

GLOBAL BUSINESS OPPORTUNITIES



BUSINESS MAGAZINE

AN INSIDE LOOK AT THE
BUSINESS WORLD

JAN 2024

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Sharakah and Development Bank Join Forces to Boost SMEs in Oman

The top SME development business in Oman, Sharakah, has signed a Memorandum of Understanding (MoU) with the Development Bank in a significant step towards empowering and supporting SMEs in the nation. This strategic partnership aims to develop capacity, offer direct assistance, and promote expansion across many industries.

Cooperation Goals

The following are the main goals of this partnership:

1. *Direct Assistance and Capacity Building:*

The partnership's main objectives are to provide direct assistance and strengthen the capacities of SMEs engaged in various Omani economic sectors.

2. Exploration of Investment Possibilities:

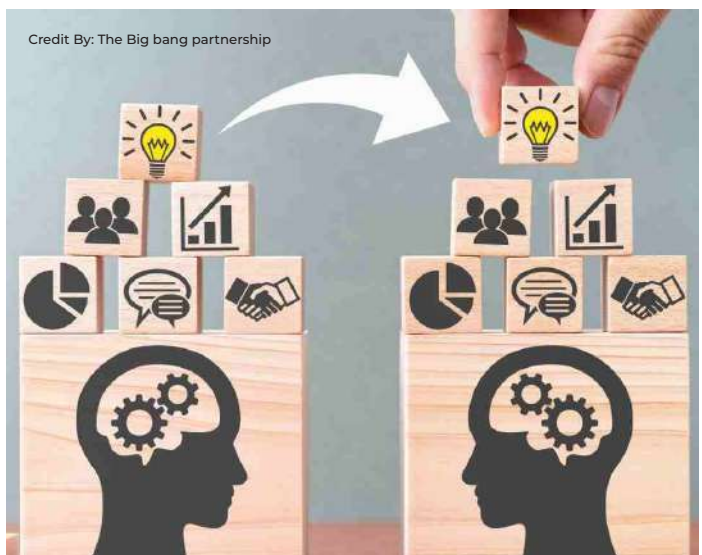
Sharakah and the Development Bank will work together to identify possible investment possibilities and allocate funds to joint ventures with investors to promote economic growth.

3. Use of Business Monitoring Instruments:

The agreement calls for various business monitoring instruments and tools to support organizations and initiatives related to SMEs.

4. Exchange of Professional Knowledge:

Both parties agree to share professional and practical knowledge, focusing on project evaluation, monitoring strategies, and funding methods.





Collaborative Approach

The partnership covers more ground than just money and consists of:

Technical Knowledge Exchange:

Development Bank and Sharakah will exchange perspectives on technical issues to promote innovation and expansion in industries where SMEs operate.

Partnership Exploration:

Prospects for collaborations will be carefully examined, considering their technical and financial viability. The partnership aims to find areas of overlap that strengthen the SME ecosystem.

Joint Marketing Programmes:

To strategically promote new investment possibilities and activities that align with shared goals, both organizations will work together on marketing programs and events.

Leadership Perspective

The CEO of Sharakah, Ali Ahmed Muqaibal, emphasized the alliance's strategic intent to assist SMEs directly. The cooperation aims to boost Oman's SME sector and develop entrepreneurial skills by launching several knowledge-sharing, monitoring, and funding programs.

The Development Bank's interim CEO, Hamad Bin Salem Al Harthy, stressed that this Memorandum of Understanding supports their initiatives to forge alliances, balance out roles, and improve programs and services for SMEs. Working together with Sharakah is viewed as a way to expand and innovate in several industries where SMEs are essential.

In summary, the partnership between Development Bank and Sharakah represents a





determined attempt to fortify Oman's SME scene, encouraging growth, innovation, and the formation of the country's future business elite. The strategic partnership has the potential to make a significant contribution to Oman's SME ecosystem and economic strategy.

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U.S. Government's Unprecedented Push for Clean Hydrogen

Under the direction of Energy Secretary Jennifer Granholm, the United States government is strongly emphasizing a significant investment in clean hydrogen as part of a historic effort to reduce greenhouse gas pollution. Granholm claims that the decarbonization of difficult industries and cumbersome

industrial processes like the manufacturing of steel and ammonia, which contribute 30% of CO₂ emissions, will be significantly aided by hydrogen.

Government's Hydrogen Hubs Initiative

Seven "Hydrogen Hubs" have been identified by the U.S. Energy Department in sixteen states, and \$7 billion from the 2021 Bipartisan Infrastructure Law will be used for clean hydrogen initiatives. Initiatives include heavy-duty vehicle programs, planned pipelines, and the

production of pure hydrogen for fertilizer are all included in these hubs. Corporations have committed more than \$40 billion in funding for these projects, and the government expects hundreds of thousands of new jobs to be created.



Hydrogen's Crucial Role

Granholm highlights that in the hardest-to-decarbonize industries, where renewable energy sources might not be able to reach the required temperature ranges, hydrogen is essential. She notes that hydrogen is widely used in oil refineries, the chemical industry, and food and agricultural items and acknowledges that it is the most plentiful element in the universe. But most hydrogen produced worldwide comes from a natural gas-based process, which adds to carbon emissions.



Technological Innovations and Federal Incentives

To meet this difficulty, the federal hub plan provides incentives for new technologies like electrolyzers that create "green" hydrogen from water and renewable energy

sources. Plug Power and Cummins' Accelera are leading companies in the development of these electrolyzers.

Furthermore, it is recommended to use carbon capture techniques to traditional industrial methods. Early in 2024, a new clean hydrogen tax credit is expected to go into force.

Appalachian Hub and Clean Hydrogen Production

Granholm describes the Appalachian Hub, which will support ten sites with up to \$925 million in funding and spans West Virginia, western Pennsylvania, and eastern Ohio. This hub will concentrate on absorbing and storing carbon emissions while making hydrogen from natural gas supplies.

With 2,100 tonnes of clean hydrogen produced daily, the Appalachian Hub is expected to provide over 21,000 permanent jobs.

Applications include:

- Decarbonising steel and industrial heat
- Producing green ammonia for fertilizer
- Power generation
- Converting diesel trucks into fuel-cell-powered vehicles



Environmental Criticism

Some environmental groups criticize the government's strategy despite these attempts, especially regarding using fossil fuels in some projects. For example, the Sierra Club exclusively advocates for "green" hydrogen generated via electrolysis using renewable energy sources. Granholm accepts this critique but believes long-term objectives require the push for clean hydrogen.



To sum up, the United States government's vigorous efforts to develop clean hydrogen demonstrate a dedication to mitigating climate change and attaining sustainability in significant industrial domains. The Hydrogen Hubs program and strategic alliances aim to move the country closer to a cleaner, greener future.

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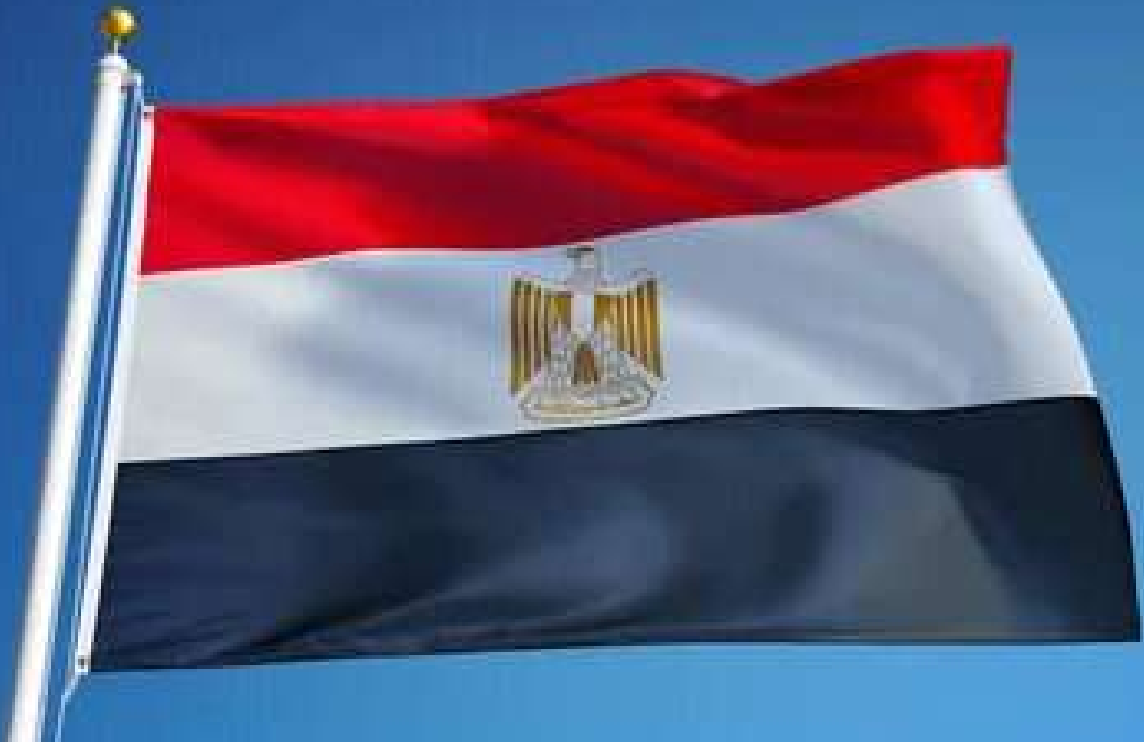
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GB Capital's Kredit: Boosting SME Financing in Egypt

Credit By: Pakistan Observer



“Kredit” is the new subsidiary that GB Capital, a GB Corp. subsidiary, has strategically formed to assist the expansion of small and medium-sized firms (SMEs) in Egypt and to advance financial inclusion. This program demonstrates GB Capital’s dedication to supporting economic growth and offering complete financial solutions that are suited to the requirements of the Egyptian SME industry.

Capital and Significance

With an initial investment of EGP 35 million, Kredit showed that it was committed to significantly influencing the SME market. Understanding how important SMEs are to Egypt’s economy, the capital was quickly raised to



Credit By: Pakistan Observer

EGP 300 million. This financial infusion highlights how strategically important it is to boost and assist SMEs nationwide.

GB Capital's Inclusive Strategy

Kredit is a crucial part of GB Capital's overall plan and fits in with its goal of financial inclusion. Kredit hopes to support the Egyptian economy's growth by providing various cutting-edge financial options. The subsidiary's emphasis on SMEs reflects the knowledge that these businesses are essential sources of employment and economic development.



Leadership Insights

The CEO and board member of GB Capital, Tamer El Alamy, gave some background on Kredit's goals. "Kredit aims to provide innovative solutions for financing SMEs," he said, highlighting the company's dedication to providing specialized financial services. El Alamy emphasized that Kredit's services supplement the economic benefits that the GB Capital group currently offers, catering to various industries, including individuals, big businesses, real estate financing, insurance, factoring, and discounting.



Kredit's managing board member, Ahmed Imam, described the company's goals for market expansion in Egypt. The main focus will be financing a range of categories—such as entrepreneurs, manufacturers, exporters, green projects, and prospective business expansions.

Imam highlighted Kredit's unique strategy, which places a high value on accessibility, quickness, openness, and the supply of extra services to cater to its clients' changing needs.

Strategic Objectives

Kredit's strategic objectives include:

1. Innovative Financing Methods:

Design and implement innovative financing methods tailored to the specific requirements of different sectors in Egypt.



2. Railway Network: Targeted Focus Areas

It focuses on manufacturers, exporters, green projects, entrepreneurs, and businesses planning to expand to meet various financial demands.

3. Customer-Centric Approach:

This focuses on speed, transparency, and simplicity of access to guarantee a smooth experience for clients while providing extra services.



GB Capital makes a big step towards enabling SMEs in Egypt with the launch of Kredit. Kredit is positioned to significantly promote economic development via focused and readily available financial solutions by emphasizing innovation, financial inclusion, and a customer-centric strategy. As Kredit develops, it will align with Egypt's larger economic goals by significantly contributing to the expansion and sustainability of SMEs.





Greenwich Education

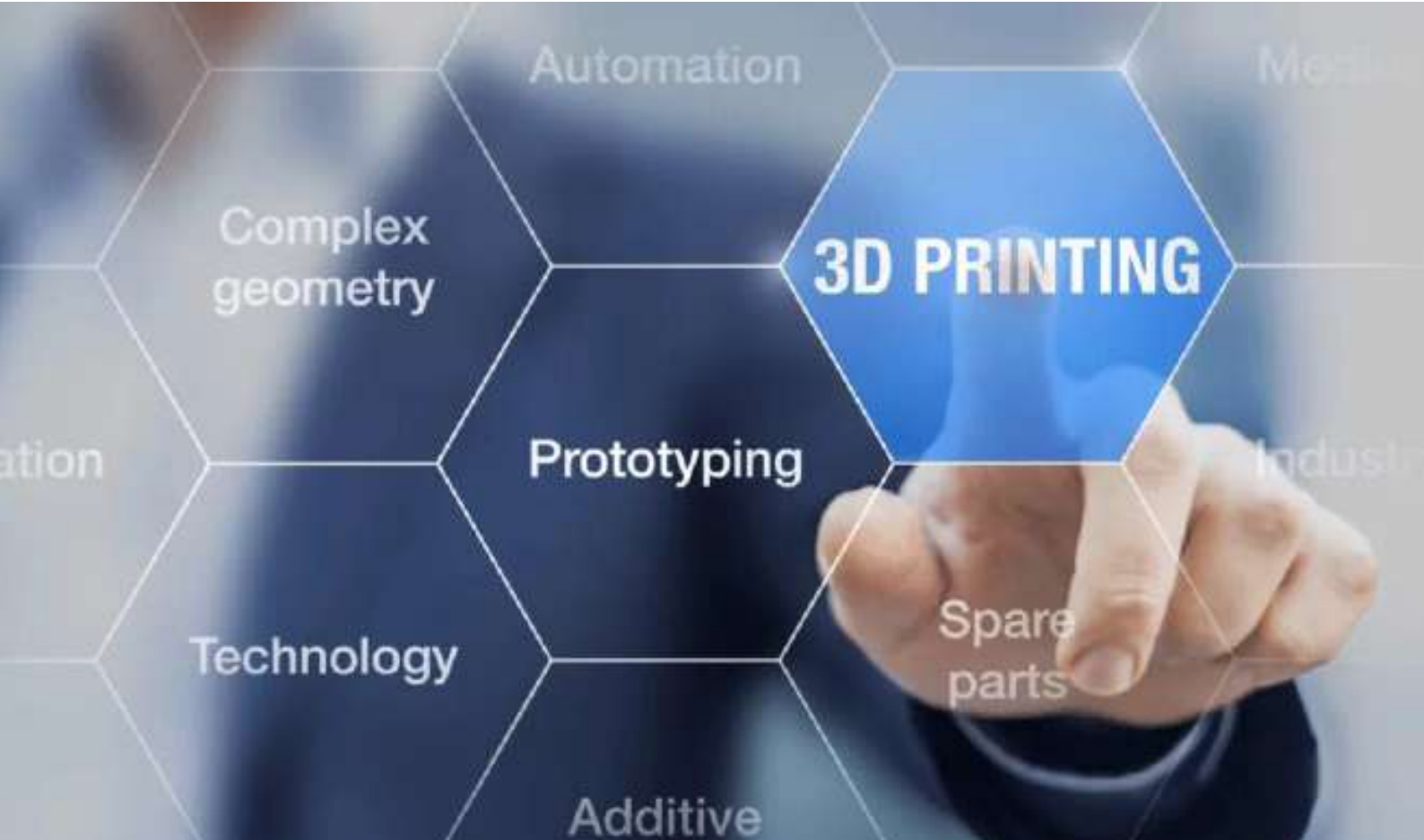


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Revolutionizing Maritime Spare Parts with 3D Printing

To solve the problems of mechanical part wear and failures in the marine industry, Thyssenkrupp Materials Services and Wilhelmsen Ships Service created Pelagius 3D, a cutting-edge digital manufacturing platform for 3D-printed spare parts.

Resolving Maritime Issues

Frequent catastrophic situations involving potentially millions of dollars plague the maritime sector when cargo ships experience technical problems far from port. To get around these challenges, the collaboration produces new parts rapidly and cheaply using 3D printing technology, which keeps the vessels in operation.

Introducing Pelagus 3D

The result of a three-year collaboration to expedite and reduce the cost of maritime spare parts distribution is Pelagus 3D. The platform becomes a disruptive force in the marine and offshore supply chain by utilizing Thyssenkrupp's industrial 3D printing expertise and Wilhelmsen's emphasis on digital transformation.



Part Production: Digitising and Decentralising

With Pelagus 3D, Original Equipment Manufacturers (OEMs) and end users (vessel managers) can connect with more than 60 additive manufacturing service providers worldwide. It is more than just a standard inventory of replacement parts.



Manufacturers can upload digital files of their items to the network, and manufacturing partners worldwide can 3D print those files on demand. Pelagus 3D offers 3D scanning and remodeling services to owners of vessels without digital files.

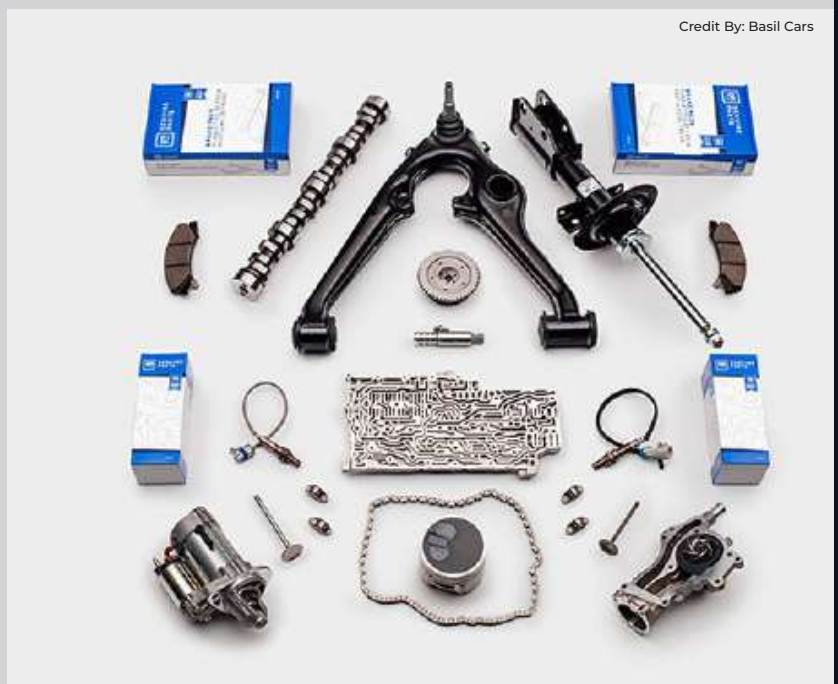
Engineering Collaboration for Improved Performance

Pelagus 3D's engineers revise digital files in collaboration with OEMs and end users to improve spare part functionality and fix specific issues with existing components. This collaborative approach ensures that the performance of the 3D-printed replacement parts not only matches but significantly exceeds that of their traditional equivalents.



Advantages for OEMs and Part Makers

OEMs are urged to register on the platform to reduce costs, boost competitiveness, and expedite part delivery. Kongsberg Maritime is among these OEMs. Components manufacturers can lower standing inventory and logistics costs, make better parts with new materials, and improve part designs with each printing cycle. Furthermore, the platform allows



vessel managers to have more options by producing replacement parts from previously unavailable materials. Among these materials are high-performance polymers resilient to heat and chemicals, lightweight, and long-lasting.

Sustainability and Quality Assurance

Sustainability is aided by the fact that 3D Printing consumes less material and generates less waste than traditional production methods. To ensure the quality of 3D-printed parts, Pelagus 3D has a robust quality assurance procedure that complies with additive manufacturing and marine industry requirements. The ability to trace manufactured items provides certification of uniform quality across the globe.



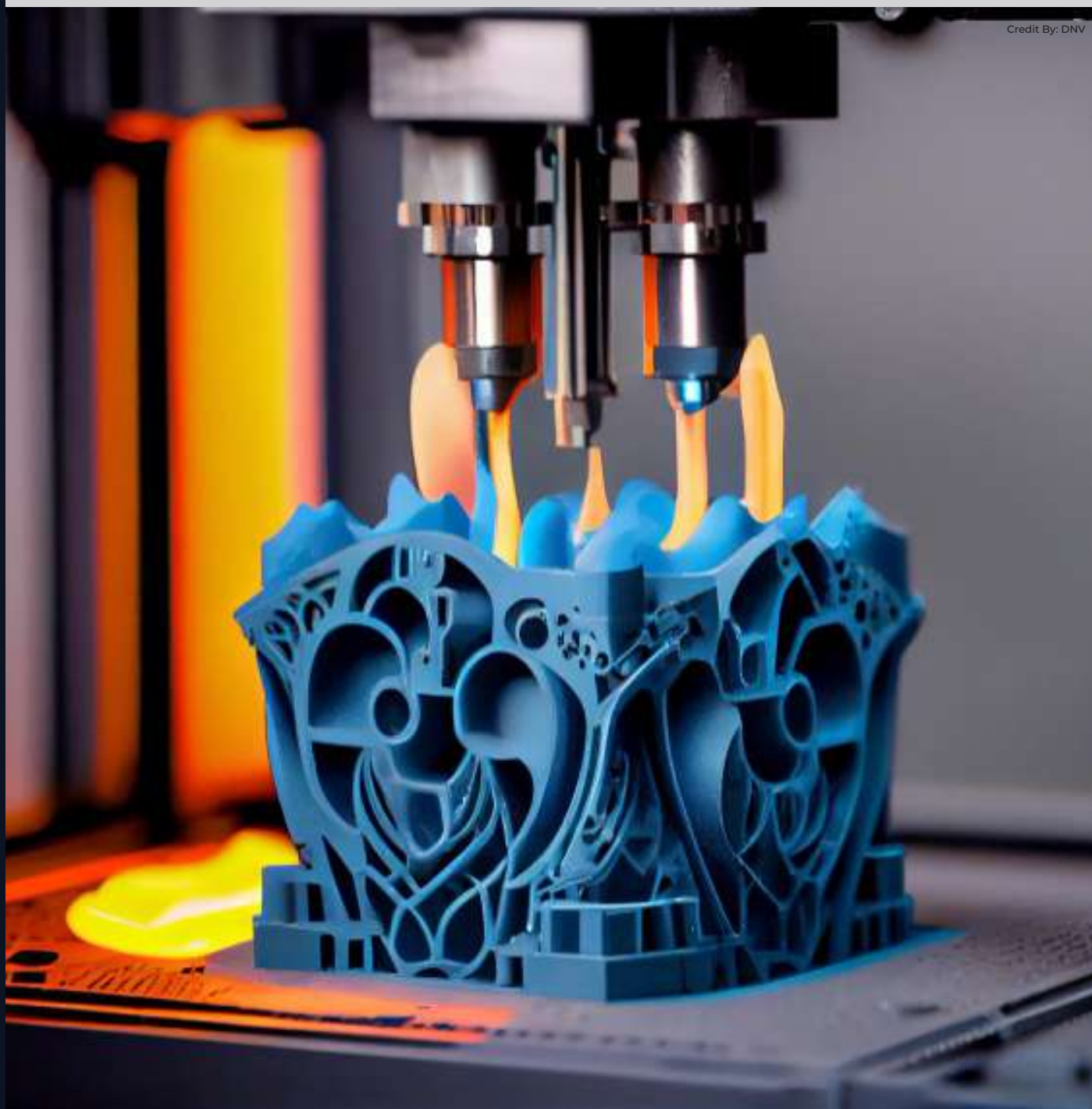
Trailblazing in Spare Part Digitalization

Pelagus 3D is setting the benchmark for the digitalization of spare parts in the marine industry by providing engineering support and adhering to industry standards. The potential for more



efficient and smooth international supply chains is becoming increasingly evident as 3D printing gains traction in various industries. The platform's revolutionary approach to spare part fabrication establishes a precedent that other sectors might emulate to leverage the advantages of on-demand additive manufacturing.

In summary, Pelagus 3D is a revolutionary technology that ensures the maritime industry's seamless operation, efficacy, and sustainability by fusing the best elements of digitization and industrial 3D Printing.



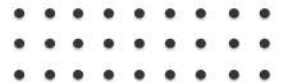
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Qatar's 2024 Budget: Prioritizing Health and Education Sectors

The budget for Qatar's fiscal year 2024, just released by Finance Minister H E Ali bin Ahmed Al Kuwari, emphasizes a strategic emphasis on the health, education, and technology sectors. The budget highlights the growth of human capital and the diversification of the regional economy, reflecting a holistic approach to alignment with the Qatar National Vision 2030.

Revenue and Expenditure Overview

Estimated total revenues for the fiscal year 2024 are QR 202 billion, 11.4% less than the budget estimates for 2023. The decrease in value results from the oil price being set at \$60 per barrel on average for 2024, as opposed to \$65 per barrel in 2023. Revenues from oil and gas are predicted to drop by

14.5% to QR 159 billion in 2024, while revenues from non-oil sources are expected to rise by 2.4% to QR 43 billion.

The budget for 2024 shows a 1% increase in spending over 2023, totaling QR 200.9 billion. Higher salary and wage allocations—a 2.4% increase to QR 64 billion—are the leading cause of this increase.

Compared to 2023, there has been a 6.4% increase in current expenditures and a 27.5% increase in secondary capital expenditures. Significant infrastructural and economic projects have been completed, as seen by the 8.3% decline in substantial capital expenditures.



Credit By: ZAWYA

Sectoral Allocations

With 20% of the overall budget going towards the health and education sectors, the general budget continues to prioritize accomplishing the objectives of Qatar National Vision 2030. The allocations for the communications and information technology sector have increased compared to 2023, indicating the need to diversify the local economy.



Credit By: CNBC

Minister Al Kuwari emphasized the State's pledge to settle its outstanding public debt, estimated to be around QR 7.3 billion, by 2024. With oil at \$60 per barrel, the predicted

QR 6.2 billion cash deficit can be paid for with the surplus from 2023 and using local and foreign debt instruments as needed.

Future Plans and Private Sector Empowerment

The government's commitment to progressively giving the private sector more control over positions in health and education was reaffirmed by Minister Al Kuwari. Acknowledging health and education as



essential investments in human capital, he underscored the significance of enabling the private sector in these areas. The allocation of additional funds to the information and technology industries is commensurate with their role in industry advancement.

Infrastructure, health, education, and the environment are prioritized in the budget's support for development, opening doors for both public and private investors. Minister Al Kuwari reaffirmed that the government promotes control through the yearly conference for government procurement, emphasizing openness and compliance with the law in tenders.

In summary, Qatar's 2024 budget exhibits a forward thinking strategy by balancing economic concerns, long-term development objectives, and the empowerment of the private sector. The deliberate distribution of resources highlights the country's dedication to long-term development and prosperity.



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SME Sector in Saudi Arabia Demonstrates Resilient Growth During 3Q 2023

The third quarter of 2023 saw a noteworthy 3.5% quarter-over-quarter growth in the small and medium businesses (SMEs) sector, indicating the resilience of Saudi Arabia's economy. This upturn demonstrates investors' strong faith in the stability and promise of the Saudi economic system, as well as the government's steadfast dedication to supporting the growth of the private sector.

SME Regional Distribution

The Riyadh region:

It has emerged as a significant hub for small and medium-sized enterprises (SMEs), with a total of 549,346 enterprises. This represents a noteworthy 43 percent of all small and medium-sized businesses in the nation.

Makkah Region:

In line with this, 232,039 businesses were located in the Makkah region, accounting for 18.3% of all SME activity.

Eastern Region:

With 136,689 SMEs, the Eastern Region contributed significantly to the sector as a whole, accounting for 10.8% of the total.

Other areas:

With 351,190 businesses spread throughout them, the remaining areas accounted for 27.7% of all SMEs in the Kingdom.

Distribution of Enterprise Sizes

Analyzing the SMEs according to size groups sheds light on the range of entrepreneurial endeavours:

• *Micro-enterprises:*

The foundation of the SME sector, with 1.1 million of them, demonstrates the prevalence of small-scale business ventures.

• *Small Businesses:*

The SME landscape became more resilient and diverse with the addition of 151,170 small businesses.

• *Medium Enterprises:*

The industry had 18,176 medium-sized businesses, demonstrating the existence of companies that have reached a moderate level of operation.

Significance of Saudi Vision 2030

The accomplishment of the goals set forth in Saudi Vision 2030 is contingent upon the prosperity and expansion of SMEs. In addition to establishing Saudi Arabia as a major industrial and regional centre, this outstanding growth also promotes economic diversity, long-term sustainability, and alignment with the vision's lofty objectives.



Credit By: ZAWYA

The SME sector becomes a catalyst for innovation, job growth, and economic vigour as long as it keeps growing. The government's dedication to helping SMEs is a reflection of its forward-thinking mindset, which encourages an atmosphere conducive to the success of entrepreneurial ventures and, eventually, helps Saudi Arabia achieve its economic goals.



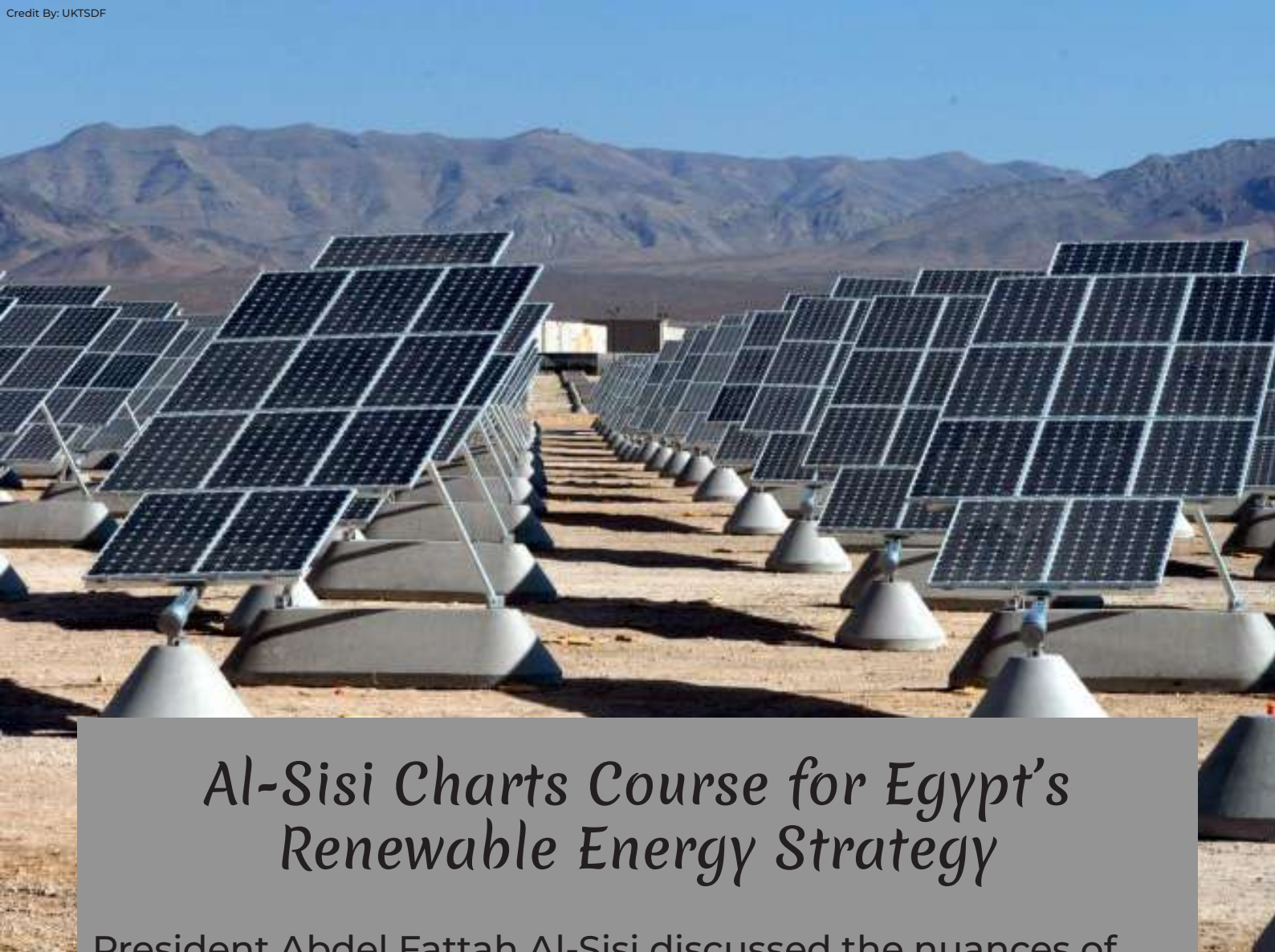
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Al-Sisi Charts Course for Egypt's Renewable Energy Strategy

President Abdel Fattah Al-Sisi discussed the nuances of Egypt's renewable energy programs at a high-level meeting with Prime Minister Mostafa Madbouly, Minister of Electricity and Renewable Energy Mohamed Shaker, and Minister of Petroleum and Mineral Resources Tarek El-Molla. The main topic of conversation was how to proceed with implementing the national green hydrogen plan.

Principal Aims of the Green Hydrogen Policy:

1. Cost Reduction:

Reducing the cost of hydrogen generation is a key component of the approach and is essential to improving sustainability and economic viability.

2. Reduced Petroleum Dependence:

In order to reduce external dependency and achieve greater energy independence, Egypt wants to reduce its reliance on petroleum imports.

3. Capacity Building:

The national strategy emphasizes how crucial it is to develop domestic capacity in the field of green hydrogen, promoting knowledge and creativity within the nation.

Presidential Directive and Strategic Vision:

The president's spokesperson, Ahmed Fahmy, stated that President Al-Sisi was provided with thorough information regarding the many facets of the green hydrogen plan. Diverse hydrogen production scenarios, comprehensive legislative and executive action plans, and the strategic building of national expertise in the subject were all covered in the discussions.



Elevating Egypt's Global Standing in Low-Carbon Hydrogen:

The strategy's main goal is to establish Egypt as a world leader in the low-carbon hydrogen economy. This has benefits for the economy, but it is also expected to increase employment, boost national income, and demonstrate Egypt's environmental protection efforts by reducing emissions.

Presidential Directives for Implementation:

President Al-Sisi emphasized the necessity for the necessary infrastructure to support these activities and gave clear instructions to begin the implementation phase of the projects that had been agreed upon. He underlined that Egypt's Vision 2030 is fundamentally based on this shift to sustainable energy, demonstrating the country's commitment to all-encompassing growth and the numerous economic advantages that follow. Egypt's dedication to this renewable energy path is in line with its overall objectives and supports international efforts to mitigate climate change.

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<p>AC Maintenance Repair & Maintenance as well as installation of new Air Conditioner.</p>		<p>Electrical Repair Repair & Maintenance work, New Installation of wire, fixtures, UPS, lights, generator etc.</p>		<p>Carpentry Our company is the one stop shop for all kinds of carpentry related jobs.</p>	
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Dubai International Chamber's Global Expansion: 92 New Businesses in 9M-23

The Dubai International Chamber has drawn 92 new enterprises to Dubai in the first nine months of 2023, demonstrating notable progress in growing its worldwide network. This comprises the addition of 77 small and medium-sized businesses (SMEs) and 15 multinational corporations. The chamber has been instrumental in helping 33 Dubai-based companies expand their global reach and penetrate new markets by providing support for their international endeavours.

International Representative Offices:

During Q3 2023, Dubai's Overseas Chamber opened three new overseas representative offices in an effort to expand its reach internationally and promote economic

collaboration. These offices are located in Paris (France), Milan (Italy), and Ho Chi Minh City (Vietnam). With the potential to improve communication, draw in foreign businesses and investors, and access global talent, these offices will eventually aid in the development of Dubai's economy.

Dubai Global Initiative:

The chamber has opened nine representative offices as part of the Dubai Global program between 9M and 23. Its ambitious goal is to open 50 such offices by 2030. The goal of this project is to double the size of the emirate's economy by 2033, which is in line with Dubai's larger economic plan.



Strategic Initiatives:

The Dubai International Chamber has taken the lead in starting programs to support Dubai-based businesses' expansion abroad. The 'New Horizons' program has arranged four trade missions to strategic destinations, such as Hong Kong, London, Johannesburg, and Central Asia. In parallel, by the end of September 2023, the 'Global Expansion Series' project has wrapped up two significant events.



Future Targets:

The chamber aims to expand into 30 strategically important overseas markets, demonstrating its ambitious global view. Sultan Ahmed bin Sulayem, the chairman, reaffirmed his commitment to utilizing the worldwide representative offices to draw in foreign direct investment, assist international businesses relocating to Dubai, and ease their growth throughout the Middle East and North Africa (MENA) area.

By the end of 2024, the Dubai International Chamber hopes to enable 100 Dubai-based businesses to conduct business internationally. The chamber's commitment to promoting Dubai's economic agenda and establishing the emirate as a major player in the world economy is demonstrated by these projects and expansions.

