



مبادرات محمد بن راشد آل مكتوم العالمية  
Mohammed bin Rashid  
Al Maktoum Global Initiatives

مؤسسة محمد بن راشد  
لتنمية المشاريع الصغيرة والمتوسطة  
DUBAI SME



# Dubai SME Services





## Plan Your Business

### Guidance

We provide advisory for entrepreneurs introducing them to our services and the benefits available for them, guiding them based on their requirements to start their business.

#### Terms and conditions:

- Should be a UAE or GCC national
- Copy of the passport
- National ID Card
- Business Plan/ Business Model Canvas



How to apply  
[info@sme.ae](mailto:info@sme.ae)

### Training Programmes in Entrepreneurship

Dubai Entrepreneurship Academy provides training programmes in the field of entrepreneurship with the aim of developing the professional capabilities and competencies of entrepreneurs.



How to register  
[Dea.ae](http://Dea.ae)



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## Contact Us

## Intelaq Licence (home based businesses)

Intelaq is a licence for residents of Dubai, to run a business from home in various fields, for a small fee paid annually.

### Terms and conditions:

- The enterprise shall be 100% owned and managed by UAE or GCC national(s).
- Location should be in Dubai.
- The applicant shall not have more than two Intelaq licences.
- Intelaq licence holders can get up to three employees.



### Requirements

#### New Licence:

- Copy of the passport
- Copy of National ID card
- Copy of the Premises map/ Premises ownership deed/Lease Contract
- No objection letter from the Landlord/ the Lessor

#### Additional requirements for renewing the licence:

- Copy of the trade licence



How to apply  
[info@sme.ae](mailto:info@sme.ae)



Fees  
AED 1,050

Excluding federal government fees



## Launch Your Business

### Trade Licences

Exempting startups from licencing related fees for a period of five years starting from the issue date.

#### Terms and conditions:

- The enterprise shall be 100% owned and managed by UAE or GCC national(s).
- The enterprise shall be in Dubai, including select free zones.
- The Applicant or any of the partners shall not have more than five Trade licences (including licences that he/she fully or partially owns or manages).



#### Requirements

##### New licence:

- Copy of the passport
- Copy of National ID card
- Contact details: Mobile No. & Email
- Business Plan/ Business Model Canvas

##### Additional requirements for renewing the licence:

- Copy of the trade licence to be renewed
- A letter stating the authorized signatories of the bank



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##### Fees

For the first three years: AED 1,000

For the fourth and fifth years: AED 2,000

Excluding federal government fees

## Finance Your Business via The Fund

### Seed capital loan:

To reduce initial costs of starting up a business project by funding part of the capital.

**Loan Value:** Maximum of 1 million dirhams

### Terms and conditions

- The enterprise shall be 100% owned and managed by UAE national(s).
- Enterprise to be located in Dubai.
- The applicant shall personally implement and develop the business plan.
- The applicant should devote time and efforts to managing the enterprise.
- The age of the enterpriser shall not be less than 21 years and not more than 65 years at the time of payment.
- For those with new experiences in entrepreneurship; the enterprise should meet the requirements and be economically viable.
- The minimum financial contribution of the applicant to the funding shall be 20% or more, according to the decision of the Committee and depending on the type of activity and the degree of the risk therein, and shall be paid in advance.
- An operation manager and an accountant shall be appointed with the consent of the Fund before starting the enterprise.



**How to register**  
**thefund.ae**



## Start Your Innovative Business with Hi2

Hamdan Innovation Incubator (Hi2) is a community of emerging creators, inventors and entrepreneurs, supporting them in their first steps towards establishing and launching their business ventures and designing prototypes for their initial innovation.

### Benefits of Hi2 community:

- Providing multiple workspaces ranging from virtual offices and flexible offices to closed furnished offices, in addition to common facilities and benefits such as meeting rooms, Internet service, etc.
- Providing free consultations.
- Providing assistance in the development of prototypes and providing guidance to the ways of protecting the intellectual property.



How to join  
[info@sme.ae](mailto:info@sme.ae)

For more information, you  
can visit  
[Hi2.ae](http://Hi2.ae)

## Government Procurement Programme

A programme that builds and qualifies entrepreneurs to meet the needs and requirements of the government, semi-government and private entities.

### Programme Benefits:

- Allocating 10% of the government purchases to the members .
- Direct promotion for the members at the various entities.
- Providing members with proper opportunities for contracting with entities
- Free membership at Dubai Government E-Supply portal.
- Programme members exempted from fee for registration as approved supplier.
- Space at discounted rentals for members for the the first 3 years of contract.



### Requirements

- The enterprise shall be 100% owned and managed by UAE national(s)
- The activities shall meet the needs of the entities
- Copy of the passport
- Copy of the trade licence
- Signature Authorization Letter from the bank
- Audited financial report (for enterprises whose incorporation exceeds five years)



How to join the programme  
[sme.ae](https://sme.ae)



## Grow Your Business

### Promote Your Products / Services

We provide entrepreneurs the opportunity to participate in the most prominent exhibitions and events at competitive prices to sell, display and market their products or services directly.



#### Requirements

- The enterprise shall be 100% owned and managed by UAE or GCC national(s)
- Copy of the passport
- Copy of the trade licence
- Copy of the Dubai SME membership
- Company Profile
- Logo of the Company
- List of products and prices (for F&Bs)



#### How to register sme.ae

## Financing Solutions by The Fund

### LPO finance:

Financing payable invoices until the enterpriser receives his dues.

**Loan Value:** From 1,000 to 1,000,000 dirhams with value assurance

### Expansion loan:

For existing businesses in the F&B sector who have been in the market for 2 to 5 years, who wish to develop and expand their business.

**Loan Value:** Maximum of 1 million dirhams

### Asset finance:

For businesses existing in the market for 1 to 3 years, seeking to expand their business and activities by investing in equipment, machinery and commercial assets.

**Loan Value:** Maximum of 300,000 dirhams

### Term finance:

Aims at supporting the businesses existing for 2 to 5 years, by providing cash to support operation and work costs until the contract value is received.

**Loan Value:** Maximum of 500,000 dirhams



## Rating System for SMEs

Rate SME is the first in the region, providing a comprehensive view of the enterprise performance within a set of financial and non-financial evaluation criteria.

### The Importance of the System

The system will act as an umbrella for government support for the rated enterprises, through a unique model of cooperation with a group of strategic partners from the public and private sectors to provide a package of benefits.



#### Requirements

- Copy of the trade licence
- Audited financial report for two years at least
- Business continuity plan



How to apply  
[sme.ae](https://sme.ae)

## Funding services provided by the strategic partners of the Fund

### Credit Bank Scheme:

Entrepreneurs can obtain high-value credit loans through bank guarantee from one of our banking partners. Low interests, in addition to a grace period for loan repayment, to enable them to cover costs and generate profits.

**Loan Value:** 1 million to 3 million dirhams



How to register  
[thefund.ae](https://thefund.ae)

### Crowdfunding in partnership with Beehive:

Innovative digital financial financing solutions for entrepreneurs through group and individual financing with an economic interest rate in addition to a guarantee of the value of the funded product by The Fund.



How to register  
[beehive.ae](https://beehive.ae)



## Terms and conditions

- The enterprise shall be 100% owned and managed by UAE national(s).
- Enterprise to be located in Dubai.
- The applicant shall personally implement and develop the business plan.
- The applicant should devote time and efforts for managing the enterprise.
- The age of the enterpriser shall not be less than 21 or above 65 at the time of payment.
- For those with new experiences in entrepreneurship; the enterprise should meet the requirements and be economically viable.
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How to register  
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## Contact Us

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Website: [sme.ae](http://sme.ae)

Call Centre: 800763

Email: [Info@sme.ae](mailto:Info@sme.ae)

### Service Centre:

- Dubai SME - Head Office
- Business Village, Building A, 2nd floor
- From Sunday to Thursday
- From 8:30 a.m. to 3:30 p.m.