



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



Contents



Plan Your Business

- Guidance
- Training Programmes in Entrepreneurship



Launch Your Business

- Trade Licences
- Intelqa Licence (home based businesses)
- Start Your Innovative Business with Hi2
- Finance Your Business via The Fund



Grow Your Business

- Promote Your Products / Services
- Government Procurement Programme
- Rating System for SMEs
- Financing Solutions by The Fund



Contact Us



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

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



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



How to apply
info@sme.ae



Fees

For the first three years: AED 1,000

For the fourth and fifth years: AED 2,000

Excluding federal government fees

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.
- Holders of Intelaq licence may not guarantee employees through the licence.



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



Fees

AED 1,050

Excluding federal government fees

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

For more information, you
can visit
[Hi2.ae](https://hi2.ae)

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



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

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

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

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

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.
- The minimum financial contribution of the applicant to the funding shall be 20%, 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

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

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



Contact Us

Website: sme.ae

Call Centre: 800763

Email: 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.