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Description generated with very high confidence

استمارة طلب قرض صناعي (المشاريع الصغيرة) **Industrial Loan Application Form**

**Project Name**

**Ceramica Terra**

(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) | Ceramica Terra |
| Location (Region/City) | Jeddah |
| National Address | 1120 Prince Sultan Road, Jeddah, 23456 |
| Telephone / fax / e-mail | +012 6578 9900 / +012 6578 9901 / info@ceramicaterra.com |
| Commercial Register No. and date: | 8901234 / 15 August 2021 |
| Industrial license no. and date | 5432121 / 1 September 2021 |
| Legal Entity |  Sole proprietorship or branch of establishment. If it is a branch, state the name of parent company or establishment: …………………  √ Limited Liability Company or a branch of the company   General Partnership   Closed joint stock Company   Other (specify): …………………………… |
| 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) | √ 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 % | December 2025 |

|  |
| --- |
| **PROJECT PROFILE** |
| *Give a full page brief on the project(لا تقل عن 300 كلمة أو صفحة كاملة تذكر فيه فكرة المشروع وأهدافه و عوامل اختياره والمنتجات المصنعة والأسواق المستهدفة والخبرة العملية ...الخ) no less than 300 words stating the project’s idea, its objectives and rationales; its products and targeted markets and business experience, etc.* |

|  |  |  |  |
| --- | --- | --- | --- |
| **PROJECT OWNERSHIP** | | | |
| Name of Owner | **Legal Entity** | **Nationality** | **Shareholding (%)** |
| Khalid Al-Fahad | LLC | Saudi | 60% |
| Mohammed Al-Mutlaq | LLC | Saudi | 20% |
|  |  |  |  |
|  |  |  |  |

*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 | Khalid Al-Fahad |
| Representative | Owner & Managing Director |
| Mobile Number | +966 556789123 |
| Email | khalid@ceramicaterra.com |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **A BRIEF INFORMATION ON PROJECT OWNER (S)** | | | | | | | | | | | |
| Name | Khalid Al-Fahad | | | | | | | | | | |
| Civil Register (residence) / commercial register | 3456789012 | | | | | | | | | | |
| Address | 1120 Prince Sultan Road, Jeddah | | | | | | | | | | |
| Telephone No. | +012 6578 9900 | | | | | | | | | | |
| Fax No. | +012 6578 9901 | | | | | | | | | | |
| Mobile No. | +966 556789123 | | | | | | | | | | |
| E-mail | khalid@ceramicaterra.com | | | | | | | | | | |
| List of real estate owned | | | | | | | | | | | |
| Property Type (land / building / farm / villa.) | | **City** | **Location** | | **Area** | **Purchase Price** | | | **Purchase date** | | **Current market value** |
| Land | | Jeddah | 1120 Prince Sultan Road | | 8,000m² | SAR 10,000,000 | | | 2022 | | SAR 12,000,000 |
|  | |  |  | |  |  | | |  | |  |
|  | |  |  | |  |  | | |  | |  |
| 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** | |
| Const. Co | | | | 10% | | |  | | |  | |
|  | | | |  | | |  | | |  | |
|  | | | |  | | |  | | |  | |
| 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) | Khalid Al-Fahad |
| Address | 1120 Prince Sultan Road, Jeddah |
| Bank Name | National Commercial Bank (NCB) |
| Branch | Jeddah Main |
| Bank Contact (Tel. & Email) | +012 444 5678 / info@ncb.com |
| Account Number | 789654123456 |

*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** |
| Ceramic Wall Tiles | Versatile and visually appealing, ceramic wall tiles enhance interior spaces with a wide range of colors, patterns, and textures while offering easy maintenance. | Residential and commercial | Vinyl or wood paneling |
| Outdoor Ceramic Pavers | Durable and weather-resistant, outdoor ceramic pavers provide a stylish and functional surface for patios, walkways, and garden areas. | Landscaping, outdoor pathways | Concrete, stone paving |

*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** |
| Ceramic Tiles | 2 kg/tile | 300mm x 300mm x 8mm | N/A | Clay, feldspar, quartz | TileMaster | Square Meters (m²) | 690790 |
| Porcelain Tiles | 2.5 kg/tile | 600mm x 600mm x 10mm | N/A | Porcelain,kaolin, silica | TileMaster | Square Meters (m²) | 690810 |

*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\*** | **Value** | **Quantity** | **Value** | **Quantity** | **Value** |
| Ceramic Tiles |  |  |  |  |  |  |
| Porcelain Tiles |  |  |  |  |  |  |

\*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 | 30%  40%  20%  10% |
| Local: (region / city) | - Jeddah  - Riyadh  - Dammam |  |
| Export: (country) | - UAE  - Egypt  - Kuwait |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. Fill in the table below if project owners have activities other than the subject project products: | | | | | | |
| Product | **Year 2021** | | **Year 2022** | | **Year 2023** | |
| **Quantity\*** | **Value** | **Quantity** | **Value** | **Quantity** | **Value** |
| Trading - Building Materials | 3,000 tons | 6,000,000 | 3,500 tons | 7,000,000 | 5,000 tons | 10,000,000 |

*\** 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 2021** | | | **Year 2022** | | | **Year 2023** | | |
| **Local** | **Export** | **Local** | | **Export** | **Local** | | **Export** |
| Al-Jawdah Ceramics | Ceramic Wall Tiles | 8,000,000sqm/year | 6,500,000 | 1,500,000 | 7,000,000 | | 1,600,0000 | 8,000,000 | | 1,800,000 |
| Alfanar Ceramics | Ceramic Floor Tiles | 7,000,000sqm/year | 5,000,000 | 700,000 | 6,000,000 | | 800,000 | 7,000,000 | | 900,000 |
| Riyadh Ceramics | Porcelain Tiles | 10,000,000 sqm/year | 8,000,000 | 2,000,000 | 6,000,000 | | 700,000 | 9,000,000 | | 1,000,000 |
| Total | | | **19,500,000** | **4,200,000** | **19,000,000** | | **17,500,000** | **24,000,000** | | **3,700,000** |

*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** |
| Ceramic Wall Tiles | *Local* | 1,000 m² | 2,000 m² | 3,000 m² | 4,000 m² | 5,000 m² | 6,000 m² |
| Porcelain Tiles | *Local* | 7,000 m² | 8,000 m² | 9,000 m² | 10,000 m² | 11,000 m² | 12,000 m² |

*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 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Ceramic Wall Tiles | Local | 10,000 | 12,000 | 14,000 | 16,000 | 18,000 |
| Porcelain Tiles | Local | 5,000 | 6,000 | 7,500 | 9,000 | 11,000 |

\*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. |
| The future growth rate of Ceramica Terra’s products is influenced by several key factors. These include increasing demand for high-quality ceramic and porcelain products driven by growing urbanization and construction projects in Saudi Arabia and neighboring markets. The rising popularity of aesthetically appealing and durable flooring solutions further supports this growth. Additionally, the expansion of our distribution network and strategic marketing efforts will boost market penetration. We estimate future demand based on historical sales data, market trends, and projected industry growth rates. Our calculations account for market expansion, increasing consumer preferences, and competitive positioning. |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 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 2020** | **Year 2021** | **Year 2022** | **Year 2023** | **Year 2024** | **Year 2025** | **Year 2026** | **Year 2027** |
| Al-Muqarram Construction | 5,000 m² | 5,500 m² | 6,000 m² |  | 7,500 m² | 9,000 m² |  |  |
| Saudi Building Company | 4,000 m² | 4,500 m² | 5,000 m² |  | 6,500 m² | 8,000 m² |  |  |

\*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** |
| Ceramic Wall Tiles | Local | 80 | 75 | 80 |
| Ceramic Wall Tiles | Export | 85 | 70 | 75 |
| Porcelain Tiles | Local | 90 | 95 | 100 |
| Porcelain Tiles | Export | 85 | 90 | 95 |

*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** |
| |  | | --- | | *Al-Fakher Ceramics* |  |  | | --- | |  | | Local | 30 |
| *Saudi Ceramics Company* | Local | 25 |

*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** |
| *Raw Material Preparation* | Crushers, Mixers | 2 | 1 ton/hour |
| *Molding* | Molding Presses | 3 | 500 units/hour |
| *Drying* | Drying Ovens | 2 | 500 units/hour |
| *Glazing* | |  | | --- | | *Glazing Machines* |  |  | | --- | |  | | 2 | 500 units/hour |
| *Firing* | Kilns | 3 | 500 units/hour |
| 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** |
| Ceramic Wall Tiles | 500 | Units | 8 | 2 | 300 | 85 | 255,000 | 300,000 |
| Porcelain Tiles | 200 | Units | 8 | 2 | 300 | 80 | 96,000 | 120,000 |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| *Write main assumptions used in calculating production capacities.*  *\* The same product should be as the same as marketing.*   * *Production capacity is based on two shifts of 8 hours each.* * *Efficiency rates are based on historical data and industry benchmarks.* * *Products are aligned with current market demand.* | | | | | | | | | |

|  |  |
| --- | --- |
| 1. Fill the project capital cost as per the following table: | |
| اسم المنافس Fixed Assets | **السوق المستهدف Cost, SR** |
| Building & Civil Works | 1,500,000 |
| Machinery and Equipment | 2,000,000 |
| Safety Equipment | 100,000 |
| Vehicles | 600,000 |
| Furniture | 25,000 |
| Pre-Operating Expenses | 100,000 |
| IT, Hardware and software | 200,000 |
|  |  |
| Total Project Cost | 5,300,000 |

|  |  |
| --- | --- |
| 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.) | 200,000 |
| Main Building | 800,000 |
| Warehouses | 400,000 |
| Administrative Offices | *0* |
| External auxiliary rooms (Guard and electricity rooms) | 100,000 |
|  |  |
|  |  |
| Total Cost | 1,500,000 |

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** |  |  |  |  |  |  |  |  |  |
| **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 | Supplier A | Supplier F | Supplier G |
| Country of origin | Germany | Italy | China |
| Capacity (kg/hour) | 1,000 | 800 | 600 |
| Total Cost (Foreign Currency) | 1,000,000 SR | 900,000 SR | 850,000 SR |

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 | Delivery Truck | 2 | 150,000 | 300,000 | Transporting products |
| 2 | Forklift | 1 | 200,000 | 200,000 | Material handling |
| 3 | Utility Van | 1 | 100,000 | 100,000 | General operations |
| Total | | | | 600,000 |  |

*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 | Office Desks | 10 | 1,000 | 10,000 |
| 2 | Office Chairs | 10 | 500 | 5,000 |
| 3 | Computers | 5 | 2,000 | 10,000 |
| Total | | | | 25,000 |

*Use additional rows in the table when needed.*

|  |  |  |
| --- | --- | --- |
| 1. Pre-operating breakdown costs according to the following table: | | |
| No. | **Description** | **Cost (SR)** |
| 1 | Staff Training | 50,000 |
| 2 | Marketing Expenses | 30,000 |
| 3 | Initial Raw Materials | 20,000 |
| Total | | 100,000 |

*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: | | | | | | |
| Product | **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** |
| Ceramic Wall Tiles | 1 | Clay | 1.2 | 400 | 480 | Supplier X |
| 2 | Glaze | 0.3 | 600 | 180 | Supplier Y |
| 3 | Packaging Material | 0.05 | 1,000 | 50 | Supplier Z |
| Total | | | | | **710** |  |

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 | | | | | |
| Production Workers | 15 | 2,500 | 37,500 | 10 | 41,250 |
| Quality Control Staff | 5 | 3,000 | 15,000 | 10 | 16,500 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Second: Indirect labor | | | | | |
| Administrative Staff | 5 | 4,000 | 20,000 | 10 | 22,000 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Total Riyals | | | | | **79,750** |

*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 | 0.5 | 250 | 225,000 |
| 2 | Water | M3 | 20 | 2,000 | 40,000 |
| 3 | Gas | BTU | 0.1 | 100 | 10,000 |
| 4 | Fuel | Liters | 1.5 | 1,500 | 22,500 |
| Total | | | | | **297,500** |

*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 elaborate more on the project profile information.
* Kindly attach the land deed title for the industrial land owned.
* Ownership percentages are not complete. Kindly revise this entry or elaborate more.
* Kindly submit the legal documents (the commercial registration and article of association) for Conts. Co.
* Kindly submit the four years audited financial statements for the company Conts. Co.
* Kindly fill the non-objection letter for information exchange and sign it.
* Kindly fill table 4.1 and 4.2

**Marketing Responses:**

* Kindly clarify what are the products represents the building material stated in table 2.5.
* Kindly refill table 2.5 stating each product sales volume and value.
* Kindly complete table 2.10
* In 2.11, the product “Ceramic wall tiles” is proposed at a selling price that is higher than local and export competitor. Kindly clarify how will the project success in the penetrating the market with the proposed prices.
* Kindly revise the competitors and imports prices as it’s below the market average
* Based on the revision of competitors’ and imports’ prices, kindly restates your proposed prices accordingly.
* Kindly fill table 2.13, 2.14, and 2.15.

**Technical Responses:**

* Kindly fill the process diagram.
* Kindly fill the table 3.2.
* Kindly submit the documents mentioned in point 3.6
* Kindly fill table 3.7
* Kindly clarify the basis for choosing the selected offer despite it’s higher than the competitive offers.
* Kindly specify the need and the use for each proposed vehicle.
* Kindly provide fill table 3.13 for Porcelain Tiles.
* Kindly submit supported raw material quotations
* In utilities, the annual cost of electricity is higher than needed given the total consumption. Kindly revisit this entry or elaborate.
* Kindly fill a brief statement of project’s available resources for production management and quality control.