



Kafalah

program



Introduction

This program “Kafalah” provides guarantees to micro, small, and medium-sized enterprises (MSMEs) within the tourism sector.



Criteria are applied on a case-by-case basis according to the financing entity's policy.

Program Objectives

1

Address and mitigate challenges confronting micro, small and medium enterprises.

2

Enable enterprises to secure essential guarantees for developing and expanding their tourism sector operations.

3

Empower enterprises to maximize their economic impact through enhanced participation in tourism sector development.

Criteria are applied on a case-by-case basis according to the financing entity's policy.

Target Products and Sectors

▶ Maximum Guarantee Amount	Maximum guarantee value shall not exceed SR15 million
▶ Guarantee Coverage Ratio	Guarantee coverage shall not exceed 90% of the financing amount
▶ Eligible Sectors	Tourism Sector
▶ Program Access Mechanism	Access through participating financial institutions

Criteria are applied on a case-by-case basis according to the financing entity's policy.



Apply Now