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Description generated with very high confidence

استمارة طلب قرض صناعي (المشاريع الصغيرة) **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)

## 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 | € مشروع جديد New Project  € € توسعة مشروع قائم Expansion of an existing project  € € تحديث وتطوير Modernization and development  € € تغيير موقع المشروع Project relocation  € € أخرى (حدد) Other (specify): …………………………………….. |
| Has the project or project owners dealt previously with other government financing Funds or Credit Bank | € مشروع جديد NO  € € توسعة مشروع قائم YES (specify the name of project (s) and ورقم القرض loan number): …………………………………….. |
| Have the project’s owner (s) had any previous relation with SIDF or SMEs Financing Guarantee Program (Kafala) | € مشروع جديد No  € € توسعة مشروع قائم Yes (specify the name of project (s) and ورقم القرض loan or Kafalah number): …………………………………….. |
| Specify expected date for project complete implementation / Completion % | 1st Q 2025 |

|  |
| --- |
| **PROJECT PROFILE** |
| *New project intent to produce paper cups and bowels 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](mailto:saleh@ABC.com) |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **A BRIEF INFORMATION ON PROJECT OWNER (S)** | | | | | | | | | | | | | | |
| Name | Ahmed ALmaqbel | | | | | | | | | | | | | |
| Civil Register (residence) / commercial register | ***1108997877*** | | | | | | | | | | | | | |
| Address | ***Riyadh, AlMalz*** | | | | | | | | | | | | | |
| Telephone No. |  | | | | | | | | | | | | | |
| Fax No. |  | | | | | | | | | | | | | |
| Mobile No. | ***0547799789*** | | | | | | | | | | | | | |
| E-mail | ***Ahmed@ABC.com*** | | | | | | | | | | | | | |
| List of real estate owned | | | | | | | | | | | | | | |
| Property Type (land / building / farm / villa.) | | **City** | | **Location** | | **Area** | | **Purchase Price** | | | **Purchase date** | | | **Current market value** |
| Residential Land | | | **Riyadh** |  | | |  |  | | | |  | |  |
|  | | |  |  | | |  |  | | | |  | |  |
|  | | |  |  | | |  |  | | | |  | |  |
| 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 | | | | | **Shareholding (%)** | | | | **Commercial Registration/ License** | | | | **Issue Date** | |
| LMN Company | | | | | **50%** | | | | **4865896890** | | | | **30/09/2019** | |
|  | | | | |  | | | |  | | | |  | |
|  | | | | |  | | | |  | | | |  | |
| Please attach the last three years audited financial statements. | | | | | | | | | | | | | | |
| Other Investments: (includes stock holding, investment accounts, etc.) | | | | | | | | | | | | | | |
| Type of investment | | | | | | | | | | **Value of Investment(SR)** | | | | |
|  | | | | | | | | | |  | | | | |
|  | | | | | | | | | |  | | | | |
|  | | | | | | | | | |  | | | | |
| 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)*

## MARKETING INFORMATION

|  |  |  |  |
| --- | --- | --- | --- |
| 1. Describe proposed products and their applications: | | | |
|  | **Description** | **Uses & Users** | **Substitute Products** |
| *Paper Cups* | 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 |
| *Paper Bowels* | 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*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. 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** |
| *Paper Cups* | 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 |  |
| *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*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. 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.*

|  |  |  |
| --- | --- | --- |
| 1. Target Market (s) | | |
|  | | **Total sales (%)** |
| Type of targeted market | € مصانع Factories  € € تجار جمله Wholesales  € € موزعين Distributors  € € قطاعي Sectorial  € € تصدير Export | 20%  10%  70% |
| Local: (region / city) | -Riyadh  -Jeddah  - | 100% |
| Export: (country) | -  -  - | 0% |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. 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** |
| *Activity 1* |  |  |  |  |  |  |
| *Activity 2* |  |  |  |  |  |  |

*\** 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.*

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. 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** |
| *Paper Crown factory* | *Paper Cups* | *10,000* | 4000 | 3000 | 5000 | 2000 | 6000 | 4000 |
| *Paper line* | *Paper Cups and Paper Bowels* | *500* | 200 |  | 400 |  | 450 |  |

*Use additional rows in the table when needed*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. Estimates for historical and future demand for products in local market / export market | | | | | | | |
| Product | **Targeted Market** | **Demand Volume (in unit/Ton/M³/..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*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. 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*

|  |
| --- |
| 1. Explain in no less than 100 words the main factors affecting future growth rate and the methods used in calculating the estimates. |
| *Growth of coffee shops* |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. State places and names of main clients of the project’s proposed products and their current and future needs (if any). | | | | | | | | |
| Names  Of clients | **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*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. 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*** | ***5000*** | *4000* | *1000* |

*Use additional rows in the table when needed*

|  |  |  |
| --- | --- | --- |
| 1. Names of major competitors (manufacturers and suppliers) for each targeted along with their current market shares) | | |
| اسم المنافس Name of Competitor | **السوق المستهدف Targeted Market** | **الحصة السوقية Market share** |
|  |  |  |
|  |  |  |

*Use additional rows in the table when needed*

|  |
| --- |
| 1. A clarifications of sales/marketing management team and distribution channels proposed for the project (staff, felt, branches, etc..) |
|  |
| 1. Any additional capacity in the targeted market to be noted (name-capacity-date of implementing) |
|  |
| 1. 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. |
|  |

## TECHNICAL INFORMATION

|  |  |  |  |
| --- | --- | --- | --- |
| 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) | | | |
| مرحلة التصنيع Manufacturing stage | **الآلة المستخدمة Machinery used** | **عدد المشغلين Number of operators** | **معدل الانتاج Production rate** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Process Flow Diagram is highly suggested as the following example: | | | |
| 1143-process-flow-diagram-wide-2.jpg (1279×720) | | | |

*Use additional rows in the table when needed*

|  |
| --- |
| 1. What are the applicable standard specifications? |
| Write Saudi/ international applicable standard specifications: |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. 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. | | | | | | | | |
| مرحلة التصنيع  Product | **Production rate/وحدة لكل ساعة Unit per hour** | **الآلة المستخدمة Measure. unit** | **Shift’s hours** | **Number of shifts per day** | **Number of days per year** | **عدد المشغلين Level of efficiency**  **% %** | **Annual production capacity** | **معدل الانتاج licensed production capacity** |
| *Paper Cups* |  | *TON* | *8* | *1* | *300* | *80* | *4000* | *3000* |
| *Paper Bowels* |  | *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.* | | | | | | | | |

|  |  |
| --- | --- |
| 1. Fill the project capital cost as per the following table: | |
| اسم المنافس Fixed Assets | **السوق المستهدف Cost, SR** |
| Building & Civil Works | *3,000,000* |
| Machinery and Equipment | *10,000,000* |
| 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*** |

|  |  |
| --- | --- |
| 1. State in detail total cost of the buildings and civil works as per items of the following table: | |
| اسم المنافس Item | **السوق المستهدف Cost, SR** |
| General location (site leveling, fences, ground tanks, ... إلخ ) 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*** |

1. **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.
* 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.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **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 Equipment Name and Model** | **Brief Description,**  **Specifications and Output Rate** | **Quotation** | **Man./Supplier** | **Quantity** | **Currency** | **Foreign** | **Total**  **Cost**  **SR'000** | **Machinery Status \*** |
| **Reference** | **Name** | **Cost/Unit** |
| **Quotation** | **&**  **Origin** | **000** |
| **Date** |
| **1** | Paper mill machinery |  | 23/02/2024 | China | 3 | $ | 600,000 | 800,000 | Shipped |
| **2** |  |  |  |  |  |  |  |  |  |
| **3** |  |  |  |  |  |  |  |  |  |
| **4** |  |  |  |  |  |  |  |  |  |
| **5** |  |  |  |  |  |  |  |  |  |
|  | *Use additional rows in the table when needed* |  |  |  |  |  |  |  |  |
|  | **sub-total-1** |  |  |  |  |  |  |  |  |
|  | **spare parts** |  |  |  |  |  |  |  |  |
|  | **Installation** |  |  |  |  |  |  |  |  |
|  | **SEC connection (transformers)** |  |  |  |  |  |  |  |  |
|  | *Use additional rows in the table when needed* |  |  |  |  |  |  |  |  |
|  | **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

|  |  |  |  |
| --- | --- | --- | --- |
| 1. 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) |  |  |  |

1. **The following points are essential to be submitted to 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.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1. 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.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. 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.*

|  |  |  |
| --- | --- | --- |
| 1. Pre-operating breakdown costs according to the following table: | | |
| No. | **Description** | **Cost (SR)** |
| 1 |  |  |
| 2 |  |  |
| 3 |  |  |
| Total | |  |

*Use additional rows in the table when needed.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1. 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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1. 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 | | | | | |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Second: Indirect labor | | | | | |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Total Riyals | | | | |  |

*Use additional rows in the table when needed.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 1. 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 | Liters |  |  |  |
| Total | | | |  |  |

*Use additional rows in the table when needed.*

|  |
| --- |
| 1. Know-how |
| Please submit a Know-how agreement if applicable |

|  |
| --- |
| 1. A brief statement of project’s available resources for production management and quality control. |
|  |

## FINANCIAL INFORMATION

|  |  |  |
| --- | --- | --- |
| 1. SOURCES OF FINANCE | | |
| مصادر التمويل Sources of lending | **%** | **SR** |
| رأس ال مال المدفوع Paid-in capital  (لا يقل عن 25% من التكلفة الاجمالية ) (No less than 25% of total cost) |  |  |
| تدفقات نقدية داخلية Internal cash flows  (في حالة قروض التوسعة والتحديث والتطوير) (in case of loans for expansion, modernization and development) |  |  |
| مبلغ قرض الصندوق SIDF loan amount |  |  |
| قروض أخرى (\*) Other loans (Specify either a bank loan or loans from shareholders, etc.): ………………………………………… |  |  |
| المجموع (يتطابق مع المجموع في فقرة 4.1 ) Total |  |  |

1. **Please complete the following financial projections for the project:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **1) 1) قائمة المركز المالي Statement of Financial Position** | **Amounts in thousands SR** | | | | |
| **المبالغ بآلاف الريالات** | **Year…** | **Year…** | **Year…** | **Year…** | **Year…** |
| **الموجودات Assets** |  |  |  |  |  |
| **الموجودات المتداولة Current Assets** |  |  |  |  |  |
| **النقدية في المصنع و البنوك Cash in the factory and banks** |  |  |  |  |  |
| **المديونيات Account Receivables** |  |  |  |  |  |
| **المخزون Inventory** |  |  |  |  |  |
|  |  |  |  |  |  |
| **الاصول المتداولة الاخرى Other current assets** |  |  |  |  |  |
| **مجموع الاصول المتداولة Total current assets** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **الموجودات الغير متداولة Non-current assets** |  |  |  |  |  |
|  |  |  |  |  |  |
| **صافي الاصول الثابتة Net fixed assets** |  |  |  |  |  |
| **اصول ثابتة اخرى Other fixed assets** |  |  |  |  |  |
| **الموجودات الغير ملموسة Intangible assets** |  |  |  |  |  |
| **مجموع الموجودات الغير متداولة Total non-current assets** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **مجموع الموجودات Total Assets** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| **المطلوبات : Liabilities:** |  |  |  |  |  |
| **ذمم الموردين Account Payables** |  |  |  |  |  |
| **قروض قصيرة الاجل Short-term loans** |  |  |  |  |  |
| **اقساط الصندوق المستحقة SIDF due installments** |  |  |  |  |  |
| **المطلوبات لاطراف ذات علاقة Liabilities to related parties** |  |  |  |  |  |
| **الخصوم المتداولة الاخرى Other current liabilities** |  |  |  |  |  |
| **مجموع الخصوم المتداولة Total current liabilities** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **قرض صندوق التنمية الصناعية SIDF loan** |  |  |  |  |  |
| **قروض بنوك طويلة الاجل Long-term bank loans** |  |  |  |  |  |
| **مطلوبات اخرى طويلة الاجل Other long-term liabilities** |  |  |  |  |  |
| **مجموع المطلوبات Total Liabilities** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **حقوق الملكية Equity:** |  |  |  |  |  |
| **راس المال المدفوع Paid-up capital** |  |  |  |  |  |
| **ارباح (خسائر) مبقاه Retained Earnings (Loss)** |  |  |  |  |  |
| **الاحتياطي العام General Reserve** |  |  |  |  |  |
| **جاري المالك Owner’s Current Account** |  |  |  |  |  |
| **مجموع حقوق الملكية Total equity** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| **مجموع حقوق الملكية و المطلوبات Total equity and liabilities** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **2) 2) قائمة الدخل Income Statement** | **Amounts in thousands SR** | | | | |
| **المبالغ بآلاف الريالات** | **Year…** | **Year…** | **Year…** | **Year…** | **Year…** |
| **المبيعات Sales** |  |  |  |  |  |
| **المواد الخام Raw materials** |  |  |  |  |  |
| **العمالة المباشرة Direct labor** |  |  |  |  |  |
| **الصيانه Maintenance** |  |  |  |  |  |
| **المنافع العامة Utilities** |  |  |  |  |  |
| **الاهلاكات والاطفاءات Depreciation and amortization** |  |  |  |  |  |
| **مصاريف مباشرة اخرى Other direct expenses** |  |  |  |  |  |
| **مجموع تكاليف التشغيل Total operating costs** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **مجمل الربح GROSS PROFIT** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **ناقصا : Less:** |  |  |  |  |  |
| **مصاريف المبيعات والمصاريف الادارية Sales expenses and administrative expenses** |  |  |  |  |  |
| **مصروفات بنكية Finance charges** |  |  |  |  |  |
| **مصروفات (او مبيعات) اخرى Other expenses (or sales)** |  |  |  |  |  |
| **صافي الربح NET PROFIT** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **3) 3) التدفقات المالية للمشروع Financial flows of the project** | **Amounts in thousands SR** | | | | |
| **المبالغ بآلاف الريالات** | **Year…** | **Year…** | **Year…** | **Year…** | **Year…** |
| **التدفقات المالية الداخلة: Financial inflows:** |  |  |  |  |  |
| **رأس المال المدفوع Paid-up capital** |  |  |  |  |  |
| **تمويل ذاتي من المالك Self-financing from the owner** |  |  |  |  |  |
| **تمويل بنوك Bank Financing** |  |  |  |  |  |
| **تمويل جهات حكومية (قرض الصندوق) Government lending agencies (SIDF Loan)** |  |  |  |  |  |
| **الاستهلاكات والاطفاءات Depreciation and Amortization** |  |  |  |  |  |
| **مجموع التدفقات الداخلة (1) Total inflows (1)** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |
| **التدفقات النقدية الخارجة: Cash outflows:** |  |  |  |  |  |
| **مصاريف رأس مالية للمشروع Capital expense for project** |  |  |  |  |  |
| **أقساط بنوك Bank installments** |  |  |  |  |  |
| **أقساط جهات حكومية (قرض الصندوق) Government agencies installments (SIDF loan)** |  |  |  |  |  |
| **الأرباح الموزعة Dividends** |  |  |  |  |  |
| **مجموع التدفقات الخارجة (2) Total outflows (2)** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| **أموال متبقية في نهاية العام (1 – 2) Funds remaining at the end of the year (1 - 2)** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
| **أموال مجمعة: Pooled funds:** | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 |
|  |  |  |  |  |  |

|  |
| --- |
| 1. 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**

**Title:**

**ID No:**

**Date:**

**Stamp**

**إقرار عدم ممانعة لتبادل المعلومات**

|  |
| --- |
| **حيث ترغب (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. |
| Individual Owner:-  Name :  ID No :  Signature : |
| Owner/Authorized for Company :  Name:  Commercial Registration No:  Authorized Signatory: |

**Responses to the loan application**

* **Credit Responses:**
* Kindly submit the Commercial registration (CR) for LMN company and ABC Company.
* Kindly submit the last four audited financials for LMN company.
* Kindly fill the data related to the real estate owned.
* Kindly submit the title deed for the real estate owned
* Kindly fill the Bank Information.
* Kindly submit sufficient liquidity sources.
* Kindly fill the non-objection letter in last page of the application.
* **Marketing Responses:**
* Kindly elaborate on the project rationale.
* Kindly provide detail about trading company mentioned in the project rationale.
* Who are the major clients for the trading company?
* Kindly provide the contact point if major clients of the trading company.
* Kindly provide detail about the Weight of paper bowels
* Kindly provide detail about the HS Codes for both products
* Kindy fill the unit of measurement for Paper Bowel.
* Kindly clarify why the shelf days for both products are only 90 days while the usual shelf days range from 1 year to 2 years.
* Kindly fill the below table:

The Sales channel breakdown sales for paper cups:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Channel | 2020 | 2021 | 2022 | 2023 |
| Factories |  |  |  |  |
| Wholesalers |  |  |  |  |
| Distributors |  |  |  |  |

The Sales channel breakdown sales for paper bowels:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Channel | 2020 | 2021 | 2022 | 2023 |
| Factories |  |  |  |  |
| Wholesalers |  |  |  |  |
| Distributors |  |  |  |  |

The client breakdown sales for paper cups:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Clients | 2020 | 2021 | 2022 | 2023 |
| Client 1 |  |  |  |  |
| Client 2 |  |  |  |  |
| Client 3 |  |  |  |  |

The client breakdown sales for paper bowels:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Clients | 2020 | 2021 | 2022 | 2023 |
| Client 1 |  |  |  |  |
| Client 2 |  |  |  |  |
| Client 3 |  |  |  |  |

* Kindly clarify why the proejct target only two cities (Riyadh and Jeddah)
* Kindly provide additional competitors in market.
* Kindly fill the export sales column within table 2.6.
* Kindly clarify the notable difference between the historical and future demand for Paper Bowels in table 2.7
* Kindly clarify if there any historical demand for paper bowels in central region
* Kindly clarify if there any historical demand for paper cups in western region
* Kindly clarify why the paper cups demand directed in the central region while the paper bowels demand in the western region.
* Kindly clarify why the targeted market is the western region in projected sales for the project, despite that in table 2.7, indicates that the demand of paper cups is in the central region .
* Kindly clarify why the targeted market is the western region in projected sales for the project, despite that in table 2.7, indicates that the demand of paper cups is in the central region .
* Kindly clarify the difference in the sales volume between table 2.3 and table 2.8
* Kindly clarify specify the local and export sales in both table 2.3 and 2.8
* Kindly clarify why there is no any sales growth between year 2025 and 2026 between year 2027 and 2028 in table 2.8
* Kindly clarify why there is a sudden notable reduction in projected sales for paper bowels in year 2026 within table 2.8
* Kindly refill accurately tables 2.3, 2.7, and 2,8.
* Kindly elaborate more in table 2.9
* Kindly fill table 2.10
* Kindly resubmit accurate prices for competitors and imports in table 2.11
* Kindly clarify why the proejct price higher than competitors and imports prices in table 2.11.
* Kindly fill tables 2.12, 2.13, 2.14 and 2.15 with detailed and accurate Reponses.
* **Technical Responses:**
* Kindly elaborate on the project rationale.
* Kindly fill table 3.1 and 3.2
* Kindly clarify the Production rate/Unit per hour in table 3.3
* Kindly clarify why the production capacity exceed the licensed capacity for paper Cups.
* Kindly clarify the costs of External auxiliary rooms (Guard and electricity rooms) in table 3.5
* Kindly submit all required documents listed in table 3.6
* Kindly provide Brief Description about the paper mill machinery in table 3.7
* Kindly fill
* Kindly fill the details of the rest machineries in table 3.7