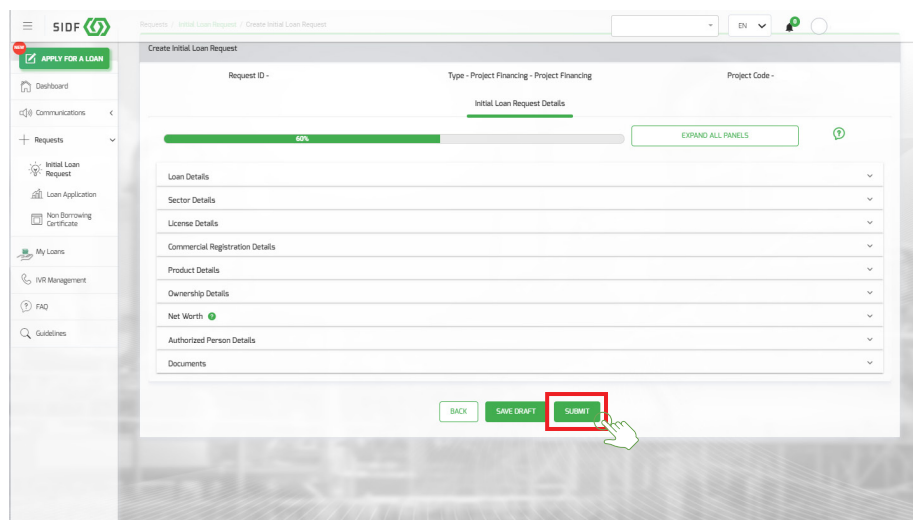


- Add documents

Requirements:

1. Copies of owners' IDs
2. Companies' articles of association
3. Industrial license
4. Commercial registration
5. Land lease agreement (if any)
6. Letter of no objection → to provide SIDF with information about the creditworthiness (SIMAH) of the owner and company.

Conclusion:



- Submit the request

After submitting the initial loan request, the Credit Relationship Team Leader will review the request through the online portal.

If the initial request is complete, accurate and meets SIDF policies, the request will be approved by the Credit Relationship Manager and proceeds to the next Stage ([loan application](#)).

The applicant will be automatically notified through the online portal in case of rejection of the Preliminary Request.



3.2.2 Type - Multi-Purpose Loan

To be eligible for a multi-purpose financing product, you must fulfill the following:

- The new capital expenditure shall not increase the production capacity of the project.
- Should have a clear positive impact on improving the operational value of the project.
- The company should be financially able to repay the SIDF loan and with a track record of
- profits in the last two years.

The screenshot displays a web form for creating an initial loan request. At the top, it shows 'Request ID -', 'Type - Manufacturing - Multipurpose', and 'Project Code -'. Below this is a section titled 'Initial Loan Request Details' with a progress bar indicating 95.91% completion. A button labeled 'EXPAND ALL PANELS' is visible. The main content area consists of several rows, each representing a different detail section: 'Loan Details', 'Sector Details', 'License Details', 'Commercial Registration Details', 'Product Details', 'Ownership Details', 'Net Worth' (marked with a green checkmark), 'Asset Details', 'Authorized Person Details', and 'Documents'. Each row has a downward-pointing arrow on its right side, which is enclosed in a red rectangular box. At the bottom center of the form, there is a green 'BACK' button.

Each line shown in the screenshot above is expandable and details shown below.



Loan Details:

The screenshot shows a form titled "Loan Details". It contains the following fields and elements:

- Region:** A dropdown menu with "Al-Jawf" selected.
- * Purpose Details:** A text area with the placeholder "Enter Purpose Details".
- * Requested Loan Amount:** A text input field containing "SAR 50,000,000".
- * Loan Rational:** A text area with the placeholder "Enter Loan Rational".
- Financing Eligibility:** A yellow box containing the text "Financing Eligibility upto 75%".
- Next Button:** A green button labeled "NEXT".

Requirements:

- **Region** → Select region of the factory/plant.
- **Purpose Details** → a summary in no more than 300 words, explaining the project's concept, objectives, reasons for selection, products, target markets, practical experience, etc.
- **Requested Loan Amount** → write the requested loan's amount (not the total project cost).
- **Loan Rational** → Write in summary, the need to finance the project's capital costs.

Sector Details:

The screenshot shows a form titled "Sector Details". It contains the following fields and elements:

- Industrial Sector:** A dropdown menu with "Cosmetics" selected.
- * Purpose:** A dropdown menu with "New" selected.
- * Are you part of Tawteen program?:** Radio buttons for "Yes" and "No", with "No" selected.
- Navigation Buttons:** Green buttons labeled "PREVIOUS" and "NEXT".

Requirements:

- **Industrial Sector** → The sector to which the product(s) belong.
- **Purpose** → Select from the drop list:
 - New project
 - Expansion
 - Expansion and/Relocation
- **Are you part of Tawteen program?** → If you are increasing local content through any of SIDF partners under Tawteen program, select "yes".

For more information about Tawteen program, please review the link below:
<https://www.sidf.gov.sa/en/ServicesforInvestors/Programs/Pages/Tawteen.aspx>



License Details:

License Details

License Type	<input type="text"/>	License Number	<input type="text"/>
License Start Date	<input type="text"/>	License End Date	<input type="text"/>
Factory Name Arabic	<input type="text"/>	* Factory Name English	<input type="text"/>
Legal Entity	<input type="text"/>	SIDF Relationship Manager Email ID	<input type="text"/>
City	<input type="text" value="DUBAI"/>	Enter SIDF Relationship Manager Email	

Requirements:

- **Factory Name in English** → The name of the factory as per the industrial license.
- **Legal Entity** → Legal entity of the company based on commercial registration.
- **License Start - End Date** → Date of issue / expiration of the industrial license.
- **SIDF Relationship Manager Email ID** → The email of SIDF's Credit Relations officer (If known)

Commercial Registration Details:

Commercial Registration Details

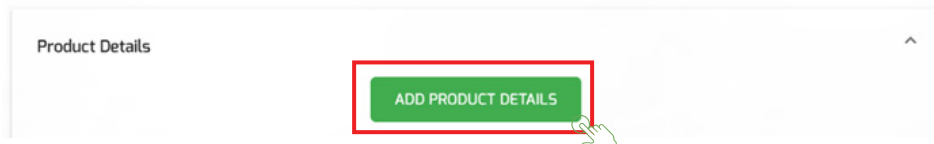
* Company Name Arabic	<input type="text"/>	* Company Name English	<input type="text"/>
* Commercial Registration Number	<input type="text"/>	* Company Issue Place	<input type="text"/>
* Company Issue Date	<input type="text"/>	* Company Expiry Date	<input type="text"/>
* Company Phone Number	<input type="text"/>	Company Fax Number	<input type="text"/>
* Company Address	<input type="text"/>	* Company Postal Code	<input type="text"/>
Company District Area	<input type="text" value="Enter Company District Area"/>	* Company Unit Number	<input type="text"/>
* Company Building Number	<input type="text"/>	* Company Additional Number	<input type="text"/>
Paid in Capital	<input type="text" value="SAR 25,000.0000"/>		



Requirements:

- Fill-in the information as per the commercial registration and registered national address of the company.

Product Details:



Click to add **product details**



[User Manual - Initial Loan Request Types > Multi-Purpose Loan]

The screenshot shows a web form for a Multi-Purpose Loan application. The form is divided into several sections with various input fields and dropdown menus. The fields are as follows:

- Main Activity:** Select Main Activity (dropdown with search icon)
- Sub Activity:** Select Sub Activity (dropdown with search icon)
- Harmonized Code:** Select Harmonized Code (dropdown with search icon)
- Product Name:** Enter Product Name (text input)
- License Capacity:** Enter License Capacity (text input)
- Unit Of Measure:** Select Unit Of Measure (dropdown)
- Raw Materials:** Enter Raw Materials (text input)
- Product Description:** Enter Product Description (text area)
- Applications:** Enter Applications (text input)
- Targeted Industrial Sector:** Enter Targeted Industrial Sector (text input)
- Weight:** Enter Weight (text input) and Select Unit (dropdown)
- Size:** Enter Size (text input) and Select Unit (dropdown)
- Shelf Life:** Enter Shelf Life (text input) and Select Unit (dropdown)
- Brand Name:** Enter Brand Name (text input)
- Substitutes:** Enter Substitutes (text input)
- Annual Production Capacity:** Enter Annual Production Capacity (text input) and Select Unit (dropdown)
- Start Commercial Production Year:** Enter Start Commercial Production Year (text input)
- Number Of Targeted End Users:** Enter Number Of Targeted End Users (text input)
- Competitor Name:** Enter Competitor Name (text input)
- Product Brochure:** Choose Files (button) | No file chosen

At the bottom of the form, there are two buttons: **CANCEL** and **SAVE DRAFT**.

Requirements:

- Enter the product's Harmonized System Code (HS code) in the following order:
 - Choose the main activity (Example: manufacturing of Pharmaceuticals)
 - Choose the sub-activity (Example: Manufacturing of Drugs for Human Use)



- Choose the product's HS code (Example: Antibiotics)
- Enter the name of the final product (Example: brand name [different from the one mentioned in the HS code])
- Enter production capacity as per the industrial license – enter zero if the final license is not obtained yet.
- Choose a unit of measurement for the final product (Example: tons, square meters, ...etc.)
- The main raw materials used in manufacturing the product.

Brief description of the product.

- Uses of the product (Example: an antibiotic is used to treat bacterial infections)
- Targeted clients (Example: government/private sector, individuals)
- Specify the weight, size and shelf life of the product (units of measurement: tons, square meters, ...etc.)
- Is there a brand name for the product?
- Are there alternative products available? (Example: parquet is considered an alternative to ceramics).
- What is the target production capacity based on specifications and measurements of the machines / equipment to be purchased?
- Expected date for commencing production
- Number of targeted clients (market size) with an example for clarification (e.g. antibiotic - targeted clients: government hospitals - pharmacies - clinics). The number here is 3
- Names of local competitors (if any).
- Attach an image for the final product.

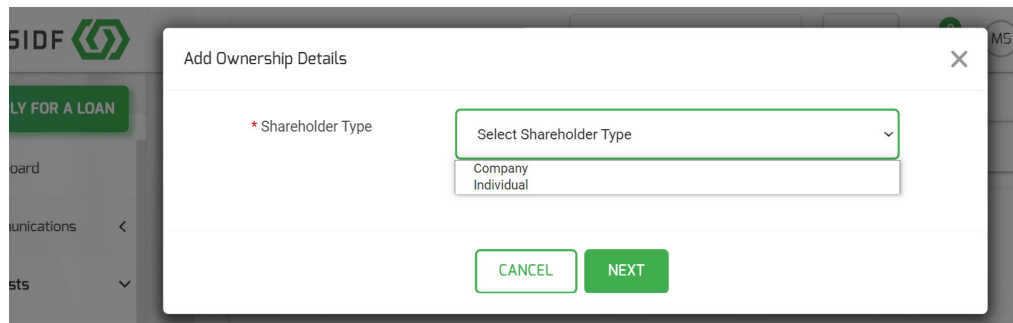
Ownership Details:

The Project's owner/s – whether individuals or companies (include full details such as name, nationality, address, date of birth, national ID number and national address of the owner [not the project]). Determine each individual/company's percentage of ownership in the project.



- Click to add ownership details





The screenshot shows a modal window titled "Add Ownership Details" with a close button (X) in the top right corner. The form contains a field labeled "* Shareholder Type" with a dropdown menu. The dropdown menu is open, showing two options: "Company" and "Individual". Below the dropdown are two buttons: "CANCEL" and "NEXT".

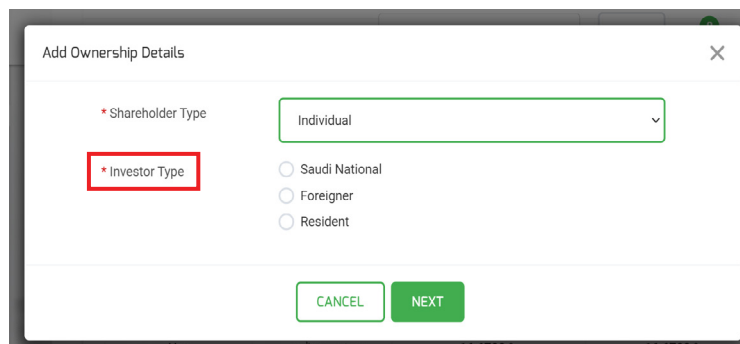
Next step, select **Shareholder Type**:

1. Company

Requirements:

CR* number or SAGIA* license

2. Individual:



The screenshot shows the "Add Ownership Details" modal window. The "Shareholder Type" dropdown is now set to "Individual". Below it, the "* Investor Type" field is highlighted with a red box. It contains three radio button options: "Saudi National", "Foreigner", and "Resident". The "NEXT" button is highlighted in green.

Select the investor type

Requirements:

- **Saudi National** → National ID number
- **Foreigner** → Passport number
- **Resident** → Iqama number

* **Important note:** Add the abovementioned data for each owner if there is more than one by following the same steps.



Net Worth:

Net Worth ?

Real Estate Details ①

Company Details ②

Other Investment Details ③

Total Net Worth
SAR

- Submit owners Net Worth

Requirements:

Company details → Audited financial statements for the last three years of the companies in which they are shareholders.

Real estate → Deeds with an attached exact copy of the deed, the market value of the property according to the real estate valuation (if any)

Other investment details → Stock portfolio... etc.) to assess the financial capacity to support the project.



Asset Details:

View Other Investment Details ×

Type of Asset	Machinery and Equipment
Asset Description	آلات
Rationale	مرفق
Value Of CAPEX	SAR 26,217,140.00
Percentage of Implementation	100.0000

CANCEL



Requirements:

- Asset type (building, machine, vehicle... etc.)
- Description of asset(s)
- Purpose of the loan (a summary of the purpose of the loan in no less than 300 words clearly demonstrating the need for the loan)
- Asset value
- Completion percentage of the Asset (for example, if the asset is a warehouse, the client should determine the completion percentage of the warehouse).

Authorized Person Details:

Authorized Person Details ^

ADD AUTHORIZED PERSON DETAILS

Representative	ID Type	Name	Document Attached	Actions
Yes			Yes	 

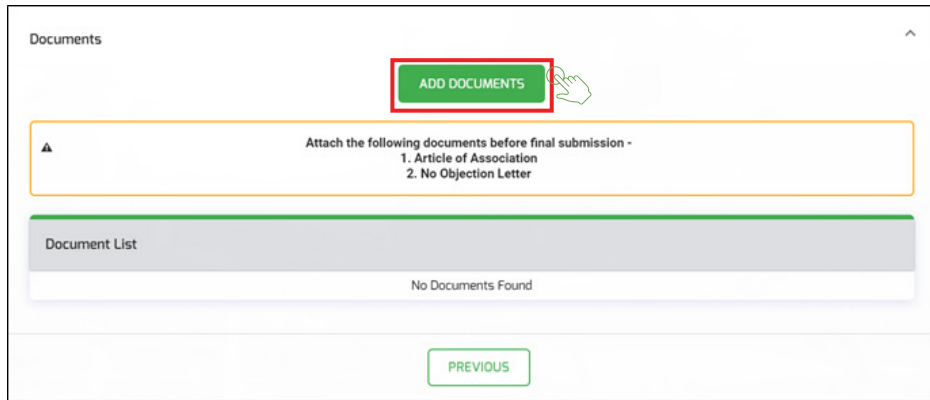
PREVIOUS NEXT

- Add Authorized details:



Click to add the Details of the person authorized by the client to communicate with SIDF.

Documents:



- **Add documents**

Requirements:

7. Copies of owners' IDs
8. Companies' articles of association
9. Industrial license
10. Commercial registration
11. Land lease agreement (if any)
12. Letter of no objection → to provide SIDF with information about the creditworthiness (SIMAH) of the owner and company.

Conclusion:



[User Manual - Initial Loan Request Types > Multi-Purpose Loan]

The screenshot displays the 'Create Initial Loan Request' interface on the SIDF portal. The page title is 'Initial Loan Request' and the breadcrumb trail is 'Requests / Initial Loan Request / Create Initial Loan Request'. The form is titled 'Initial Loan Request Details' and shows a progress bar at 60%. The form fields are: Loan Details, Sector Details, License Details, Commercial Registration Details, Product Details, Ownership Details, Net Worth (with a green checkmark), Authorized Person Details, and Documents. At the bottom, there are three buttons: 'BACK', 'SAVE DRAFT', and 'SUBMIT'. A mouse cursor is pointing at the 'SUBMIT' button.

- Submit the request

After submitting the initial loan request, the Credit Relationship Team Leader will review the request through the online portal.

If the initial request is complete, accurate and meets SIDF policies, the request will be approved by the Credit Relationship Manager and proceeds to the next Stage ([loan application](#)).

The applicant will be automatically notified through the online portal in case of rejection of the Preliminary Request.



3.2.3 Type - Working Capital Loan

To be eligible for the Working Capital Loan, your factory must be operational for a period of at least 18 months.

The screenshot shows the 'Create Initial Loan Request' interface. At the top, there are fields for 'Request ID', 'Type - Manufacturing - Working Capital', and 'Project Code'. Below this is a progress bar indicating 80% completion and an 'EXPAND ALL PANELS' button. A list of sections is displayed, each with a downward arrow on the right side, indicating they are expandable. The sections are: Loan Details, Sector Details, License Details, Commercial Registration Details, Product Details, Ownership Details, Net Worth (with a green checkmark), Authorized Person Details, and Documents. A red box highlights these expandable arrows.

Each line shown in the screenshot above is expandable and details shown below.

Loan Details:

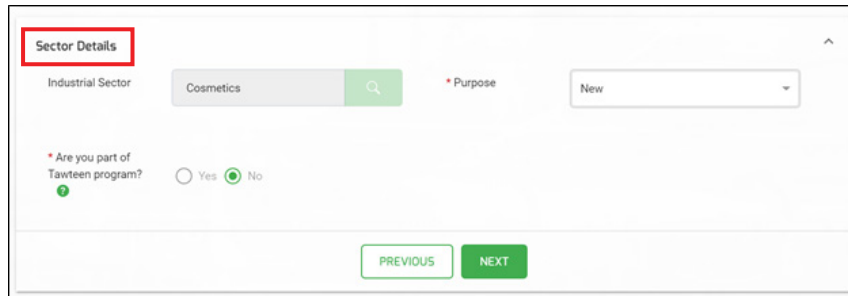
The screenshot shows the 'Loan Details' form. It includes a 'Region' dropdown menu set to 'Al-Jawf'. There are input fields for 'Purpose Details', 'Requested Loan Amount' (set to SAR 50,000,000), and 'Loan Rational'. A green checkmark is visible next to 'Loan Rational'. At the bottom, there is a yellow box indicating 'Financing Eligibility upto 75%' and a 'NEXT' button.

Requirements:

- **Region** → Select region of the factory/plant.
- **Purpose Details** → a summary in no more than 300 words, explaining the project's concept, objectives, reasons for selection, products, target markets, practical experience, etc.
- **Requested Loan Amount** → write the requested loan's amount (not the total project cost).
- **Loan Rational** → Write in summary, the need to finance the project's capital costs.



Sector Details:



The screenshot shows a web form titled "Sector Details". It contains the following elements:

- A search bar for "Industrial Sector" with the text "Cosmetics" and a magnifying glass icon.
- A "Purpose" dropdown menu currently showing "New".
- A question: "Are you part of Tawteen program?" with radio buttons for "Yes" and "No". The "No" option is selected.
- Two green buttons at the bottom: "PREVIOUS" and "NEXT".

Requirements:

- **Industrial Sector** → The sector to which the product(s) belong.
- **Purpose** → Select from the drop list:
 - New project
 - Expansion
 - Expansion and/Relocation
- **Are you part of Tawteen program?** → If you are increasing local content through any of SIDF partners under Tawteen program, select "yes".

For more information about Tawteen program, please review the link below:

<https://www.sidf.gov.sa/en/ServicesforInvestors/Programs/Pages/Tawteen.aspx>



Factory Details:

Factory Name Arabic: مصنع عذراين الصناعي للشحكات البرقية

Factory Name English: MANADEEL ALMAALY FACTORY

Legal Entity: Legal Entity

City: Jeddah

SIDF Relationship Manager Email ID: Enter SIDF Relationship Manager Email ID

Years of operation: 3 Years Or More

PREVIOUS NEXT

Requirements:

- **Factory Name in English** → The name of the factory as per the industrial license.
- **Legal Entity** → Legal entity of the company based on commercial registration.
- **License Start - End Date** → Date of issue / expiration of the industrial license.
- **SIDF Relationship Manager Email ID** → The email of SIDF's Credit Relations officer (If known)

Commercial Registration Details:

Commercial Registration Details

* Company Name Arabic

* Company Name English

* Commercial Registration Number

* Company Issue Date

* Company Expiry Date

* Company Phone Number

Company Fax Number

* Company Address

* Company Postal Code

Company District Area: Enter Company District Area

* Company Building Number

* Company Additional Number

Paid in Capital: SAR 25,000.0000

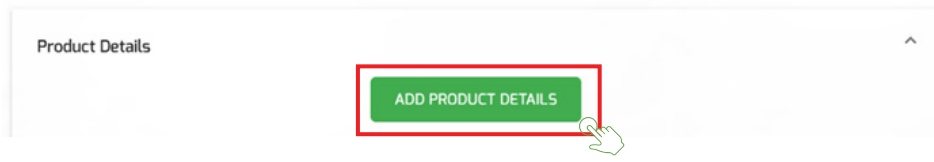
PREVIOUS NEXT

Requirements:

- Fill-in the information as per the commercial registration and registered national address of the company.



Product Details:



Click to add **product details**



The screenshot shows a web form for 'Working Capital Loan' with the following fields and controls:

- Main Activity:** Select Main Activity (dropdown with search icon)
- Sub Activity:** Select Sub Activity (dropdown with search icon)
- Harmonized Code:** Select Harmonized Code (dropdown with search icon)
- Product Name:** Enter Product Name (text input)
- License Capacity:** Enter License Capacity (text input)
- Unit Of Measure:** Select Unit Of Measure (dropdown)
- Raw Materials:** Enter Raw Materials (text input)
- Product Description:** Enter Product Description (text area)
- Applications:** Enter Applications (text input)
- Targeted Industrial Sector:** Enter Targeted Industrial Sector (text input)
- Weight:** Enter Weight (text input) and Select Unit (dropdown)
- Size:** Enter Size (text input) and Select Unit (dropdown)
- Shelf Life:** Enter Shelf Life (text input) and Select Unit (dropdown)
- Brand Name:** Enter Brand Name (text input)
- Substitutes:** Enter Substitutes (text input)
- Annual Production Capacity:** Enter Annual Production Capacity (text input) and Select Unit (dropdown)
- Start Commercial Production Year:** Enter Start Commercial Production Year (text input)
- Number Of Targeted End Users:** Enter Number Of Targeted End Users (text input)
- Competitor Name:** Enter Competitor Name (text input)
- Product Brochure:** Choose Files (button) | No file chosen (text)

At the bottom of the form are two buttons: **CANCEL** and **SAVE DRAFT**.

Requirements:


- Enter the product's Harmonized System Code (HS code) in the following order:
 - Choose the main activity (Example: manufacturing of Pharmaceuticals)
 - Choose the sub-activity (Example: Manufacturing of Drugs for Human Use)



- Choose the product's HS code (Example: Antibiotics)
- Enter the name of the final product (Example: brand name [different from the one mentioned in the HS code])
- Enter production capacity as per the industrial license – enter zero if the final license is not obtained yet.
- Choose a unit of measurement for the final product (Example: tons, square meters, ...etc.)
- The main raw materials used in manufacturing the product.
- Brief description of the product.
- Uses of the product (Example: an antibiotic is used to treat bacterial infections)
- Targeted clients (Example: government/private sector, individuals)
- Specify the weight, size and shelf life of the product (units of measurement: tons, square meters, ...etc.)
- Is there a brand name for the product?
- Are there alternative products available? (Example: parquet is considered an alternative to ceramics).
- What is the target production capacity based on specifications and measurements of the machines / equipment to be purchased?
- Expected date for commencing production
- Number of targeted clients (market size) with an example for clarification (e.g. antibiotic - targeted clients: government hospitals - pharmacies - clinics). The number here is 3
- Names of local competitors (if any).
- Attach an image for the final product.

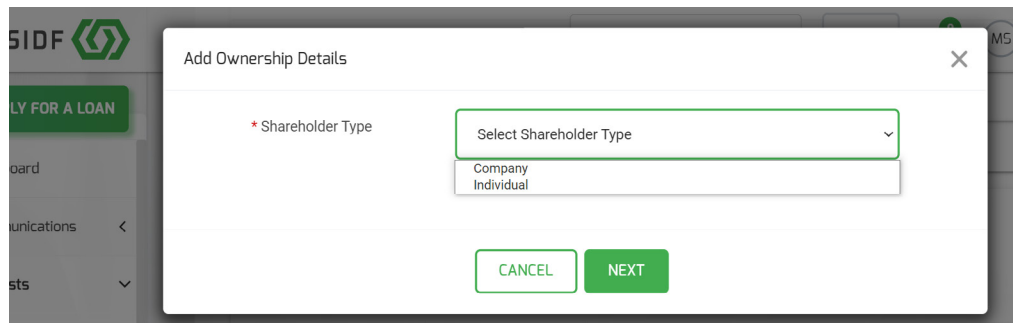
Ownership Details:

The Project's owner/s – whether individuals or companies (include full details such as name, nationality, address, date of birth, national ID number and national address of the owner [not the project]). Determine each individual/company's percentage of ownership in the project.



- Click to add ownership details





The screenshot shows a modal window titled "Add Ownership Details" with a close button (X) in the top right corner. The form contains a field labeled "* Shareholder Type" with a dropdown menu. The dropdown menu is open, showing two options: "Company" and "Individual". Below the dropdown are two buttons: "CANCEL" and "NEXT".

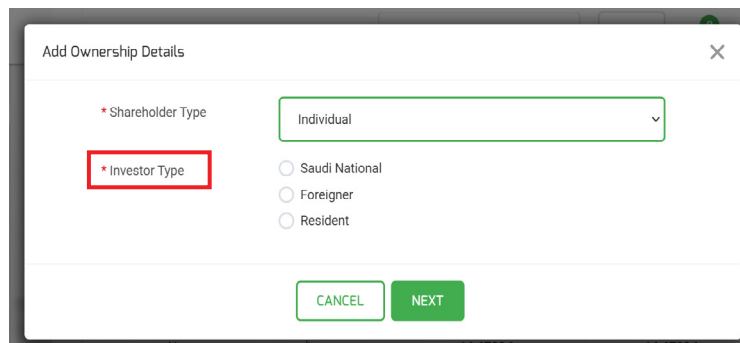
Next step, select **Shareholder Type**:

1. Company

Requirements:

CR* number or SAGIA* license

2. Individual:



The screenshot shows the same "Add Ownership Details" modal window. The "Shareholder Type" dropdown is now set to "Individual". Below it, the "* Investor Type" field is highlighted with a red box. It contains three radio button options: "Saudi National", "Foreigner", and "Resident". The "NEXT" button is highlighted in green.

Select the investor type

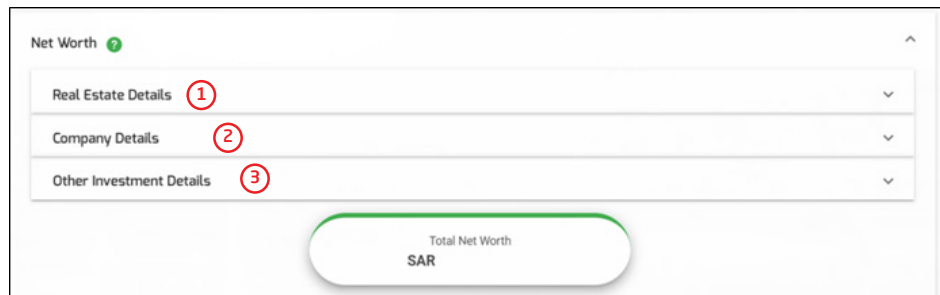
Requirements:

- **Saudi National** → National ID number
- **Foreigner** → Passport number
- **Resident** → Iqama number

*** Important note:** Add the abovementioned data for each owner if there is more than one.



Net Worth:



- Submit owners Net Worth

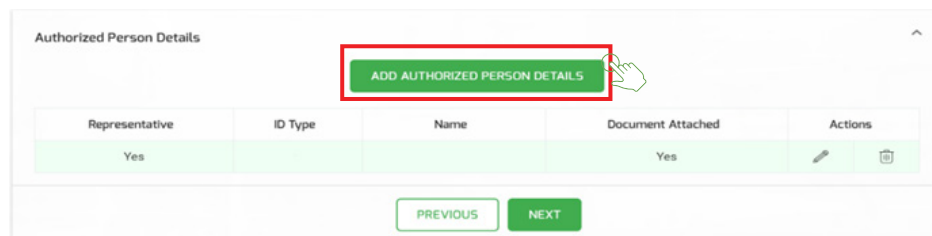
Requirements:



Company details → Audited financial statements for the last three years of the companies in which they are shareholders.

Real estate → Deeds with an attached exact copy of the deed, the market value of the property according to the real estate valuation (if any)

Other investment details → Stock portfolio... etc.) to assess the financial capacity to support the project.

Authorized Person Details:



Representative	ID Type	Name	Document Attached	Actions
Yes			Yes	 

- **Add Authorized details:**

Click to add the Details of the person authorized by the client to communicate with SIDF.



Documents:

Documents

ADD DOCUMENTS

Attach the following documents before final submission -
1. Article of Association
2. No Objection Letter

Document List

No Documents Found

PREVIOUS

- **Add documents**

Requirements:

1. Copies of owners' IDs
2. Companies' articles of association
3. Industrial license
4. Commercial registration
5. Land lease agreement (if any)
6. Letter of no objection → to provide SIDF with information about the creditworthiness (SIMAH) of the owner and company.

Conclusion:

SIDF

Requests / Initial Loan Request / Create Initial Loan Request

EN

APPLY FOR A LOAN

Dashboard

Communications

Requests

Initial Loan Request

Loan Application

Non Borrowing Certificate

My Loans

IVR Management

FAD

Guidelines

Create Initial Loan Request

Request ID - Type - Project Financing - Project Financing Project Code -

Initial Loan Request Details

60% EXPAND ALL PANELS

Loan Details

Sector Details

License Details

Commercial Registration Details

Product Details

Ownership Details

Net Worth

Authorized Person Details

Documents

BACK SAVE DRAFT **SUBMIT**



- Submit the request

After submitting the initial loan request, the Credit Relationship Team Leader will review the request through the online portal.

If the initial request is complete, accurate and meets SIDF policies, the request will be approved by the Credit Relationship Manager and proceeds to the next Stage ([loan application](#)).

The applicant will be automatically notified through the online portal in case of rejection of the Preliminary Request.

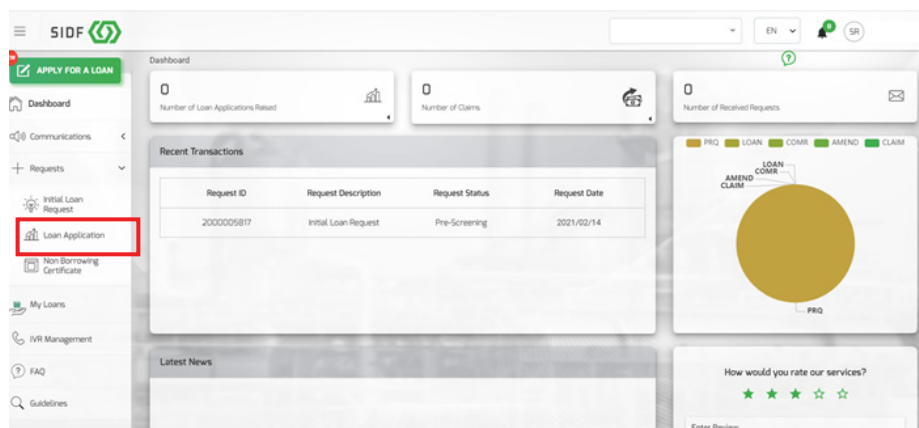


4. How to create a Loan Application

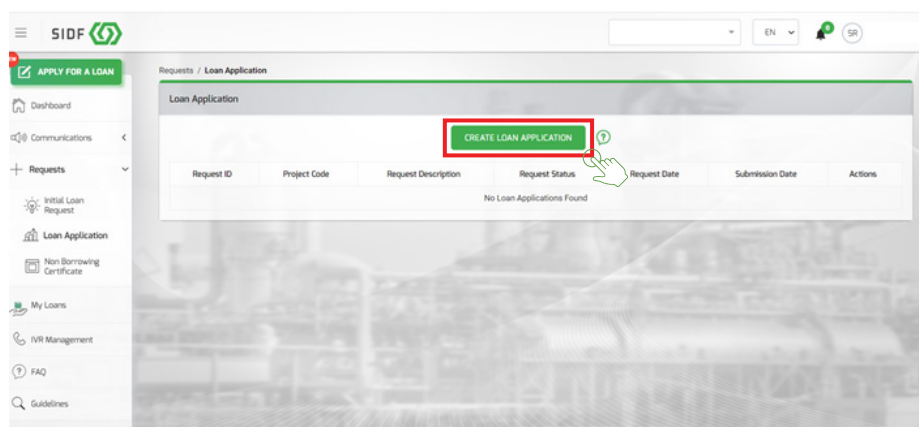
Once the relationship manager approves the initial request, the clients will begin to fill out the online loan application form as follows:

Note: Some of the data plugged in will be recalled in the Loan Application (e.g. main information and product item) so there is no need to add them in again. Adding additional data will be required.

- Select the **Loan Application**



- Click on **Create Loan Application**



4.1 A Loan Application Type - Project Financing

The application stage is divided into four sections as follows:

- A. Project information
- B. Marketing information
- C. Technical information
- D. Financial information

The below is requirements for each:

- Fill all the requirements under **A Project Information** and expand all panels

The screenshot displays the 'Create Loan Application' interface. At the top, there are five progress bars for different sections: 'Project Information' (highlighted with a red box and a circled 'A'), 'Marketing Information', 'Technical Information' (80%), 'Financial Information', and 'Checklist' (20.75%). Below these, the 'Project Information' section is expanded, showing a list of sub-sections: General Details, Project Profile Details, Ownership Details, Guarantor Details, Real Estate Details, Company Details, Other Investment Details, Bank Details (Only For Foreign Owners), and Management Contact Information. An 'EXPAND ALL PANELS' button is highlighted with a red box and a hand cursor. At the bottom, there are 'BACK' and 'NEXT' buttons.

This includes:

Choosing the status of the project in four options:

1. Fully implemented (Selecting this option, one fields will appear: The Estimated Commercial Start-Up Date.
2. In commercial production (Selecting this option, one fields will appear: determine the Commercial Start-Up Date.
3. Not started yet (Selecting this option, two fields will appear; the * Expected date to complete the implementation, and Estimated Commercial Start-Up Date



- Partially implemented (Selecting this option, two fields will appear; the * Expected date to complete the implementation, and Estimated Commercial Start-Up Date

- File details: attaching the feasibility study is optional here

Note: The feasibility study must be attached if the cost of the project is above SAR 20 million.

- Administration team information: names, positions, experiences, and contact information. Attaching team resumes is optional.

Note: The Administration team refers to the people who lead the project including the general manager, CFO, production manager, etc).

Fill all the requirements under **B Marketing Information** for each product and expand all panels

The screenshot shows a web application interface for project financing. At the top, there are five tabs: 'Project Information', 'Marketing Information', 'Technical Information', 'Financial Information', and 'Checkout'. The 'Marketing Information' tab is selected and highlighted with a red box. Below the tabs, there is a 'Marketing Information' section with a circled 'B' icon. This section contains a 'Product List' on the left and a list of product details on the right. The product details list includes: Product Details, Sponsor Sales, Target Market, Target Market Segments, Factories in Target Market, Import Competitors in Target Market Region / Countries, Historical Product Demand, Factors affecting Future Demand / Growth Rate Percentage, Sales Forecast, Targeted End Users, Sponsor Proposed Price (Ex-Factory Price), Major Competitors Market Share, and Distribution and Marketing Activities. An 'EXPAND ALL PANELS' button is located at the top right of the product details list, highlighted with a red box and a hand cursor. At the bottom of the page, there are three buttons: 'BACK', 'PREVIOUS', and 'NEXT'.

This includes:

- Product sales history for past years (in quantity)
- Targeted sector (will the product be marketed locally or abroad)
- Targeted market segments (a group of clients that the investor seeks to sell the products to, such as factories, wholesalers, retailers and distributors).



[User Manual -A Loan Application> Project Financing]

- Targeted market factories (Please mention the names of factories that produce the same product in your targeted market)
- Competitors who import this product into your targeted markets / countries (quantifying the sales of imported products)
- Historical demand for the product (in quantity)
- Factors/trends that impact demand / growth in the future (a brief explanation of the factors affecting demand and future growth).
- Expected sales of the product over the next five years (in quantity)
- Market's share (the company's share in the market) or (expected share in market, if the plant is not operational yet)
- Ex-factory price (proposed sale price to wholesalers, retailers or distributors)

Note: Please add the following information in the same item (proposed selling price).

1- Price range of imported alternative/peer product (average importers prices)

2- Competitors price range

- Targeted users (mention the names of targeted or current clients and consumption quantities)
- Domestic sales by competitors (of the same product)
- Distribution activities (i.e. distribution channels and methods)

Fill all the requirements under **Ⓢ Technical Information** for each product and expand all panels

The screenshot shows the 'Create Loan Application' interface. At the top, there are five tabs: 'Project Information', 'Marketing Information', 'Technical Information', 'Financial Information', and 'Checklist'. The 'Technical Information' tab is selected and highlighted with a red box. Below the tabs, the 'Technical Information' section is expanded, showing a table of equipment and costs. The table has two columns: 'Type' and 'Total Cost'. The types listed are: 'Machinery and Equipment' (Total Cost: SAR 928,981.00), 'Building and Civil Works' (Total Cost: SAR 0.00), 'Vehicles' (Total Cost: SAR 0.00), 'Furnitures' (Total Cost: SAR 0.00), 'Pre Operational Costs' (Total Cost: SAR 0.00), and 'Safety' (Total Cost: SAR 0.00). Below the table, there are two more sections: 'Manufacturing Stages' and 'Installed Capacities'. An 'EXPAND ALL PANELS' button is located in the top right corner of the expanded section, highlighted with a red box and a hand cursor. A circled 'C' icon is also present above the table.

Type	Total Cost
Type : Machinery and Equipment	Total Cost : SAR 928,981.00
Type : Building and Civil Works	Total Cost : SAR 0.00
Type : Vehicles	Total Cost : SAR 0.00
Type : Furnitures	Total Cost : SAR 0.00
Type : Pre Operational Costs	Total Cost : SAR 0.00
Type : Safety	Total Cost : SAR 0.00



This includes:

- **Buildings and civil works:** That requires the client to mention the total cost of the buildings and civil works in details. The requirements below are necessary to support the costs:

Lease contract for land. (excluding land and loan product)

- General site plan
- A complete set of plans for buildings and civil works (architectural, structural, industrial, mechanical, electrical, plumbing, firefighting system, ventilation and air conditioning system)

Design and supervision contract.

- Two competitive quotes (including the selected bids or the contract) for the execution of each of the following items:
 - Buildings and civil works
 - Electrical and mechanical works
 - Firefighting system
 - Bill of quantities with detailed quotation to support the contract agreement.
 - If the factory's land is outside Industrial Cities, please submit a building and operating license.
- **Machinery and equipment:** the client is required to provide a detailed cost statement of machines and equipment according to the selected quotations, which include the name of the machine, model, supplier name, country of origin and quantity. Also, the client is required to mention the state of the machines:
 - Is it installed and operated?
 - Received at the factory
 - Ordered
 - Not ordered

Note: The following requirements are necessary to support the costs:

- Detailed manuals of the main machinery and equipment.
- Customs clearance for all machines and equipment that have reached the project location (if any).
- A plan for the production area showing the dimensions of machines in the production area and dimensions of the warehouse area for raw materials, the final product and other service areas.
- In addition, the client must attach a competitive quotation for the main machinery and equipment explaining the selected supplier.
- **Vehicles:** The client must add the detailed requirements of the project for vehicles and transportation.



- **Furniture and offices' equipment:** The client must add a detailed list of furniture and offices' equipment in quantity and cost.
 - **IT items:** The client must add a detailed list of IT equipment in quantity and cost.
 - **Pre-operating expenses clause:** The client must provide a statement of pre-operating costs including three-month salaries, feasibility study costs, travel tickets and other expenses.
 - **Raw material items:** The client must add raw material consumption and filling by unit for each product (e.g. the cost and filling of raw materials to produce one ton of each product). Also, submitting the source of required raw material with competitive quotations.
 - **Manpower:** The client must add the project's manpower requirements in details including:
 - Direct employment: the wages paid to workers who perform tasks that directly contribute to the production of commodities or the performance of services. For example, the production manager.
 - Indirect employment: the wages paid to workers who perform tasks that do not contribute directly to the production of commodities or the performance of services. For example, the marketing manager and the finance manager for the production line.
- Utilities item:** The client must add the project's utilities requirements in details for operating including electricity, water, gas, and fuel. Submitting the know-how agreement (if any).
- Manufacturing Stages Item:** A description of each production line indicating production capacity and the products that each line delivers.
- Production capacity:** The client must add a detailed calculation of the production capacity for each part of the production line to determine the appropriate capacity for the production line.

Fill all the requirements under **Ⓧ Financial Information** for each product and expand all panels



Create Loan Application

Request ID - Type - Project Financing - Project Financing Project Code -

Project Information Marketing Information Technical Information Financial Information Checklist

Financial Information

EXPAND ALL PANELS

Source of Finance

Assets

Liabilities & Equity

Income Statement

BACK PREVIOUS NEXT

This includes:

- **Source of Finance:** The client must clarify the sources of financing for implementing the project as follows:
 - SIDF loan amount.
 - Paid-in capital (no less than %25 of total investment/cost).
 - Commercial loans.

Note: source of finance and total project cost must be equal

- **Project Financial Information:** The applicant must add projections for the project's financial performance for the next five years.



[User Manual -A Loan Application> Project Financing]

In the Check List stage, in order to submit the request, all status should be completed "green".

S.No	Description	Status	Help
1	All Basic Data in General Information is Filled	✓	?
2	All Product Basic Information is Filled	✓	?
3	All Major Clients/Potential Clients is Filled	✓	?
4	Historical Sales Data is Filled for 3 years	✓	?
5	Total Project Cost (Technical Section) and Total Source of Finance Amount (Financial Section) must be equal.	✓	?
6	Sum of Source Of Finances Percent is 100%	✓	?
7	Please Fill atleast 1 quotation for all machineries.	✗	?

After submitting the loan application request, A Credit Relationship Manager will conduct a comprehensive review for the rest of the application form to ensure its completeness and accuracy. In addition, a Credit Relationship Manager will conduct various meetings with the client to get a better understanding of the project and request any clarification as needed. If the application is complete, accurate and meets SIDF policies, the application will be registered by the Credit Relationship Manager and proceeds to the Eval.

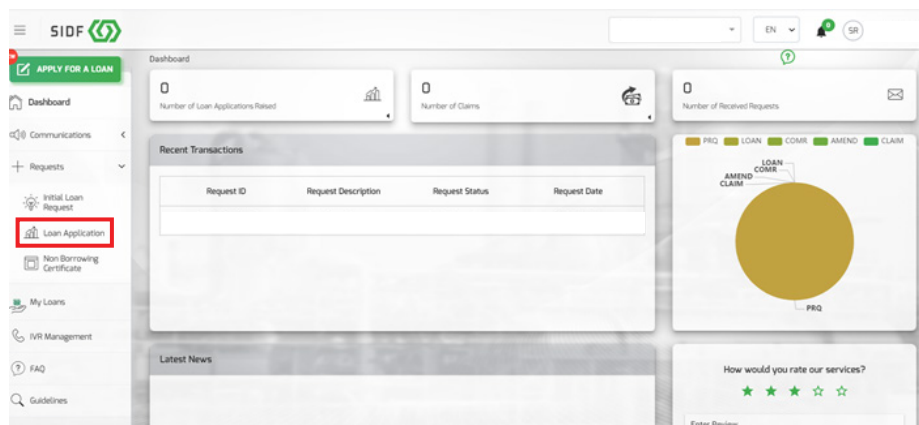


4.2. A Loan Application Type - Multi-Purpose Loan

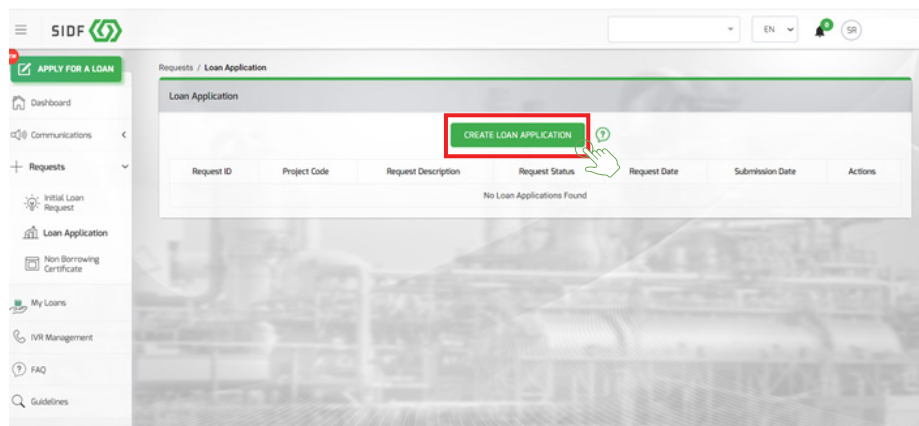
Once the relationship manager approves the initial request, the clients will begin to fill out the online loan application form as follows:

Note: Some of the data plugged in will be recalled in the Loan Application (e.g. main information and product item) so there is no need to add them in again. Adding additional data will be required.

- Select the **Loan Application**



- Click on **Create Loan Application**

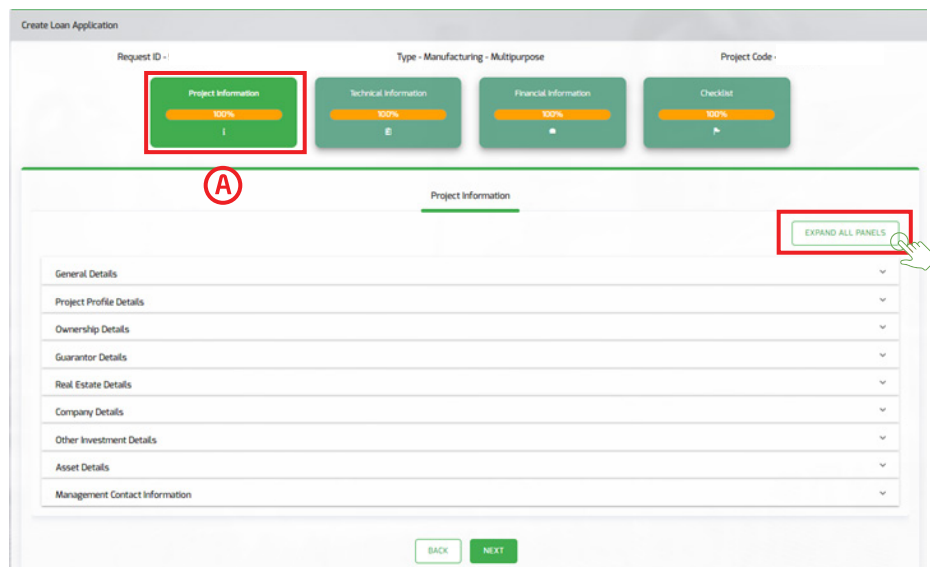


The application stage is divided into four sections as follows:

- A. Project information
- B. Technical information
- C. Financial information

The below is requirements for each:

- Fill all the requirements under **A Project Information** and expand all panels



This includes:

1. Select the status of the project in one option (i.e., fully implemented)
2. Management team information: State names, job titles, experiences, and contact information; and attach CVs.

Note: The administrative team appointed to manage the project such as the general manager, financial manager, production manager ... etc.)



- Fill all the requirements under **B Technical Information** and expand all panels

The screenshot shows the 'Create Loan Application' interface. At the top, there are four panels: 'Project Information' (100%), 'Technical Information' (100%), 'Financial Information' (100%), and 'Checklist' (100%). The 'Technical Information' panel is highlighted with a red box and a circled 'B'. Below this, there is a table of components with their total costs.

Type of Component	Choose Component	ADD	EXPAND ALL PANELS
Type : Machinery And Equipment			
Type : Building And Civil Works			
Type : Vehicles			
Type : Furnitures			
Type : Pre Operational Costs			
Type : Raw Materials			
Type : Man Power			
Type : Safety			
Manufacturing Stages			
Installed Capacities			

Note: There is no need for entering the entire data in this part. The client would be able to enter the data of the assets s/he wants to finance. For example, if the customer wants to obtain a loan for building a warehouse, s/he must enter the data related to buildings and civil works only, as well as any other costs associated with the warehouse, e.g., the cost of electricity.

This includes:

- **Buildings and civil works:** That requires the client to mention the total cost of the buildings and civil works in details. The requirements below are necessary to support the costs:

Lease contract for land. (excluding land and loan product)

- General site plan
- A complete set of plans for buildings and civil works (architectural, structural, industrial, mechanical, electrical, plumbing, firefighting system, ventilation and air conditioning system)

Design and supervision contract.



- Two competitive quotes (including the selected bids or the contract) for the execution of each of the following items:
 - Buildings and civil works
 - Electrical and mechanical works
 - Firefighting system
 - Bill of quantities with detailed quotation to support the contract agreement.
 - If the factory's land is outside Industrial Cities, please submit a building and operating license.
- **Machinery and equipment:** the client is required to provide a detailed cost statement of machines and equipment according to the selected quotations, which include the name of the machine, model, supplier name, country of origin and quantity. Also, the client is required to mention the state of the machines:
 - Is it installed and operated?
 - Received at the factory
 - Ordered
 - Not ordered

Note: The following requirements are necessary to support the costs:

- Detailed manuals of the main machinery and equipment.
- Customs clearance for all machines and equipment that have reached the project location (if any).
- A plan for the production area showing the dimensions of machines in the production area and dimensions of the warehouse area for raw materials, the final product and other service areas.
- In addition, the client must attach a competitive quotation for the main machinery and equipment explaining the selected supplier.
- **Vehicles:** The client must add the detailed requirements of the project for vehicles and transportation.
- **Furniture and offices' equipment:** The client must add a detailed list of furniture and offices' equipment in quantity and cost.
- **IT items:** The client must add a detailed list of IT equipment in quantity and cost.
- **Pre-operating expenses clause:** The client must provide a statement of pre-operating costs including three-month salaries, feasibility study costs, travel tickets and other expenses.
- **Raw material items:** The client must add raw material consumption and filling by unit for each product (e.g. the cost and filling of raw materials to produce one ton of each product). Also, submitting the source of required raw material with competitive quotations.
- **Manpower:** The client must add the project's manpower requirements in details including:



- Direct employment: the wages paid to workers who perform tasks that directly contribute to the production of commodities or the performance of services. For example, the production manager.
- Indirect employment: the wages paid to workers who perform tasks that do not contribute directly to the production of commodities or the performance of services. For example, the marketing manager and the finance manager for the production line.
- **Utilities item:** The client must add the project's utilities requirements in details for operating including electricity, water, gas, and fuel. Submitting the know-how agreement (if any).
- **Manufacturing Stages Item:** A description of each production line indicating production capacity and the products that each line delivers.
- **Production capacity:** The client must add a detailed calculation of the production capacity for each part of the production line to determine the appropriate capacity for the production line.
- Fill all the requirements under **ⓐ Financial Information** for each product and expand all panels

This includes:

- **Source of Finance:** The client must clarify the sources of financing for implementing the project as follows:
 - SIDF loan amount.
 - Paid-in capital (no less than %25 of total investment/cost).
 - Commercial loans.

Note: source of finance and total project cost must be equal



- **Project Financial Information:** The applicant must add projections for the project's financial performance for the next five years.

In the Check List stage, in order to submit the request, all status should be completed "green".

S.No	Description	Status	Help
1	All Basic Data in General Information is filled	✓	?
2	Total Project Cost (Technical Section) and Total Source of Finance Amount (Financial Section) must be equal	✓	?
3	Sum of Source Of Finances Percent is 100%	✓	?

After submitting the loan application request, A Credit Relationship Manager will conduct a comprehensive review for the rest of the application form to ensure its completeness and accuracy. In addition, a Credit Relationship Manager will conduct various meetings with the client to get a better understanding of the project and request any clarification as needed. If the application is complete, accurate and meets SIDF policies, the application will be registered by the Credit Relationship Manager and proceeds to the Evaluation Stage.

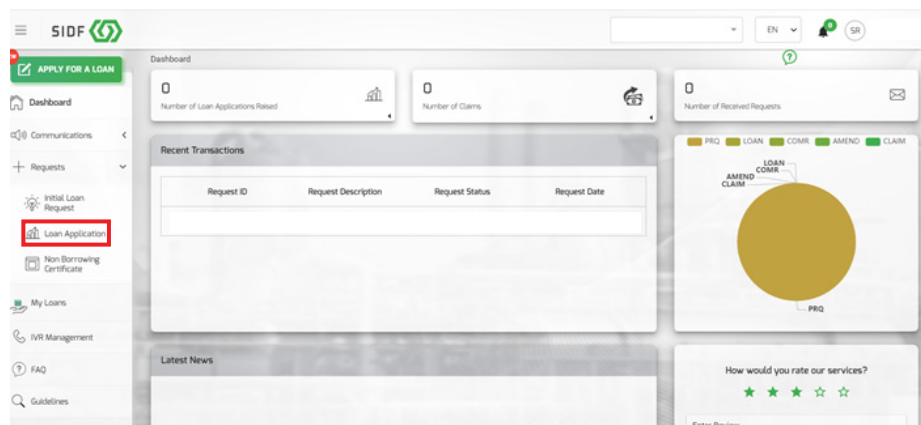


4.3. A Loan Application Type - Working Capital Loan

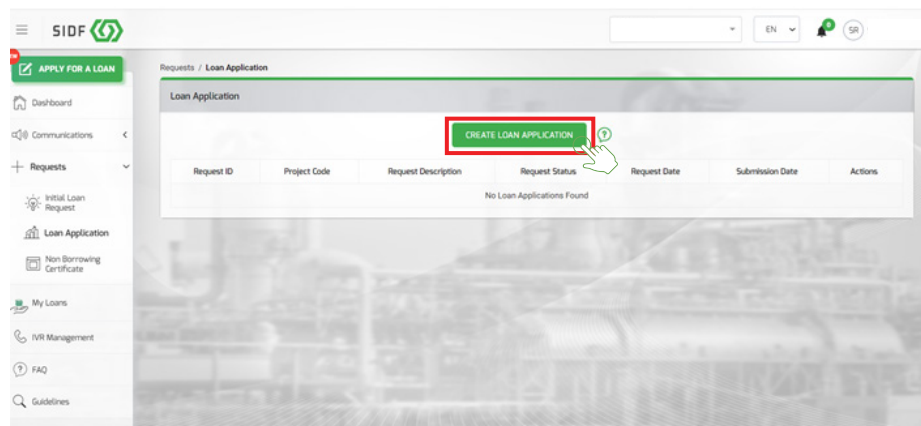
Once the relationship manager approves the initial request, the clients will begin to fill out the online loan application form as follows:

Note: Some of the data plugged in will be recalled in the Loan Application (e.g. main information and product item) so there is no need to add them in again. Adding additional data will be required.

- Select the **Loan Application**



- Click on **Create Loan Application**



[User Manual -A Loan Application > Working Capital Loan]

The application stage is divided into four sections as follows:

- A. Project information
- B. Financial information

The below is requirements for each:

- Fill all the requirements under **(A) Project Information** and expand all panels

The screenshot shows the 'Create Loan Application' interface. At the top, there are fields for 'Request ID', 'Type - Manufacturing - Working Capital', and 'Project Code'. Below these are three main tabs: 'Project Information', 'Financial Information', and 'Checklist'. The 'Project Information' tab is highlighted with a red box and a red circle containing the letter 'A'. Below the tabs, the 'Project Information' section is expanded, showing a list of sub-sections: General Details, Project Profile Details, Ownership Details, Guarantor Details, Real Estate Details, Company Details, Other Investment Details, and Management Contact Information. An 'EXPAND ALL PANELS' button is visible in the top right of the expanded section. At the bottom, there are 'BACK', 'SAVE', and 'NEXT' buttons.

This includes:

1. Select the status of the project in one option (i.e., fully implemented)
2. Management team information: State names, job titles, experiences, and contact information; and attach CVs.

Note: The administrative team appointed to manage the project such as the general manager, financial manager, production manager ... etc.)



- Fill all the requirements under **B Financial Information** and expand all panels

The screenshot shows a web application interface for creating a loan application. At the top, there are three tabs: 'Project Information', 'Financial Information', and 'Checklist'. The 'Financial Information' tab is selected and highlighted with a red box. Below the tabs, there is a section titled 'Financial Information' with a circled 'B' next to it. This section contains several expandable panels: 'Source of Finance', 'Assets', 'Liabilities & Equity', 'Income Statement', and 'Business Case'. Each panel has a downward arrow on the right side. At the bottom right of this section is a button labeled 'EXPAND ALL PANELS'. At the bottom of the form are three buttons: 'BACK', 'PREVIOUS', and 'NEXT'.

This includes:

- **Source of Finance:** The client must clarify the sources of financing for implementing the project as follows:
 - SIDF loan amount.
 - Paid-in capital (no less than %25 of total investment/cost).
 - Commercial loans.

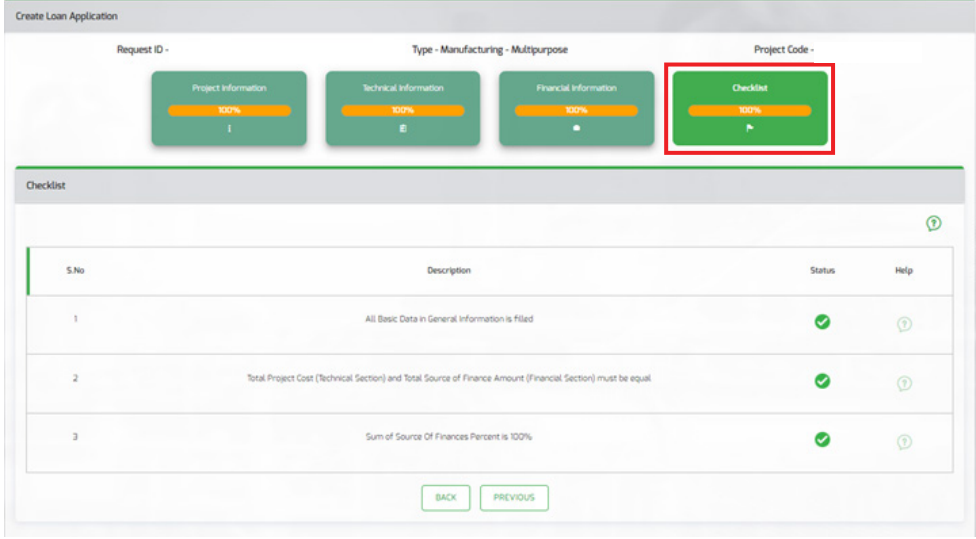
Note: source of finance and total project cost must be equal

- **Project Financial Information:** The applicant must add projections for the project's financial performance for the next five years.



[User Manual -A Loan Application > Working Capital Loan]

In the Check List stage, in order to submit the request, all status should be completed "green".



The screenshot displays the 'Create Loan Application' interface. At the top, there are three tabs: 'Request ID -', 'Type - Manufacturing - Multipurpose', and 'Project Code -'. Below these tabs are four progress indicators: 'Project Information' (100%), 'Technical Information' (100%), 'Financial Information' (100%), and 'Checklist' (100%). The 'Checklist' indicator is highlighted with a red box. Below the progress indicators is a 'Checklist' table with the following data:

S No	Description	Status	Help
1	All Basic Data in General Information is filled	✓	?
2	Total Project Cost (Technical Section) and Total Source of Finance Amount (Financial Section) must be equal	✓	?
3	Sum of Source Of Finances Percent is 100%	✓	?

At the bottom of the checklist table, there are two buttons: 'BACK' and 'PREVIOUS'.

After submitting the loan application request, a Credit Relationship Manager will conduct a comprehensive review for the rest of the application form to ensure its completeness and accuracy.

In addition, a Credit Relationship Manager will conduct various meetings with the client to get a better understanding of the project and request any clarification as needed.

If the application is complete, accurate and meets SIDF policies, the application will be registered by the Credit Relationship Manager and proceeds to the Evaluation Stage.





صندوق التنمية الصناعية السعودي
SAUDI INDUSTRIAL DEVELOPMENT FUND

Issued May 2021

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