

Co-Financing Program

Tourism Development Fund and Arab National Bank



Introduction



The Co-Financing Program is a partnership between the Tourism Development Fund and Arab National Bank. The program offers financing solutions for micro, small, and medium-sized enterprises across the tourism sector. The program aims to support the goals of the National Tourism Strategy.



Flexible repayment terms

Up to 5 years



Maximum financing

5,000,000 Saudi Riyals

The standards are applied to each request based on the financing provider's policy.



Financing Products

▶ Standards

POS Merchant Finance

It aims to provide financing for micro, small, and medium-sized enterprises that rely on point-of-sale systems for their sales, supporting their operational cycles and capital expansions.

Business Instalment Finance

It aims to provide long-term financing to help micro, small, and medium-sized businesses expand.

Early-Stage financing

It aims to finance new and emerging enterprises, supporting and empowering them in the tourism sector.

Working capital finance

It aims to provide working capital financing to cover short-term operating costs.

▶ About the Product and Its Purpose

▶ Targeted Enterprises

Tourism Micro, Small, and Medium Enterprises

▶ Financing term

Up to 5 years

Up to 3 years

Up to 1 year

▶ Grace Period

Not available

Up to 6 month

Not available

▶ Payment

▶ Monthly

▶ Monthly
▶ quarterly
▶ semi-annually

▶ Monthly
▶ bullet payment
▶ Quarterly

The standards are applied to each request based on the financing provider's policy.

Targeted Sectors & Activities

The Co-Financing Program empowers entrepreneurs within the tourism sector, specifically for enterprises operating in this industry. For example:



Hospitality sector



Restaurants



Tourism experiences and activities



Tour guide services



Tourist transportation services



Travel and tourism agencies



Exhibitions and conferences



Entertainment and sports



The standards are applied to each request based on the financing provider's policy.

Required documents from the applicant

Primary Documents

- Commercial Registration
- Business Size Certificate
- Zakat Certificate
- Proof of National Address
- Articles of Association and IDs of Owners
- Social Insurance Certificate
- Nitaqat Certificate

Financial Information

- Bank Statements for the Last 12 Months
- Financial Statements for the Last Two Years (if available)
- Projected Cash Flows (if available)

Government Licenses

- Business Activity License
- Operating License

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