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FACILITATE THE START UP OF BUSINESSES IN IRBID

AN INVENTORY OF BUSINESS SERVICES PROVIDED
TO BUSINESS OWNERS IN IRBID

January 31, 2008

This publication was produced for review by the United States Agency for International Development. It was prepared by Fatima A. Rahim & Shereen Alabbadi - Al Jidara, subcontractor to BearingPoint, Inc.

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AN INVENTORY OF BUSINESS SERVICES PROVIDED TO
BUSINESS OWNERS IN IRBID

SUSTAINABLE ACHIEVEMENT OF BUSINESS EXPANSION AND
QUALITY (SABEQ)

CONTRACT NUMBER: 278-C-00-06-00332-00

BEARINGPOINT, INC.

USAID/JORDAN ECONOMIC OPPORTUNITIES OFFICE (EO)

JANUARY 31, 2008

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DELIVERABLE 3.2.3.3.3.1

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EXECUTIVE SUMMARY

OVERVIEW

Irbid is the second largest city in Jordan, and is the hub of business and economic activities in the Northern Region. This study is undertaken as part of the Sustainable Achievement of Business Expansion and Quality (SABEQ) program initiative to facilitate the start-up and operation of businesses in the Governorate of Irbid. The study will compile an inventory of business services provided to prospective business owners in Irbid. To our knowledge, this information has not been collected into a single inventory before for Governorates outside the Capital and as such, will also be useful in documenting the actual process and the challenges that are faced by businesses outside Amman.

The scope of this study focuses on documenting the current processes and approvals required to register, license and make a business entity operational in Irbid. The study also takes into consideration the ongoing renewals, filings and interactions between the business entity and the agencies involved. The study mainly focuses on finding the order in which activities have to be performed, the responsible entity, the location, the duration, the required documents, the pre-requisite approvals, the cost and the renewals.

To collect all this information, the study team, comprised of two experienced consultants, visited 11 different government and semi-government agencies. Using a combination of pre-prepared questions, free-form discussion and follow-up calls, the study team gathered information on the end-to-end process. This information is documented as a high-level process map for demonstration purposes. The detailed process description can be found in the body of this study with additional details in the Appendix. While not the main focus of this study, the study team also met with three business owners of small and medium businesses and a large factory owner to get some perspective and background information.

STUDY FINDINGS

While the focus of the study is compiling the inventory of services, the study team has observed a wide variance in duration and complexity when registering and licensing entities in the Governorate of Irbid. The following are the study team's main observations:

Line of Business

While basically the same sequence of approvals and permits are required for all business entities, the most influential factor on the duration and complexity of the registration and licensing process is the entity's 'line of business' or 'aim'. While a simple registration and licensing of an apparel store may be done in 2 to 3 days in Irbid, a pharmacy or an employment services office may take several weeks. Certain lines of business require written approvals from one or more ministries or government agencies and multiple on-site before-and-after inspections by Civil Defense, Directorate of Health, Irbid Municipality and others.

Centralization

Most ministries have directorates representing them and conducting their work in the Governorate of Irbid, e.g. Directorate of Industry and Trade, Directorate of Health, etc. However, when pre-approvals for registration or licensing of an entity are required based on the 'line of businesses, the approval must come from the ministry itself in Amman. Several

lines of business, for example, require pre-approval from the Ministry of Domestic Affairs (previously known as Ministry of Interior) for security-related purposes. This pre-approval is ultimately obtained from the ministry in Amman. The directorates in most cases have the ability to correspond with their ministries in Amman to obtain the approval. However, as they stated themselves, applicants feel it takes less time and is more reliable if they do it themselves. Further delaying matters are when an inspection has to be done by an Amman-based committee.

Another observation we've made was the similarity between the pre-approvals required at the time of business registration and at the time of obtaining a Professional License. When pointed out to the Irbid Municipality, the message was that unless the pre-approval letter obtained for business registration listed certain entity-specific data (i.e. location, company name and owners); the applicant may need to obtain another pre-approval from the relevant ministry or governmental agency.

Conflicting Information on Pre-approvals

While the need to obtain pre-approvals based on 'line of business' is a given, the steps to obtain the pre-approval letter or form are less clear. The Companies Control Department and the Directorate of Industry and Trade, both responsible for registration of business entities, indicated that pre-approvals are obtained centrally in Amman. They are, however, inclined to accept pre-approvals from the relevant directorate in Irbid, if available.

The study team contacted three directorates and the Governorate in Irbid to verify whether they are indeed authorized to grant pre-approvals. The study team learned that there are steps the business applicant must take before going to Amman for pre-approvals; otherwise they may be sent back to Irbid. In the case of required pre-approval from the Ministry of Domestic Affairs, the business applicant should apply for the pre-approval at the Governorate of Irbid first. The Governorate carries out all the needed procedures and prepares the approval letter to be signed by the minister. The letter could be sent by mail to the Ministry of Domestic Affairs in Amman or the business applicant can take it by hand to Amman for approval. Incidentally, a few lines of business, e.g., hair salons, may still be approved locally in Irbid.

The Directorates of Education and Environment similarly indicated that they process the request and do any due diligence in Irbid before forwarding the approval letter directly or through the business applicant to the central committees in Amman for approval. The Directorate of Health had stated earlier that they also perform all that can be done at Irbid before forwarding the request to the central committee in Amman for inspection, if needed, and approval.

Lack of Documentation

The application forms within each agency specifically list the needed documentation. Many agencies also have large posters on their premises, brochures and booklets outlining at a high level the process of completing a transaction, documents needed, etc. However, there's weak coordination between the agencies, no end to end process documentation and little advance knowledge of pre-approval requirements. When it comes to the sometimes lengthy process of getting pre-approvals, the general consensus is that pre-approvals will be determined and communicated to the applicant at the time of application.

RECOMMENDATIONS

Based on the study team's observations and findings, we recommend the following:

1. Publishing the inventory developed in this study, or a simplified version thereof, for public use. Suggestions include the e-government portal, SABEQ's LED portal, brochures at the Chambers of Commerce and Industry and others. This inventory can be a handy guide for prospective business owners in Irbid.
2. With the outcomes and maps produced by this study as background information, organize focus groups to learn more about the experiences and challenges of business owners in Irbid. Also, solicit input from prospective investors about their needs and expectations.
3. Solicit input on the need for and the scope of a facilitation center for Irbid businesses based on the outcome of the discussions with the focus groups.
4. Study the experience of the Hassan Industrial Estate in providing a one-stop-shop approach when working with investors.
5. Investigate the possibility of reducing governmental constraints through streamlining and simplifying the process of obtaining pre-approvals, potentially through decentralizing pre-approvals and the empowerment of the Irbid-based institutions.
6. Advocate better communication and coordination channels amongst the providers of business registration and licensing services to provide better service to the private sector.

INTRODUCTION

IRBID BUSINESS PROFILE¹

Irbid is the second largest city in Jordan, and is the hub of business and economic activities in the Northern Region. Economic activities in Irbid are concentrated in Agriculture, Industry –mainly in QIZs, Education, and Tourism. Irbid Governorate is located at the center of the most fertile agricultural lands in Jordan. The governorates' industries account for a sizable segment of the Jordan's exports to the United States. Irbid is also the educational center of the North. There are five universities in the Governorate, 3 public and 2 private.

Infrastructure & Business Facilitation

The infrastructure and superstructures of Irbid are considered to be sufficient to attract investments and allow the private sector to play a major role in local economic development. The Governorate is well connected to the water, electric and major road networks.

Around 90% of industrial establishments are micro in size (less than 5 employees). The larger establishments are mainly located at the Al-Hassan Industrial Estate in the Ramtha District - 75 km north of the Capital Amman and 20 km from Irbid city. Al Hassan Industrial Estate's total designated area is 1,005 dunums. There are currently 106 companies operating at Al-Hassan Industrial Estate, manufacturing plastics, chemicals, leather goods, packaging, and apparel. Currently, the zone employs (21,274) employees, of which (9,484) are foreign. The zone has an Investor Services Bureau for facilitating its governmental transactions and several government agencies have representative offices at the Estate.²

In 2001, Cyber City Park was designated as the first private QIZ in the Governorate of Irbid. Located next to the Jordan University of Science and Technology, Cyber City was the first and only zone in Jordan to be granted a special free zone status.

Breakdown of Firms

According to the Companies Controller at the Ministry of Industry and Trade, the total number of registered companies in Irbid since 1961 reached 6,691 in 2006. Between 2000 and 2006, an average of 382 new companies was registered at the Companies Controller every year, with a total registered capital of JD9.4 million.

Based on the Housing and Population Census conducted by DOS³, there were around 3,500 companies classified as industrial. Of this total, 90% had less than 5 employees; 9% had between 5-19 employees; and only 1% had more than 19 employees. Around half of the companies with more than 19 employees are in the manufacture of wearing apparel, dressing and dyeing of fur, followed by 21% that are in the manufacture of food products and beverages.

The most common industrial activities included the manufacture of food products and beverages (27%); manufacture of fabricated metal products (21%); manufacture of non-metallic mineral products (13%); manufacture of furniture (12%); and the manufacture of wearing apparel, dressing and dyeing (10%).

¹ Irbid Business Profile obtained from the IRBID ECONOMIC BASELINE REPORT -2007 under the SABEQ Program

² Additional information from Al Rai Newspaper article on Al Hassan Industrial Estate on 29-1-2008

³ Department of Statistics.

In the area of services, there were over 5,000 ⁴companies, of which 92% had less than 5 employees; 7% had between 5-19 employees, and 1% over 19 employees. The most common activities in this area were hotels and restaurants (24%); general business activities (19%); health activities (11%); education (9%); and recreational cultural and sporting activities (4%).

The trade sector had the largest number of companies recorded at around 14,700 companies. Out of this total 99% had less than 5 employees, 1% had between 5-19 employees, and only 5 companies had over 19 employees. The most important trading activities in Irbid were non-specialized retail trade in stores (32%); retail trade of new goods in specialized stores (30%); retail sale of food, beverages and tobacco in specialized stores (14%); maintenance and repair of motor vehicles (10%).

Bureaucracy and Business Operations

Businesses operating in Irbid have to deal with a number of bodies including the Municipality, Chambers of Industry and Commerce, Land and Survey Department, Ministry of Industry and Trade, Vocational Training, and others. These institutions have reached a level of automation that is considered to be satisfactory; nonetheless, the problem lies in the fact that the various institutions are not connected with one another. Moreover, employees at the various institutions that deal with investors and businesspersons are only aware of their own rules and regulations.

OBJECTIVES OF THE STUDY

The objective of this activity is to compile an inventory of the services provided by the government and semi-government agencies to the private sector in Irbid to start and operate their businesses. The study covers approvals in general, regardless of the sector businesses work within. The inventory of services will identify and document the following information: type of service, responsible entity, and frequency of rendering the service, duration for delivering the service, location of delivery, requirements needed for obtaining the service (documents, pre-approvals, inspection, etc.), sequence of delivery, and the cost in terms of fees paid for each service

The inventory will be used subsequently to analyze the delays and bottlenecks in the process and determine the feasibility of a business facilitation center to overcome them. The high-level process map and the accompanying details will provide the starting point for discussions and prioritization of services for the proposed facilitation center.

⁴ The number is from the “Housing and population census of 2003”, it is the number of businesses operating in the field of services in Irbid, including non-registered businesses.

METHODOLOGY

The study team started by researching and reading relevant published studies including Investor Roadmap report prepared by AMIR Program in 2002, World Bank Doing Business report for Jordan, and Irbid Economic Baseline report by SABEQ Program in 2007.

Next, the study team conducted a fact-finding visit on December 9th, 2007 and met with the first batch of government agencies in Irbid. On the first visit, officials were met in the following agencies: Greater Irbid Municipality, Directorate of Industry and Trade, Companies Control Department, Chamber of Commerce, and Chamber of Industry. A combination of a pre-prepared Arabic questionnaire and free-form discussion was used.

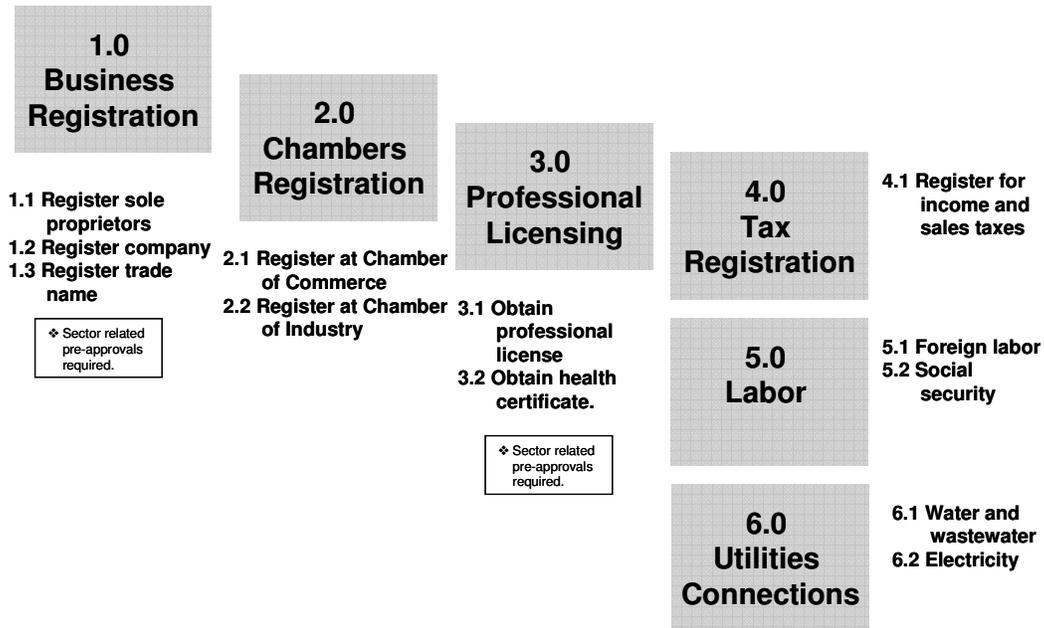
Based on the first visit, the study team added additional visits to governmental agencies and included visits with business operators in Irbid. The following were interviewed on the second visit: The Tax Department, Directorate of Labor, and the Al Hassan Industrial Estate's Services Bureau. The team also interviewed three business owners, Mrs. Najwa Sabbah who with her husband owns several small and medium businesses in the Irbid region, Eng Lina Odeh who owns a health club and beauty center, and Eng Khaldoun Al Nadi who owns a large shoe factory, ALEYA, at the Al Hassan Industrial Estate.

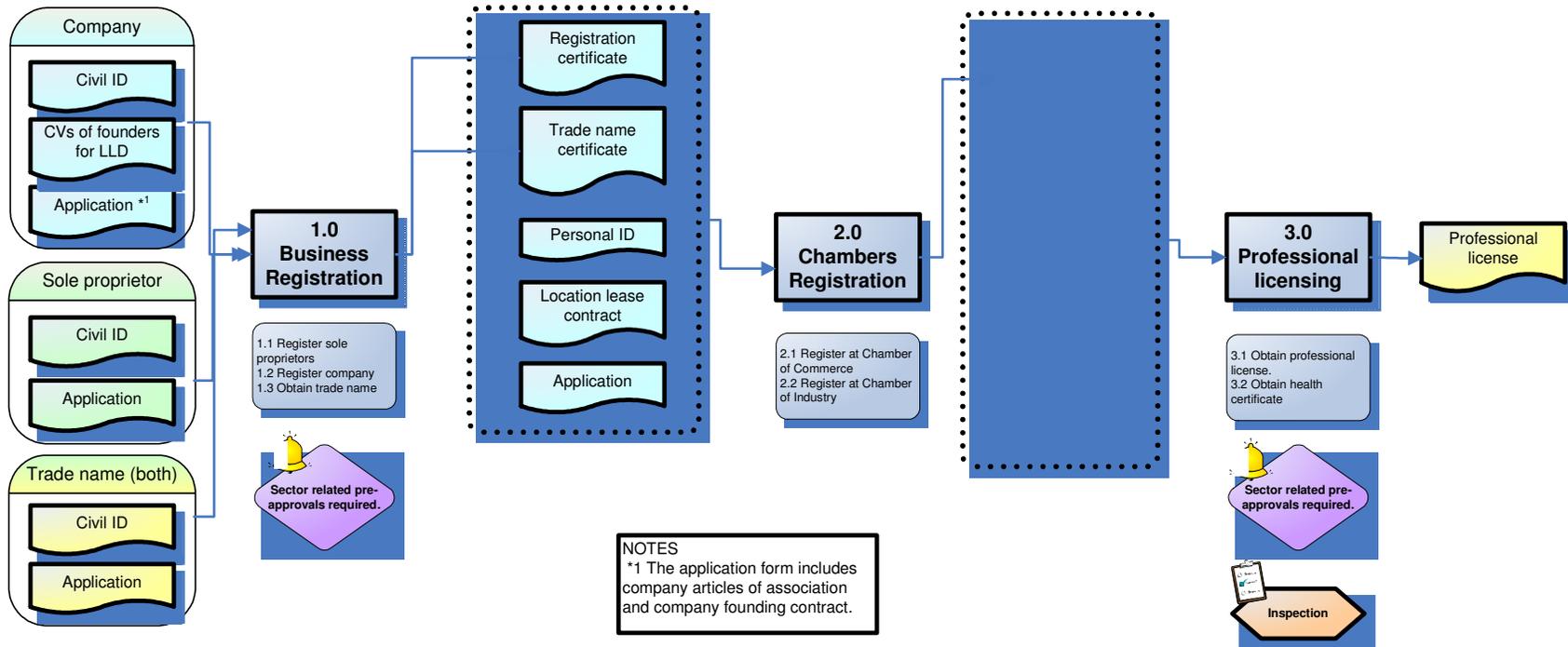
A third and final visit was conducted by the study team on January 25th, 2008 to the Water Authority/Directorate of Water and Irrigation, Irbid Electricity Company, the Social Security Irbid branch and the Health Directorate.

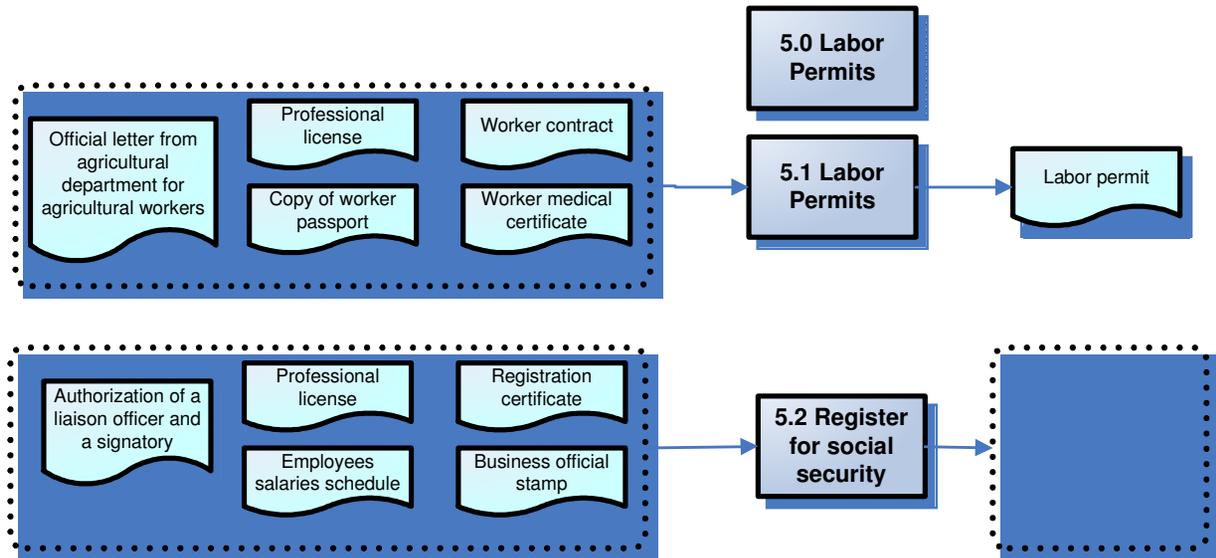
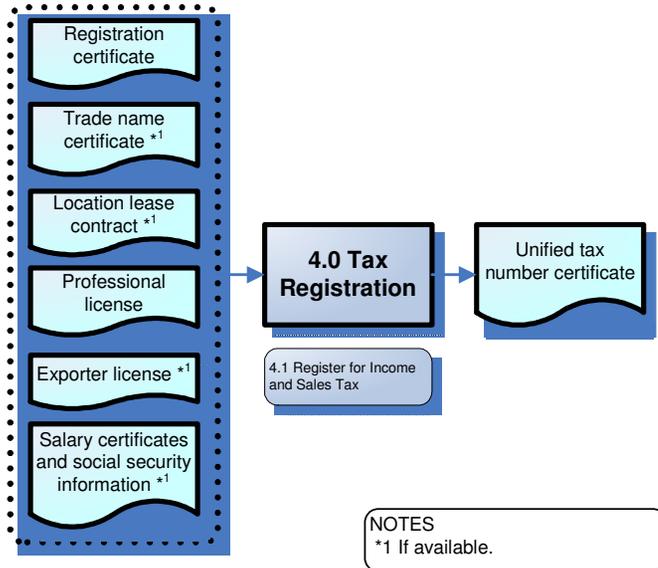
The study team used the same questionnaire in interviewing all government and semi-government agencies to obtain the same level of detail. The study team also examined the relevant brochures and websites of these agencies to ensure that all detail was captured at the appropriate level. Copies of application forms and instructional brochures were collected and are supplied in Appendix IV. The team also made several follow-up phone calls to verify parts of the collected information and validate related observations and recommendations.

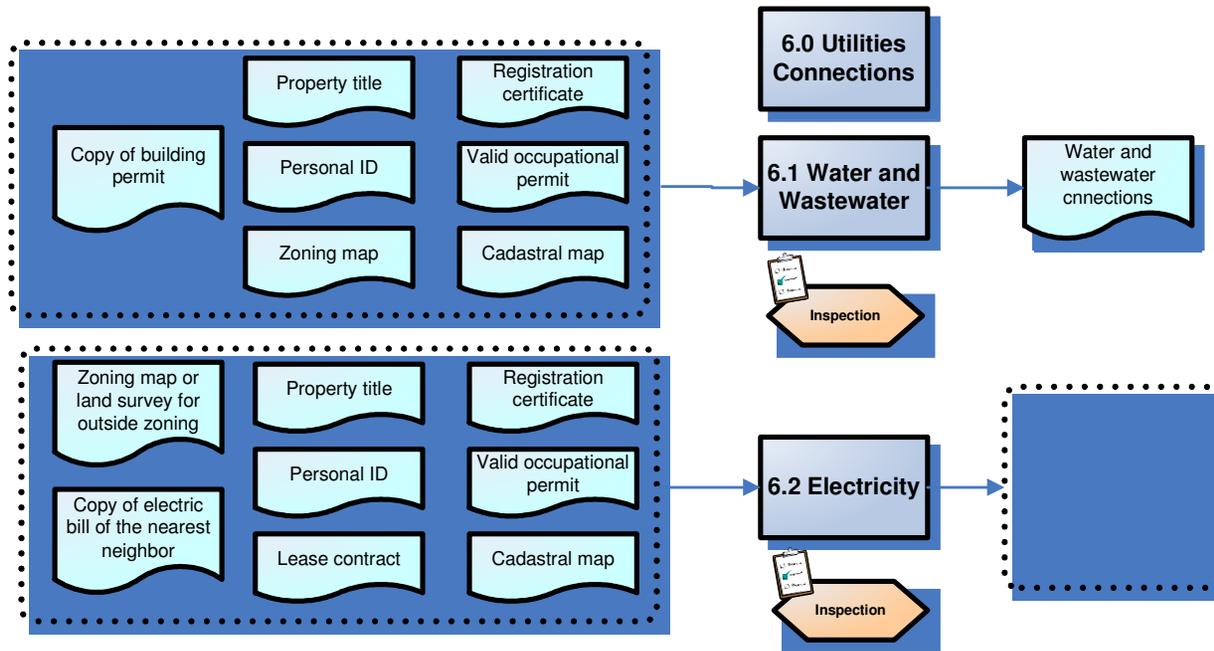
The information is first presented in the form of high-level process maps. The process maps are also presented in Arabic in the Appendix for ease of demonstration. The details about each sub-process are tabulated in the next section, including process description, location, duration, required documentation, pre-approvals, outputs, fees, renewals, and other information. Additional information including sample forms, fee schedules and pre-approvals is documented in the Appendix of this study.

BUSINESS REGISTRATION, LICENSING, OPERATION MAP OF BUSINESS PROCESSES









INVENTORY OF BUSINESS PROCESSES

The following tables detail the information collected about every process/sub process in the process maps in the previous section.

1 BUSINESS REGISTRATION

The business registration is the first process. Depending on the type of the business entity, it is registered either at the Directorate of Industry and Trade (for sole proprietor) or at the Companies Control Department hosted by the Chamber of Commerce (for partnerships and limited liability companies). The length and complexity of the business entity registration is determined largely by its 'aim' or 'line of business'. Registration for business entity trade name can be done simultaneously with registration of an entity or optionally at a later date. Trade name registration is a service provided at the Directorate of Industry and Trade in Irbid for all kinds of commercial and industrial entities, and the registered trade name applies on a national level.

1.1 Register Individually-owned Entity (sole proprietor)	
Responsible Entity	Directorate of Industry and Trade in Irbid
Type of Service	Registration
Location	Individually owned entities can be registered in Irbid. Pre-approvals, if needed, are based on line of business and largely obtained in Amman.
Pre-requisite Approvals	Line of Business triggers pre-approvals. Refer to pre-approvals table in Appendix. Those pre-approval are subject to change and amendment at any time. Directorate can send official approval letters-through mail or the applicant takes the approval letter by hand and obtains approval from the relevant entity in Amman. For businesses not in the appendix, no pre-approvals are generally required.
Required Documents	<ol style="list-style-type: none"> 1. Civil ID for Jordanian applicant 2. Passport, residency and bank statement for 50,000 JOD for non-Jordanians 3. Lease contract for premises for non-Jordanians only 4. Application
Fees	Refer to appendix for fees
Duration	Same Day, if no pre-approvals are needed.
Governance	<p>Commerce law number 12 for the year 1966</p> <p>Jordan Civil code number 43 for the year 1976</p> <p>Commerce Registration regulation no 130 for the year 1966 as amended</p> <p>Registry fees regulations number 70 for the year 2004</p>
Outcome	Commercial Registration certificate
Resources, additional information	The Authorized signatory(s) should apply in person or can deputize a proxy
Renewals	No renewals are needed

1.2 Register Commercial Entity (Partnership (Limited, General), Limited Liability, Limited Liability – one man company, Limited Partnerships, Limited Partnerships in shares)	
Responsible Entity	Companies Control Department (CCD)– hosted at Irbid Chamber of Commerce
Type of Service	Registration
Location	Registration for Partnerships, Limited Liability companies can be done in Irbid. Public Shareholding Companies and Foreign companies must register in Amman. Pre-approvals, if needed based on line of business, are largely obtained in Amman.
Pre-requisite Approvals	Line of Business triggers pre-approvals. Refer to pre-approvals table in Appendix. Those pre-approval are subject to change and amendment at any time. Directorate can send official approval letters-through mail or the applicant takes the approval letter by hand and obtains approval from the relevant entity in Amman. For businesses not in the appendix, no pre-approvals are generally required.
Required Documents	<ol style="list-style-type: none"> 1. Civil ID/Civil Status Booklet for all partners 2. Bank Transfer Voucher (if one of the partners is non-Jordanian) for no less than 50,000 JOD at a Jordanian Bank. 3. Bank deposit slip for 50% of registered capital for Limited Liability Companies is required. 4. Passport, residency and bank statement for 50,000 JOD for non-Jordanians 5. Lawyer proxy if application submitted by a lawyer 6. CVs of founders (for Limited Liability Companies) 7. Application 8. Additional requirements: <ol style="list-style-type: none"> a. Company Articles of Association b. Company Internal Bylaws
Fees	Refer to appendix for fees
Duration	1-2 days, if no pre-approvals are needed. Note: the registration process has many steps that could not be done at one visit to CCD. After the application is filled for a limited liability company, a bank deposit slip should be obtained before the registration certificate is issued.
Governance	Companies law number 22 for the year 1997 Non Jordanians Investment no 54 for year 2000 and amendments
Outcome	Commercial Registration Certificate (also known as Company Registration Certificate)
Resources, additional information	All partners must be present to sign registration papers and company contracts or a lawyer can be deputized with a proxy
Renewals	Limited Liability and Shareholding Companies are required to submit their annual financial statements and general board meeting notes. Limited Liability and shareholding companies are required to submit every 4 years a certificate of authorized signatories for the company General and limited Partnerships can submit Application for Amendments to amend capital, address, report partner mortality, amend line of business or authorized signatories.

1.3 Register Trade Name	
Responsible Entity	Directorate of Industry and Trade in Irbid
Type of Service	Registration
Location	Irbid
Pre-requisite Approvals	No Pre-approvals needed
Required Documents	1. Personal Identification for applicant 2. Application
Fees	20 JOD
Duration	Same Day
Governance	Trade Name Law number 22 for the year 2003 Trade names regulation number 116 for the year 2004
Outcome	Trade Name Certificate
Resources, additional information	The Authorized signatory(s) should apply in person or can deputize a proxy
Renewals	No renewals are needed

2 CHAMBER REGISTRATION

Subscription for commercial (trade) and industrial entities at the Chamber of Industry and/or the Chamber of Commerce is, by law, a requirement for obtaining a Professional License.

2.1 Subscribe at Chamber of Industry	
Responsible Entity	Irbid Chamber of Industry
Type of Service	Membership
Location	This transaction is completed in Irbid.
Pre-requisite Approvals	None
Required Documents	1. Company Registration Certificate 2. Personal Identification for applicant 3. Location lease contract 4. Trade Name Certificate, if available 5. Application
Fees	Refer to appendix for first time and annual membership fees.
Duration	Same day
Governance	Chamber of Industry Law number 10 for the year 2005 Chamber of Industry Bylaw number 56 for the year 2005
Outcome	Proof of Membership at Irbid Chamber of Industry
Resources, additional information	The Authorized signatory(s) should apply in person but he/she can deputize somebody
Renewals	Membership must be renewed annually. Refer to Appendix for fees.

2.2 Subscribe at Chamber of Commerce	
Responsible Entity	Irbid Chamber of Commerce
Type of Service	Membership
Location	This transaction is completed in Irbid.
Pre-requisite Approvals	None
Required Documents	<ol style="list-style-type: none"> 1. Company Registration Certificate 2. Personal Identification for applicant 3. Location Lease contract 4. Trade Name Certificate, if available 5. Application
Fees	Refer to appendix for first time and annual membership fees.
Duration	Same Day
Governance	Chamber of Commerce Bylaw number 58 for the year 1961
Outcome	Proof of Membership at Irbid Chamber of Commerce
Resources, additional information	The Authorized signatory(s) should apply in person
Renewals	Membership must be renewed annually. Refer to Appendix for renewal fees.

2 PROFESSIONAL LICENSING

Professional License, also known as Vocational License is the license that allows the specific business (vocation) to operate in a permitted location. Some vocations also require a health certificate. The Health Department within the municipality processes the application of the health certificate that is consolidated with the professional license. The health certificate requirements are inspected by the Directorate of Health prior to the signature/approval of the Health Department head at the Irbid Municipality.

3.1 Obtain Professional License	
Responsible Entity	Greater Irbid Municipality/ Department of Professional Licenses
Type of Service	Licensing
Location	Professional license is obtained at the Greater Irbid municipality, in Irbid.
Pre-requisite Approvals	<p>Line of Business triggers pre-approvals Refer to pre-approvals table in Appendix. At this point, pre-approvals have mostly been obtained as part of the Registration process.</p> <p>The issuance of the health certificate, if applicable, is integrated with the process of issuing the professional license</p>

Required Documents	<ol style="list-style-type: none"> 1. Valid Occupational Permit⁵ 2. Company Registration Certificate 3. Membership of related chamber (Chamber of Industry or Chamber of Commerce) 4. Location lease Contract/property deed 5. Clearance/Acquittance (Land Tax, Municipality Financial Affairs, Municipality Court) 6. Membership certification for workers for vocations that have syndicates 7. Occupational Practicing Permit (for workers) and receipt for fee payment for Occupational Work Place Permit, both from relevant Vocational Training Center⁶
Fees	There are approximately 600 professions classified, each with a different fee. Fees are determined at the municipality upon application.
Duration	Same Day, if no pre-approvals are needed or all pre-approvals already obtained.
Governance	Professional Licenses Law number 28 for the year 1999
Outcome	Professional License Health Certificate, if applicable
Resources, additional information	The Authorized signatory(s) should apply in person but he/she can deputize somebody to follow up on this
Renewals	Professional License must be renewed annually, no later than end of February. First, must obtain clearance to ensure no balance due to municipality due to court orders, infractions, tickets, overdue property tax, other fees or taxes. All this can be done in the same location at Greater Irbid Municipality building.

2.1 Obtain Health Certificate	
Responsible Entity	Health Directorate/Greater Irbid Municipality Health Department
Type of Service	Licensing
Location	This transaction is completed in Irbid for most of the professions, yet some professions require an approval from the Ministry of Health in Amman (check the appendix).
Pre-requisite Approvals	None
Required Documents	No documents are required by the health directorate. The Municipality requires other documents for the consolidated application of the professional license and the health certificate. Those documents are listed under professional licensing.
Fees	None
Duration	The process is phases into: application, inspection , compliance by the

⁵ Obtaining a valid occupational permit is out of scope of this study. A valid occupational permit may be obtained from the owner of the property if obtained within the last 12 months. Obtaining a valid occupational permit involves an inspection of the location by the Civil Defense.

⁶ Obtaining vocational permits from Vocational Training Centers is out of scope of this study. Certain vocations require testing and classification/certification of workers in Vocational Training Centers and an Occupational Work Place Permit.

	applicant and then approval: <ul style="list-style-type: none"> • From application to inspection: same day, • From inspection to compliance by client: depends on client. • Post-compliance inspection: same day.
Governance	Food and Drug Administration Law number 79 for the year 2001
Outcome	Signoff on the health related section of the Professional License application.
Resources, additional information	The applicant can be represented by a deputized person with a proxy.
Renewals	Annual Inspection takes place upon renewal of professional license and health certificate.

4 TAX REGISTRATION

Income and General Sales Tax departments have been merged. The Tax laws specifies that registration for General Sales Tax must occur at the earlier of the date of selling goods or providing services when it becomes evident that projected 12 month sales will exceed minimum limits set by law for reporting general sales tax, at the end of the first 12 months when sales exceed limit, or for importers of goods within 30 days of the first import transaction regardless of size, whichever comes first. Tax law should be consulted.

4.1 Register for Tax	
Responsible Entity	Irbid Department of Income & General Sales Tax
Type of Service	Registration
Location	Registration for General Sales Tax and Income Tax are in Irbid. Processing of Income Tax for businesses is all done in Irbid, while General Sales Tax is reviewed and audited centrally in Amman. Audits and appeals require the business owner to travel to Amman, if called for an audit.
Pre-requisite Approvals	None.
Required Documents	<ol style="list-style-type: none"> 1. Company registration certificate (copy) 2. Trade name certificate (copy, if available) 3. Location lease contract (if available) 4. Professional License (copy) 5. Export license (if available) 6. Salary certificates & Social Security information for employees (if available)
Fees	None.
Duration	Same Day
Governance	General Sales Tax Law number 6 for 1994 Income Tax Law No. 57 for 1985 Income Tax Law no. 25 for 2001
Outcome	General Sales Tax Certificate Unified Tax Number (Income & general sales)

Resources, additional information	The Authorized signatory(s) should apply in person but he/she can deputize somebody to follow up on this.
Renewals	<p>General Sales Tax is submitted every 2 months at authorized banks in Irbid starting 2 months after registration. If no sales/income, a Zero-Return must be submitted to avoid assessment (minimum of 4000 JOD) and penalty (100 JOD)</p> <p>Income Tax is submitted annually at the Income and Sales Tax Department in Irbid.</p> <p>Taxpayer is subject to review within 1 year of submitting Tax Return. If audited, audits and appeals of General Sales Tax are conducted centrally in Amman. Audits on Income Tax are conducted in Irbid.</p>

5 LABOR

For businesses that will employ foreign workers, Directorate of Labor issues and renews work permits for foreign workers. Work permits are obtained in Irbid and are a pre-requisite for entry into the country and obtaining a residency.

All businesses employing 5 or more workers regardless of nationality or gender must register for Social Security, by law. Businesses with fewer workers can optionally register for social security coverage. Social security covers old age, death, disability and work injuries.

5.1 Obtain Labor Permits (for Non-Jordanian workers only)	
Responsible Entity	Directorate of Labor in Irbid
Type of Service	Permitting
Location	The department accepts applications for work permits and electronically forwards them to the specialized committee in Amman that meets twice a week and electronically responds back. Applicant will proceed to Amman to Ministry of Interior to process foreign workers entry to Jordan.
Pre-requisite Approvals	<p>For QIZ qualified companies, a letter is obtained from Labor representative at the One-Stop-Shop of Jordan Investment Board in Amman with number and skills of workers, gets forwarded to Ministry of Interior in Amman for approval before visiting the Directorate of Labor.</p> <p>Simplified procedures exist for Egyptian workers.</p>
Required Documents	<ol style="list-style-type: none"> 1. Professional license 2. Worker contract, two copies 3. Official letter from the agricultural department for agricultural workers 4. Health certificate for worker 5. Copy of the worker's passport, personal photos 6. Application
Fees	Refer to appendix for first time issuance and annual permit renewal fees.
Duration	1 to 2 weeks normally, longer if delayed at Ministry of Interior.
Governance	Labor Law No. 8 for the year 1996
Outcome	<p>Labor Permit</p> <p>Form to Ministry of Interior for visa purposes</p>

Resources, additional information	The applicant/business entity can be represented by a deputized person with a proxy.
Renewals	Work permits must be renewed annually. Refer to renewal fees in appendix. Medical certificate (valid for up to 3 months) must accompany renewal application. Renewal takes place in Irbid and can be completed in the same day.

5.2 Register for Social Security	
Responsible Entity	Irbid Social Security Branch
Type of Service	Registration
Location	This entire transaction is completed in the Irbid branch
Pre-requisite Approvals	None
Required Documents	<ol style="list-style-type: none"> 1. Company Registration Certificate 2. Professional license 3. Business official seal 4. Employees salary schedules 5. Authorization of a liaison officer and signatory
Fees	None for registration.
Duration	<p>Same day if all needed documents are ready and registration prompted by a Social Security inspection.</p> <p>If initiated by Business owner, it can take up to a week due to on-site inspection by Social Security.</p>
Governance	Social security law number 19 for the year 2001.
Outcome	Social security registration number for the institution and a unique number for each worker.
Resources, additional information	Authorized liaison officers are oriented on the use of the related forms by the social security association.
Renewals	<p>Monthly payments should be made to the social security association using related forms.</p> <p>Changes to the number of employees should be reported to the social security association using related forms.</p> <p>No renewals are needed. Employer pays 11% of worker's salary and worker pays 5.5% monthly. A 15-day grace period is granted. Monthly form submitted with payment even if no changes occurred.</p> <p>Annual form is submitted with workers names and salaries</p>

6 UTILITIES CONNECTION

A business can apply for electric services are at the Irbid Electricity Company. A business can apply for water connection and waste water connection at the same location. Although

the applications are different, the Irbid Water Directorate processes both. The time it takes to obtain connection is highly dependent on how well serviced the location is.

6.1 Obtain Electricity Connection:	
Responsible Entity	Irbid Electricity Company
Type of Service	Subscription
Location	This transaction is completed in Irbid.
Pre-requisite Approvals	None
Required Documents	<ol style="list-style-type: none"> 1. Valid Occupational Permit, 2. Company Registration Certificate 3. Property Title 4. Personal Identification for applicant 5. Zoning map/land survey for outside zoning from municipality 6. Cadastral Map 7. Lease agreement if renter applying in his own name 8. Copy of electric bill for nearest neighbor 9. Application
Fees	Refer to appendix.
Duration	<p>The process is phased into: application, inspection & study then connection:</p> <ol style="list-style-type: none"> 1. From application to inspection: 1-2 weeks. 2. From inspection to connection (area covered by the service): 1 week, 3. From inspection to connection (area not covered by the service): 2-4 weeks.
Governance	General Electricity Law No. 13 for 1999
Outcome	Connection contract and electricity connection
Resources, additional information	The connection contract should be signed by an authorized signatory(s) or a deputized person with a proxy
Renewals	No renewals are needed.

6.2 Obtain Water/Waste Water Connection:	
Responsible Entity	Irbid Directorate of Water & Irrigation
Type of Service	Subscription
Location	This transaction is completed in Irbid. There are 6 directorates in Irbid's districts. Each directorate is authorized to process connection applications.

Pre-requisite Approvals	None
Required Documents	<ol style="list-style-type: none"> 1. Valid Occupational Permit, 2. Company Registration Certificate 3. Cadastral Map 4. Zoning Map 5. Building License (copy) 6. Property Title 7. Personal Identification for applicant 8. Application
Fees	Refer to appendix.
Duration	<p>The process is phased into: application and study, then connection</p> <ul style="list-style-type: none"> • From application to inspection: 2 days, • From inspection to connection: 1 -2 weeks (if area is serviced by the water and waste water network) • If area is not serviced, the directorate provides list of certified contractors and price guidelines to perform the connection which can take up to a month and is done at the applicant's expense.
Governance	WAJ Law No. 18 of 1988 and amendments thereof
Outcome	Connection to water and wastewater.
Resources, additional information	The connection contract should be signed by an authorized signatory(s) or a deputized person with a proxy
Renewals	No renewals are needed.

OVERVIEW OF RELEVANT AGENCIES IN IRBID

In interviewing the various government and semi-government agencies involved in the licensing and operation of businesses in Irbid, it became clear that they offer a wide range of relevant services. This table documents at a glance the main functions of each of these departments along with key contact information if further contact is needed.

AT A GLANCE: Government and Semi-government Agencies in Irbid		
Entity	Main Services	Contacts
Irbid Chamber of Industry	<ol style="list-style-type: none"> 1. Issuing membership 2. Issuing certificate of origin, (for industrial products), certifying invoices, bonds, commercial documents 3. Providing recommendation letters to members for banks, embassies, etc 4. Seminars, awareness campaigns, public safety 5. Representing member in disputes e.g. with municipality 6. Issuing foreign labor memos to MoL⁷ 7. Consultation for new businesses coming to Irbid 	Mr. Ismail Duweikat General Manager Tel: +96227258221/2 Fax +96227242771 www.ici.com.jo www.ici.org.jo ici@wanadoo.jo
Irbid Chamber of Commerce	<ol style="list-style-type: none"> 1. Issuing membership 2. Hosts Companies Controller Department in Irbid 3. Hosts Notary Public 4. Issuing certificate of origin, (for industrial products), certifying invoices, bonds, commercial documents 5. Providing recommendation letters to members for banks, embassies, etc 6. Seminars, awareness campaigns 7. Representing member in disputes e.g. with municipality 8. Consultation for new businesses coming to Irbid 	Mr. Fareed Al Rusan General Manager Tel: +96227242077 Fax +96227242072 www.icc.org.jo chamber.irbid@gmail.com
Irbid Directorate of Industry and Trade	<ol style="list-style-type: none"> 1. Registration of individually owned entities 2. Trade Name Registration 3. Exporter Registration – obtaining an exporter card required for Customs purposes. 4. Authentication of certificates of origin 5. e-Services are planned in 2008 	Mr. Nayef Shuboul Director Tel +96227271548 +96227277715 Fax +96227277171 Nayef.sh@mit.gov.jo www.MIT.gov.jo

⁷ Ministry of Labor.

Irbid Companies Control Department	<ol style="list-style-type: none"> 1. Company registration (General & Limited Partnerships, Limited Liability, Limited Partnerships) 2. Amendments on companies registration, contracts, capital, etc 3. Notarization/authentication of relevant documents 4. Arbitration of disputes between partners 5. Direct and indirect audit of companies to ensure compliance 	<p>Mr. Mohammad Al Jarrah Department Manager Company Controller Tel +96227253790 Tel +96255506050 (automated assistance) www.ccd.gov.jo Department is hosted at the Irbid Chamber of Commerce</p>
Greater Irbid Municipality Department of Professional Licenses	<ol style="list-style-type: none"> 1. Municipal services in the Governorate of Irbid 2. Professional Licenses for individuals & entities 3. Occupational Permits for buildings 	<p>Mr. Hani Hourani Professional Licensing Department Head Mr. Sami Hour Health Department Tel +96227242225 www.irbid.gov.jo</p>
Irbid Income & Sales Tax Department	<ol style="list-style-type: none"> 1. Processing Tax Registration, processing Income Tax Returns, accepting General Sales Tax returns 2. Tax clearance certificates for Customs or others 3. Certification of government checks to allow payments 	<p>Mr. Ayed Mreizeek General Manager Tel +96227271216 Tel +96224624577 (automated assistance) www.incometax.gov.jo</p>
Irbid Directorate of Health	<ol style="list-style-type: none"> 1. Perform before and after inspections on new businesses to determine health requirements 2. Perform inspection visits to establishments based on periodic schedule, complaints, suspicion, etc. 3. Issue citations, warnings and closure orders based on infractions. 4. Medical exams for foreign workers for purposes of obtaining and renewing work permits. 	<p>Dr Jamal Sharman Director Tel +96227258777 www.moh.gov.jo</p>
Irbid Directorate of Water & Irrigation	<ol style="list-style-type: none"> 1. Provide water services to citizens and businesses 2. Provide sewage services 3. Tender and supervise infrastructure projects to maintain and widen coverage network 4. Provide lists of certified contractors and price guidelines to applicants currently not covered by water or sewage network for connection. 	<p>Eng. Mohammad Rabab'ah Director Tel +96227247258 www.mwi.gov.jo</p>

Irbid Electricity Company	<ol style="list-style-type: none"> 1. Provide electric services to citizens and businesses 2. Tender and supervise infrastructure projects to maintain and widen coverage network 	<p>Eng. Ahmad Theinat General Manager Tel +96227242728</p>
Irbid Social Security Branch	<ol style="list-style-type: none"> 1. Registration of new or newly eligible entities and individuals into social security 2. Accept Social security payments 3. Accept and process claims for insurance on retirement, death, disability and work injuries. 4. Periodic inspections on establishments to ensure compliance. 	<p>Mr. Ibrahim Sakran Mr. Musa Malkawi General & Assistant Manager Tel +96227274651 www.ssc.gov.jo</p>
Irbid Directorate of Labor	<ol style="list-style-type: none"> 1. Labor Permits for non-Jordanian workers 2. Social Security Releases for non-Jordanian Workers – to cash in their benefits 3. Labor inspections, safety inspections, labor disputes 4. Employment office collects unemployed worker information and attempts to place them 	<p>Mr. Mohammad Al Rusan Tel +96227272189 Dr Ahmad Khassawneh Tel +96227261529 www.mol.gov.jo</p>
Al Hassan Industrial Estate	<p>The Investors Services Bureau (ISB) is a one-stop-shop that conducts all procedures on behalf of investors. Investors fill out application, supply documents and pay fees to the ISB and the ISB proceeds, on their behalf, to:</p> <ol style="list-style-type: none"> 1. Obtain a construction license 2. Obtain Occupancy Permit 3. Obtain Professional License 3. Obtain connection to telecommunication, power and water supply 4. Assist with purchasing, leasing plots of land 	<p>Mr. Hany Deabat Head of Investors Services Bureau Tel +96227395152/3 Fax +96227395334 hany@jiec.com.jo www.jiec.com</p>

STUDY FINDINGS

While the focus of the study is compiling the inventory of services, the study team has observed a wide variance in duration and complexity when registering and licensing entities in the Governorate of Irbid. The following are the study team's main observations:

Line of Business

While basically the same sequence of approvals and permits are required for all business entities, the most influential factor on the duration and complexity of the registration and licensing process is the entity's 'line of business' or 'aim'. While a simple registration and licensing of an apparel store may be done in 2 to 3 days in Irbid, a pharmacy or an employment services office may take several weeks. Certain lines of business require written approvals from one or more ministries or government agencies and multiple on-site before-and-after inspections by Civil Defense, Directorate of Health, Irbid Municipality and others.

Centralization

Most ministries have directorates representing them and conducting their work in the Governorate of Irbid, e.g. Directorate of Industry and Trade, Directorate of Health, etc. However, when pre-approvals for registration or licensing of an entity are required based on the 'line of business', the approval must come from the ministry itself in Amman. Several lines of business, for example, require pre-approval from the Ministry of Domestic Affairs (additionally known as Ministry of Interior) for security-related purposes. This pre-approval is ultimately obtained from the ministry in Amman. The directorates in most cases have the ability to correspond with their ministries in Amman to obtain the approval. However, as they stated themselves, applicants feel it takes less time and is more reliable if they do it themselves. Further delaying matters are when an inspection has to be done by an Amman-based committee.

Another observation we've made was the similarity between the pre-approvals required at the time of business registration and at the time of obtaining a Professional License. When pointed out to the Irbid Municipality, the message was that unless the pre-approval letter obtained for business registration listed certain entity-specific data (i.e. location, company name and owners); the applicant may need to obtain another pre-approval from the relevant ministry or governmental agency.

Conflicting Information on Pre-approvals

While the need to obtain pre-approvals based on 'line of business' is a given, the steps to obtain the pre-approval letter or form are less clear. The Companies Control Department and the Directorate of Industry and Trade, both responsible for registration of business entities, indicated that pre-approvals are obtained centrally in Amman. They are, however, inclined to accept pre-approvals from the relevant directorate in Irbid, if available.

The study team contacted three directorates and the Governorate in Irbid to verify whether they are indeed authorized to grant pre-approvals. The study team learned that there are steps the business applicant must take before going to Amman for pre-approvals; otherwise they may be sent back to Irbid. In the case of required pre-approval from the Ministry of Domestic Affairs, the business applicant should apply for the pre-approval at the Governorate of Irbid first. The Governorate carries out all the needed procedures and prepares the approval letter to be signed by the minister. The letter could be sent by mail to

the Ministry of Domestic Affairs in Amman or the business applicant can take it by hand to Amman for approval. Incidentally, a few lines of business, e.g., hair salons, may still be approved locally in Irbid.

The Directorates of Education and Environment similarly indicated that they process the request and do any due diligence in Irbid before forwarding the approval letter directly or through the business applicant to the central committees in Amman for approval. The Directorate of Health had stated earlier that they also perform all that can be done at Irbid before forwarding the request to the central committee in Amman for inspection, if needed, and approval.

Lack of Documentation

The application forms within each agency specifically list the needed documentation. Many agencies also have large posters on their premises, brochures and booklets outlining at a high level the process of completing a transaction, documents needed, etc. However, there's weak coordination between the agencies, no end to end process documentation and little advance knowledge of pre-approval requirements. When it comes to the sometimes lengthy process of getting pre-approvals, the general consensus is that pre-approvals will be determined and communicated to the applicant at the time of application.

APPENDIX

APPENDIX I – FEE SCHEDULES

Registration Fees for Individually-owned Commercial Entities at Irbid Directorate of Industry and Trade	
Capital	Registration Fee (JOD)
500 to 19,999 JOD	10
20,000 to 29,999 JOD	20
30,000 to 49,999 JOD	30
50,000 JOD and over	40

Registration Fees for Companies at Irbid Companies Control Department - Ministry of Industry and Trade				
Type of Company	Stamp Fees (JOD)	Registration Fees (JOD)	Newspaper Ad (JOD)	Misc. Expenses (JOD)
General Partnership	0.003 of declared capital	10	10	10
Limited Partnership	0.003 of declared capital	10	10	10
Limited Liability	0.003 of declared capital	0.002 of declared capital	15	10
Public Shareholding	0.003 of declared capital	0.003 of declared capital	50-100	7
Private Shareholding	0.003 of declared capital	0.003 of declared capital	15	7
Limited Liability, Public Shareholding and Private Shareholding companies with capital of \$10million to \$50 million JOD	0.003 of declared capital	0.0002 of declared capital	NA	NA
Limited Liability, Public Shareholding and Private Shareholding companies with capital of over \$50 million JOD	0.003 of declared capital	0	NA	NA

Subscription & Annual Membership Fees at Irbid Chamber of Industry for Industrial Entities		
Capital	First Time Membership Fee (JOD)	Annual Membership Fee (JOD)
10 Million JOD or more	750	1500
5 Million up to 10 million JOD	500	1000
2 Million up to 5 Million JOD	400	800
1 million to 2 Million JOD	250	500
500,000 JOD to 1 Million JOD	150	300
100,000 to 500, 000 JOD	150	300
30,000 to 100,000 JOD	50	100

Subscription & Annual Membership Fees at Irbid Chamber of Industry for Vocational Entities		
Capital	First Time Membership Fee (JOD)	Annual Membership Fee (JOD)
Less than 10,000 JOD	10	20
10,000 to 50,000 JOD	15	30
50,000 to 100,000 JOD	20	40
100,000 JOD or more	35	70

Subscription & Annual Membership Fees at Irbid Chamber of Commerce		
Capital	First Time Membership Fee (JOD)	Annual Membership Fee (JOD)
10,000 JOD and over	60	100.50
4,000 to 9,999 JOD	30	49.50
2,400 to 3,999 JOD	15	30
1,000 to 2,399 JOD	7.50	15
Up to 999 JOD	4.50	7.50

First time & Annual Renewal Fees for Labor Permits for non-Jordanian workers		
Type of Worker	First Time Fee (JOD)	Annual Renewal Fee (JOD)
agricultural worker-Arabic nationality	60	60
agricultural worker-Non-Arabic nationality	120	120
professional worker-Arabic nationality	180	180
professional worker-non-Arabic nationality	300	300
QIZ Workers	150	150 (first 3 years of business start-up) 175 (4 th year onwards)

Subscription Fees at Irbid Directorate of Water	
Type of Fee	Registration Fee (JOD)
Connection Fee	20
Connection Costs including Meter Cost	68 for ½ and ¾ in meter 83 for 1" meter 189 for 2" meter 531 for 4" meter
Stamps	5
Security Deposits	15 for less than 200 sqm 10 for every 100sqm extra 300 for brick factories, tile factories, poultry & sheep farms, similar 100 for non-Jordanian renter; more based on nature of business 50 for government agencies regardless of size 500 (or more based on sqm) for other entities with high water utilization

Subscription Fees at Irbid Electricity Company	
Type of Subscription	Registration Fee (JOD)
1 phase meter	35 for Connection fee 40 for security deposit
3-phase meter	60 for connection fee TBD for security deposit (determined at Electric company)

APPENDIX II – PRE-APPROVALS BY LINE OF BUSINESS

Two lists were provided to us for pre-approvals and have been translated. The list for the pre-approvals from the Ministry of Interior is dated 3/3/2004 and is the one being used by the Companies Control Department. The Company Controller indicated that he did not have a copy of the official list for other ministries pre-approvals but he required pre-approvals based on 'line of business'. The other comprehensive list is dated 20/9/2006 and was provided to us by the Directorate of Industry and Trade. The pre-approvals from the Ministry of Domestic Affairs are essentially the same in both lists.

Pre-Approvals by Government Agency based on Line of Business	
Authorizing Entity	Line of Business
Ministry of Education	<ul style="list-style-type: none"> - School/ Daycare Center - Cultural/Learning Center
Ministry of Higher Education and Research	<ul style="list-style-type: none"> - College - Private universities - University Services Office
Jordanian Olympic Committee	<ul style="list-style-type: none"> - Sport Training Center (Taekwando, Judo, Karate). - Billiard and Snooker Training Center - Body Building, Boxing, Judo, Karate, Taekwando, Kick Boxing, Weightlifting, Wrestling, or Swimming Training Center. - Playground/Play Court - Fitness Center - Any other Clubs related to sports
Ministry of Public Works and Housing	<ul style="list-style-type: none"> - Construction contractor - Contractor requesting to amend or change the Commercial Registration. - Weigh station for trucks/semi's - Building maintenance. - Services and maintenance of offices and buildings. - Excavations
The Central Bank	<ul style="list-style-type: none"> - Deposits Handling - Currency Exchange - Dealing with Foreign Currency - Foreign Banks Representation - Gold & Jewelry Crafts/Smith - Giving all sorts of credit and commercial transfer operations. - Payment and Collection Services - Issuing Payment Instruments (Banking withdrawals, credit & debit cards, traveler cheque). - Debt purchase and sale both with and without recourse. - Leasing - Department of securities issues or pledge and coverage and distribution deal. - Safety Deposit of financial papers, securities, valuables - Service delivery agent or financial advisor or financial representation
Ministry of Finance	<ul style="list-style-type: none"> - Land ownership for development and resale and execution on company demands
The Public Transport Regulatory Commission (PTRC)	<ul style="list-style-type: none"> - Public bus lines and transfer of ownership - Internal bus lines and transfer of property - Taxies office - Tickets booking office - Long distance transportation by car (out of country) - Ownership and rental of cars to tourists

Ministry of Interior	<ul style="list-style-type: none"> - Billiard and snooker centers - Electronic games centers / and Import of electronic games* - Internet coffee shops and centers - Beauty center for Women - Lathe keys shops - Coffee shops that serve hubbly bubbly - Public entertainment park - Import arms and ammunition. - Trade and maintenance of firearm shop - Security and private protection agency - Import or sale of fireworks - Import Sharp equipment and scalpels, etc. - Liquor stores - commercial vocation to non Jordanian temporary passport holder (Gaza strip) - Wedding hall - Jewelry trade except alloys - Funeral services - Organizing conferences and seminars - Turkish bath - Driving school - Car rental offices - Import of explosives and dangerous chemicals - Entertainment events and concerts organizer - Video and computer games - Manufacturing & trading seals and accessories. - Halls of residence for female students - Manufacture and launch of fireworks and Firecrackers. - Repair and Maintenance of Safes and SNAP. - Target practice, darts, etc. - Colored balls center - Public swimming pool - Public coffee shop
Ministry of Information/ Publications and Publishing ⁸	<ul style="list-style-type: none"> - Daily publication - Period publication - Specialized publication - News Agency - Creation of media institutions like : <ul style="list-style-type: none"> ▪ Commercial printing presses. ▪ Publishing houses. ▪ Distribution houses. ▪ Studies and research and consulting of an economic and political and social houses ▪ Libraries. ▪ Public polling offices ▪ Translation Services - Institutions which offer present workbooks or visual or audio: <ul style="list-style-type: none"> ▪ Sales and distribution and rental and recording video tapes, cassette, and CD's. - Publication distribution, consulting services, advertising & media - Audio/Visual Displays and display units - Production programmes , radio and television serials - Entertainment production - Technical production and distribution - Entertainment

⁸ This government agency no longer operates as a Ministry.

Ministry of Health	<ul style="list-style-type: none"> - Pharmacy - Pharmaceutical warehouse - Veterinary pharmaceutical warehouse - Pharmaceutical factory - Production of drugs for human consumption - Private hospitals - Optical services - Emergency medical centers (24 hours) - Home nursing service center - Nutrition counseling center - Skin care centers (non surgical) - Treatment centers and medical products - Sale of medical devices - Foot care center - Dental center - Sale of Medical supplies and equipment - Health and old age guidance and monitoring - Manual treatment of spinal column - Sale of diagnostic and medical treatment devices - Sale and manufacture of contact lenses - Sale of medical gases - Anesthesia - Jacuzzi - Sauna - Manufacture of Medical gases - Maintenance and construction of scientific and laboratory instruments - Dental technician - Medical Lab - Sports medicine center - Massage center - Radiology diagnostic and medical center - Mid-wife services center - Hair Removal (without surgery) center - Biomedical and genetic engineering - Preparation of plant-based extracts for medical purposes
Ministry of Tourism and Antiquities	<ul style="list-style-type: none"> - Coffee shops that do not serve hubbly bubbly
Ministry of Transport	<ul style="list-style-type: none"> - Goods transport by land - Goods and people transport by sea - Shipping services by sea agency - Operating ships - Ship management services - Ship rental service - Maritime services - Crude oil Transportation - Ships trading - Shipping services by sea - Land shipping agency
Civil Aviation Authority	<ul style="list-style-type: none"> - Civil aviation business - Air transportation. - Air freight services - Air transport services
Ministry of Awqaf and Islamic Affairs	<ul style="list-style-type: none"> - Pilgrimage and Umrah Service (minimum capital 50,000 JOD)

Ports Authority	<ul style="list-style-type: none"> - Servicing and supplying ships services - Maintenance and repair of ships services. - Marine inspection in Aqaba port.
Jordan Petroleum Refinery Company	<ul style="list-style-type: none"> - Create, develop and/or distribute liquefied gas. - Fuel distribution station - Production of empty gas cylinder - Fuel station - Fuel trade - Manufacture and packaging of mineral oils
Jordan Customs Department	<ul style="list-style-type: none"> - Goods clearance
Department of Land and Survey	<ul style="list-style-type: none"> - Real estate office - Survey office
Insurance association	<ul style="list-style-type: none"> - Arbitration - Insurance claim and settlement experts - Insurance services
Ministry of Environment	<ul style="list-style-type: none"> - Environment services - Environment Studies
Ministry of Energy and Mineral Resources (Natural Resources Authority)	<ul style="list-style-type: none"> - Stone quarries incl. fixed and mobile stone cutting, sand - Quarries of cement & marble industries - Mining. - Prospecting/excavation - Digging wells - Quarry - Soil screening
Ministry of Social Development	<ul style="list-style-type: none"> - Nurseries - Old age homes and day centers - Elderly day club
Ministry of Culture	<ul style="list-style-type: none"> - Design and present educational theatrical shows. - Heritage and Folklore development & preservation - Folkloric entertainment band
Ministry of Information and Communications Technology	<ul style="list-style-type: none"> - Transport mailing packages
Ministry of Labor	<ul style="list-style-type: none"> - Employment of Jordanian labor within and out of Jordan
The Jordanian Naval Authority	<ul style="list-style-type: none"> - Maritime agent
Securities and Exchange Commission	<ul style="list-style-type: none"> - Financial Counseling - Domestic securities - Trading of stocks and bonds - Financial services. - Brokers, stocks & bonds
Civil Defense Directorate	<ul style="list-style-type: none"> - Sale and maintenance of Fire extinguishers. - Sale and trade of Fire fighting equipment - Trade and maintenance of public safety materials and equipment - Manual Fire extinguishers - Fire fighting equipment - Refill of Fire extinguishers - Manufacture of fire fighting systems and equipment - Manufacture of fire extinguishers powder

Civil Aviation Authority	<ul style="list-style-type: none">- Civil aviation tasks.- Planes rental and leasing- Sale and purchase of planes- Balloon flight organizer- Air freight services.
Ministry of Industry and Trade	<ul style="list-style-type: none">- Auditing services
Union of Bakery Owners	<ul style="list-style-type: none">- Automatic, semi-automatic, stone, sajj, tannur, dawwar bakery
Greater Amman Municipality and/or relevant municipality	<ul style="list-style-type: none">- Paid Car Parking

APPENDIX III – QUESTIONNAIRES USED

Name of Entity: Contact Information:
<p style="text-align: right;">ما هي الخدمات التي تقدمها الدائرة لتسجيل الشركات في إربيد؟</p> <p>What is your primary function in relation to registering/licensing/permitting a business in Irbid?</p>
<p style="text-align: right;">ما هي الخدمات التي تقدمها الدائرة للشركات التي تدير أعمالها في إربيد؟</p> <p>What is your department's ongoing function in relation to operating a business in Irbid?</p>

For each Function/transaction above, tell us the following:
<p style="text-align: right;">هدف المعاملة</p> <p>Purpose and outcome of transaction</p>
<p style="text-align: right;">المستندات المطلوبة/النماذج المستعملة</p> <p>Required Documents (collect sample forms)</p>
<p style="text-align: right;">الموافقات او المتطلبات السابقة الواجب الحصول عليه</p> <p>What are pre-requisites approvals?</p>
<p style="text-align: right;">الرسوم</p> <p>Fees</p>
<p style="text-align: right;">الوقت المطلوب لإتمام المعاملة</p> <p>Duration from application to approval</p>

هل يتم إرسال الطلب إلى جهات أخرى في إربد قبل إتمام المعاملة؟ Do you forward it to other departments in Irbid before approval?
هل يتم إرسال الطلب إلى جهات أخرى في عمان قبل إتمام المعاملة؟ Do you forward it to other departments in Amman before approval?
هل يتم تنفيذ كشف على الموقع قبل إتمام المعاملة؟ Is an on-site inspection(s) necessary?
أين يتجه المتقدم للمعاملة بعد إتمام المعاملة في دائرتك؟ Where does applicant go to next?
هل تتطلب المعاملة المراجعة في وقت لاحق؟ Do applicants have to come back to you?
ما الفترة اللازمة للتجديد؟ ما آلية التجديد؟ What renewals or ongoing interaction does business owner have with your department?
هل يمكن إرسال مندوب لإتمام الخدمة؟ Must applicant come in person or can they send a proxy on their behalf?
ما هي الوثائق التوضيحية المتوفرة للجمهور؟ Do you have any brochures or documentation regarding this transaction? (get copies)

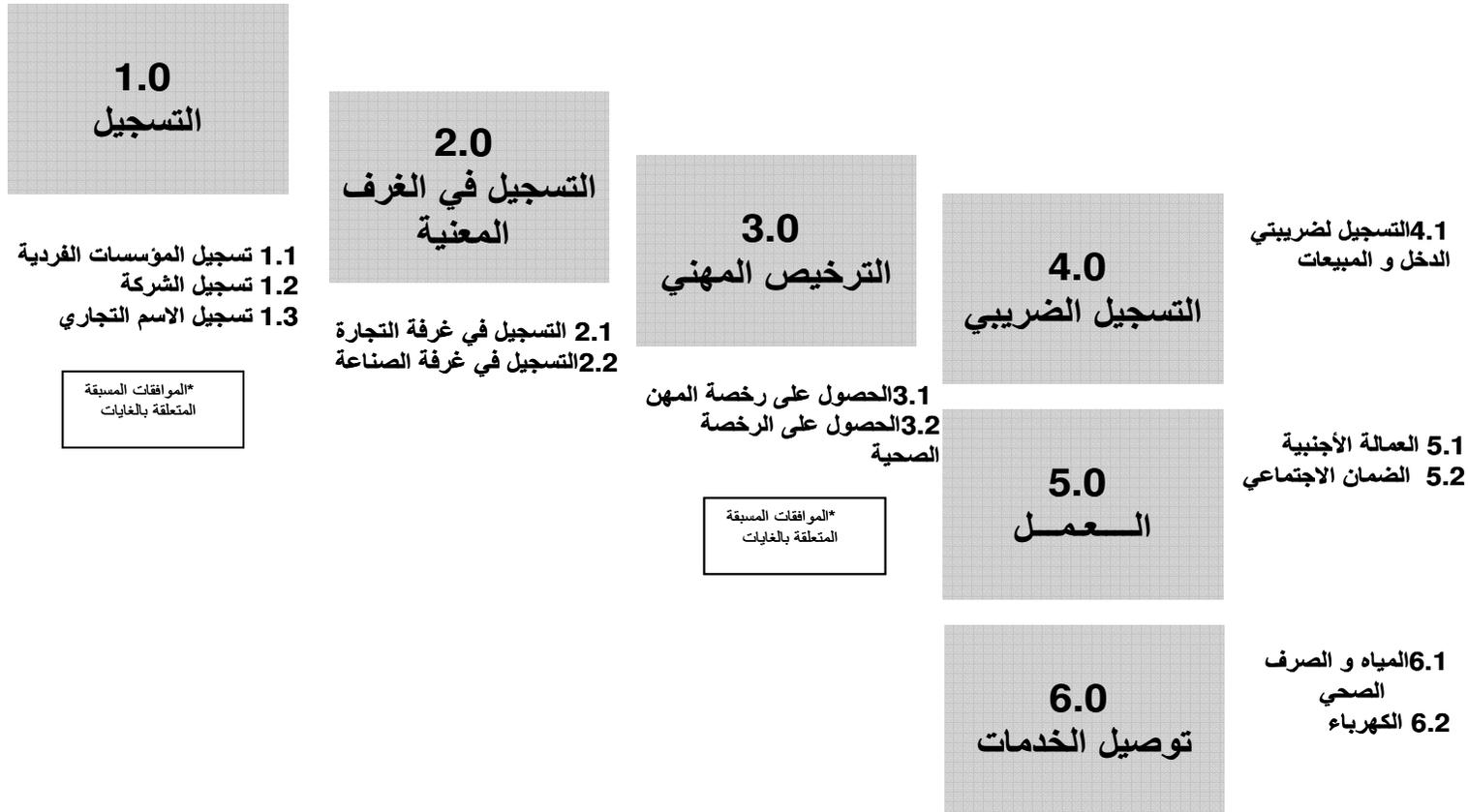
ما القانون / النظام / التعليمات التي تستند إليها الخدمة؟

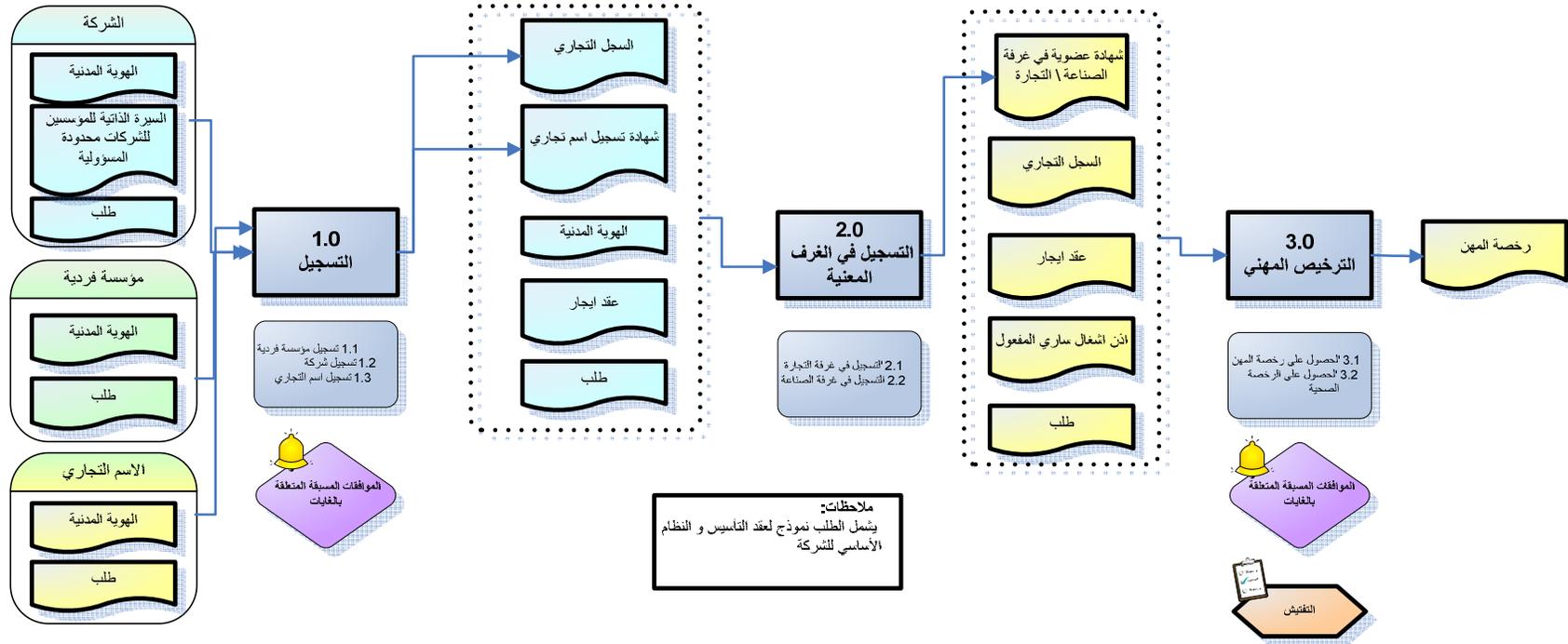
What are the laws and regulations governing this transaction?

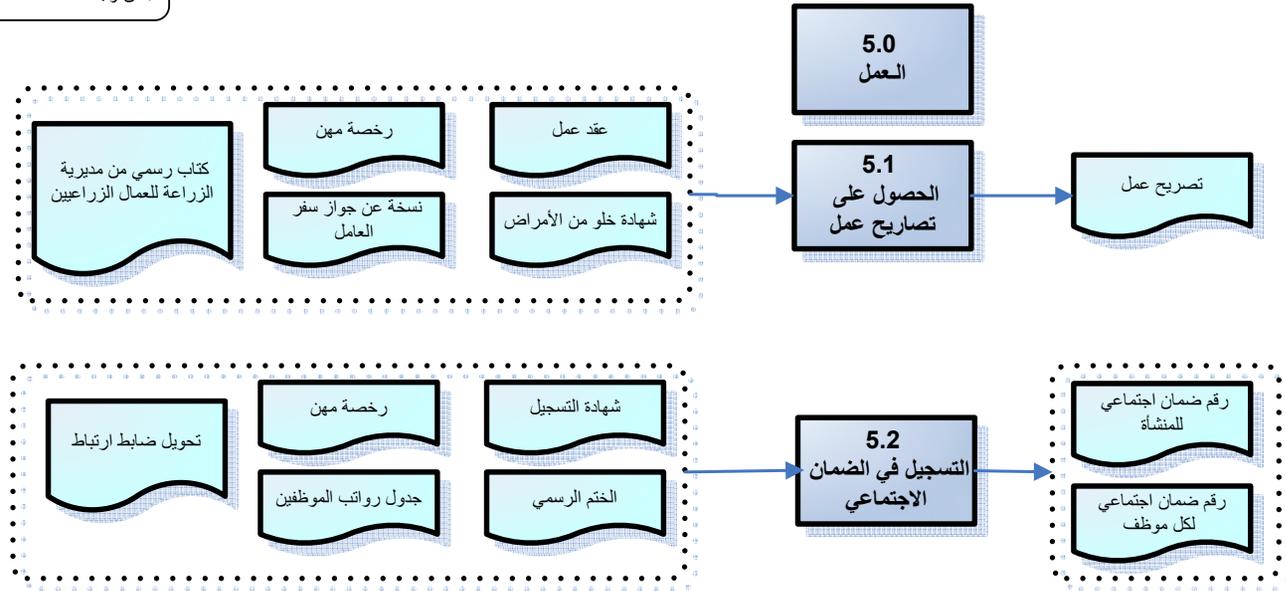
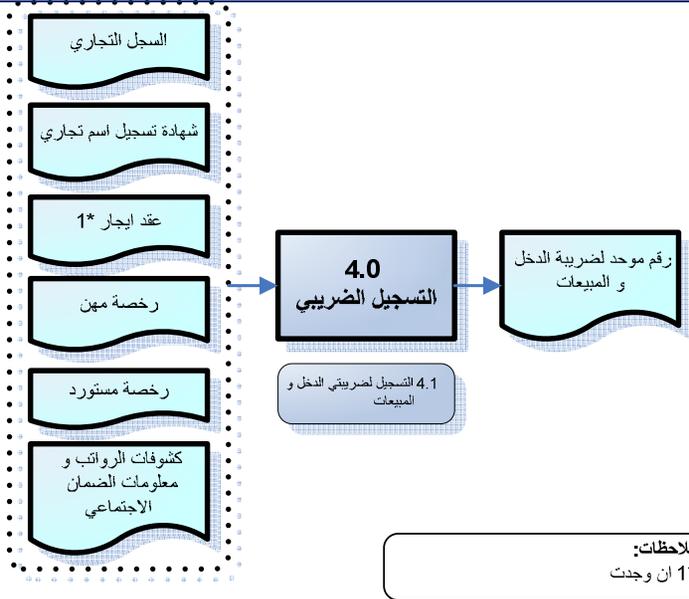
برأيك كيف يمكن تحسين الخدمة التي تقدمها الدائرة لتشجيع الشركات على التواجد في إربد؟

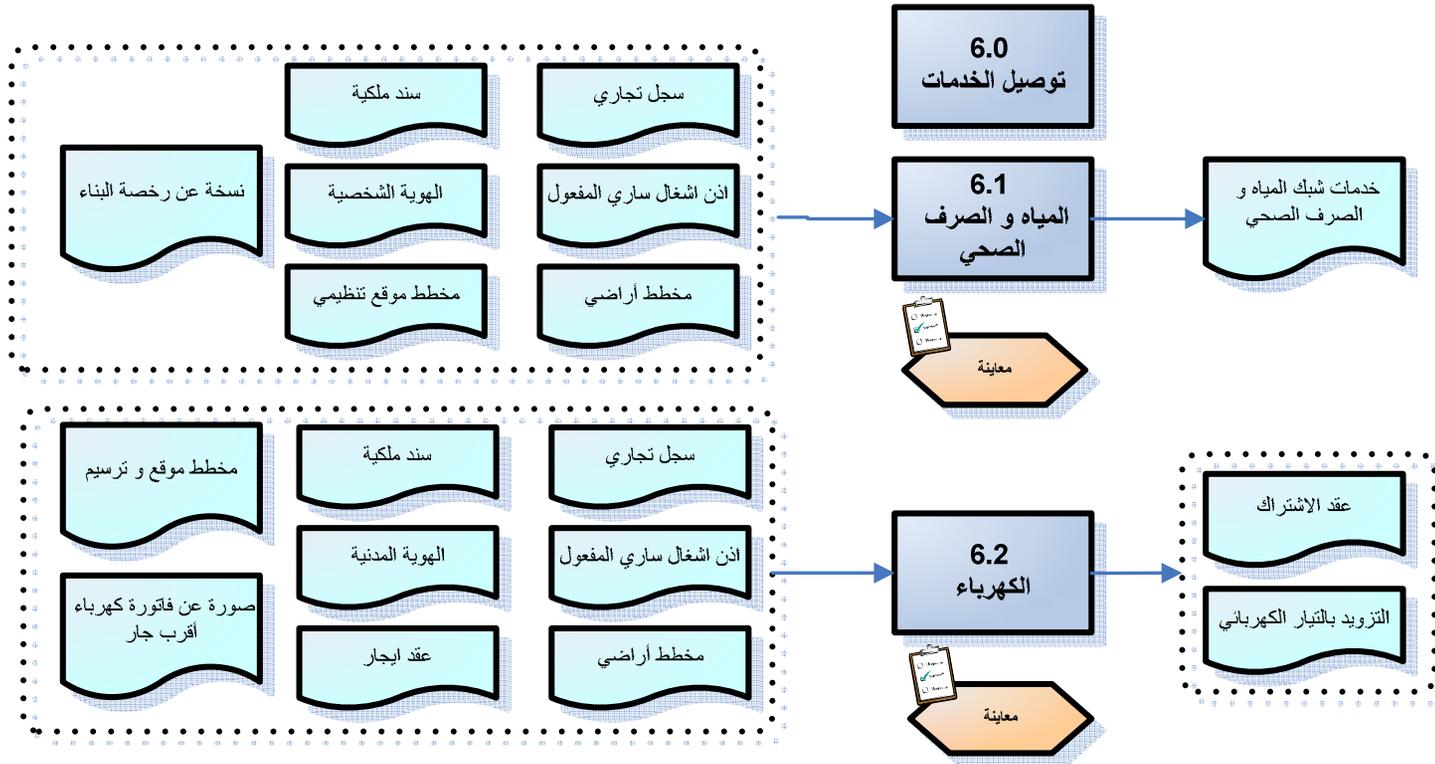
What do you think can be done to improve the service to applicants?

APPENDIX IV – BUSINESS PROCESS MAPS IN ARABIC









APPENDIX V – SAMPLE FORMS AND BROCHURES

Sustainable Achievement of Business Expansion and Quality (SABEQ)

BearingPoint, Inc.

Salem Center, Sequleyah Street, Al-Rabiyeh

Amman, 11194 Jordan

Phone: + 962-6 550-3050

Web address: <http://www.SABEQ-Jordan.org>