

Industrial Loan Application Form

Project Name
ABC Company

.....

(The provided information in this application will be treated as confidential and it would be only used internally within the SIDF)

1. PROJECT DATA

GENERAL INFORMATION	
Project Name (as it is in the industrial license)	ABC Company
Location (Region/City)	Riyadh 1st. Industrial City
National Address	Riyadh 1st. Industrial City
Telephone / fax / e-mail	
Commercial Register No. and date:	10375699376
Industrial license no. and date	46659687839
Legal Entity	Limited Liability Company
Purpose of the loan	<input checked="" type="checkbox"/> New Project <input type="checkbox"/> Expansion of an existing project <input type="checkbox"/> Modernization and development <input type="checkbox"/> Project relocation <input type="checkbox"/> Other (specify):
Has the project or project owners dealt previously with other government financing Funds or Credit Bank	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (specify the name of project (s) and loan number):
Have the project's owner (s) had any previous relation with SIDF or SMEs Financing Guarantee Program (Kafala)	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (specify the name of project (s) and loan or Kafalah number):
Specify expected date	1 st Q 2025

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for project complete implementation / Completion %	
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PROJECT PROFILE

New project intent to produce paper cups and bowls based on trading experience of 10 years in paper market, we have witnessed a rise in paper market demand.

PROJECT OWNERSHIP

Name of Owner	Legal Entity	Nationality	Shareholding (%)
Ahmed ALmaqbel	Individual	Saudi	100%

The table above is to fill out (in case the project is a branch of company or establishment, state only the ownership of parent company or establishment). Note: (you may add additional rows to the table if needed)

PROJECT REPRESENTATIVE

Name	Saleh Almaqbel
Representative	CEO
Mobile Number	0567789094
Email	saleh@ABC.com

A BRIEF INFORMATION ON PROJECT OWNER (S)

Name	Ahmed ALmaqbel
Civil Register (residence) / commercial	1108997877

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cial register						
Address	Riyadh, AlMalz					
Telepho ne No.						
Fax No.						
Mobile No.	0547799789					
E-mail	Ahmed@ABC.com					
List of real estate owned						
Property Type (land / building / farm / villa.)	City	Locatio n	Area	Purcha se Price	Purcha se date	Curre nt mark et value
Resident ial Land	Riya dh					
Total						
Please attach the land deed title.						
List of establishments, companies or other service/commercial businesses in which the project's owner is a shareholder						
Name of company /establishment		Sharehold ing (%)		Commercia l Registratio n/ License	Issue Date	
LMN Company		50%		486589689 0	30/09/20 19	
Please attach the last three years audited financial statements.						
Other Investments: (includes stock holding, investment accounts, etc.)						
Type of investment				Value of Investment(SR)		

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Total	
Please attach the account statements.	
Please attach the C.V of the owner which includes qualifications and work experience	

Important Note: (re-state information of the above table for each owner if more than one owner). Use additional rows in the table when needed

BANK INFORMATION	
Name of account holder (in English)	
Address	
Bank Name	
Branch	
Bank Contact (Tel. & Email)	
Account Number	

Please fill in the above table for each bank account for the project and (ONLY FOREIGN OWNERS - PERSONAL ACCOUNT) (Table is to be repeated for each account)

2. MARKETING INFORMATION

2.1 Describe proposed products and their applications:			
	Description	Uses & Users	Substitute Products

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<i>Paper Cups</i>	Paper cups are primarily made from paperboard, which is a thick and sturdy paper material. They may also have a thin plastic or wax lining on the inside to prevent leakage.	For drinking	Plastic Cup
<i>Paper Bowels</i>	Paper bowls are primarily made from thick, rigid paperboard or molded paper pulp, which provides structural stability and durability.	For eating	Plastic Bowel

Use additional rows in the table when needed

2.2 Submit detailed descriptions for each proposed product including product specifications (such as, weights, brand names, dimensions, picture, shelf life and ingredients) and final specific usages/applications of the finished products:

Name	Weight	Dimensions	Shelf life	Main Ingredients	Brand	Unit of measurement	HS code
<i>Paper Cups</i>	10 grams to 30 grams	4 oz (118 ml): 3.25 inches (8.25 cm) tall, 2.5 inches (6.35 cm) diameter	90 days	Paperboard, molded paper pulp, polyethylene (for lining), wax (for coating)		Ton	

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		er)			
Paper Bowels		16 oz (473 ml): 6.5 inches (16.51 cm) diameter, 3 inches (7.62 cm) deep	90 days	Paperboard, molded paper pulp, polyethylene (for lining), wax (for coating)			

Use additional rows in the table when needed

2.3 Historical sales of project's products for the past three years (Local & Export) (if any):

Product	Year 2021		Year 2022		Year 2023	
	Quantity* (TON)	Value (SAR)	Quantity	Value	Quantity	Value
Paper Cups	700	13,000,000	800	15,000,000	900	17,000,000
Paper Bowels	200	7,000,000	300	9,000,000	100	11,000,000

*Based on the industry norm (in unit/Ton/M³/..etc.). Use additional rows in the table when needed.

2.4 Target Market (s)

		Total sales (%)
Type of targeted market	€ Factories	20%
	€ Wholesales	10%
	€ Distributors	70%
	€ Sectorial	
	€ Export	

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Local: (region / city)	-Riyadh -Jeddah -	100%
Export: (country)	- - -	0%

2.5 Fill in the table below if project owners have activities other than the subject project products:

Product	Year		Year		Year	
	Quantity*	Value	Quantity	Value	Quantity	Value
<i>Activity 1</i>						
<i>Activity 2</i>						

* Based on the industry norm (in unit/Ton/M³/..etc.).

Table to be re-produced for each owner (shareholder). Use additional rows in the table when needed.

2.6 Main competitive factories in local market with estimates for historical sales for similar products for last three years. Same statement to be prepared for foreign markets if the project is export-oriented to be for each product type:

Factory Name	Products	Production capacity (Units)	Sales Volume (Based on the industry norm)					
			Year		Year		Year	
			Local	Export	Local	Export	Local	Export
<i>Paper Crown factory</i>	<i>Paper Cups</i>	<i>10,000</i>	4000	3000	5000	2000	6000	4000
<i>Paper line</i>	<i>Paper Cups and</i>	<i>500</i>	200		400		450	

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	Paper Bowels							
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Use additional rows in the table when needed

2.7 Estimates for historical and future demand for products in local market / export market							
Product	Targeted Market	Demand Volume (in unit/Ton/M ³ /..etc.) (Based on the industry norm)					
		Historical			Future		
		Year 2021	Year 2022	Year 2023	Year 2024	Year 2025	Year 2026
Paper Cups	Central	4000	5000	7000	8000	9000	1000
Paper Bowels	Western	1000	2000	3000	9000	10000	2000

Use additional rows in the table when needed

2.8 Expected sales volume* (for each targeted market) during the first five years of project life						
Product	Targeted Market	Year 2024	Year 2025	Year 2026	Year 2027	Year 2028
Paper Cups	Western	500	800	800	900	900
Paper Bowels	Central	100	200	50	500	600

*Based on the industry norm (in unit/Ton/M³/..etc.). Use additional rows in the table when needed

2.9 Explain in no less than 100 words the main factors affecting future growth rate and the methods used in calculating the estimates.

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Growth of coffee shops

2.10 State places and names of main clients of the project's proposed products and their current and future needs (if any).

Name s Of client s	Historical consumption*				Future Needs*			
	Year	Year	Year	Year	Year	Year	Year	Year

*Based on the industry norm (in unit/Ton/M³/..etc.). Use additional rows in the table when needed

2.11 Proposed factory's selling prices compared to competitors' prices (for each targeted market).

Product	Targeted Market	proposed price	Competitors' prices	Traders/ Importers prices
Paper Cups	Central region	3000	2000	1000
Paper Bowels	Western region	2500	4000	1000

Use additional rows in the table when needed

2.12 Names of major competitors (manufacturers and suppliers) for each targeted along with their current market shares)

Name of Competitor	Targeted Market	Market share

Use additional rows in the table when needed

2.13 A clarifications of sales/marketing management team and distribution channels proposed for the project (staff, felt, branches, etc..)

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2.14 Any additional capacity in the targeted market to be noted (name-capacity-date of implementing)

2.15 Details on the proposed advertising and promotion campaigns. Budget allocated to carry out such campaign and how it will be spent by each tool for the next 3 years of start-up.

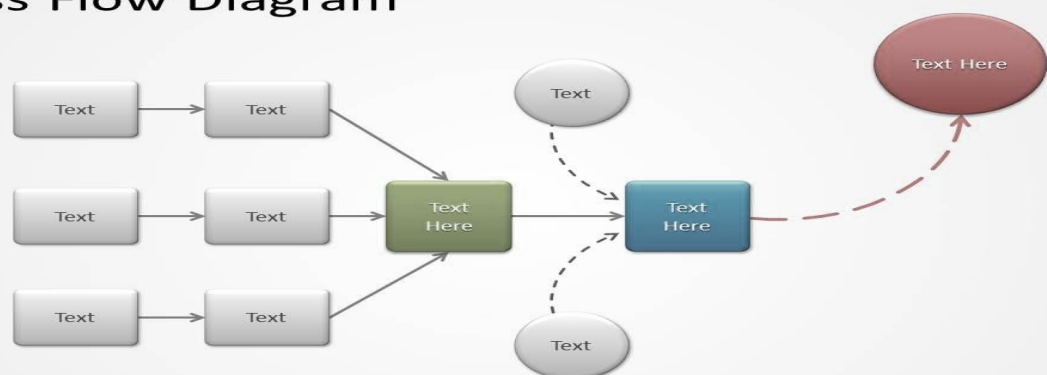
3. TECHNICAL INFORMATION

3.1 Elaborate in details the manufacturing process descriptions of each proposed product starting from Raw Materials to the finished products, clarifying what is the type and quantity of machines that will be used on this process as well as the manpower. (Process flow diagram is highly suggested as the following example)

Manufactur ing stage	Machinery used	Number of operators	Production rate

Process Flow Diagram is highly suggested as the following example:

Process Flow Diagram



Use additional rows in the table when needed

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3.2 What are the applicable standard specifications?

Write Saudi/ international applicable standard specifications:

3.3 Detailed capacity calculation for each production section (in the production line) indicating the bottle neck all over the production line to determine the designed installed capacity.

Pro duct	Produ ction rate/ Unit per hour	Mea sure. unit	Shift 's hour s	Num ber of shift s per day	Num ber of days per year	Level of effici ency %	Annu al prod uctio n capa city	licen sed prod uctio n capa city
Pap er Cup s		TON	8	1	300	80	4000	3000
Pap er Bow els		TON	8	1	300	80	2000	2000

Write main assumptions used in calculating production capacities.

* The same product should be as the same as marketing.

3.4 Fill the project capital cost as per the following table:

Fixed Assets	Cost, SR
Building & Civil Works	3,000,000
Machinery and Equipment	10,000,000

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Safety Equipment	1,000,000
Vehicles	1,000,000
Furniture	400,000
Pre-Operating Expenses	200,000
IT, Hardware and software	500,000
Total Project Cost	16,100,000

3.5 State in detail total cost of the buildings and civil works as per items of the following table:

Item	Cost, SR
General location (site leveling, fences, ground tanks, Etc.)	500,000
Main Building	2,000,000
Warehouses	
Administrative Offices	500,000
External auxiliary rooms (Guard and electricity rooms)	
Total Cost	3,000,000

3.6 The following points are essential to be submitted to support the above cost:

- Land lease agreement.
- General site layout
- Full set of Building and Civil works drawings (architectural, structural, industrial, mechanical, firefighting system, electrical & plumbing, and ventilation system & AC).
- Design and Supervision contract.
- One or two competitive quotations (including selected offers or contract) for executing each of the following items showing the selected offer:
 - Building and Civil works
 - Electrical & Mechanical Works.
 - Fire Fighting System.

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- Bill of Quantities “B.O.Q” with itemized pricing to support the contract agreement.
- In case if the land is outside of MODON, permit to build/operate to be submitted.

3.7 The sponsor is required to submit an itemized breakdown of machinery and equipment costs according the selected quotations. This should be submitted as per the following table:

No.	Formal Equipme nt Name and Model	Brief Descripti on, Specifica tions and Output Rate	Quotat ion	Man./ Supplier	Quantity	Currency	Forei gn	Tota l Cost SR'0 00	Machinery Status *
			Refere nce	Name			Cost/ Unit		
			Quotat ion	& Origin			000		
			Date						
1	Paper mill machiner y		23/02/ 2024	China	3	\$	600,0 00	800, 000	Ship ped
2									
3									
4									
5									
	Use additional rows in the table when needed								
	sub- total-1								
	spare parts								
	Installati on								

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SEC connecti on (transfor mers)								
<i>Use additional rows in the table when needed</i>								
Grand Total (SR)								

M&E selected offers/ contract should be submitted in the same order as in the above list.

* Machinery Status: (1) Implemented – (2) Arrived – (3) Ordered – (4) Not ordered – (5) Not selected

3.8 Please submit a competitive quotation/offer for major M/E showing the selected supplier as an attachment to this form. In addition, complete a machinery bid analysis details as following table and justification for the selection of supplier.

	Comparison		
Criteria	Selected offer	Comp. offer#1	Comp. offer#2
Manufacturer			
Country of origin			
Capacity (kg/hour)			
Total Cost (Foreign Currency)			

3.9 The following points are essential to be submitted to

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support the above cost:

- Description of each production line indicating the capacities and products to be produced by each line.
- Technical catalogs and leaflets for the proposed main machinery.
- The custom clearance for all delivered machinery & equipment.
- The Machinery layout in the production area showing the dimension of production area, warehouse area for raw materials & finish goods and other service areas of the building.

3.10 Detailed requirements of the Project for vehicles and transport means as follows:					
No .	Vehicle	Number	Single cost (SR)	Total Cost (SR)	Purpose for usage
1					
2					
3					
Total					

Use additional rows in the table when needed.

3.11 Furniture and office equipment, including information technology (IT) hardware and software as follows:				
No .	Description	Number	Single cost (SR)	Total Cost (SR)
1				
2				
3				
Total				

Use additional rows in the table when needed.

3.12 Pre-operating breakdown costs according to the following table:		
No .	Description	Cost (SR)

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1		
2		
3		
Total		

Use additional rows in the table when needed.

3.13 The raw & packaging material consumption per unit for each proposed product (i.e. the amount and cost of raw & packaging material to produce one ton for each type of product). This information to be submitted as per the following table:

No .	Raw material	The amount of raw material in ton/ 1 Ton product produced	(Unit price), Cost of raw material /ton (SR/ ton)	Total Cost SR/ Ton	Source
1					
2					
3					

In addition, please submit the source of required raw materials supported with official quotation for all raw materials for the above table.

* The above table should reflect each product as mentioned in table 2.1

3.14 Detailed requirement of the project for manpower as following:

Job Description	No. of employees	Basic Monthly Salary (SR)	Total cost of the monthly salary	Additional benefits %	Total salary (SR)
First: Direct labor					

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Second: Indirect labor					
Total Riyals					

Use additional rows in the table when needed.

3.15 Detail requirements of the project for utilities necessary for the operation as per following items:					
No .	Description Overall consumption	Unit	Unit price	Total use	Annual cost (SR)
1	Electricity	KW			
2	Water	M3			
3	Gas	BTU			
4	Fuel	Liter s			
Total					

Use additional rows in the table when needed.

3.16 Know-how
Please submit a Know-how agreement if applicable

3.17 A brief statement of project's available resources for production management and quality control.

4. FINANCIAL INFORMATION

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4.1 SOURCES OF FINANCE		
Sources of lending	%	SR
Paid-in capital (No less than 25% of total cost)		
Internal cash flows (in case of loans for expansion, modernization and development)		
SIDF loan amount		
Other loans (Specify either a bank loan or loans from shareholders, etc.):		
Total		

4.2 Please complete the following financial projections for the project:

1) Statement of Financial Position	Amounts in thousands SR				
	Year ...	Year ...	Year ...	Year ...	Year ...
<u>Assets</u>					
Current Assets					
Cash in the factory and banks					
Account Receivables					
Inventory					
Other current assets					
Total current assets	0	0	0	0	0
Non-current assets					
Net fixed assets					

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Other fixed assets					
Intangible assets					
Total non-current assets	0	0	0	0	0
Total Assets	0	0	0	0	0
Liabilities:					
Account Payables					
Short-term loans					
SIDF due installments					
Liabilities to related parties					
Other current liabilities					
Total current liabilities	0	0	0	0	0
SIDF loan					
Long-term bank loans					
Other long-term liabilities					
Total Liabilities	0	0	0	0	0
Equity:					
Paid-up capital					
Retained Earnings (Loss)					
General Reserve					
Owner's Current Account					
Total equity	0	0	0	0	0
Total equity and liabilities	0	0	0	0	0

2) Income	Amounts in thousands SR
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Statement					
	Year	Year	Year	Year	Year

Sales					
Raw materials					
Direct labor					
Maintenance					
Utilities					
Depreciation and amortization					
Other direct expenses					
Total operating costs	0	0	0	0	0
GROSS PROFIT	0	0	0	0	0
Less:					
Sales expenses and administrative expenses					
Finance charges					
Other expenses (or sales)					
NET PROFIT	0	0	0	0	0

3) Financial flows of the project	Amounts in thousands SR				
	Year	Year	Year	Year	Year

Financial inflows:					
Paid-up capital					
Self-financing from the owner					
Bank Financing					
Government lending					

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agencies (SIDF Loan)					
Depreciation and Amortization					
Total inflows (1)	0	0	0	0	0
Cash outflows:					
Capital expense for project					
Bank installments					
Government agencies installments (SIDF loan)					
Dividends					
Total outflows (2)	0	0	0	0	0
Funds remaining at the end of the year (1 - 2)	0	0	0	0	0
Pooled funds:	0	0	0	0	0

4.3 Financial Analysis of the economic feasibility of the project by applying economic criteria such as IRR and capital return.

I, owner of the project, applicant for industrial loan, hereby acknowledge and undertake as follows: -

- 1. All information and data written in the loan application form as well as the documents submitted to Saudi Industrial Development Fund (SIDF) are true and accurate and shall bear any resulting consequences and responsibilities.**
- 2. My knowledge and information of all project's elements including capital, income and operation costs, estimated financial results and certify that the project is economically viable based thereon.**
- 3. Submit to SIDF any additional information or data requested by SIDF as soon as possible. In case of any default on my part with respect to follow up and submission of such documentation, SIDF shall have the right to close my application file without recourse to me.**
- 4. My submission of the application form constitutes no legal obligation on SIDF's part to finance the project; rather the application shall be subject to study and evaluation in accordance with the SIDF applicable procedures.**

Name:

Signature

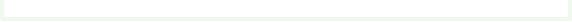
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إقرار عدم ممانعة لتبادل المعلومات

حيث تـــــــرغب (شركة _____) سجل تجاري رقم _____ بالحصول على تمويل من صندوق التنمية الصناعية السعودي، وحيث واشترط الصندوق الاستعلام عن (الشركة/ الشركاء) لدى الشركات الائتمانية المرخص لها، إضافةً إلى تزويد الصندوق لها بمعلومات ائتمانية (عنه/ عنهم).

عليه فإن مجلس الإدارة والشركاء الموقعون ادناه، يوافقون على قيام صندوق التنمية الصناعية السعودي بالاستعلام عنهم لدى الشركات الائتمانية المرخص لها والاطلاع على القوائم المالية الخاصة بالشركة، إضافةً إلى تزويد الصندوق لهذه الجهات بأي معلومات ائتمانية عنهم، وعلى ذلك نوقع.

الشركاء الأفراد: -
الاسم:
رقم السجل المدني:
التوقيع:

إقرار الشركة: -
اسم الشركة:
رقم السجل التجاري:
توقيع المفوض:

No Objection Letter for Information Exchange

As (_____) Company, Commercial Registration No. _____, is applying for a loan from the Saudi Industrial Development Fund (SIDF), and since the Fund requires credit information on the Company/shareholders from the licensed credit companies, the Company's Board of Directors and shareholders signed below agree to authorize the Fund to inquire on them with the licensed credit companies and review their financial statements. Moreover, the Fund has the right to provide their credit information to such credit companies. We hereby agree and sign below.

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Individual Owner:-

Name :

ID No :

Signature :

Owner/Authorized for Company :

Name:

Commercial Registration No:

Authorized Signatory:

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