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# The 12 right-to-left languages:

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| --- | --- |
| ***Right-To-Left Languages*** | |
| *ISO Language Code* | *Language Name* |
| *ar* | *Arabic* |
| *arc* | *Aramaic* |
| *dv* | *Divehi* |
| *fa* | *Persian* |
| *ha* | *Hausa* |
| *he* | *Hebrew* |
| *khw* | *Khowar* |
| *ks* | *Kashmiri* |
| *ku* | *Kurdish* |
| *ps* | *Pashto* |
| *ur* | *Urdu* |
| *yi* | *Yiddish* |

# The translations in this document from **English to Arabic**, **Modern Standard Arabic (MSA)** is used.

Here's why:

**1. Modern Standard Arabic (MSA)**

* **MSA** is the formal, standardized version of Arabic used in writing, media, education, and official documents across all Arabic-speaking countries.
* It is universally understood by Arabic speakers, regardless of their regional dialect.
* MSA is the most appropriate choice for general-purpose translations, especially for professional, technical, or financial content (e.g., accounting terms, tax terminology, or software localization).

**2. Why Not Regional Dialects?**

* Regional dialects (e.g., Egyptian Arabic, Gulf Arabic, Levantine Arabic) are primarily used in spoken communication and informal contexts.
* Using a regional dialect for translations could limit understanding to speakers of that specific dialect, making it less accessible to a broader audience.
* For technical or professional content, MSA ensures clarity, consistency, and universal comprehension.

**3. Examples of MSA Usage**

* **Tax Terminology**: Terms like **ضريبة القيمة المضافة** (VAT) and **ضريبة الدخل** (Income Tax) are standardized in MSA and understood across all Arabic-speaking countries.
* **Accounting Standards**: Phrases like **المعايير الدولية لإعداد التقارير المالية** (International Financial Reporting Standards) are consistent in MSA.
* **General Phrases**: Translations like **قاعدة البيانات** (Database) or **التقارير المالية** (Financial Reports) are universally recognized in MSA.

**4. When to Use Regional Dialects**

Regional dialects may be more appropriate in specific contexts, such as:

* **Localized Marketing**: Tailoring content to a specific country or region.
* **Spoken Communication**: For voiceovers, customer support, or informal communication.
* **Cultural Nuances**: When addressing cultural or regional-specific topics.

**Conclusion**

For the translations provided in the responses, **Modern Standard Arabic (MSA)** was used to ensure clarity, accuracy, and universal understanding across all Arabic-speaking countries. If you need translations in a specific regional dialect (e.g., Egyptian Arabic, Gulf Arabic), please let me know, and I can adapt the content accordingly!

# Is there different dialects of the Arabic countries and Tax terminology?

Yes, there are **different dialects** of Arabic across various countries, and **tax terminology** can also vary significantly between regions. This diversity can impact financial and accounting software like **osFinancials/TurboCASH**, especially when localizing the application for different Arabic-speaking markets. Here's a detailed explanation:

**1. Arabic Dialects**

Arabic is a highly diverse language with numerous dialects, which can be broadly categorized into:

* **Modern Standard Arabic (MSA)**:
  + Used in formal writing, news, and official documents.
  + Universally understood across Arabic-speaking countries.
  + Suitable for general-purpose applications like TurboCASH if targeting multiple regions.
* **Regional Dialects**:
  + Each Arabic-speaking country or region has its own dialect, which may differ in vocabulary, pronunciation, and grammar.
  + Examples:
    - **Egyptian Arabic**: Widely understood due to Egypt's influence in media and entertainment.
    - **Gulf Arabic**: Used in countries like Saudi Arabia, UAE, Qatar, and Kuwait.
    - **Levantine Arabic**: Spoken in Syria, Lebanon, Jordan, and Palestine.
    - **Maghrebi Arabic**: Used in Morocco, Algeria, Tunisia, and Libya.
* **Implications for Software Localization**:
  + If osFinancials/TurboCASH is being localized for a specific country, the dialect of that region should be used for labels, menus, and user interfaces.
  + For broader audiences, Modern Standard Arabic (MSA) is recommended.

**2. Tax Terminology**

Tax terminology in Arabic can vary significantly between countries due to differences in legal systems, tax laws, and cultural practices. Here are some examples:

* **Value Added Tax (VAT)**:
  + Known as **ضريبة القيمة المضافة** (ḍarībat al-qīma al-muḍāfa) in most countries.
  + However, some regions may use slightly different terms or abbreviations.
* **Income Tax**:
  + Generally referred to as **ضريبة الدخل** (ḍarībat al-dakhl).
  + Specific terms may vary based on local tax laws.
* **Corporate Tax**:
  + Known as **ضريبة الشركات** (ḍarībat al-sharikat).
  + Some countries may have unique terms or classifications.
* **Customs Duties**:
  + Referred to as **الرسوم الجمركية** (al-rusūm al-jumrukīya).
  + Terminology may differ slightly in certain regions.
* **Tax Authority**:
  + The name of the tax authority varies by country. For example:
    - **Egypt**: مصلحة الضرائب المصرية (Maṣlaḥat al-Ḍarāʾib al-Miṣrīya).
    - **Saudi Arabia**: الهيئة العامة للزكاة والدخل (Al-Hayʾa al-ʿĀmma lil-Zakāh wa-l-Dakhl).
    - **UAE**: هيئة الإمارات للضرائب (Hayʾat al-Imārāt lil-Ḍarāʾib).

**3. Challenges in Localization**

* **Terminology Consistency**:
  + Ensuring that tax terms are accurately translated and consistent with local regulations.
  + For example, VAT rules and rates differ between countries, and the software must reflect these differences.
* **Cultural Nuances**:
  + Some terms may have different connotations or usage in different regions.
  + For example, the word for "invoice" (**فاتورة**, fātūra) is widely used, but some regions may have alternative terms.
* **Legal Compliance**:
  + Tax laws and reporting requirements vary by country, so the software must be adapted to comply with local regulations.

**4. Recommendations for osFinancials/TurboCASH Localization**

If you are localizing TurboCASH for Arabic-speaking countries, consider the following:

* **Use Modern Standard Arabic (MSA) for General Localization**:
  + MSA is universally understood and is a safe choice for broad audiences.
* **Adapt Tax Terminology for Specific Countries**:
  + Research the tax laws and terminology of the target country.
  + Consult local tax experts or accountants to ensure accuracy.
* **Provide Language Packs**:
  + Offer language packs for different dialects or regions to cater to specific markets.
* **Test with Local Users**:
  + Conduct usability testing with users from the target region to ensure the localization is accurate and user-friendly.
* **Dynamic Content Adjustment**:
  + If osFinancials/TurboCASH supports it, implement dynamic content adjustment based on the user's region or language preference.

**5. Examples of Regional Variations**

Here are some examples of how tax terminology might differ:

* **VAT**:
  + **Egypt**: ضريبة القيمة المضافة (ḍarībat al-qīma al-muḍāfa).
  + **Saudi Arabia**: ضريبة القيمة المضافة (ḍarībat al-qīma al-muḍāfa) but with different rates and rules.
* **Income Tax**:
  + **UAE**: No personal income tax, but corporate tax terms may differ.
  + **Jordan**: ضريبة الدخل (ḍarībat al-dakhl) with specific local regulations.
* **Tax Authority**:
  + **Morocco**: الإدارة العامة للضرائب (Al-Idāra al-ʿĀmma lil-Ḍarāʾib).
  + **Qatar**: هيئة الضرائب (Hayʾat al-Ḍarāʾib).

**Conclusion**

Arabic dialects and tax terminology vary significantly across countries, which can impact the localization of financial software like TurboCASH. To ensure accuracy and compliance:

* Use **Modern Standard Arabic (MSA)** for general localization.
* Adapt **tax terminology** and **legal requirements** for specific countries.
* Consider offering **language packs** or **region-specific versions** for better user experience.
* Test the software with local users to ensure it meets their needs.

By addressing these variations, you can create a localized version of osFinancials/TurboCASH that is both user-friendly and compliant with local regulations.

# Which Accounting frameworks, Accounting standards, such as GAAP, IFRS (full) IFRS for SME's is applicable to various Arabic countries?

The accounting frameworks and standards applicable in Arabic-speaking countries vary depending on the country's legal system, economic environment, and regulatory requirements. Below is an overview of the most commonly used accounting standards in various Arabic countries, including **GAAP**, **IFRS (full)**, and **IFRS for SMEs**:

**1. International Financial Reporting Standards (IFRS)**

* **IFRS (Full)**: Many Arabic countries have adopted IFRS for listed companies and large entities.
* **IFRS for SMEs**: Some countries allow or require small and medium-sized enterprises (SMEs) to use IFRS for SMEs.

**2. Generally Accepted Accounting Principles (GAAP)**

* Some countries have their own national GAAP, which may be based on or aligned with IFRS.

**3. Country-Specific Standards**

* Some countries have unique accounting standards or adaptations of IFRS to suit local requirements.

**Overview by Country**

**Gulf Cooperation Council (GCC) Countries**

* **Saudi Arabia**:
  + **IFRS (Full)**: Mandatory for all listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
  + **Zakat and Tax Regulations**: Specific rules for zakat (Islamic tax) and income tax reporting.
* **United Arab Emirates (UAE)**:
  + **IFRS (Full)**: Mandatory for listed companies, banks, and insurance companies.
  + **IFRS for SMEs**: Optional for SMEs.
  + **UAE GAAP**: Used by some non-listed companies.
* **Qatar**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Kuwait**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Oman**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Bahrain**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.

**North Africa (Maghreb)**

* **Egypt**:
  + **Egyptian Accounting Standards (EAS)**: Based on IFRS but with some local modifications.
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Morocco**:
  + **Moroccan GAAP**: Based on French accounting standards but moving toward IFRS convergence.
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Tunisia**:
  + **Tunisian Accounting Standards**: Based on French accounting standards but moving toward IFRS convergence.
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Algeria**:
  + **Algerian Accounting Standards**: Based on French accounting standards but moving toward IFRS convergence.
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Libya**:
  + **Libyan Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.

**Levant Region**

* **Jordan**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Lebanon**:
  + **Lebanese GAAP**: Based on French accounting standards but moving toward IFRS convergence.
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.
* **Syria**:
  + **Syrian Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.
* **Iraq**:
  + **Iraqi Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.
* **Palestine**:
  + **IFRS (Full)**: Mandatory for listed companies and financial institutions.
  + **IFRS for SMEs**: Optional for SMEs.

**Other Arabic Countries**

* **Yemen**:
  + **Yemeni Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.
* **Sudan**:
  + **Sudanese Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.
* **Mauritania**:
  + **Mauritanian Accounting Standards**: Based on local regulations but moving toward IFRS adoption.
  + **IFRS (Full)**: Not yet fully adopted but encouraged for large entities.
  + **IFRS for SMEs**: Optional for SMEs.

**Key Considerations**

* **Regulatory Compliance**: Ensure compliance with local regulatory requirements, which may include additional reporting or disclosure obligations.
* **Zakat and Islamic Finance**: In some countries (e.g., Saudi Arabia), zakat and Islamic finance principles may influence accounting practices.
* **Language and Localization**: Financial statements and reports must often be prepared in Arabic, with translations into English or other languages as required.

**Conclusion**

Most Arabic-speaking countries have adopted or are moving toward **IFRS (Full)** for listed companies and financial institutions. **IFRS for SMEs** is often optional for small and medium-sized enterprises. Some countries, particularly in North Africa, still use national GAAP based on French accounting standards but are gradually converging with IFRS. When implementing accounting software like TurboCASH, it is essential to consider the specific standards and regulations applicable in the target country.

# Taxes

## VAT/GST/Sales tax - related account structure

Which Arabic countries have VAT/GST/Sales tax?

Many Arabic countries have implemented **Value-Added Tax (VAT)**, **Goods and Services Tax (GST)**, or **Sales Tax** as part of their tax systems. Below is a list of Arabic countries that have introduced VAT/GST or similar consumption taxes, along with their respective rates and implementation details:

**1. Gulf Cooperation Council (GCC) Countries:**

The GCC countries introduced VAT as part of a unified agreement, though each country implemented it at different times.

**Saudi Arabia:**

* **VAT Rate**: **15%** (increased from 5% in 2020 due to economic reforms).
* **Implementation Date**: January 1, 2018.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**United Arab Emirates (UAE):**

* **VAT Rate**: **5%**.
* **Implementation Date**: January 1, 2018.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Bahrain:**

* **VAT Rate**: **10%** (introduced in 2019).
* **Implementation Date**: January 1, 2019.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Oman:**

* **VAT Rate**: **5%**.
* **Implementation Date**: April 16, 2021.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Qatar:**

* **VAT Status**: Not yet implemented, but plans are in place.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Kuwait:**

* **VAT Status**: Not yet implemented, but discussions are ongoing.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**2. North Africa and Levant Countries:**

**Egypt:**

* **VAT Rate**: **14%** (reduced from 15% in 2020).
* **Implementation Date**: September 2016.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Morocco:**

* **VAT Rate**: **20%** (standard rate), with reduced rates of 10% and 14% for specific goods and services.
* **Implementation Date**: VAT has been in place since 1986.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Tunisia:**

* **VAT Rate**: **19%** (standard rate), with reduced rates of 7% and 13%.
* **Implementation Date**: VAT has been in place since 1988.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Jordan:**

* **VAT Rate**: **16%**.
* **Implementation Date**: VAT has been in place since 1994.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Lebanon:**

* **VAT Rate**: **11%**.
* **Implementation Date**: VAT has been in place since 2002.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Algeria:**

* **VAT Rate**: **19%**.
* **Implementation Date**: VAT has been in place since 1992.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**3. Other Arabic Countries:**

**Iraq:**

* **Sales Tax**: **5%** (not a full VAT system).
* **Arabic Term**: **ضريبة المبيعات**.

**Sudan:**

* **VAT Rate**: **17%**.
* **Implementation Date**: VAT was introduced in 2018.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Yemen:**

* **VAT Status**: Not implemented.
* **Arabic Term**: **ضريبة القيمة المضافة**.

**Summary Table:**

| **Country** | **VAT/GST/Sales Tax Rate** | **Implementation Date** | **Arabic Term** |
| --- | --- | --- | --- |
| Saudi Arabia | 15% | January 1, 2018 | ضريبة القيمة المضافة |
| UAE | 5% | January 1, 2018 | ضريبة القيمة المضافة |
| Bahrain | 10% | January 1, 2019 | ضريبة القيمة المضافة |
| Oman | 5% | April 16, 2021 | ضريبة القيمة المضافة |
| Qatar | Not implemented | - | ضريبة القيمة المضافة |
| Kuwait | Not implemented | - | ضريبة القيمة المضافة |
| Egypt | 14% | September 2016 | ضريبة القيمة المضافة |
| Morocco | 20% | 1986 | ضريبة القيمة المضافة |
| Tunisia | 19% | 1988 | ضريبة القيمة المضافة |
| Jordan | 16% | 1994 | ضريبة القيمة المضافة |
| Lebanon | 11% | 2002 | ضريبة القيمة المضافة |
| Algeria | 19% | 1992 | ضريبة القيمة المضافة |
| Iraq | 5% (Sales Tax) | - | ضريبة المبيعات |
| Sudan | 17% | 2018 | ضريبة القيمة المضافة |
| Yemen | Not implemented | - | ضريبة القيمة المضافة |