



# NBFI Program





# Brief

The Finance Companies Program, developed by the Tourism Development Fund in partnership with Saudi Central Bank-licensed lenders, provides financial support to small and medium-sized tourism enterprises. Offering competitive rates on working capital and capital expenditure loans, the program fuels business growth and enhances the quality of tourism services in Saudi Arabia.



The standards apply according to the finance enterprise's policy for each request individually.



# Program partners



Alreadah Finance



Tamweel Aloula



Aljabr Finance



Tayseer Finance

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# Key Features

## Objectives

- ◆ Deliver comprehensive financing solutions and products to businesses.
- ◆ Offering competitive financing rates.
- ◆ Boost participation of tourism enterprises across the Kingdom in the program.

## Maximum financing

**15** million Saudi riyals

## Targeted sectors & activities

- ◆ All tourism sector

## Program features

- ◆ A diverse range of financing products.
- ◆ Flexible repayment periods of up to 60 months.

## Financing products

- ◆ Start-up financing.
- ◆ Working capital funding.
- ◆ Medium-term financing.

## Targeted audience

- ◆ Micro, small, and medium-sized enterprises (MSMEs)

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# Products and Eligibility Criteria



▶ Criteriat	Start-up Financing	Working Capital Financing	Medium-term Financing
▶ Product Concept	A product designed to provide fast and efficient funding to address short- and medium-term financial needs, such as operating expenses, capital expenditures, and end-user product purchases.	A short-term financing solution aimed at covering operational costs, including general and administrative expenses, payroll, and other short-term obligations.	A product offering medium-term funding to support capital expenditures such as fixed asset acquisition, business expansion, and other medium-term liabilities.
▶ Entity size	Micro-enterprises	<ul style="list-style-type: none"> <li>▶ Micro-enterprises</li> <li>▶ Small-size enterprise</li> <li>▶ Medium-size enterprise</li> </ul>	<ul style="list-style-type: none"> <li>▶ Micro-enterprises</li> <li>▶ Small-size enterprise</li> <li>▶ Medium-size enterprise</li> </ul>
▶ Financing term	Not exceeding 24 months	Not exceeding 12 months	Not exceeding 60 months
▶ Minimum financing	Subject to the policies of the financing institutions		
▶ Maximum financing	1 million Saudi riya	7.5 million Saudi riya	<ul style="list-style-type: none"> <li>▶ Not exceeding 3 million Saudi riya for micro-enterprises</li> <li>▶ Not exceeding 15 million Saudi riya for SMEs</li> </ul>
▶ Repayment mechanism	Subject to the policies of the financing institutions		

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