

Empowering resilience
and sustainability

مركز الزبير
ZUBAIR SEC

مركز الزبير للمؤسسات الصغيرة
ZUBAIR SMALL ENTERPRISES CENTRE

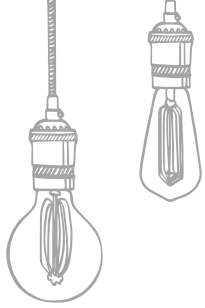


مؤسسة الزبير | 50 سنة
The Zubair Corporation



THE DIRECT SUPPORT PROGRAMME

2017 & 2018



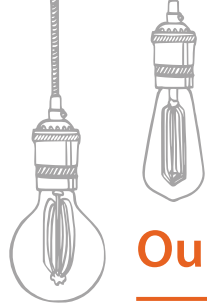
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P.O. Box 257, P.C. 100 Muscat, Sultanate of Oman

T. +968 2473 7325 - **W.** www.zubairsec.org - **E.** info@zubairsec.org - **Twitter** @zubair_sec

THE DIRECT SUPPORT PROGRAMME 2017 & 2018





Our Message



Hani bin Muhammad Al Zubair

Chairman, Zubair Automotive Group
Board Member, The Zubair Corporation

In the name of Allah the Most Gracious

Reflecting on Zubair SEC's Direct Support Programme after six years from its launch should be derived from the lessons learnt while working with entrepreneurs and small-business owners. Rather than merely focusing on the Programme's features and goals, we would rather shed light on the results and work journey, which are the true test for assessing, developing, and enriching the Programme towards achieving greater value for its members.

As we review our journey in serving members of the Programme, with their diverse projects, personalities, and situations, we realize the tremendous accumulated wealth of experience and knowledge that the team has acquired through repetitive incidents and cases faced while working closely and diligently with the members, providing them with guidance and sincere advice. This experience has become the real asset for Zubair SEC, which we keep developing and enhancing towards offering yet better programmes and services.

In this publication, we feature members of the Direct Support Programme for the rounds of 2017 and 2018. We give examples of what the Programme offers and the diversity of its services. The publication also provides valid evidence that cooperation between

leading companies has a distinctive impact in supporting small enterprises. It also reflects that it is cooperation, initiative-taking, partnership, and commitment that form Zubair SEC's core principles in its mission to contribute to the Sultanate's vision for supporting small and medium enterprises (SMEs).

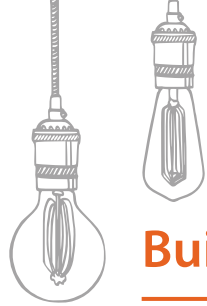
Members of the Direct Support Programme across the past five rounds have demonstrated remarkable determination and dedication to moving forward with their projects. Some might have faced significant market fluctuations, while others were privileged with smoother sailing; but in all cases, the pivotal factor in our opinion is the member's determined character and sincere desire to learn, improve, use available opportunities, and change course if required. While Zubair SEC's team provides every possible guidance and support, the final decision to benefit and progress rests with the members themselves.

With this approach to continuous learning and development of services, Zubair SEC has managed across the past six years to stand out, becoming a source of pride for The Zubair Corporation and is today one of its leading initiatives. Zubair SEC's impact in serving its members has attracted various programmes and organisations from inside and outside the Sultanate that are eager to join hands in empowering and supporting entrepreneurship and SMEs.

The Support Partners of our Direct Support Programme have provided resources, opportunities to diversify our services, motivation for our members to innovate and grow, along with rich market expertise; all of which have been of tremendous value to the progress of the Programme's members. We therefore express our gratitude and appreciation for their close cooperation and trust. This integration and cohesion to provide solid and effective support is what entrepreneurs and small-business owners really need to move forward with their projects in a conducive environment that contributes to the sustainability of their business.

We also value the trust placed by Zubair SEC's members and we will double our efforts to help make this sector an important contributor to a strong Omani economy that resides on solid grounds, leading to greater stability, progress, growth and sustainability.

Zubair SEC will continue to be a beacon for small-business owners and a pioneer in supporting this important sector. We will fervently keep collaborating with our partners and fellow SME-support organisations to further develop entrepreneurship, and we will always remain a living example of how the private sector can peruse its national duty in supporting SMEs amidst the enabling environment and ecosystem available in the Sultanate.



Builders of the Future

Since its launch in June 2013, the number of members joining Zubair Small Enterprises Centre has been on the rise, many of them having already passed the start-up phase, growing in stature as respected players in Oman's private sector. We are proud to have been by their side on this journey, guiding them on a path to a sustainable future for their businesses.

When we follow the achievements of many members of Zubair SEC, we are filled with a sense of accomplishment for collectively building the foundation for their new businesses and to continue developing them.

We strongly believe that the youth of this country have a wealth of potential and most of the time require only a step in the right direction to enable them to contribute to the country's comprehensive development strategy. This is the mission we have dedicated ourselves to accomplish, ever since the establishment of the Centre, in line with the directives of His Majesty Sultan Qaboos bin Said.

Today, nearly six years later, we renew our commitment, along with our members and partners, to make a positive difference in the lives of hundreds of young men and women of Oman.

This march of progress is already in full swing and will continue gaining momentum year after year. At Zubair SEC, we aspire to see small businesses in Oman develop and progress, increasing their contribution towards building a more prosperous future for this great country. The most memorable part of this journey is the interaction between the Zubair SEC team and its members, and this has reflected positively on both sides. As a centre we learn from our experiences and accumulated knowledge

while serving our members. We strongly believe that a shared experience is the perfect way to gain knowledge. Therefore we work to develop our performance based on the experiences and insight that we gain from various members in the Centre.

Additionally, we work closely with numerous concerned entities in the emerging and small enterprises sector, be it in the Sultanate or abroad. The Centre has been successful in building an effective partners network to enhance and develop its provided services. A significant output of such collaboration was the field research study we carried out in 2017, highlighting and mapping the ecosystem of small and medium enterprises (SMEs) in the Sultanate and the available opportunities for them in the tourism sector;



“We strongly believe that the youth of this country have a wealth of potential and most of the time require only a step in the right direction to enable them to contribute to the country’s comprehensive development strategy.”



an effort that was followed by other relevant initiatives based on recommendations of the research. The work was conducted in cooperation with the Embassy of the Kingdom of the Netherlands in Muscat, and in partnership with Erasmus Entrepreneurship Centre, and Get In The Ring Foundation; two of the world’s foremost institutions in the entrepreneurship sector.

When we look back at the output of the Direct Support Programme during the past five rounds, we are filled with a sense of happiness that the efforts made have been fruitful and that we have made a good choice in selecting the programme’s members. Many of them are now well-known in the local market and their colleagues seek to learn from them about the vast and valuable knowledge obtained since their enrollment in the Centre. For those who have not been as successful from a mere bottom line perspective, we are glad that we managed to help them survive, and in some occasions apply turn around strategies, to make it through some of the most difficult years for our economy.

Today, as we shed light on twenty small businesses under Zubair SEC’s Direct Support Programme over the past two rounds (2017 and 2018), we confirm that we are determined to continue to do our very best for this great country, under the wise leadership of His Majesty Sultan Qaboos bin Said.





Zubair SEC Services

Zubair SEC has worked closely with its members to nurture and encourage entrepreneurship across the Sultanate. Combining the determination of members with expert advisory and support by the Zubair SEC team we have witnessed extraordinary results with fledgling enterprises and we believe remarkable impact and progress can be achieved.

Towards that end, the Centre established a comprehensive ecosystem for support, guidance, and business development, which nourishes the entrepreneurial spirit, provides necessary consultations, and helps members get beyond their tentative first steps in business, towards further growth and prosperity. In return, every member of the Centre is required to put their best foot forward through their perseverance, ambition and willingness to learn.

Zubair SEC services include:

Business Advisory and Capacity Building

Zubair SEC offers a broad line-up of experienced high-calibre specialised advisors from inside and outside the Sultanate, in addition to the vast experience throughout the Zubair Group companies, facilitated by the Centre to its members. Much of the Centre's work focuses on support, expert advisory and mentorship; services that are vital to support entrepreneurs and owners of small businesses. Our business advisory sessions offer one-on-one consultancy and guidance, building sound business strategies, feasibility studies, business plans, performance evaluation, and identifying key business requirements from the pre-establishing phase, to post-launching phase, with the needed strategizing and implementation towards stabilizing and scaling up the business.

Our advisors also support in creating and launching Omani brands; putting market penetration, competition, and financial plans; setting investment resources needed for business expansion; exploring potential partnerships; as well as setting up the organisational structure and human resources management systems needed. Zubair SEC also holds workshops and programmes related to different aspects of running a business, with the aim of enhancing the administrative and management skills of its members and equipping them with state of the art tools and best practices.

Finance

Zubair SEC assists its members in putting in place well-structured and thought of financial plans, as well supporting them with obtaining credit facilitation through a number of its local financial strategic partners. Additionally, as part of its endeavour to elevate competitiveness among its members, Zubair SEC selects 10 members every year to join its Direct Support Programme and benefit from additional advisory and business development services as well as special financial grants.

Partnership and Collaboration

Throughout the past years, Zubair SEC has signed a number of memorandums of understanding (MoUs) and scopes of collaboration with different organisations from the public and private sectors. This effort has resulted in establishing a strong base of strategic partnerships that Zubair SEC's members can benefit from in various domains. The Zubair SEC list of partners include a number of financial, consultancy, and logistics institutions, as well as other private sector companies and public sector organisations interested in supporting entrepreneurs in Oman.

And in line with its strategy to explore outside markets for its members, Zubair SEC has signed MoUs and scopes of collaboration with a number of public and private sector organisations interested in supporting SMEs and entrepreneurship, in an effort to bridge between SMEs from inside and outside the country.





The Direct Support Programme

The fundamental goal of Zubair SEC's Direct Support Programme is to enhance positive competitiveness among its members and give a growth boost to members who have good potential for growth and scaling up. The Programme rewards members who demonstrate commitment and determination towards success; to be eligible for entry into the Direct Support Programme, member's businesses need to demonstrate sound strategic planning, realistic feasibility studies and the ability to apply best-practice business administration measures.

Every year, Zubair SEC selects 10 qualified members to join the Direct Support Programme and benefit from its advisory services and guidance, business development opportunities, and strategic planning support, while at the same time receive a financial grant that helps them in achieving the business objectives agreed upon with the advisors.



Selection Criteria

The Direct Support Programme entry criteria are wide-ranging and focus on the personality of the nominee, their self-motivation, and ability to innovate and adapt to change. Additionally, their product/service specifications are key criteria when considering the overall competitiveness towards the Programme. Members' business plans, financial forecasts, and their overall social and environmental impact are also key selection criteria.

A Dynamically Developing Programme

Every year the Centre seeks to evolve with the Direct Support Programme. In its second round in 2015, Zubair SEC added social impact to the selection criteria of the Programme. Since then, a number of members have been selected for projects which had significant social value and community merit.

The second development came from boosting collaboration between large corporations and members of the Direct Support Programme, as part of the "Support Partner" scheme through which a leading company can adopt one of the ten seats of the Programme. The real value of such partnerships extend beyond the financial grant to include the vast expertise and market reach of those Support Partners in addition to the business development opportunities made available for the adopted members.

A prime example of this new approach was Oman International Development and Investment Company (Ominvest) that became a Support Partner in 2017 and adopted a seat won by the founders of "Recycling Services"; Ominvest renewed their support in 2018 by adopting the seat won by the founder of "Global Space & Technology Company". In 2018, ARA Petroleum also came on board the Support Partners scheme and adopted the seat won by founders of "Rove Adventures", as you will read about in this publication.



“Tajribati” Dialogue Initiative



With the increasing number of its members and its reach, Zubair SEC has become a great platform for communication and collaboration, giving members the opportunity to meet, discuss, learn from others’ experiences, and grow in business. In this regard, the Centre launched ‘Tajribati’ dialogue initiative in 2015 which allows SMEs, members and non-members alike, to attend a monthly general discussion session, attended by entrepreneurs, SME owners, and people of expertise from various

public and private organisations.

The initiative allows entrepreneurs to discover various opportunities to develop their business, learn how to face challenges, and benefit from the experience of others. ‘Tajribati’ – the Arabic word for “My Experience” - is an on-going initiative that provides a podium for young entrepreneurs to share their experiences, stories and insight in a friendly transparent atmosphere moderated by the Zubair SEC team.



Topics discussed at the ‘Tajribati’ sessions include:

- Opportunities for SMEs in the Duqm Special Economic Zone
- Legislation and legal challenges faced by SMEs
- Coping with economic and market change
- The national budget and available opportunities for SMEs
- Potential opportunities for SMEs in tourism
- Corporate governance for SMEs
- The role of SMEs in achieving sustainable development in the country
- Human resources management for SMEs
- The importance of media in the success and sustainability of SMEs
- The importance of marketing and communication for SMEs
- Collaboration between SMEs and leading companies
- Management of finance, taxation and cash flow
- Moving from a hobby to entrepreneurship
- Featuring some success stories by Zubair SEC members



“Tajseer” (Business Development Programme)



The real success of any project is marked by stability, long-term sustainability and profitability, and indeed the initial success of any new enterprise can often flounder before it grows into a fully mature business. Keeping this in mind, Zubair SEC sought to empower its members to take their business to the next level and position them for a sustainable future.

Zubair SEC launched the ‘Tajseer’ programme to serve

as a business development platform for bridging between small businesses and large companies and create business development opportunities. The programme offers an opportunity for communication and networking between representatives and decision makers on both sides, in a way that could result in positive outcomes for all. In this regard, Zubair SEC has been devoting its efforts and various tools to create such cooperation and, at the same time, working closely with its members to ensure their readiness in matter

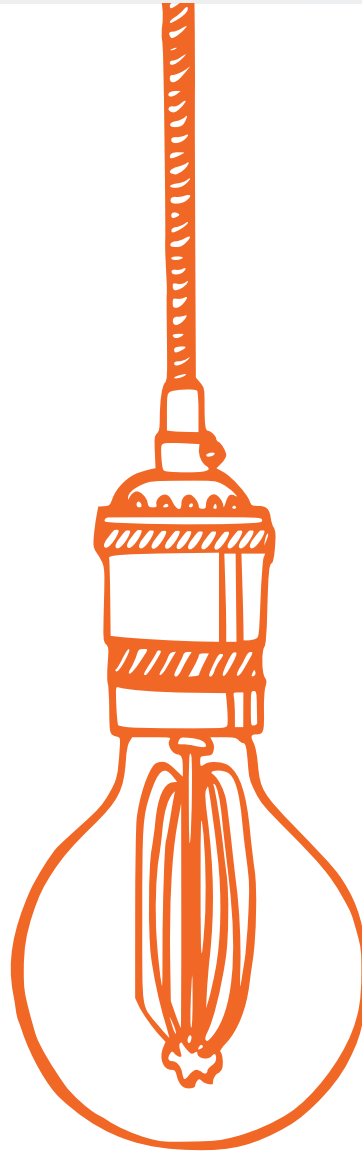


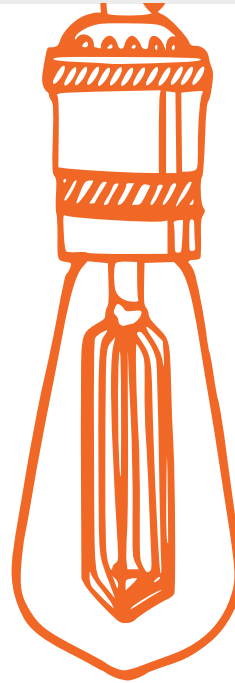
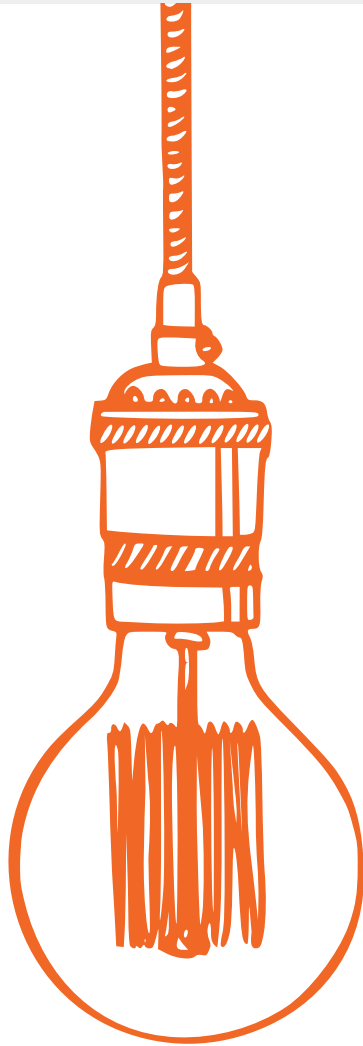
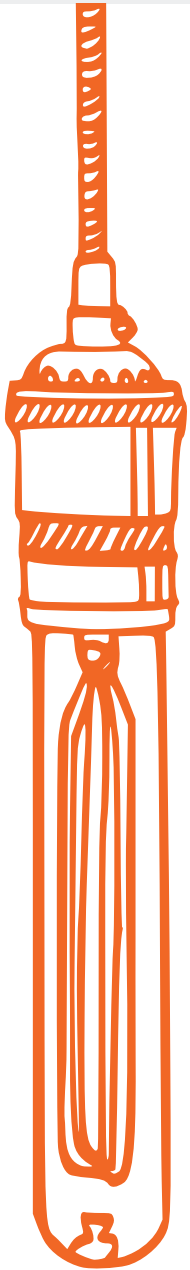
of quality, professionalism, customer excellence, and production and service capacity to meet the needs of large companies and to build strong and enduring relations.

Moreover, Zubair SEC facilitates many business opportunities for its members through the Zubair Group companies and others, which boosts members' chances for business development and achieves bridging between leading companies and small

businesses, to help the latter increase their market share and achieve sustainability.

And as collaboration is one of the main principles that Zubair SEC advocates for, the centre continuously encourages and helps its members to collaborate and work together cross-selling and joint projects, where they can best compliment the offerings of each other and increase their chances to acquire key projects with leading companies.





Members of the Direct Support Programme 2018



Strategic Shift

Emad Ali Saif Al Ghafri runs his carpet laundry business with a turn-around strategy and renewed focus

Emad Ali Saif Al Ghafri came to Zubair SEC with an idea of organising tourism events, managing and renting equipment for traditional tents and seatings. He later was selected for Zubair SEC's Direct Support Programme; after meetings with the advisors at the Centre, they realised that he had a small laundry business for cleaning carpets. He also had a few other business activities, which Zubair SEC team advised him to close so that he could focus primarily on his two lines of business – the laundry and events. As he was riddled with bad debt he was also advised to close the shop for his rental business, as it would enable him to save upon rent and to maintain the renting equipment without an outlet.

Zubair SEC carried out a market study on the laundry business for carpets and the results showed that the

business had great potential. The Centre then did a small teaser for the market introducing Emad's offering and as a result his laundry business increased by over 60 per cent in a span of three months. The increase in turnover was achieved with a 15 per cent decrease in cost, giving him an encouraging profit margin. Zubair SEC also helped him procure new equipment to increase his business capacity and a new financial management system.

As part of the marketing strategy, the Centre then helped Emad rebrand his laundry as Al Zahi Laundry with a registered brand owned by him. A part of the branding exercise was branding his vehicles, with the logo of Al Zahi Laundry. These vehicles have become a mobile advertisement for his shop as they showed the business' telephone number, branding and other details. All this work has been achieved in the soft launch phase of the laundry business, indicating its true potential.

With the grant money Emad received through the Direct Support Programme, Zubair SEC brought him new equipment which helped increase laundry capacity to 100 square meters per day. Emboldened by the initial progress, Zubair SEC has been helping Emad to increase his laundry's capacity by installing a new production line. The new line will increase the laundry's capacity from 100 square metres per day to 2,000 square metres per hour. On the marketing side Zubair SEC facilitated contracts for Emad from

"I want to expand my business and to have Al Zahi operate all across Oman. Zubair SEC and its mentors have opened new vistas for me."

other domestic laundries. As a result he now has three partnerships and they are working as a sales point for him.

On his part, Emad has been persistent and self-driven. Once he is advised on something, he takes it seriously and works hard to get things done. Overall, he has exhibited traits of being a natural entrepreneur who appreciates advice and is always open for suggestions. He has dabbled with various businesses over the last 15 years; he struggled with most of them, finally closing them and focusing on the laundry business model that has proven to be a significant turnaround strategy in his entrepreneurial journey.

Emad has been re-engineering his business. Prior to coming to Zubair SEC, he thought that events management was his most promising business, while he had a small operation for laundry, but now it is the other way around. Overall, it was not very difficult to convince him as he was keen to listen and willing to change. As a result, it was easy to change his business model within a short span of three months.

As of now Zubair SEC does not advise him to have extra outlets but to go in for more partnerships with other outlets. Emad has been approached by a few people who want to become franchisees of Al Zahi laundry. The plan is to franchise the brand later on or to facilitate partnership contracts and agreements with domestic laundries in other areas.

Emad has great aspirations for his business, he wants to be everywhere geographically, but he wants to achieve this by franchising Al Zahi laundry.

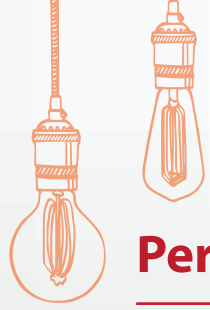


✉ faaaa1980@hotmail.com
☎ 99604660 📱 @alzahi.laundry
🐦 @alzahi_laundry 📷 @alzahi_laundry



Emad Ali Saif Al Ghafri

Overall, Zubair SEC has helped Emad identify a business opportunity, equipped him with the tools to make it viable and to increase his chances for progress and success.



Persistent Focus

Ibrahim Al Khulaifeen has brought about a significant directional change in his business at the behest of Zubair SEC

Ibrahim Hamad Sulaiman Al Khulaifeen and “Mama’s Sauce” is an example of how a right strategic direction and handholding can make a huge change to one’s business. When Ibrahim joined Zubair SEC’s Direct Support Programme he had a food outlet called Barbeque Bro’s and was aiming to franchise it as well. Apart from his burger shop, he also used to create his own sauces. Soon after joining the Direct Support Programme, he had an issue with his partner. Zubair SEC stepped in on his behalf and resolved the matter; Ibrahim was also advised to find a new way of doing business.

His advisors at Zubair SEC told him that since he had created his signature sauces, he should work on those and look into creating a new business model, away from the burger shop. One of the leading kitchens in Oman with five chefs was approached so that they could taste the product and share their ideas and advice.

His sauces were put through rigorous product testing. Zubair SEC sent sauces created by Ibrahim for laboratory and health tests. A check was made on their longevity and expiry. The Centre also found that there were a few Omanis who had similar products with a good market share in and outside Oman, reflecting the potential of the business. A complete process study was undertaken to see the feasibility of a full production line in Oman.

Zubair SEC has been supporting Ibrahim in establishing the production line for Mama’s Sauce products. A place for the production facility has been acquired and an industrial engineering company has started designing the production unit. The plan is to manufacture some of the machinery in Oman and to import a part of the requirements from India. As an essential step, Zubair SEC helped Ibrahim develop and register the actual brand for these sauces; “Mama’s Sauce”. The process involved developing a logo with a catchy name, styling, and creating colour scheme. In addition, the packaging for the products has also been developed. These sauces have five different flavours, but the production facility will be starting with three. The plan is to supply it to two different markets - individuals and restaurants.

Simultaneously, Zubair SEC has helped Ibrahim make certain improvements to his burger shop called ‘Barbeque Rolls’ in Muscat in Al Hail area. While not many changes have been done to the structure of the shop, Zubair SEC has helped in creating advertisements and in marketing the outlet. All these efforts have made the business stable, helping it achieve financial breakeven over the last ten months. Overall, Barbeque Bro’s is running smoothly and is sustainable. While the burger shop is in Al Hail area, the sauce production unit is being built in Maabela.

“The number one service that Zubair SEC provided was that of direct support and free consultation. The advisors who are very experienced and knowledgeable were always there to guide and advise us. Success is not only about money but also about subject matter expertise on issues like where to start, where to head in terms of service, marketing, branding and all other aspects of the business. Zubair SEC speeds up things and the process, compared to if we had been on our own. They have the resources and experience, and know how to keep things moving. There may be times when one may procrastinate, but they do not allow you to get complacent or to stagnate.”

Ibrahim works as an Air Traffic Controller - a job that requires attention to detail. As a result he takes care of the minutest issues of his business, irrespective of whether they are big or small. He is persistent, focused and knows what he wants and where he wants to take his business. Ibrahim is very passionate about his project, but is also flexible and open to reason. As soon as Zubair SEC discovered that he had another vertical, i.e. sauces which he could commercialise, he was open to the idea.

Ibrahim comes from an entrepreneurial family of business owners and traders, thus one can assume that the entrepreneurial appetite runs in the family. Ibrahim has huge ambitions for his business and he wants his



✉ ibrahimalkhulaifeen8@gmail.com

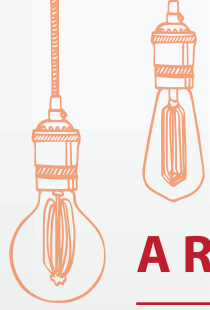
☎ 95630609

📷 @mamas_sauce.om @bbqbrosoman



Ibrahim Hamad Sulaiman Al Khulaifeen

saucers to be the Omani saucer of choice and probably also a global brand. His saucers have a unique taste and can be taken anywhere.



A Recycling Champion

Adil Humaid Salim Al Hashmi, the Founder of Falcon's Voice Comprehensive Trading LLC, is serving the society by making a contribution to the plastic recycling supply-chain through his small enterprise

Adil Humaid Salim Al Hashmi is passionate about the environment. He works at a media department in a government organisation in the power sector. But due to his interest in environmental sustainability, he started a recycling business. He educated himself on various aspects and issues related to the environment.

Adil started by renting a yard in Msan'a Industrial Area to collect recyclable plastic waste, segregating different types of plastics, crushing them with an in-house crushing machine and selling the crushed pieces to other companies for further processing. But despite his best efforts, the business was running into losses for almost three years. Thereafter he decided to compete for the Direct Support Programme of Zubair SEC and that's when things started to change for him.

"I was encouraged by the positive feedback from the previous winners of the Programme. My main motivations to join were the attractive financial support and the business advisory to transform my business into a more sustainable one," says Adil.

It was a challenging task for Zubair SEC's advisors to help Adil with turnaround strategies for his business. His operating cost was higher than the revenues and as such, experts at Zubair SEC advised to restructure

the business completely. They also had to first arrest his losses. He was spending a significant amount every month on transportation for collecting the waste from farms and dumping yards to bring to his facility. For transportation he was renting a truck. Zubair SEC's team brought down his transportation cost to half by advising him to purchase a used truck funded majorly from the Direct Support Programme grant he received. This also enabled him to sign a deal with a dumping yard to be their exclusive waste collector, which in turn helped him breakeven and start making some profits. Through Zubair SEC's partnership with an audit firm, a professional accounting process was also facilitated for Adil.

The experts from Zubair SEC have been working on a new business strategy to enable Adil's business move up in the value chain of recycling. The plan is to move beyond the crushing stage by adding equipment to melt the crushed plastic and convert it into pellets to complete the assembly line. These pellets will be sold as raw material to larger companies that are into converting these pellets into usable products. Many potential buyers for these pellets are already located in the vicinity. By doing this value addition, his profit margin is expected to go up significantly which will enhance his business' commercial viability and sustainability.



✉ alhashmi867@hotmail.com

☎ 97061831 / 92250798 صوت الصقر الشاملة ش م م

🌐 www.falconvoice.omancon.com

“My work serves a noble cause benefiting the community and environment as it is about the collection and recycling of plastic waste. The success of my future plan depends on the responsiveness of the society, from both the individuals as well as the companies.”

Talking about his business, Adil says, “My work serves a noble cause benefiting the community and environment as it is about the collection and recycling of plastic waste. This saves the community from many diseases caused by the decomposition of plastic materials. My enterprise works on converting plastic waste from harmful to useful so that the plastic waste we use can be reused for other applications.”

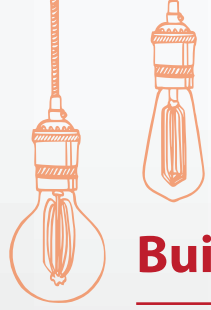
On his future plans, he says, “The success of my future plan depends on the responsiveness of the society, from both the individuals as well as the companies. I need to collect more of their plastic waste so that I can recycle more and thus create more economic and social value simultaneously”.

His business journey and turnaround story reflects his steely resolve and zeal to pursue his goals despite the challenges. This plastic recycling champion is an



Adil Humaid Salim Al Hashmi

inspiration for many on creating a balance between running a business and contributing to the community in which we live!



Building the Business of Fitness

Laila Nasser Mohammed Al Kharoosi, the founder of One Step Gym & Beauty (women's gym), is meeting different needs and preferences of women in regards to fitness and beauty

The industrial city of Sohar is known primarily for industries and the port. But many small businesses are coming up in the city with the burgeoning population. "One Step GYM & Beauty" owned by Laila Nasser Mohammed Al Kharoosi is quite distinctive among such businesses. It is a fitness centre for women and run by an Omani woman who is passionate about fitness and has very good knowledge and experience about keeping fit.

This is a competitive advantage for Laila's business, not merely in Sohar, as there aren't many women fitness centres that are run by an Omani woman in the Sultanate in general. Apart from Laila's rich knowledge on fitness, this has been one of the key factors that went in her favour in winning the Direct Support Programme of Zubair SEC.

Laila has studied Mechanical and Electrical Engineering at Sohar University and is currently working in a managerial position in Jindal Shadeed Iron & Steel LLC. She started her business in 2017 in Sohar. In a short time, the gym has become quite popular among women who are fitness enthusiasts.

With the guidance of Zubair SEC advisors and the fund she received through the Programme, she has revitalized her Centre with a new location, new

interiors, new branding and added facilities. She has changed her gym to a new location that is convenient as well as appealing to her clients. It is a much larger premises which is quite open with a lot of natural light and air ventilation to give the perfect ambience to her clients. The facility has been completely redesigned; it is now more trendy and lively with a lot of aesthetics appeal. The gym has got a new branding also in sync with the revamped facilities and interiors.

To complement her fitness services, Laila has been working on adding beauty services in the same premises. She has sublet a part of the place to set-up and run beauty salon services. The value addition is expected to be in great demand for her clients looking for both services under one roof. She has also added new activities like a dedicated dance-based exercise zone. To make the facility more secure using technology, she has introduced smart access cards for members.

"I'm thankful to the Zubair SEC's Direct Support Programme for taking my business to a completely new level. Their advisory and financial support including helping me with new branding to location change to interiors redecoration to managing the facility in a more professional manner, are highly appreciated and valued," says Laila.



مركز خطوة للرشاقة والجمال
ONE STEP GYM & BEAUTY

✉ alkhroosilaila@gmail.com

☎ 92740272/95713881 📷 @onestepsohar

🌐 onestepsohar@gmail.com

"I'm thankful to the Zubair SEC's Direct Support Programme for taking my business to a completely new level. Their advisory and financial support including helping me with new branding to location change to interiors redecoration to managing the facility in a more professional manner, are highly appreciated and valued."

With much improved offerings, she is planning to target corporates along with individual clients. She also endeavours to develop the facility further into an integrated centre for families, especially mothers.

With more and more women becoming health conscious especially when it comes to their physical fitness, Laila's business is bound to soar higher and higher!



Laila Nasser Mohammed Al Kharoosi



Widening Horizons

Travelling and sports are a passion for Hassan Ali Mohammed Al Lawati, who envisions to establish Rove Adventures as a leading tourism company in Oman

Rove Adventures is an Omani owned and operated adventure tourism company, which provides a unique, authentic and entertaining experience to residents and visitors of Oman.

Founded by Hassan Ali Mohammed Al Lawati, member of Zubair SEC's Direct Support Programme in 2018 and his two partners, Hamed Al Saadi and Moutassim Al Balushi, Rove Adventures, believes in promoting Oman's vast tourism potential. Hassan was selected for the Direct Support Programme seat adopted by oil exploration and production company, ARA Petroleum, which comes with additional support and more exposure opportunities.

"We are honoured and delighted to have such outstanding programme members to represent Oman's SME sector. By anointing them as members of this flagship programme, Zubair SEC is making sure that their hard work and determination receives the backing they deserve", said Sultan al Ghaithi, CEO, ARA Petroleum. He added, "ARA is pleased to extend an arm to support the strategic objective of Zubair SEC, in its efforts to empower their members to be self-sufficient, while sustaining their entrepreneurship." When Rove Adventures came onboard Zubair SEC's Direct Support Programme, they were still a small unit doing small weekend activities and most of it was done through Instagram. "We started working with them to build a comprehensive service capability. So we prepared

the groundwork which they implemented in their website providing about 23 key locations," according to Nauzer Nowroji, Senior Advisor, Zubair SEC. Jebel Akhdar and Wadis soon became the activity points. Rove Adventures has built up a good network with local communities, in areas such as Jebel Akhdar, Jebel Shams, Misfat Al Abriyeen, Al Rustaq, Al Sharqiah North and South and Thufar, on which it depends fully for guidance, transportation and food. While the business was basically focused to internal tourism, the Direct Support Programme team started working with Hassan and his colleagues on external inbound programmes.

Having started their activity through Instagram, Zubair SEC held a high-profile event for Rove Adventures to launch their website and new season services in November 2018, and facilitated for them a strategic alliance with Designer Holidays, a leading destination management company from India. The agreement opened the gateway for the two entities to strategically cooperate to promote tourism offerings of the respective companies. This has in essence allowed Designer Holidays to add Oman to their destinations. Rove Adventures now has access to Sri Lanka, India and Bhutan with Designer Holidays. Zubair SEC, through its close collaboration with the Embassy of The Kingdom of Bahrain in Muscat, facilitated a collaborative agreement for Rove Adventures with Bahrain-based Sanad Travel and Tourism Company that has a significant presence in Bahrain and Saudi

“Zubair SEC’s advisory and consultancy role enabled Rove Adventures to grow faster than planned. I am immensely grateful to have the unstinted support of a leading company like ARA Petroleum as a Support Partner of Zubair SEC’s Direct Support Programme, which has enabled me to further progress with my services and efforts to promote tourism in Oman.”

Arabia, wherein both companies will promote each other’s products and service in their respective countries. Hassan, who has a master’s degree in Mobile Communications from Lancaster University and BSc in Electrical and Electronics believes that Oman’s tourism potential needs to be further explored. His company aims to play a key role in promoting Oman as a tourist destination for adventure seekers. Rove Adventures also organises adventure trips in Oman including camping, hiking and trekking trips in the mountains, canoeing and abseiling trips in the wadis, climbing and caving trips and so on. They also organise team building programmes, sight-seeing tours, as well as local assistance and guidance for tourists in Oman. Rove Adventures has built a whole network of sub-contract partners to support them in Oman including Jebel Akhdar; visitors are escorted by local guides and even offered local cuisine giving them an authentic Oman experience.

Since joining Zubair SEC’s Direct Support Programme, Rove Adventures has clocked 50 per cent growth. The target is to double the growth in 2019 and onward. Rove Adventures now has a structured five nation international network.



✉ hassan.allawati@hotmail.com, hassan@rove.om

☎ 95103205/95666667 📷 @rove.om

🐦 @rove_om 🌐 www.rove.om



Hassan Ali Mohammed Al Lawati

This seat is adopted by:





Healing Touch

Bold decisions make leaders stronger. Khalid Shafi Khalid Al Habsi, who is a certified degree holder in pharmacy from Oman Medical College took the plunge to set up his own Pharmacy in 2016. Khalid has now firmly set his sights on expanding into other parts of Oman with his own brands

Khalid Shafi Khalid Al Habsi is driven by a passion and commitment to ensure good health of the community as he intends to provide high-level of care, attention and services through his pharmacy.

Utilising his experience of working as a Pharmacist with Khoula Hospital for eight years, Khalid ventured to set up a small pharmacy on his own called Shafi Pharmacy in South Mawaleh in 2016.

Initially, Shafi Pharmacy was located in a very nondescript area in South Mawaleh, where it was hardly noticed, which impacted his business. One of the primary tasks undertaken after he was selected for the Direct Support Programme of Zubair SEC was a comprehensive strategic and marketing review including complete logo design and branding. The advice was to shift the pharmacy to a better location in South Mawaleh itself.

Once the new location was identified closer to a fuel station, Zubair SEC team worked with Khalid to redesign the interior decoration of his pharmacy, using the grant he received from the Programme, to make it better structured, easier to navigate by customers, and to give it a professional look reflecting the new brand

identity. Zubair SEC's main objective has been to turn Khalid's business model into a successful one and help him achieve growth and sustainability.

As his business continues to improve, Khalid is ready to take the leap forward in trying new strategies to develop his pharmacy. "We are devising marketing strategies like distribution of leaflets to residents to tell them that there is a pharmacy next door in an effort to build some kind of local positioning and business attractiveness. Additionally, customers can get their blood and cholesterol checks done at the pharmacy. It is also planned to have a series of programmes to reach out to customers." Three small polyclinics in close proximity of Shafi Pharmacy are certain to bring in customers to the pharmacy, he avers.

Khalid also collaborates with his fellow-entrepreneurs and members of Zubair SEC in cross selling their products, such "Al Broumi Honey" and "Grandma's Mixes" hair care products, in line with Zubair SEC's strategy to encourage its members to collaborate in business.

While dwelling on the future, Khalid has set his sights on expanding into other parts of Oman, where he



✉ shafi.pho1@gmail.com

☎ 24181875/92514513

📷 Shafi_pharmacy

“I am delighted to receive the support of Zubair SEC, which is empowering entrepreneurs and their small businesses by providing consultancy and a stimulating environment for business growth.”

envisions to replicate the Shafi franchise model. His ambition is to have a chain of pharmacies across Oman. The journey has not been free of challenges. Zubair SEC has been working with Khalid to draw a roadmap to reach his goal and overcome any existing and foreseen challenges.

Khalid is now looking at setting up pharmacies in Sohar or Salalah to start with by the end of 2019 as these areas do not have a lot of pharmacies. He strongly believes that the future is promising and he is confident of emerging more successful in the years ahead with his own set of brands.



Khalid Shafi Khalid Al Habsi



Lights, Camera and Action

Sheer determination has taken her to new places. Having started off with a small photography studio, Zahra Mohammed Saif Ambu Saidi has over the years expanded her business into souvenir making, destination management, digital photography, and animation production

From a small photography and video studio to digital photography, souvenir manufacturing and destination management, Shiyaka Photography has come a long way since it was set up.

Meet Zahra Mohammed Saif Ambu Saidi, Founder of Shiyaka Photography. Zahra, along with her husband set up the studio in early part of 2015. Over the years, Shiyaka started offering a bouquet of services and gradually moved to a new location in Mawellah. The studio progressed later into a souvenir business aiming to establish a foothold in the market.

When they joined the Zubair SEC's Direct Support Programme for the year 2018, they were functioning from a small basement shop in Al Khuwair. Zubair SEC extended extensive advisory support to Shiyaka Photography, guiding them through their business development, marketing strategy, and expansion plans.

Shiyaka Photography has done corporate photo shoots for major corporations in the country, besides corporate events and weddings. As they have the rights for photography, Shiyaka has also got into

souvenir designing as well. Zahra has now established a nice shop in Mawellah to set up a professional digital studio. The studio is a little more than a picture studio, offering various photo-related services. Along with this, Zubair SEC is guiding them to set up a new website and further develop their services portfolio.

The company's expertise in photography and videography has given it a competitive edge to apply creative ideas on personalised items of their own making.

Over a period of time, Shiyaka has transformed from a small photography unit into a souvenir making, destination management, and digital photography unit. Shiyaka, which is now a one stop shop for photography services, has two revenue streams - souvenir and photography studio. They are developing destination souvenirs for Nizwa fort and other major sites in the Sultanate, with the guidance of Zubair SEC team.

Recently, Zahra has added multi-media and animation production services to the business portfolio of Shiyaka which has a very good potential to enhance its



✉ shiyakaphotography@gmail.com

☎ 91911020 📷 shiyakaphotography

🌐 shiyaka.net

“Zubair SEC has played a key role in my business journey. Their guidance and supervision have been pivotal in different stages of my business ensuring growth and sustainability of my small enterprise.”

competitive advantage and the comprehensiveness of their services offered to the market. Starting October 2019, she has run her own booth at Muscat Mall selling special souvenirs and custom made items too.

Zahra, who has a Bachelor’s degree in Multimedia - Computer Science from Middle East College is very enthusiastic about the future growth. “We are continuously working to enhance our service portfolio and we look forward to become the best Photography Company in Oman.”



Zahra Mohammed Saif Ambu Saidi



Taste of Success

A graduate from SQU, Abdullah Mohammed Saud Al Dughaishi's single minded devotion has enabled him to take his 'Brown Popcorn' brand to a new level since its launch in 2015. He has now set his sights on exporting his products

Abdullah Mohammed Saud Al Dughaishi is an entrepreneur who believes innovation is key to success.

'Brown Popcorn' launched in 2015, has come a long way to become today one of the leading brands sold all across the Sultanate and at various leading selling points. Abdullah started the business in 2015 and initially set up a small popcorn outlet at a mall in Al Khuwair. At that time, he was selling more in terms of gourmet-speciality popcorn made for takeaway. But over a year or two, because of lack of footfall in the mall, he discovered that he had to change his business model.

Abdullah worked hard to change his business model and start manufacturing popcorn. He took the risk of manufacturing popcorn in pouches and set up a small factory in Ghala towards the end of 2016. But his business venture did not yield the desired returns.

Things dramatically changed once he was chosen to join Zubair SEC's Direct Support Programme. The programme intends to create a spirit of positive competition between Zubair SEC's members to enrol in the programme, and thus earn a package of essential services and grants to launch and maintain successful and sustainable businesses through working plans

implemented in cooperation between the Centre and the programme members.

When Abdullah was taken on board the Direct Support Programme, Zubair SEC's advisors identified that while he had a good product, there were significant issues related to marketing and distribution that had to be resolved. Firstly, the rent for his factory in Ghala was on the higher side. The only option was to shift to a better location. The suggestion was that he shifts his factory to Mabela to reduce rent by 50 per cent. The factory in the new location was set up with good manufacturing practices such as hygiene and cleanliness. He then took firm steps to reduce the cost of manufacturing and improve distribution capability. He took upon himself the task of getting in touch with distributors, who basically deal with petrol stations. So Al Maha and Shell became part of his delivery capability. More recently, he connected with Future Wells, an Omani company which does distribution in the country and also to key supermarkets. Business has flourished and the brand has turned into one of the leading brands. This distribution capability helped him to improve sales volume.

Abdullah has shown tremendous passion, dedication and a strong will to succeed and grow the business. He has now added Caramel and Caramel with Cinnamon



✉ abdu.muscat@yahoo.com

abdu@brownypop.com

☎ 91131398 📷 BROWNLY.POPCORN

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"I am honoured to be a member of the Direct Support Programme from Zubair SEC. This has definitely enhanced my business and my brand. It helped us "financially" to develop the production and marketing strategy and "administratively" through advisory support. I would like to commend Zubair SEC for their unique support to SMEs in Oman."

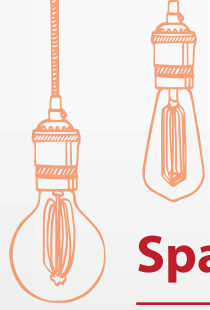
flavours to his growing brand. Growth in terms of volumes too witnessed an increase from 6,000 to 10,000 packs a month now. He has also been looking at expanding into savouries-pizza, barbecue and one of the spicy flavours. All the products packaging is undertaken as per international standards with nitrogen filled packs.

Dwelling on business growth since he came under the ambit of Zubair SEC's Direct Support Programme, he says that the growth is more than 40 per cent over 2017. There has been a 50 per cent drop in manufacturing cost and a corresponding 40 per cent increase in volume since he joined the Programme. The average



Abdullah Mohammed Saud Al Dughaishi

production was earlier 4,000 packets a month earlier, now it is 10,000 packets a month and is expected to increase to 17,000 starting October 2019.



Space Woman

Bahiya Hilal Sultan Al Shuaibi is the founder and CEO of Global Space and Technology Company, one of the most distinguished business owners in her field of specialisation not only in Oman but in the Middle East

Unlike most children of her age, Eng. Bahiya Al Shuaibi from early childhood was fascinated by space and her favorite hobby was reading books about space. As she began to grow up, her passion for space increased and she continued to pursue that passion and chose it as a field of specialization.

Eng. Bahiya holds a master's degree in satellites and mobile communications from the University of Surrey in the UK and a graduate certificate in space studies from the International Space University in France. She has also obtained many other professional certificates in technology transfer, transformation management, and project management.

Eng. Bahiya founded Global Space and Technology Company in 2017 to contribute to knowledge transfer of the space sector and modern technology to Oman and inspire creativity in the field. Her company is the first private space company in the Sultanate to support the space sector, currently operating in three diverse but interrelated areas.

The first is to provide new technologies, products and services for advanced technological projects, space projects, satellite services, communications technology, and defense solutions. The second area is

space consulting and modern technology, while the third is education.

One of the company's distinctive initiatives is in a research study on the best sites in Oman to study the feasibility of a Space Rocket Launching Station. Today, Global Space and Technology Company is also opening a new division of 3D and Virtual Reality (VR) technologies for government and military fields.

The Department of Education within the company was supported by Zubair SEC and Ominvest to support Eng. Bahiya in achieving some of her objectives. "We are delighted to support the seat won by Eng. Bahiya and her Global Space and Technology Company as part of our partnership with Zubair SEC's Direct Support Programme. This aligns with our objectives to contribute to the development of a knowledge-based economy and we believe that her educational project has immense potential," says Abdulaziz Mohammed Al Balushi, Group CEO of Ominvest.

Eng. Bahiya is working to develop and expand projects quickly and significantly, as well as transfer latest knowledge and technology to the Sultanate. She is undoubtedly one of the unique entrepreneurs in the Middle East.

SkyLine EDU.
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✉ brilliant.00@hotmail.com

☎ 99753355

📷 @space.om 🐦 @Space_Oman

Part of the Direct Support Programme's grant was utilized for the production and dissemination of some space education programmes using virtual reality technology and augmented reality; another part was used to contribute to the expansion of the new office of the International Space and Technology Company.

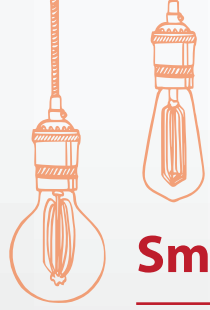
Eng. Bahiya is working to develop and expand projects quickly and significantly, as well as transfer latest knowledge and technology to the Sultanate. She is undoubtedly one of the unique entrepreneurs in the Middle East.



Engineer Bahiya Hilal Sultan Al Shuaibi

This seat is adopted by:





Smart Business

Abdul Aziz Saleh Ahmed Al Mawali, the founder of SmarTech Solutions, is ready with a fresh brand identity and new line of products to meet the demands for smart products and solutions in a connected society

Abdul Aziz Saleh Ahmed Al Mawali is an energetic person who is full of ideas and likes taking up new challenges in life. Despite having a settled job as an electronic engineer in the media sector, he always had the urge to do his own parallel business. In 2010, he took the plunge by registering SmarTech Solutions Company to focus on the needs of small businesses. Through SmarTech Solutions, Abdul Aziz provides software solutions and products to restaurants, cafes, shops and points of sale, as well as a variety of electronic systems and services in a tie-up with a Bahraini American company. Over the years, his clientele has crossed a 350 mark with an ongoing relationship with the majority of his clients.

He emerged as a member of the Direct Support Programme of Zubair SEC in 2018. The development has been a game changer for him. This has given wings to his ambition. The advisors at Zubair SEC thoroughly studied his business and his managerial capabilities and looked at how the business could be taken forward. Zubair SEC provided him with opportunities to visit specialized exhibitions such as a large-scale technology exhibition in China in 2018. This helped him obtain knowledge about the latest trends in the field of his business.

Zubair SEC has created a new brand identity for SmarTech Solutions. It was unveiled during an exhibition for SMEs organised at the Muscat Grand Mall (MGM) in the first quarter of 2019 by Zubair SEC. Apart from launching the brand identity and logo, SmarTech

Solutions also launched a new line of service and products (SmarTech Home) during the exhibition. The new service and products have been developed for residences and buildings which enable integration of home electronic devices and turns the house to a smart home that functions automatically to prevent fire and theft, and saves on energy. The newly revealed logo and brand identity symbolises SmarTech Solutions' objective and aspirations. The new logo was developed by branding specialists at The Zubair Corporation in coordination with Zubair SEC and its member. The new identity also reflects the advancement and development in the area of technology-based solutions. The exhibition provided an opportunity to present latest smart technologies and get customers feedback, as well as achieving good sales. The new branding will help him better compete in the market. The new identity strengthens and modernises how the company represents itself and reflects its core values and future strategy.

Acknowledging the support from Zubair SEC, Abdul Aziz Maawali said, "Since branding is a vital aspect of a marketing strategy, the new identity and logo for my company helps to inspire a sense of confidence to the brand. The support that I have been receiving since I joined Zubair SEC has been fundamental to the development and progress of my business. The team at Zubair SEC has been paying close attention to every detail of my business operations and providing me with guidance and advice on how to take my business forward till my brand became known for the excellent

SMARTECH

✉ smartechom@gmail.com

☎ 96177776 📷 SmarTech.om

🐦 SmarTech_oman 📺 SmarTech.om

“The number one service that Zubair SEC provided was that of direct support and free consultation. The advisors who are very experienced and knowledgeable were always there to guide and advise us. Success is not only about money but also about subject matter expertise on issues like where to start, where to head in terms of service, marketing, branding and all other aspects of the business. Zubair SEC speeds up things and the process, compared to if we had been on our own. They have the resources and experience, and know how to keep things moving. There may be times when one may procrastinate, but they do not allow you to get complacent or to stagnate.”

accounting systems we offer at largest commercial centres in the Sultanate. I am really thankful that Zubair SEC facilitated the launch of the logo and new services at the exhibition in MGM. Participating in the exhibition has helped me build a database of clients and obtain new business opportunities.”

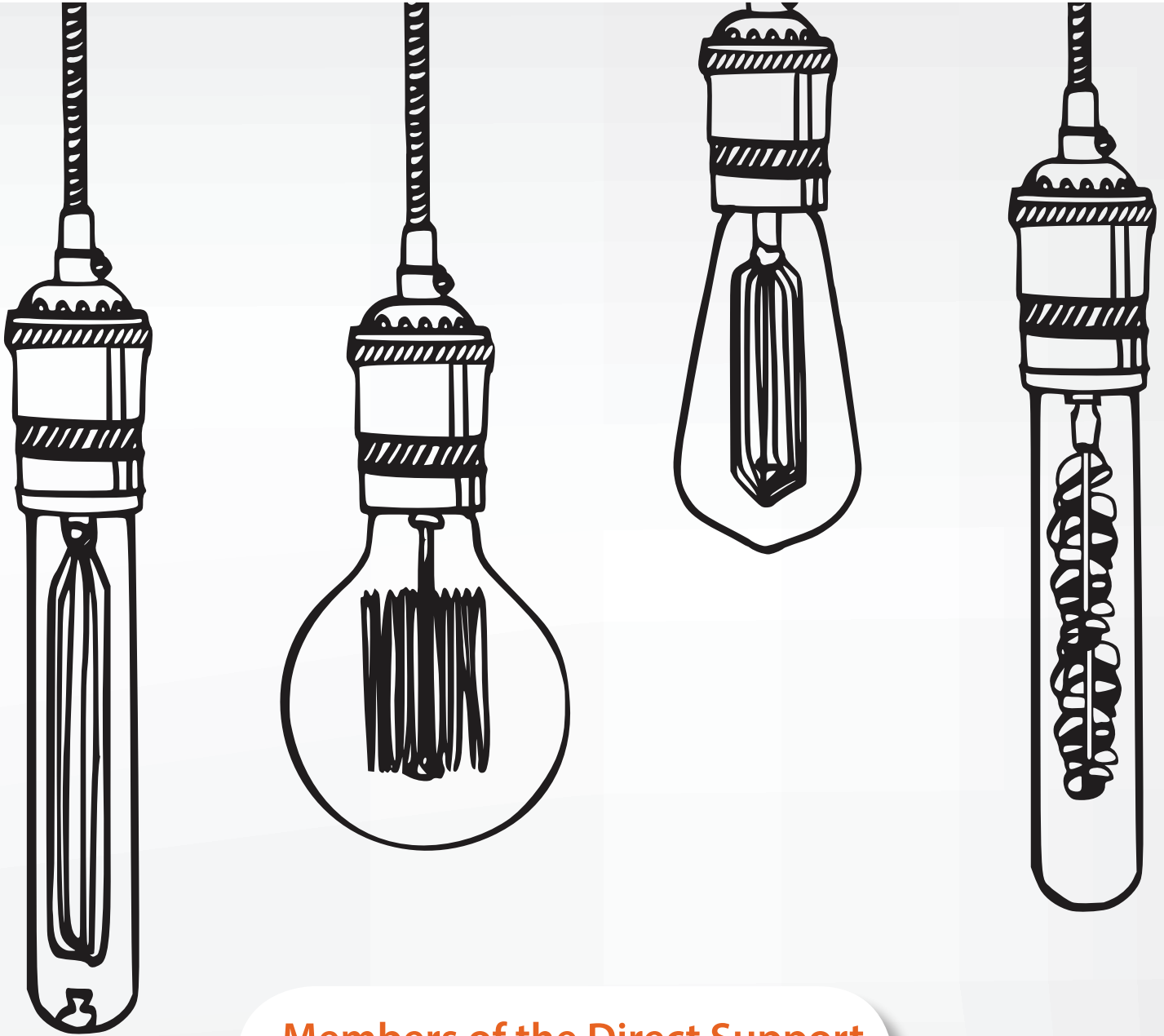
Abdul Aziz now has two verticals to take his business forward – SmarTech Solutions for businesses and SmarTech Homes. He is going to launch his branded products by sourcing the devices from China, Korea and Poland along with software from the USA and India. For smart homes, Zubair SEC is in talks with construction firms, property developers, engineering consultants, civil engineers, architectures and interior designers to promote his IoT-based smart products and solutions. Zubair SEC is also helping Abdul Aziz to look for new showrooms and branches in a better location to attract more clients for his growing business. Managing a full



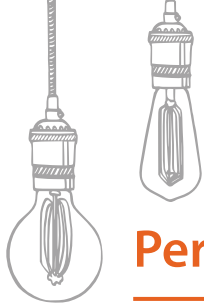
Abdul Aziz Saleh Ahmed Al Mawali

time job and the business that is growing and showing a lot of promise is quite challenging but Abdul Aziz Al Mawali is doing the balancing act with great perfection to provide the best smart solutions in the Sultanate!





Members of the Direct Support Programme 2017



Perfect Blend

Zaima Saif Nasser Al Salami's success stems from the fact that she focused diligently on launching her own enterprise, tapping into her own practical experience

“Necessity is the mother of invention” was the driving concept behind this business. This entrepreneur took inspiration from the early onset of grey hair in most of her family, and so dedicated her efforts to develop a product which would serve as a solution. Despite having a Master's Degree in IT from the University of Queensland, Australia and holding a key position in the public sector, she chose to give that up and make her debut in the world of business.

Recounting the initial steps of her new business “Grandma's Mixes”, Zaima Saif Al Salami notes, “Members of my family have a genetic trait that leads to white hair from an early age, and this requires them to frequently use hair dyes. I found that these modern dyes can contain very high levels of chemical ingredients, which have negative effect on the hair. I was inspired by the old ways, when our grandparents used natural henna instead of hair dyes. Experimenting, and to achieve better results, I mixed other natural products with the henna to help retain the colour for a longer period of time. My earlier knowledge and experience, initially in chemistry at the Sultan Qaboos University, and later as a lab technician at the College of Applied Sciences in Rustaq, were fundamental in helping me determine the appropriate products and their different uses”. At the beginning, Zaima only provided her mixes as gifts to her relatives and friends. She eventually considered using this hobby as an additional source of income. “In 2014, I decided to

move forward and launch my product; I relied first on Facebook and Instagram to showcase it. The demand was only average to start, but this increased gradually over of time. In 2015, I joined Zubair SEC to discuss ideas that I could implement to grow my business. I was successful in raising the interest of the advisors and they encouraged me to develop my product by providing me with strategic business and marketing advisory services”, says Zaima. In 2017, Zaima applied for the Direct Support Programme, counting on the uniqueness of her business model, the growing demand for her natural hair colour products, and her active participation as a member of the Centre. These were the key standout attributes that saw Zaima gain a position among the ten Programme members for the year 2017. Zaima notes, “I constantly attended various advisory sessions, capacity building workshops and functionalities that were held by the Centre, ever since I first joined. I built new relationships and increased my knowledge from the ideas given to me by the advisors. I subsequently joined the Direct Support Programme and worked with them on transferring my small business activity into an enterprise and to develop my own product brand to get it registered at the Ministry of Commerce and Industry. I gave it the name ‘Grandma's Mixes’, which is a nod to the heritage and history of our grandparents”.

“I am incredibly thankful to Zubair SEC for the support they offered me and I will always be grateful to them for being a source of financial and advisory support”,

"With the complete support of Zubair SEC, I launched my production unit in November 2019 in Wilayat Barka. It is the foundation for an integrated production line with semiautomatic technology. Within the factory, there is a material blender and a packaging machine that can produce in two different sizes; we have initially started with 300gm units, and the machines' capacity caters for 500kg of production daily, which allows us to scale up our sales and receive larger orders. In addition to this, Zubair SEC has also facilitated the process of testing our products in an official laboratory to insure product safety and effectiveness, which facilitated later the obtaining of the needed ministerial permissions for taking the products to market. With Zubair SEC advisors, we worked on improving the brand and enhance the packaging process, packaging design, and pricing strategy."

she adds. Among the many advantages that Zaima has received from the Programme, the most important to her has been the growth of her scientific knowledge. Zubair SEC sent her to the Institute of Natural and Modern Cosmetech in India to attend a certified training programme on the best manufacturing practices for the production of henna hair colouring products. This institute is considered a pioneer in the field of cosmetics training and research, in Faridabad in India. Zaima worked on improving her mixes by adding a range of herbs and was successful in producing the natural hair dye in seven different colours. The colours included blond red, brownish-red, chestnut, chocolate, copper, and black; all of which are made from Iranian henna known as 'Kathm'. Additionally, she also produced several other products to treat hair problems like hair fall and dandruff, and others which strengthen hair and boost growth. Presently, Zaima seeks to extend the shelf life of her products so that she can look to export her products range to the region. With the strategic



خلطات الجدة
Grandma's Mixes

92683380

info@grandasmixes.com

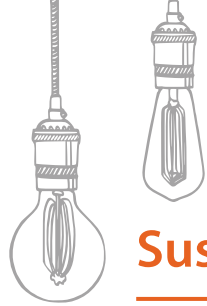
www.grandasmixes.com

@grandmas_mixes



Zaima Saif Nasser Al Salami

support of Zubair SEC, Zaima Saif Nasser Al Salami, has launched her production unit in Barka, along with a new range of henna-based hair colour and hair care products.



Sustainable Future

“Those planning to start their own business should first take the advice of experts and consultants”, agree Majed Suad Ahmed Al Battashi and Mahmoud Abdullah Rashid Al Amri

In October 2014, Majed Ahmed Al Battashi and his partner, Mahmoud Abdullah Al Amri, bought a small waste recycling plant in the Wilayat of Ibra, in the Governorate of North A’Sharqiyah. They began developing and expanding the plant to include the recycling of paper, plastic and metal waste.

Commenting on the environmentally friendly business, Majed notes, “My partner Mahmoud Al Amri and I were looking for an idea for a sustainable business and came to meet the owner of a waste collection plant who was offering his business for sale. We were immediately excited by the opportunities in this emerging market.

Aside from the plant being a commercial enterprise, recycling also significantly contributes to the protection of Oman’s environment and in preserving its cleanliness; a duty that everyone in our community should participate in. This was the primary reason why we did not hesitate in purchasing the business as the starting point of our “Recycling Services” company. From the very beginning we worked hard to expand the scope of recycled materials we are able to process, as well as seek out new clients. With the collective efforts of our team we were able to grow our operations and increase our turnover. However, the profits still remained quite low”.

In 2016, Majed and Mahmoud joined Zubair SEC and

began attending workshops and sessions that were organised by the Centre for its members. They also discussed with the Zubair SEC advisors how they could develop and expand their business. Subsequently, they applied for the Direct Support Programme of 2017, relying on the progress of their business, which had completed almost three years. This experience helped them pass all the Programme assessment stages and get selected among the top ten members. They were subsequently chosen for the seat adopted by the Oman International Development and Investment Company (OMINVEST).

“We worked very hard in developing the business, but we still needed financial and technical support, which was the main reason we joined Zubair SEC.

“We would like to extend our gratitude and appreciation to Zubair SEC for their efforts in developing the SMEs sector and their tireless support to entrepreneurs in Oman. The support they provide, including consultations, workshops, market advice, exploring partnerships, and financial support for members is invaluable. They have certainly set an example for others to follow. We would also like to thank OMINVEST for their continuous support and for helping us make our business one of the leading specialised companies in the field of recycling waste in the Sultanate. Their initiative is a great example of the important role such leading companies have in supporting small enterprises to grow and develop.”



الخدمة لإعادة التدوير ش.م.م.
Recycling Services L.L.C

95570537 92992106

Majid@www.recycling-s.com

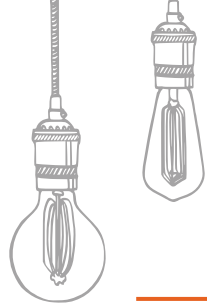
www.recycling-s.com

We benefitted greatly from the one-on-one advisory meetings and also from attending workshops. With regards to being selected for the Programme seat adopted by OMINVEST, it proved to be a major milestone in the journey of our business as we worked together on a development plan to grow the business further", says Mahmoud.

OMINVEST assisted Majed and Mahmoud with obtaining a financial loan with suitable facilities from the National Finance Company.



Majed Suad Ahmed Al Battashi and Mahmoud Abdullah Rashid Al Amri



Zubair SEC also helped them in signing an agreement with LuLu Hypermarket branch in Ibra, which was the second branch they cooperated with, after the one in Nizwa. Due to the good reputation acquired by the novice business, and the trust demonstrated by a leading organisation such as OMINVEST, Majed and Mahmoud were able to sign an agreement with Oman Environmental Services Holding Company, Be'ah, to obtain the official accreditation and authorization to collect and recycle used car batteries in Oman. "Recycling Services" also became registered for waste collection from OMINVEST, Zubair Automotive, and Oasis Water.

"As the leading and largest investment holding company in Oman, we are intensely invested in the future prosperity of Oman, with an emphasis on supporting aspiring entrepreneurs. We recognise start-ups and SMEs are crucial to achieving sustainable and inclusive growth. Ominvest has been a catalyst for empowering local businesses and creating opportunities for Omani nationals. We are delighted to support Al Battashi and Al Amri and their company. We are certain that they will create greater value and deliver a positive impact in the society through the environmental services their company offers. We appreciate the efforts of



Zubair SEC in continually creating opportunity for new entrepreneurs. Zubair SEC has become a significant player which links large companies with Omani SMEs and start-ups”, says Abdulaziz Mohammed Al Balushi, Group CEO, Ominvest.

“Joining Zubair SEC’s Direct Support Programme has been a turning point for us; in addition to automating our financial management transactions and covering some of our due payments, and developing our internal communication system, the greatest benefit was the facilitated loan we managed to receive through the National Finance Company, facilitated by OMINVEST. This loan enabled us to procure a new fully equipped truck to safely collect and transport general waste, and lead acid batteries (LAB) to recycling facilities. Tailored to the highest standards by Zubair Automotive, the modified truck has increased our capacity for collections. Zubair Automotive have also modified another truck we have to cater for our business needs and increased capacity, and the modified truck was fully branded with the support of Zubair SEC”, says Majed.

The new procured truck helped increase the waste collection capacity of “Recycling Services” company from the current 100 tons/month to 400 tons/month, and increase operational efficiency by reducing the number of needed manpower per collected ton from the current 6 employees/8 tons to 1 employee/8 tons,



الخدمة لإعادة التدوير ش.م.م.
Recycling Services L.L.C

+968 95 570 537, +968 92 992 106

Majid@www.recycling-s.com,

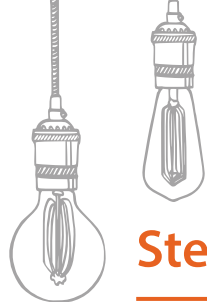
www.recycling-s.com

as well as reducing the time needed from 16 hours/8 tons to 1 hour/8 tons of collected recyclable waste. A part of the financial grant obtained through the Direct Support Programme was also used to set up a new office for the business, within the waste collection yard.

Aspiring to reach new markets through export, Mahmoud says, “We are ambitious and we will not stop at any one stage of development. Initially, our greatest concern was being able to reach clients and collect more recyclable wastes. We have subsequently moved on to the next stage of exporting to the United Arab Emirates and have contemplated exporting to other countries and the possibility of finding new markets”. Majed and Mahmoud advise all those planning to start their own business to first take the advice of experts and consultants.

This seat is adopted by:





Step by Step

Nasser Saleh Hamed Al Broumi's gradual yet strategic approach to adding value to the business has enabled him to achieve a larger market share

Many of us spend countless hours on social media platforms, browsing for entertainment, latest news and updates, or just to keep in touch with friends and family. However, entrepreneurs use these channels as a means of establishing new businesses by creating an online presence to sell products and services without the need of a physical store. Nowadays, it is common to see businesses display products on Facebook, Instagram and other social media channels, through which customers can find and order a specific product. What is truly remarkable about the following story is that its champion was inspired by a trader on Facebook, which in turn led to the creation of this new business.

Commenting on the inception of his new business, Nasser Saleh Hamed Al Broumi from the Wilayat of Izki says, "A few years ago, while using Facebook, I came across a contact who works in beekeeping and I contacted the business owner to learn more. The man proceeded to tell me about his business and the difficulties he faced marketing and selling the large amount of honey he produced. I offered him to become a partner and help with promoting the honey on my personal Facebook page. Eventually, the business boomed and demand increased, so I proposed a partnership and bought the produced honey from the owner. With his approval, I began marketing the produce under the brand of my own business". After this progress, Nasser began envisioning further developments by opening his own store. During

his search for advice and support, one of his friends encouraged Nasser to join Zubair SEC. "After becoming a member at Zubair SEC, I learnt about their Direct Support Programme, which would be a great benefit to my new business, so I decided to apply, and I was privileged to be chosen as one of the ten Programme members for 2017. At Zubair SEC I was able to gain the support, guidance and advisory that I needed to further develop my business, as well as a financial aid to open my own new store. With the right consultations by the Centre's advisors, and my participation in many of the Centre's workshops, and the knowledge gained from different business experts during those functions, I was able to learn innovative ways to enhance my business, and started retreating on the idea of opening my own store and look into alternative channels to reach the market", says Nasser. With a rapid increase in demand for 'Al Broumi Honey' in Muscat,

"The Centre has worked with me on a number of aspects regarding my business development. They provided me with a new brand design for 'Al Broumi Honey', as a first step in enhancing the competitiveness of my business and products. Additionally, they assisted in preparing new and creative packaging options to reflect the new brand and help my products be more attractive to the various requirements of the market. Packaging options now include corporate gifts packaging that would help introduce my products to a new and important market segment. I am also working with the Centre to launch my products in hypermarkets, as part of the marketing strategy we have put together."



البرومي
AL BROUMI

94684941 nasser@albroumi.com

AlBroumiHoney

AlBroumiHoney

Nasser was faced with the challenge of delivering products for individual customers outside the Wilayat of Izki. To overcome this challenge, Zubair SEC team advised Nasser to enter into business partnerships with existing outlets to reach to wider customer base and increase the chances of selling his products; he notes, "I approached an Oud store owner in Muscat to collaborate together by providing me a small area in his shop to display my product. He kindly agreed and welcomed me to the store as a form of support to my small business, and at the same time, this opportunity presented a win-win situation as my honey customers coming to his store helped boost his business as well".

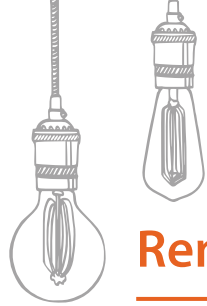
Nasser's approach to adding value to the business included adding new varieties of honey, by mixing it with nuts, and using it in bakeries and biscuits instead of sugar. He also began offering original olive oil, imported from Palestine, as a step to achieve diversity in his product offerings and provide products that complement each other in the formula of healthy eating. Al Broumi adds, "Zubair SEC also supported me in attending the Apimondia International Apicultural Congress in Turkey, as a way to help me get access to experienced beekeepers to further develop my knowledge and experience, and to build business relations in the field".

Nasser advises owners of small enterprises to join Zubair SEC or similar organisations, to gain guidance for developing their business and learn about best approaching in running business. Nasser adds, "It is really important for entrepreneurs to get sound advice, attend workshops and meet experienced people, all of which can be obtained for free under one roof at Zubair SEC. Lastly, I would like to remind business



Nasser Saleh Hamed Al Broumi

owners that no matter what hindrances they may face throughout their journey, to always keep hope and ambition steadfast and it will ultimately bear fruit".



Remarkable Turnaround

Jamela Hamed Said Al Seyabi has renovated her company's showroom and a new warehouse and now imports and distributes doors and accessories for commercial and residential projects

Initially, Jamila Hamed Said Al Siyabi started as an employee in a company which specialised in selling doors and windows. After two years and because of her desire to enhance her income, she decided to resign and establish her own business.

Together with the encouragement of friends and family, Jamila succeeded with her vision in 2013, opening a small workshop in the Wilayat of Samail. Focusing on the sale and installation of doors and windows, this workshop marked her first step into the world of business. Jamila, the owner of Wardat Al Wadi Al Wataniya, has launched her specialised shop with its modern look and feel. Her company now imports and distributes doors and accessories for commercial and residential projects.

"My experience in the respective field and my desire to enhance my income were factors in my decision to establish my own business. With the support of my family, especially my father, I started preparing the business plan for my business. In 2013, I opened a shop and a workshop for the sale and installation of doors and windows in the Wilayat of Samail. Shortly after, I negotiated an exclusive agreement with a leading manufacturer in Turkey to import their range of doors and windows and sell them in Oman. At the start of my business, I was faced with a lot of distrust, since I was a woman working in a field which has largely been regarded only for men, but it was a hurdle I managed to overcome", says Jamila with confidence. She also explains that her business initially suffered from the high

costs of renting trucks for the transport of her products, which resulted in reduced profits. But she resolved the situation with a purchase of a pick-up truck, which made transportation and delivery to her customers easier.

With the goal of further growth for her business, Jamila set out to become a member at Zubair SEC in 2014. She states, "My business was growing but I had greater plans for it and realised that I needed specialised support and advice from a leading institution that could provide consultancy for small enterprises. One of my friends who was already a member at Zubair SEC suggested that I join and that it will be beneficial with

"After applying for the Direct Support Programme in 2017, I was selected for one of the ten seats. Joining the Programme was a turning point for me and my project. I benefitted from Zubair SEC support which included expert consultations, guidance and follow-up, alongside a financial grant which helped me to develop many aspects of my business. Zubair SEC helped me find new suppliers in Turkey at lower prices while still retaining the quality of goods. I planned to open new branches but the Centre's advisors suggested that I collaborate with contractors and shops that sell building materials, so that I could sell to them directly or they displayed my product in their shops for a certain agreed commission. I was successful in signing contracts with five different distributors so far in different Wilayats across the Sultanate."

its various expert services and benefits. So I registered at the Centre and soon found that they have a lot to offer in terms of consultation and guidance with regard to business strategies and development. It helped me steer my business on the right track, ensuring its growth in the way I intended”.

Three years after joining Zubair SEC, Jamila applied for the Direct Support Programme in 2017, relying on her years of experience and a clear vision together with a strong feasibility study. She also explained to the consultants that her business is now moving towards excellence, but it still requires more financial and technical support to fully meet her ambitions.

Today, Jamila continues her close cooperation with the team at Zubair SEC to develop a modern retail presence, with an attractive corporate and brand identity, together with a comprehensive revamp of her store which is set to transform the customer experience. The Centre also helped her secure more contracts to supply doors and windows, the most notable being with one of the new hotels in Muscat, marking a major achievement for her company as she managed to prove her capabilities to deliver large scale projects within the agreed-on timeframe, which boosted her client’s trust in her to assign to her two other projects in Nizwa.

Thanking Zubair SEC, Jamila said, “I would like to express my gratitude to Zubair SEC for all their support which has been significant for my business development as well as their assistance in establishing my brand in the Sultanate’s market. I am still working with them to achieve more success, and I would recommend the



وردة الوادي
Wardat AL Wadi

✉ rose_valley2010@hotmail.com

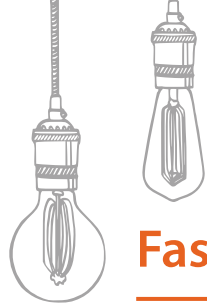
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Jamila Hamed Said Al Siyabi

Centre to other entrepreneurs, so that they too may benefit from its services, as well as the chance to be accepted into the Direct Support Programme, which marks a real turning point for small businesses”.



Fast Paced Growth

Mansoor Nasser Mansoor Al Rahbi created a brand identity for his business, as a first key step towards achieving better market positioning

Having over a decade of experience in the pharmaceutical sector and aspiring to join the business world by taking advantage of his specialisation, Mansoor Nasser Mansoor Al Rahbi founded his own business 'Abraj Al Zahirah Investment Company' for the distribution of medical products in Oman. Recalling the beginnings of his company, he remarks, "I worked as a pharmacist for more than ten years and eventually thought it was about time I started my own business. I capitalised on my experience in the field and started a business for distributing one-time-use medical products and medical devices for home-use like the appliances for measuring blood sugar and blood pressure and wheelchairs for people with disabilities". In 2012, the company began participating in government tenders for the provision of medical products. It offered its services to hospitals of the Ministry of Health, the Diwan of Royal Court medical clinics, the Military Hospital and SQU Hospital. Later in 2016, the company started providing services to private hospitals and clinics.

"One of the difficulties I faced initially was the reluctance by some public sector medical centres and health units regarding our ability to adhere to tight deadlines and stringent storage conditions, especially that we are a relatively new and small enterprise. However, their concerns were eased when we started doing business with them, and our company quickly gained a reputation for high-quality products and trusted service", he continued. "Taking advantage

of my extensive experience supplying public-sector hospitals, in 2016 I opened new outlets that were aimed at providing products and services to private hospitals and clinics, so my business grew even further".

Mansoor joined Zubair SEC as a member in October 2016 and was chosen to be among the ten members of the Direct Support Programme for 2017. Joining hands with the Centre marked a new phase in his career with the prospect of success and professional excellence. "After joining Zubair SEC, the advisors showed their appreciation of the achievements I had already accomplished and were confident that I could do

"With the close support of Zubair SEC, we were successful in creating a brand, which was launched in May 2017 and achieved good market recognition. We formed relationships with two new suppliers, who offered products of outstanding quality and value, while adhering to the stringent standards for medical products mandated in Oman. Additionally, we also enhanced our accounting system through the use of an advanced accounting programme and made a contract with an accounting company to make a periodical inventory of the products available in the company's store and matching them with the records. Furthermore, thanks to the Zubair SEC's support we recently added a line for children natural products, as we have signed an agreement with a Hungarian company so that Abraj Al Zahirah will be their official distributor in the Sultanate."



more, since my business had already effectively passed its initial launch phase”, he added.

Soon after joining Zubair SEC, the advisors guided Mansoor with the development of his company's business plan, assisted in conducting a study of the local market to find out the medical products in high demand, while searching for new suppliers to broaden his product range. As part of the marketing consultancy they provided, Zubair SEC team helped Mansoor create the brand 'AZ Medcare' along with brand identity for his business, as a first key step towards achieving better market positioning, and also introducing his own branded products to the market as a following step. AZ Medcare, part of Abraj Al Zahira Investment, has launched more than 30 branded medical equipment and products. Abraj Al Zahira Investment Company now markets its products to over 280 pharmacies across the Sultanate and seeks to reach out to more, in the next phase. To achieve this goal, the company has utilised part of the financial grant from the Direct Support Programme to purchase a fully equipped mini-van, to deliver medicine and medical supplies. Mansoor also has plans to export his products to the Gulf market in the near future.

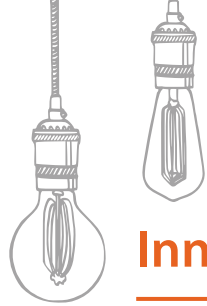
Mansoor advises those who aspire to start their own business, saying, “An entrepreneur has to be confident of his ability to achieve his dream as well as having a clear business plan and feasibility study for the project. It is always preferred to start a business with self-invested capital and avoid costly bank loans. When I started my project I relied on my own savings and some loans from family members. Therefore I was not obliged to pay monthly instalments and interest,

98537515 24222811
info@azmedcare.com
www.azmedcare.com



Mansoor Nasser Mansoor Al Rahbi

which would have negatively affected my business revenue. Last but not least, using a good accounting system is essential for the success and sustainability of any business.”



Innovation is the Secret

Noora Salmeen Mabruk Bait Mabruk has worked hard to ensure the success of her business

It is a marvellous thing to have a profession related to Oman's esteemed heritage, one which continues to infuse new life to ancient traditions and preserve it for future generations. As a child, Noora Salmeen Mabruk Bait Mabruk learnt from her mother how to make traditional Qash'at sweets. And when her mother grew older, Noora along with her sisters began making it for her, because it was her favourite sweet. The remaining quantities were sold to customers who liked this kind of sweet at parties and during Eid festivities.

Noora remembers, "The Dhofari Qash'at sweet is popular due to its delicious taste. I was fortunate to learn from my mother how to make it. Initially, we made it only for the family and kept a little aside to sell to customers. When my mother grew older and found it difficult to eat the hard Qash'at, we had to think of a way to make it easier for her, without changing the basic ingredients. We thought about grinding it and using the powder to make what was later known as the chewy Qash'at. Our elderly neighbours took a real liking to it, so we used this as a means to improve the traditional Dhofari Qash'at".

After her mother's passing, Noora and her family decided to continue the art of the home-made Dhofari Qash'at sweet in her honour. Therefore to meet the high demand of the sweet, which the family was renowned for, she decided to open a shop in the city of Salalah in 2013.

"We opened a shop in Salalah, dedicating ourselves to making this traditional Omani sweet, and working to make this new business a success. I applied for a loan of 7,000 Omani Riyal from the Sanad Fund at the time, which helped me pay the shop's rent and necessary fit-out for the shop, and thus "Al Bagi Sweets" was born. In the beginning, my family and I took turns to be present in the store and we eventually hired a full-time worker to help us organise and pack the boxes of sweets", she adds. Noora heard about the Direct Support Programme provided by Zubair SEC on the radio. On the same day, she received an invitation from the Oman Chamber of Commerce and Industry branch in the Governorate of Dhofar to attend an event introducing that programme. She attended the event and registered as a member in Zubair SEC and simultaneously applied for the Direct Support Programme.

Noora continues, "I wanted to benefit from the consultations and guidance as well as the financial support, so joining the Direct Support Programme seemed like a good decision. I was confident that I would be chosen as one of the ten selected members due to the fact that I had a comprehensive feasibility study and an existing business that achieved good sales. When I was later informed that I was one of the chosen ten members for the year 2017 Programme, I knew I was provided an opportunity to better develop my business and take it to the next level".



الباجي للحلويات
Al Bagi Sweets

99580546 ✉ Noora@albagisweets.com

🌐 www.albagisweets.com

📷 AlBagi_Sweet 🐦 @AlBagi_Sweet

📱 قشطات الباجي

Zubair SEC worked on developing the sweets brand to be more attractive to customers, as well as enhancing the manufacturing process. This was done by upgrading the retail shop with a new look and feel to keep it in line with modern marketing methods. In addition to increasing the production capacity for Al Bagi Sweets, Noora is also looking to add new retail outlets, in addition to her first store in the Dhofar Governorate.

With the objective of improving the product range of sweets and expanding her customer base, Noora began making Qash'at with chocolate, and chewy Qash'at, also known as Toffee Qash'at. She also began enhancing product packaging and the instore experience while trialling new ideas and concepts for product development. "In one of the events organised by a governmental body, I provided all the three kinds of Dhofari Qash'at. Among the attendees were a group of Europeans who were quite impressed by the Qash'at and compared the chewy Qash'at to Toffee, which is what it came to be known. And ever since, I made it a habit to keep looking for new ideas to grow my business", says Noora.

Expressing her appreciation, Noora says, "Zubair SEC has made great efforts in assisting me with the financial grant together with the consultations, workshops and valuable advice to help grow my business. I thank them for their tremendous and unlimited support. I would



Noora Salmeen Mabruk Bait Mabruk

encourage entrepreneurs to focus on creativity and innovation in their business and to strive to be unique in the market".



Focused Vision

Since starting his own independent business, Sultan Salim Rashid Al Sha'ei has continued to provide services but with a more evolved vision

To be able to achieve one's dreams, strategic planning and clear-cut goals are necessary, alongside a strong determination to overcome any obstacles. As a popular local saying goes, 'You do not need to be a fisherman to sell fish or benefit from the blessings of the sea, nor do you need to be a farmer to make use of the blessings a farm provides.' Inspired by this concept, Sultan Salim Rashid Al Sha'ei from the Wilayat of Nizwa launched his business 'Al Diwan Dates'.

In 2014, Sultan and his brothers co-founded their small date factory and ever since then they have worked diligently to develop the business. Commenting on his business endeavour, Sultan says, "We in fact do not have farms, but like any other Omani family, we adore palm trees and delicious dates. And since we have come to know that different Omani households have different tastes for this precious fruit, we decided to serve the community with high-quality; therefore we made a decision to open a small factory alongside a store to sell dates. We offered our service in two different ways; firstly by purchasing dates from farmers in Nizwa or other nearby Wilayats, and then storing, cleaning and packaging them to sell to customers; the second approach is by receiving dates from customers and restoring, cleaning and packaging them to give back to the customers at an initially agreed price". After Sultan started his own independent business, he continued to provide similar services but with a

more evolved vision. As a result, he began looking for organisations to help him with advisory support and came across the Direct Support Programme offered by the Zubair SEC. He registered as a member of the Centre, and was successful in being selected as one of the ten members of the Programme in 2017.

Presently, there are few employees at Al Diwan Dates, along with a group of Omani women that work part-time, depending on the volume of orders. The business is authorised by official institutions. Seeking to grow his business, Sultan began investigating opportunities to export his products throughout the region, however it soon became clear that the competition within the date market is intense, which poses a challenge to the growth of his business.

Commenting on this challenge, Sultan adds, "The competition is quite formidable, but with expert assistance from Zubair SEC we have been able to differentiate our products by using new and innovative methods. We now produce dates with nuts and have upgraded the packaging process by displaying full production information, expiry dates, as well as all ingredients, so as to adhere to international quality standards. We expect that following this standardization will assist in increasing the market trust in the product and hence demand, both locally and regionally. In addition to product development, Zubair SEC has also helped me launch my first branch

"I was confident that my project had a lot of potential, but it was difficult to manage financially. I was unaware of the segregation of business capital and profit from my personal funds, and that the revenues of the project should be used solely for its development. Additionally, I lacked marketing strategies and relied only on date restoration and packaging back to clients. But after joining Zubair SEC and becoming a member of the Direct Support Programme, I was able to learn the most efficient and effective ways of running a business. The Centre also helped me create and launch my own brand, Al Diwan Dates, which boosted my marketing efforts and market positioning."

that will serve as the primary outlet for our factory production; the branch is located on the main road to Souq Nizwa and in front of Nizwa Fort. We have also launched our first branch in Wilayat Barka".

Restructuring the business has given momentum to Sultan to further develop his business. He is now focusing on future growth, including integrating with small separate date factories to form a much larger one. He believes this will encourage the development of the Omani date industry and enable it to compete within local and regional markets, and create more job opportunities for citizens.

Extending his gratitude to Zubair SEC, Sultan notes, "I would like to thank Zubair SEC's team for their limitless support. I encourage entrepreneurs to join the Centre so that they may also benefit from the free advisory services, workshops and various sessions that the Centre has to offer". He adds by saying that seriousness

and focus on one project are one of the key elements for success, and after achieving good progress, one can later consider other business endeavours.



95679597

aldiwan.dates@gmail.com

aldiwan.dates



Sultan Salim Rashid Al Sha'ei



Sartorial Elegance

“Look for new and innovative ideas and always ensure that quality products and services are provided”, says Nadia Ali Said Al Ajmi

Her love for designing clothes for women, including abayas and dresses, led her to open a business in the field of garments and textiles, despite holding a PhD in Philosophy of Special Education.

Nadia Al Ajmi, owner of Dar Al Khouyout Fashion located in the Wilayat of Sohar, said, “Sketching and designing women’s clothing was my favourite hobby from a young age. Over the years my hobby grew and it is something I am very proud of. With my knowledge of women’s attire and passion for distinctive designs, I began tailoring abayas and dresses from home. I subsequently gained experience and built a good client base in Sohar, as well as other Wilayats in the Sultanate”.

Due to her early success in the field – although starting from home, and armed with the encouragement of her family and friends, Nadia later opened a retail store in 2012 in Sohar, which sold and tailored garments for women. The business was initially funded by a small capital that Nadia kept apart from her monthly revenue. Nadia also imported ready-made clothes from neighbouring countries, based on the demand of her customers, and sold them at affordable prices. Since she had already built a loyal customer base, the word-of-mouth from satisfied clients quickly expanded her business. It also became apparent that customers preferred to purchase imported garments from her store rather than travelling to other countries, or buying online without first trying them. All the while, Nadia continued her hobby of

designing custom-made abayas and dresses.

Nadia joined Zubair SEC in 2016 and applied to the Direct Support Programme in 2017. Due to her solid feasibility study and clear-cut business objectives, Nadia was successfully chosen to be one of the ten members of the Programme for 2017. Commenting on the collaboration with Zubair SEC to develop her business, Nadia says, “After joining Zubair SEC and attending advisory meetings and workshops, I was further enlightened about business. When I applied to the Direct Support Programme, I needed financial and technical support to ensure the stability of my business in the way I had envisioned it. I succeeded in earning a place amongst the ten members who were chosen for the programme, and this allowed me to start a new journey alongside the Centre, focusing mainly on the development of my business on various levels”.

Currently, Nadia aims to expand her project within the

“I worked with Zubair SEC on developing my own business brand. With the financial grant by the programme, I expanded my store, purchased four new sewing machines and imported new textiles from Saudi Arabia. These materials are unique and will be the first of a kind in the Sultanate. Also, I am working on the development of a website and a fashion catalogue for my designs.”



Wilayat of Sohar, with the support of Zubair SEC. She also believes that social media platforms are influential in reaching customers outside the Wilayat. As she now receives orders on social media platforms, where her designs and clothing are displayed, she offers delivery services to her clients. After joining the Direct Support Programme, she worked with Zubair SEC on developing a new brand for her business (Dar Al Khouyout) and accordingly reflected the brand identity in a new décor and expansion of her shop and the relevant accessories and branding collateral. Nadia believes that the growth of a business requires patience and determination to overcome the challenges facing entrepreneurs every day. For Nadia, the challenges included fierce competition, expatriate labour, weak capital resources and an over reliance on Eid festivals, and peak-school and summer seasons. She considers complicated procedures and requirements for registering a business some of the key challenges facing small businesses. Obtaining permits and paying the required license fees can often be burdensome.

Given her experience, Nadia proposes a simpler solution for entrepreneurs; a one card for the SME, paid for one time, that simplifies all the required approvals and permissions from the relevant authorities. This, she believes, would be of great assistance to entrepreneurs launching their new business. Today, Nadia's entrepreneurial vision has led her to start laying the first blocks for a new business that specialises in designing furnishings for wedding halls. Zubair SEC is also working with Nadia to stage a fashion show to launch her new collection soon.

As an advice for budding entrepreneurs who dream of

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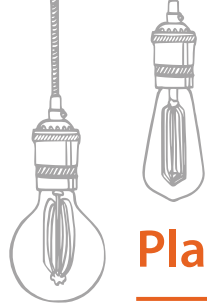
alzain86@gmail.com

dar_alkhouyout dr.nadia_ajmi



Nadia Ali Said Al Ajmi

opening small businesses, Nadia states, "Look for new and innovative ideas and always ensure that quality products and services are provided, and keep equipping yourself with knowledge and expertise in marketing; those are some of the success factors for any business."



Planned Approach

Taking challenges head on, Nasser Abdullah Nasser Al Mawali's perseverance paid rich dividends as he launched his second business in a very short time

What doesn't kill you makes you stronger'; an old phrase that aptly describes persevering for success in the business world. Failure in business for some people can mean a sense of hopelessness and surrender; whereas for others it is a learning that directs them along the path they have to follow. Experiences, both good and bad, are valuable lessons that guide entrepreneurs towards achieving their goals and dreams.

The hero of this story failed in his first business venture which was a construction company. Nevertheless, he did not give in to despair and persevered to launch his second business. Nasser Abdullah Nasser Al Mawali from the Wilayat of Wadi Al Maawil had initially worked in the private sector for several years, until he retired to start his own business. Recounting his entrepreneurial journey, Nasser comments, "After retiring, I started a construction company and the work was good since we had many projects. However, due to the lack of sufficient adequate workers compared to the volume of business, we failed to deliver on time. As a result, we exceeded the expenses budgeted for, and due to my lack of experience in proper accounting, I was unable to fulfil the project requirements and I started accumulating losses. I had to sell some of my plots to pay off loans that were beginning to pile up and eventually I had to close down the business".

"During this period, I joined Zubair SEC and there I learned that the reason for my failure was due to the ambitiously large number of projects I had taken on. The business

advisors explained that I should only agree to a realistic number of projects that were corresponding to the resources I had", adds Nasser. Following the dissolution of his first enterprise, Nasser did not want to revert to working as an employee in a company, nor did he wish to continue investing in the construction sector. Therefore, he decided to visit local souqs every morning to conduct market research and understand which lines of business were the ones which were in most demand. During a visit to a souq in one of the Wilayats, he witnessed the wide demand for milled grains, so the idea of opening one in Wadi Al Maawil began to take shape in his mind. He initiated a thorough analysis into the field, with regard to the most demanded grains, their prices, processing budgets, expected success opportunities, etc. After that, he presented a business plan to the Zubair SEC advisors who encouraged him to take it up. Nine months later, Nasser established his 'Al Joud Mill' enterprise.

"I launched my second business on the first of October, 2014. As it is the case with any small enterprise, I had to face some challenges. One of them being the rejection of the purchase or stocking of my products from other merchants. Therefore, I hired someone to help me find new outlets for the sale of my products. I kept working closely with him every morning when we visited the souqs of the nearby Wilayats. The profits were minimal initially, but they gradually increased over time", he notes. Nasser had previously applied to Zubair SEC's the Direct Support Programme but was not selected for several years. Yet, with a firm determination, he kept

"I have a long-standing relationship with the Zubair SEC team since it was first established. I consider joining the Direct Support Programme in 2017 a great opportunity for me which has opened many doors for my business. We have worked on renewing my business brand and on reflecting the new brand on all marketing collateral and packaging. We also managed to purchase a barcode printer for easier processing of my products at bigger stores. We also intend to improve the production process at the mill by upgrading from fully-manual to a semi-automated system. The addition of a branded delivery vehicle has contributed to the increase in the amount of products delivered to stores. We are also currently working on improving our accounting system"

trying and was successful in fulfilling his goal to join the Programme in 2017, marking a new phase in the growth of his business. Continuing his story, Nasser says, "Several months later, my marketing employee retired, so I hired one of my old employees from the construction project. Together, we continued going to the souqs every morning, from Muscat and Batinah South to the Suwayq souq in Batinah North. We set up agreements with numerous outlets and have currently reached about 130. Our objective is to keep adding new ones".

Nasser believes that investing in research, and putting the needed time and effort in a business is what takes it closer to success. He also highlights the fact that the market is filled with opportunities for people with innovative business ideas. "The uniqueness of a business idea and utmost dedication to business are fundamental to success. A unique business is not necessarily extraordinary, but is one that sets itself apart from similar businesses in areas such as marketing, branding, product offering, packaging, quality, and building a trusted relationship with clients", he concludes. Keeping in tune with the transformation of the company and its



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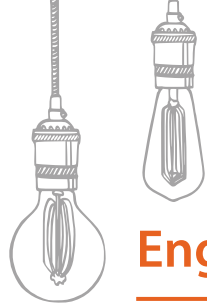
aljoudmill@gmail.com

aljoud_mill



Nasser Abdullah Nasser Al Mawali

vision for the future, Zubair SEC has created a new brand identity and logo for Aljoud Mill. Nasser Al Mawali has been running a successful and sustainable grinding mill since the launch of his business.



Engagement Based Learning

Khadija Salim Said Al Mahrooqi seeks to develop the talents and skills of the community through diverse training programmes based on distinguished training strategies

“ We believe that children and youth are the backbone of any community and that the methods to educate and inform young people using engaging technologies are rapidly evolving. Drawing on our long experience in the training sector, we were determined to contribute to youth and children development in Oman with state-of-the-art learning programmes. We started a business which combines fun activities, engaging entertainment, and positive educational outcomes, while delivering training programmes based on suitable training strategies for each target audience”, says Khadija Salim Said Al Mahrooqi, sharing the beginnings of her business, Qudra Al Mutamaiza Training Services, located in the Wilayat of Buraimi.

In 2014, Khadija founded her new business, basing it on the experience she gained over many years, when she worked as a pharmacist and a trainer in health and development fields. Aspiring to create an extraordinary business, Khadija chose to open a centre that integrates learning and fun through different means and facilities that suit diverse training and capacity building programmes.

In 2017 Khadija was selected to be a member of the Direct Support Programme in its fourth round, thanks to the clarity and unique value proposition of her business. Later, with the assistance of advisors from

the Centre, she began developing the business to offer high quality training services alongside innovative programmes from her offices in Bureimi.

Explaining the philosophy behind her business, Khadija says, “We initiate and carry out various programmes for different age groups, starting from age 5. We work to link educational outcomes with fun activities and engaging game play. Qudra Al Mutamaiza also seeks to develop the talents and skills of the community through advisory support and guidance. We offer various services and solutions for youth, such as providing them with essential knowledge, promoting their skills and transforming negative attitudes to more positive ones. The centre is expected to attract expertise from around the world”.

With her business well underway, Khadija has already started thinking about expanding her enterprise by organising relevant activities and events across the Sultanate. She also intends to open new branches in the different Wilayats for the purpose of knowledge sharing and giving the opportunity for all those interested to benefit from Qudra Al Mutamaiza’s services. Khadija’s ambition also goes beyond the local boundaries; to ensure the continued growth of her business, she has signed several regional and international partnership agreements, in addition to creating her own local brand with international standards.



القدرة المتميزة لخدمات التدريب
Qudra Al-Mutamaiza for Training Services

✉ qदारومان@gmail.com ph.khadija@gmail.com

☎ 94435500 🌐 qudra.oman 📷 qudra.oman

🐦 @Qudra_Oman 📺 Qudra.Om

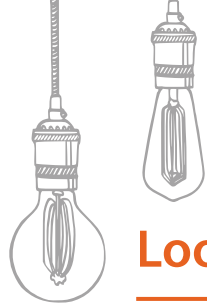
“I would like to thank Zubair SEC for their great effort in supporting small enterprises through their various services.”

Commenting on the existing opportunities for small businesses in the Sultanate, Khadija says, “There has been an immense amount of effort put in promoting and developing SMEs in the country. This encourages us as owners of small businesses to do our best to overcome the challenges we face and benefit from the existing support to achieve sustainability for our businesses. A key challenge I faced was the complicated procedures for acquiring official approvals which took a long time, and this can negatively influence the growth of small businesses. With the knowledgeable guidance of Zubair SEC, I was successful in overcoming many of the obstacles. However, I recommend finding



Khadija Salim Said Al Mahrooqi

quick and effective alternatives to facilitate official approvals and licenses for entrepreneurs starting their businesses”.



Looking Forward

Global and regional economic challenges can pose significant barriers for SMEs to grow and scale up. These headwinds stifle growth and business development, and reduce investment, which slows the adoption of new innovations and technologies that could optimize operations and enhance businesses chance for growth and success. In light of these challenges and the reality of global and local economic climate, we at Zubair SEC see this as the perfect opportunity to unify efforts and invest in the SME sector to enhance performance and build a firm foundation for SMEs, moving this vital sector to the next stage, so it can grow its contribution to the GDP of the Sultanate.

There is a diverse range of opportunities that - if utilised optimally - can drive tremendous local development. Organisations and institutions have to pave the way and provide requisite facilities for Oman's entrepreneurs and SME owners to help them sail through the new market dynamics.

Therefore, at Zubair SEC we reiterate our commitment to do our very best to nurture and grow a thriving SME sector, one that will build a firm sustainable foundation for Oman's economy. We also commit to sharing knowledge and expertise, whether from Zubair SEC or companies from within the Zubair Group to help achieve this goal.

Moreover, we extend our warm thanks to all our partners from the public and private sector, who have believed in what we do and who have been as keen to extend all possible support and empowerment to Omani entrepreneurs and SME owners.