

THE

SET

كتيب رواد الأعمال الممارسين

SEA
VENTURES

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Tips to Do List



Starting Up

- WHAT DO I FEAR?
- CIRCLES EXERCISE
- HOW TO FIND PAIN POINTS?
- EMPATHY MAP | B2C
- EMPATHY MAP | B2B
- NEED ASSESSMENT

WHAT DO I FEAR?

Fear is the number one thing holding people back from starting a business. In this exercise you will identify which of the most common fears cause you to be afraid. Listed below are fifty-one objects and situations. Using the scoring system below. Rate each on the intensity of your fear associated with that specific object or event.

NO FEAR



1



2



3



3



4

TERROR

Death of a loved one ()	Misunderstanding ()	Public speaking ()	Predators ()
Tornadoes ()	violence ()	Early death - unexpected ()	Unconsciousness ()
Accidents ()	Deep water ()	Psychological diseases ()	Dental Visits ()
Loud voice ()	Insects ()	Job interviews ()	Thunder and lightning ()

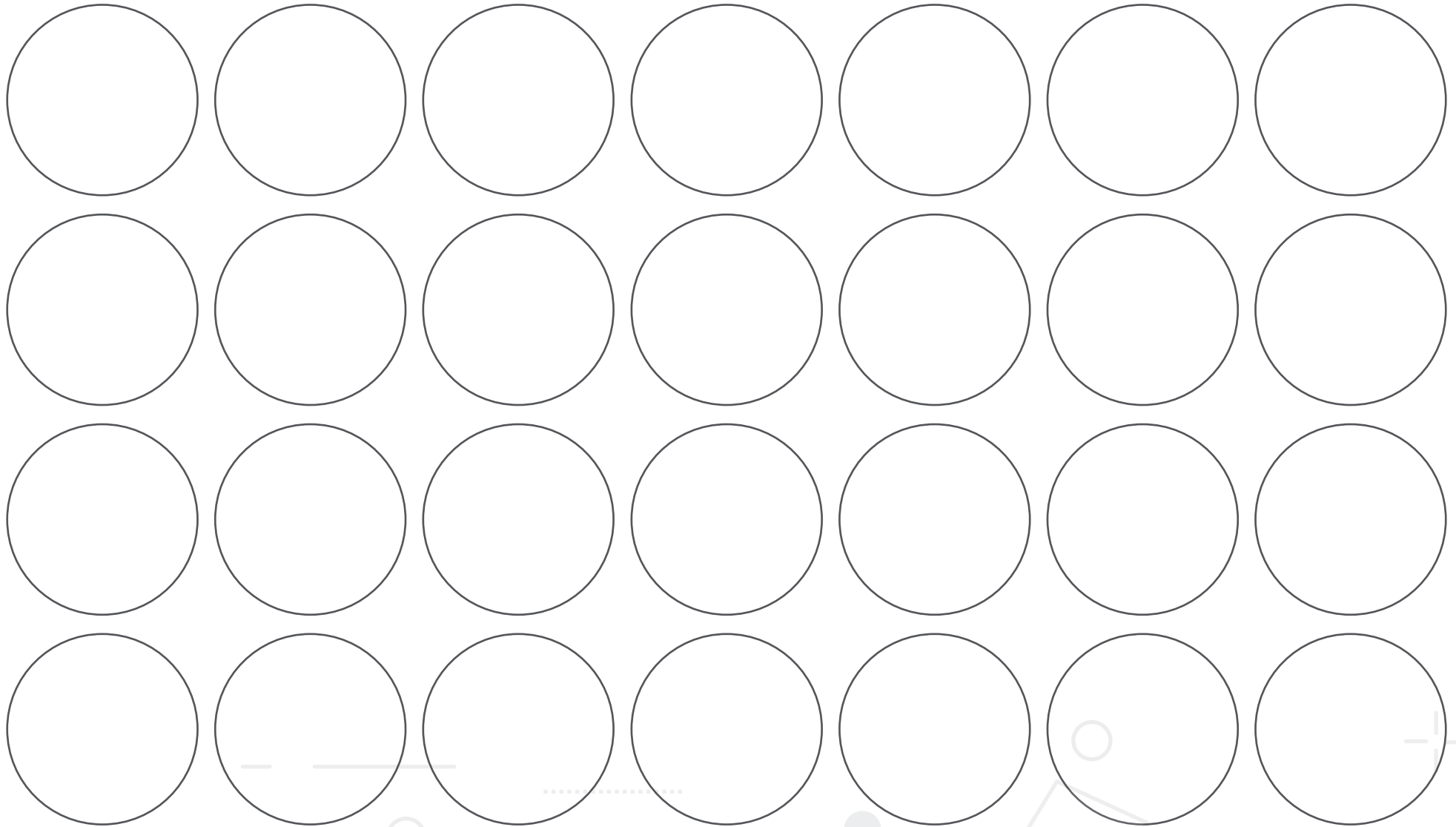
What is my biggest fear?

How likely they will happen?

What would happen if they did ?

What did you learn about yourself?

CIRCLES EXERCISE



You can find pain points by answering the following questions.
Choose any three and write your answers in the space provided.

I hate..

What do you hate?

This is a challenge

?What is challenging

I do not have time

?What is it that you do not have time for it

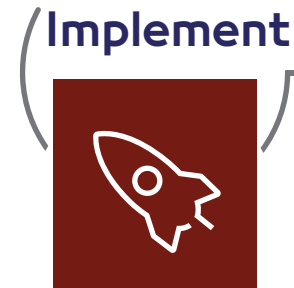
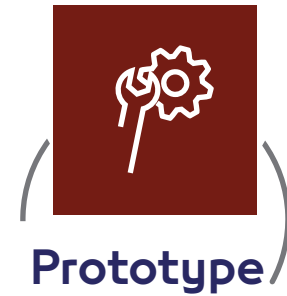
You can find pain points by answering the following questions. Choose any three and write your answers in the space provided.

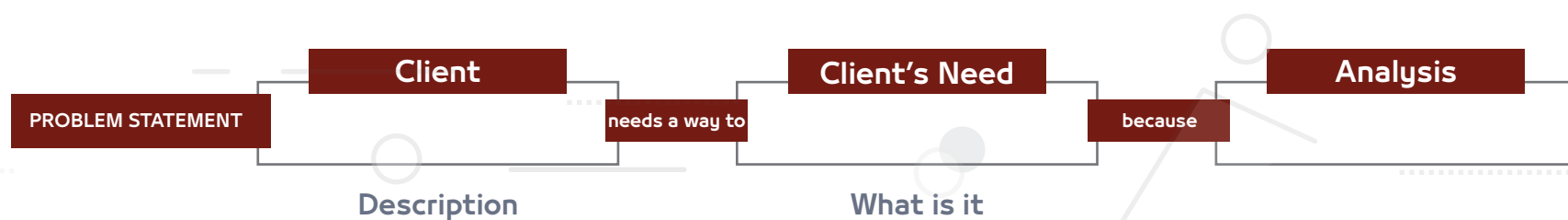
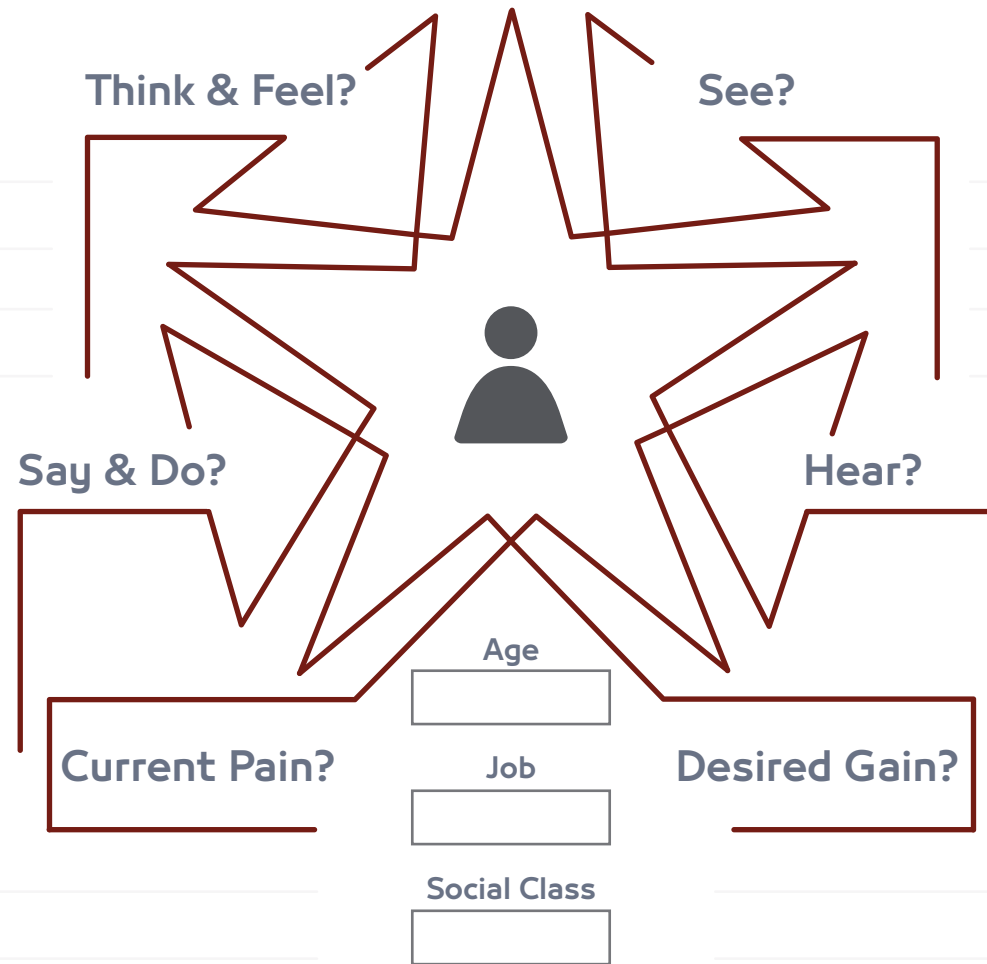
How can my product or service improves quality of life?

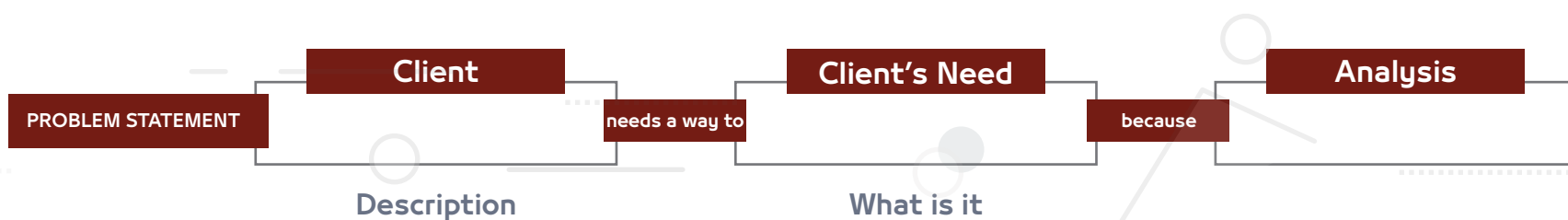
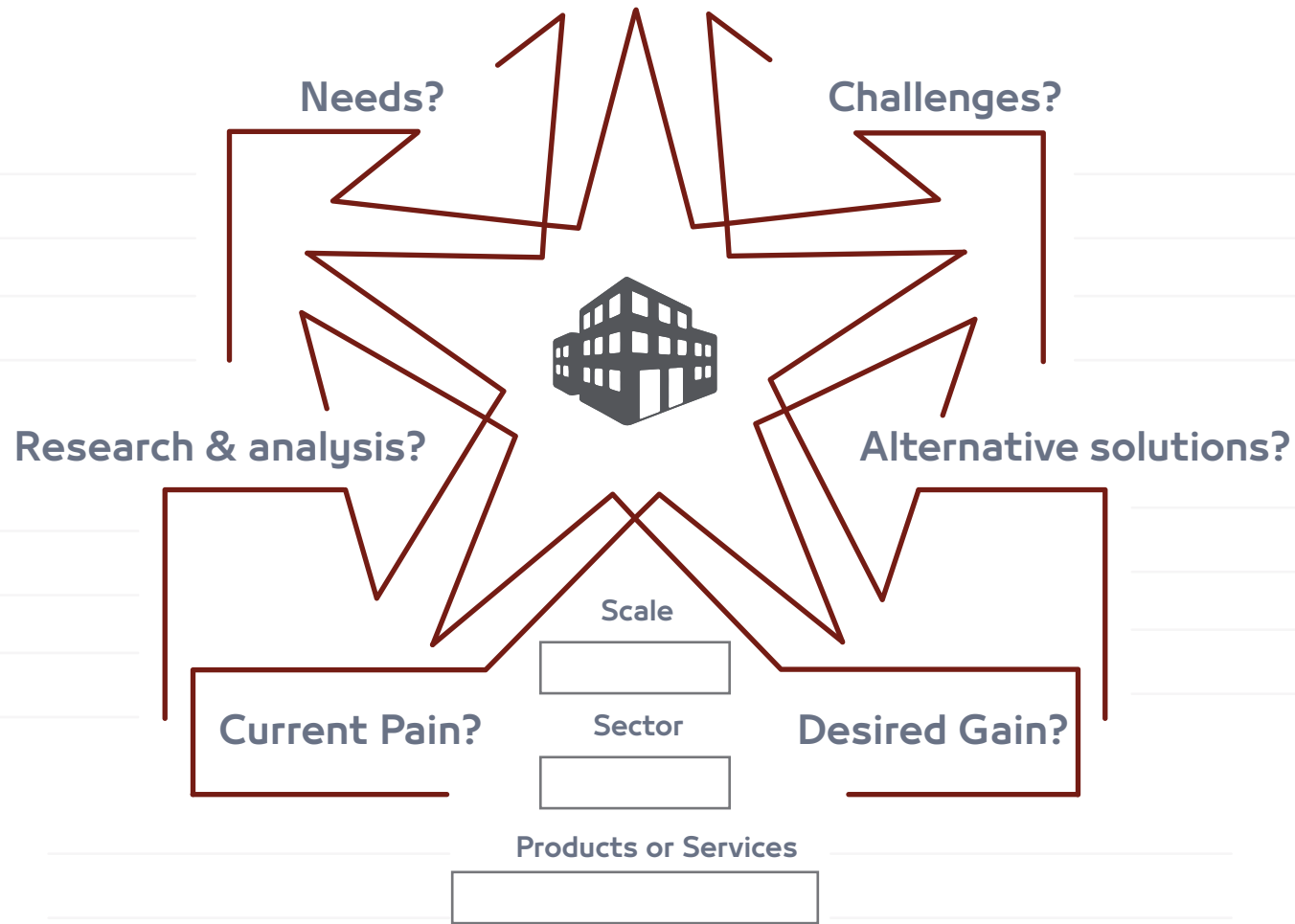
Some suffer from...

The challenge for some is...









How important is it to solve this challenge?

1



10

Will you use a product/service to solve your challenge?



From Challenges Innovate

- DISCOVER THE NEED
- ENTREPRENEURS

share with us your story
write notes from others experiences

with your team, identify the three most important needs

1 | **NAME**
Innovate!



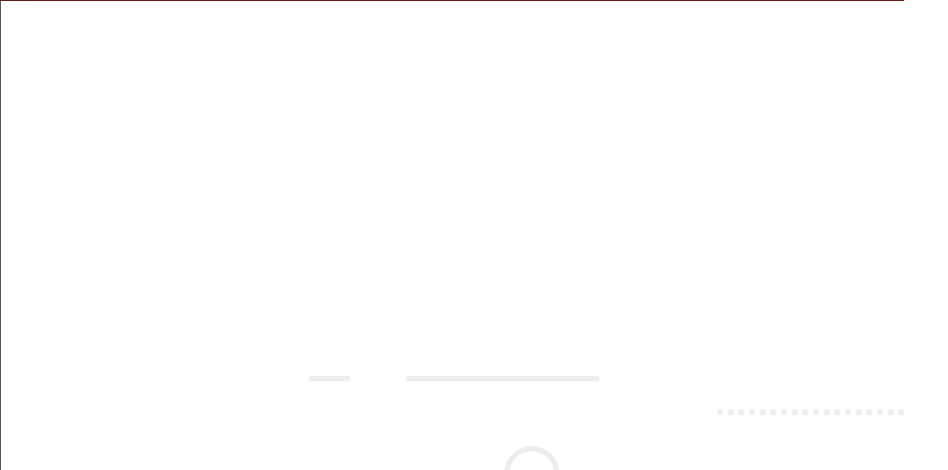
2 | **THE MISSION**
What is it in one sentence?



3 | **MEETING THE NEEDS**
How can we find solutions to meet the need?



4 | **DIFFERENTIATION LEADING TO ADVANTAGE**
What makes your venture different than what is already available in the market?



5 | **THE TEAM**
Why this team? what skills does your team have to initiate your venture?



6

CONCEPT OF IDEA

What is it? And why is it good? Be clear and specific to the point.

7

AVAILABLE RESOURCE

What resource do you have (Human, capital, information, technology) that will help o execute your venture today?

8

ADDED VALUE

Economically, socially or morally.



Happiness scale

1

2

3

4

5

6

7

8

9

10



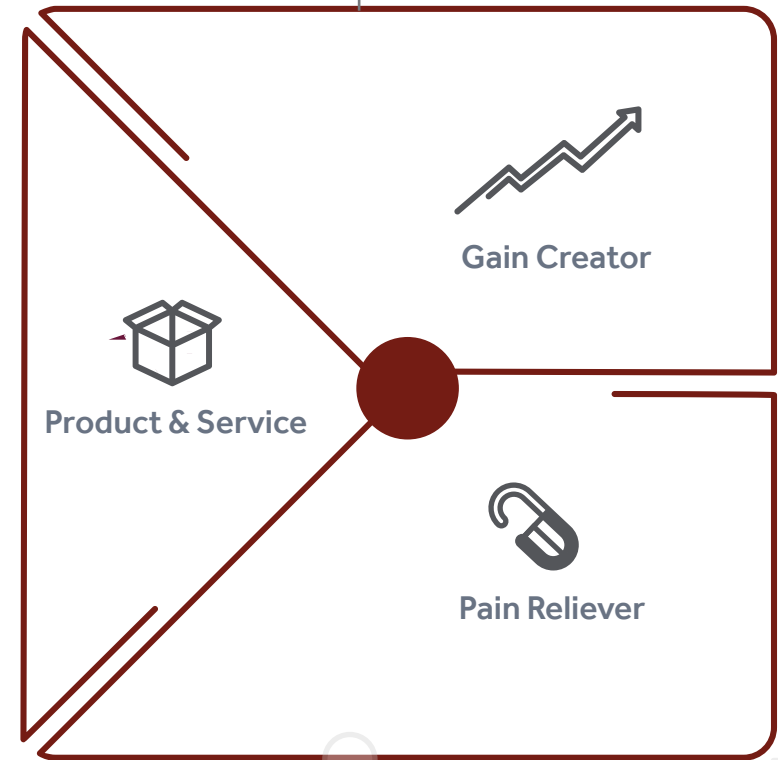
Building Up

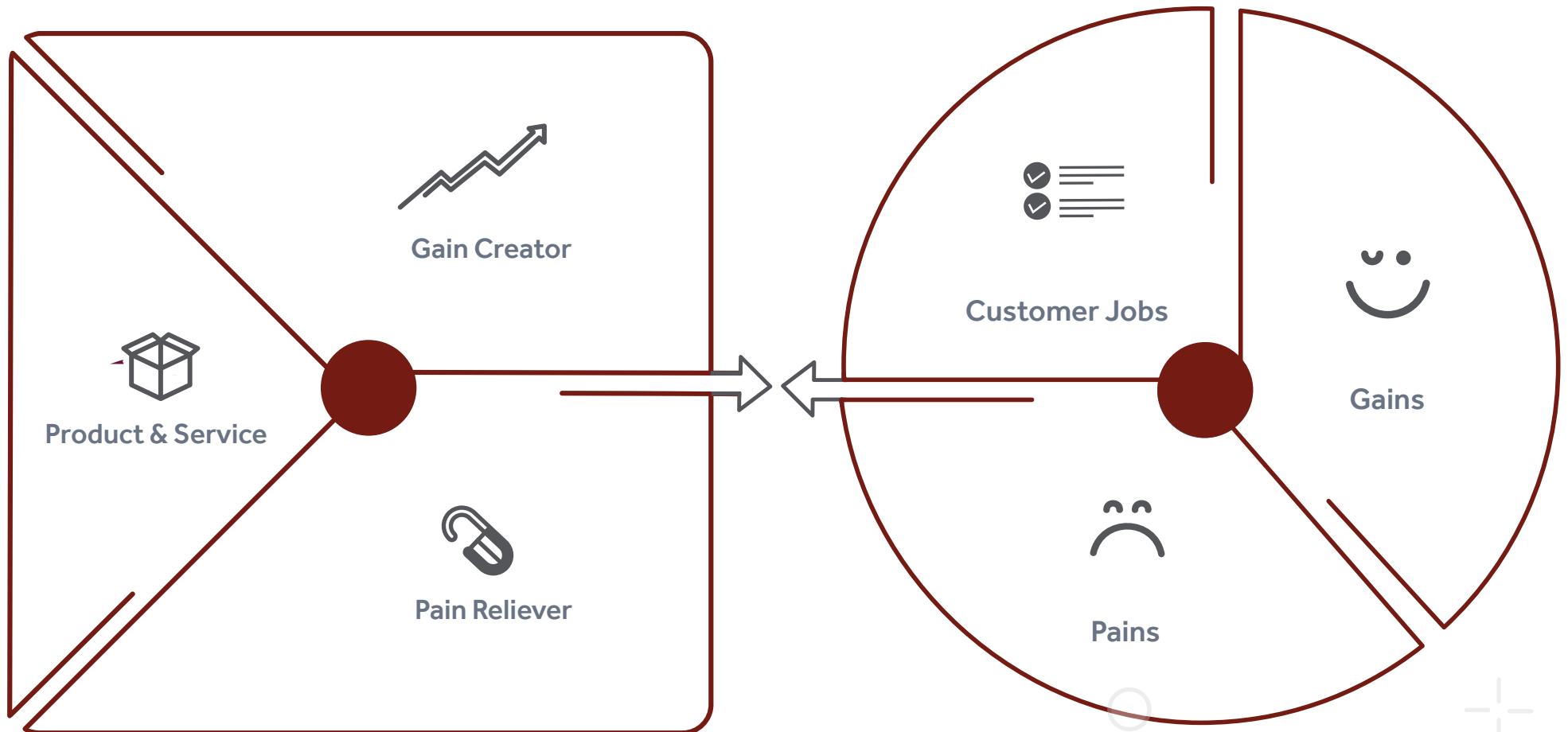
- VALUE MAP
- VALUE PROPOSITION CANVAS
- BUSINESS MODEL CANVAS

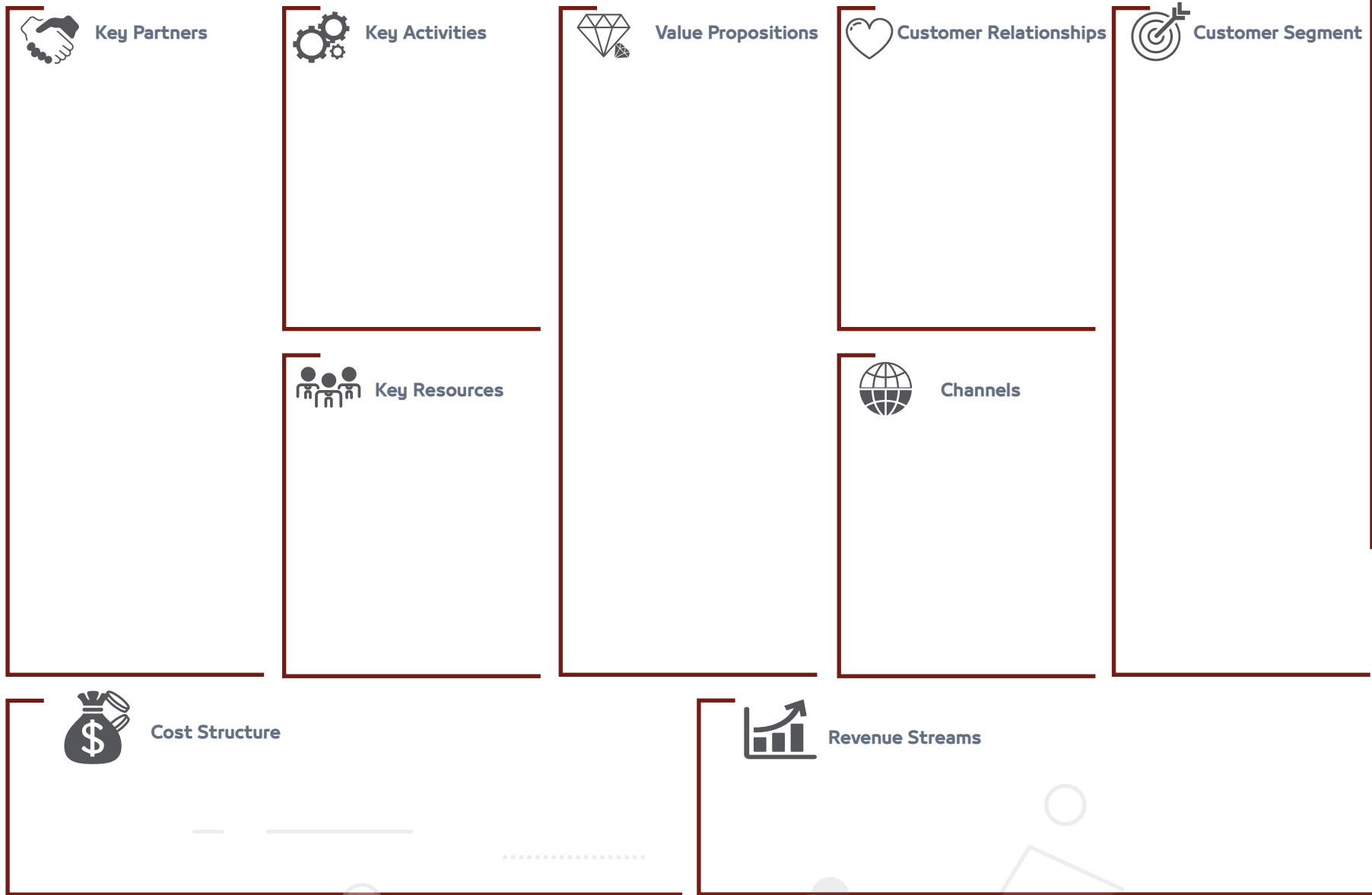
Pain Reliver

Gain Creator

Product/Service









Business Plan

- BASIC INFORMATION
- EXECUTIVE SUMMARY
- MARKET RESEARCH
- PRODUCT/SERVICE LINE
- MARKETING & SALES
- PRICING STRATEGIES

GUIDER



BASIC INFORMATION

- Write your venture name
- What industry are you in?
(Ex: Restaurants, cafes)
- List the Founder and
Co-Founders name

VENTURE NAME	INDUSTRY	FOUNDER	CO-FOUNDER
CO-FOUNDER	CO-FOUNDER	CO-FOUNDER	CO-FOUNDER

GUIDER



EXECUTIVE SUMMARY

- An executive summary is an introduction to your business. This section should be clear, concise and to the point.
- The key elements of an executivesummary include descriptions of:
 - Your value proposition
 - Products or services you sell
 - Your audience and target customer
 - Future of your business and future goals of your industry

What is your value proposition?

What product/service do you provide?

Who are your target customers?

What goals do you have for your company?
What are you trying to reach?
Ex. new branches - Franchise - global expansion

GUIDER



MARKET RESEARCH

- Provide a high-level review of your business. This will help readers and potential investors. Understand your business model.
- Elements include:
 - Mission Statement
 - Vision Statement
 - Legal Structure
 - Key members of your company
ex: CEO, COO, Marketing Head

Your mission statement

What is your purpose?

Your Big Vision

Legal structure of your company

Ex: LLC, Sole Proprietorship

Members of your company and roles



GUIDER



MARKET RESEARCH

Provide detailed information to show that you have a solid understanding of the industry within which your business will operate.

We recommend including a description of the target customer for your business, a competitive analysis, and any legal requirements impacting your company and industry.

Describe your industry

Describe your customers

Who are your competitors?

What advantages do you have over your competitors?

What regulations apply to your company?

Ex: Practice License, Manufacture license, Healthcare license

GUIDER



PRODUCT/SERVICE LINE

Describe in detail what will you do to improve and develop new products or services

What product/service will your company provide?

Describe your pricing strategy
(refer to page 32 - 33 - 34)

In which life cycle stage is your product or service?

Ex: Ideation, Prototype, Introduction, Growth, Mature

GUIDER



PRODUCT/SERVICE LINE

Describe in detail what will you do to improve and develop new products or services

What intellectual property rights do you have?

Ex: trade marks, copyright, patents, trade secrets

What are your research and development activities?

Ex: Ideation, Prototype, Introduction, Growth, Mature

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MARKETING & SALES

Describe how your company will focus on its customers through its marketing and sales strategies.

Then, show how your company will reach its customers and how it will sell its products.

Elements include:

- Mission Statement
- Vision Statement
- Legal Structure
- Key members of your company
ex; CEO, COO, Marketing Head

What is your plan to grow your company?

How will you communicate with your customers? through which channels?

Ex: meeting, event, social media



1. Pricing at a Premium

With premium pricing, businesses set costs higher than their competitors. Premium pricing is often most effective in the early days of a product's life cycle, and ideal for small businesses that sell unique goods.

Because customers need to perceive products as being worth the higher price tag, a business must work hard to create a value perception. Along with creating a high-quality product, owners should ensure their marketing efforts, the product's packaging and the store's décor all combine to support the premium price.

2. Pricing for Market Penetration

Penetration strategies aim to attract buyers by offering lower prices on goods and services. While many new companies use this technique to draw attention away from their competition, penetration pricing does tend to result in an initial loss of income for the business.

Over time, however, the increase in awareness can drive profits and help small businesses to stand out from the crowd. In the long run, after sufficiently penetrating a market, companies often wind up raising their prices to better reflect the state of their position within the market.



3. Economy Pricing

Used by a wide range of businesses including generic food suppliers and discount retailers, economy pricing aims to attract the most price-conscious of consumers. With this strategy, businesses minimize the costs associated with marketing and production in order to keep product prices down. As a result, customers can purchase the products they need without frills. While economy pricing is incredibly effective for large companies like Wal-Mart and Target, the technique can be dangerous for small businesses. Because small businesses lack the sales volume of larger companies, they may struggle to generate a sufficient profit when prices are too low. Still, selectively tailoring discounts to your most loyal customers can be a great way to guarantee their patronage for years to come.

4. Price Skimming

Designed to help businesses maximize sales on new products and services, price skimming involves setting rates high during the introductory phase. The company then lowers prices gradually as competitor goods appear on the market.

One of the benefits of price skimming is that it allows businesses to maximize profits on early adopters before dropping prices to attract more price-sensitive consumers. Not only does price skimming help a small business recoup its development costs, but it also creates an illusion of quality and exclusivity when your item is first introduced to the marketplace.



5. Psychology Pricing

With the economy still limping back to full health, price remains a major concern for American consumers.

Psychology pricing refers to techniques that marketers use to encourage customers to respond on emotional levels rather than logical ones.

For example: setting the price of a watch at \$199 is proven to attract more consumers than setting it at \$200, even though the true difference here is quite small. One explanation for this trend is that consumers tend to put more attention on the first number on a price tag than the last. The goal of psychology pricing is to increase demand by creating an illusion of enhanced value for the consumer.

6. Bundle Pricing

With bundle pricing, small businesses sell multiple products for a lower rate than consumers would face if they purchased each item individually. Not only is bundling goods an effective way of moving unsold items that are taking up space in your facility, but it can also increase the value perception in

the eyes of your customers, since you're essentially giving them something for free. Bundle pricing is more effective for companies that sell complimentary products.

For example, a restaurant can take advantage of bundle pricing by including dessert with every entrée sold on a particular day of the week. Small businesses should keep in mind that the profits they earn on the higher-value items must make up for the losses they take on the low-value product.



Issuance of Commercial Registration (Establishments)

This service enables the investor to start operating business activities, and through it.

Conditions & Requirements : [Link here](#)

The Limited Liability Company

This service enables the investor to start operating the commercial activity and establish a Limited Liability Company by a juridical or natural person or more, its independence is separated from the financial independence of each partner in it or its owner, and the company only is responsible for the debts and obligations arising from its activity, and neither the owner nor the partner is responsible for these debts and obligations only within the limit of his share of the capital, and through the service.

Conditions & Requirements : [Link here](#)

The Joint Stock Company's Establishment

This service enables the investor to start operating commercial activity and establish a Joint Stock Company by a juridical or natural person or more, and its capital is divided into negotiable shares, and the company only is responsible for the debts and obligations arising from its activity. The responsibility of the shareholder is limited to paying the value of the shares to which he contributed, and through the service.

Conditions & Requirements : [Link here](#)

The Simplified Joint Stock Company's Establishment

This service enables the investor to start operating the commercial activity and establish a "Simplified Stock Company" by a juridical or natural person or more, and its capital is divided into negotiable shares, the provisions of the Joint Stock Companies shall apply to them unless a specific provision is mentioned therein, and through the service.

Conditions & Requirements : [Link here](#)



The Partnership Company's Establishment

This service enables the investor to start operating the commercial activity and establish a Partnership Company, established by two juridical or natural persons or more. They are personally responsible for all their funds and in solidarity with the debts and obligations of the company, and their partner acquires merchant status, and through the service,

Conditions & Requirements : [Link here](#)

The Limited Partnership Company's Establishment

This service enables the investor to start operating commercial activity and establish a Limited Partnership Company containing the "General" who is responsible for all the debts and obligations of the company, and the "Legator" who has limited responsibilities based on his shares of the company's capital, and through the service.

Conditions & Requirements : [Link here](#)

Establishing a Company Under an Investment License

This service enables the investor to submit a request for a foreign company incorporation contract, according to an investment license from the Ministry of Investment.

Conditions & Requirements : [Link here](#)

Amendments to Articles of Association

This service enables the investor to amend any data in the company's memorandum of association, which requires submitting a partner's decision, as the amendments are reflected in the company's commercial registry.

Conditions & Requirements : [Link here](#)

■ Pitching Template

■ Financial Projection



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PITCH PLANNING TOOL

Common Mistakes in project view

- The objective of the offer is not specified, as the offer directed to investors is different from that directed to partners and different from directed to customers.
- falling into details traps, so that there are details that may not interest the recipient
- Failure to define project elements accurately, such as added value, or customer segments
- Not choosing the right strategy for the show, such as managing time, place and audience size
- Neglect of marketing, financial or value-added aspects and failure to show confidence, determination and enthusiasm for the project during its presentation
- Lack of clarity of the idea or difficulty in implementing it and the absence of a clear business model that explains the aspects of the project in a concise, applicable and scalable manner

Challenges facing entrepreneurs during the project presentation

- The novelty of the idea: as an example the entrepreneur's ability to create a new solution to problems facing customers and puts him
- in the challenge of explaining the mechanism of his idea to the public
- The dependence of the service on a particular technology: as an example of programming a website, the explanation is done in
- an understandable and general language
- The complexity of product aspects: For example, the multitude of solutions put forward, is complex, and multifaceted, which puts on
- the entrepreneur the burden of explaining the aspects of the product
- Too many project details: for example, multiple consumer segments, multiple added value, or complexity of sources of profit
- Factors specific to the entrepreneur himself: for example, his inability to face audiences, or his failure to practice giving or presenting

Tips before presenting the project

- Be passionate about your project, speak with confidence and show your excellence in all aspects
- Be creative at all stages of your project
- Avoid useless details
- Balance negotiation and firmness in discussing your project
- Be flexible as it may be the only door out of the toughest situations

Characteristics of the presenter

- General Culture
- Good preparation
- Decent appearance
- Language skill
- Self-confidence
- Body language and tone of voice
- Visual communication with listeners

GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

BRIEF BUSINESS SUMMARY

Business Name

Time

SPEAKER

(EX. 40 Sec)

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

CUSTOMER PROBLEM - CHALLENGES

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

TARGET CLIENTS

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

PRODUCT & SERVICE

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

UNIQUE ADVANTAGES

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

MARKET & COMPETITORS

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

ABOUT THE FOUNDING TEAM

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

ACHIEVEMENTS

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

REVENUE MODELS

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals



GUIDER



PITCH PLANNING TOOL

On this sheet please write short notes outlining the contents of your pitch i.e. what information will you present verbally or on the slides, what visual aids or graphics you will prepare for each topic, and which team member will speak.

WHAT ARE YOU SEEKING/WHY?

Time

(EX. 40 Sec)

SPEAKER

Content / Visuals





TEAM BUILDING

Awareness of the importance of choosing the work team.

- The accuracy in selecting a homogeneous team that works with the spirit of one team is a secret of the success of the institution. The ability to instill a team spirit culture, spread it, emphasize it, and practice it effectively with conviction from all team members helps them achieve their goals and enhance employee satisfaction.
- The ability to institutionalize this culture within the team, spread it, emphasize it, and practice it effectively with conviction from all team members, and compatibility within the "Win-Win" strategy, makes the team effective in achieving its goals.

The importance of harmony among team members in terms of work.

- The harmony within a work team is considered a key factor in the success of any company, as it encourages each individual within the team to share their ideas honestly and confidently with their colleagues, which helps achieve the best results and come up with the best solutions.

Below are some tips to help leaders build a work team, create cooperation and harmony among them, including:

- The right person in the right place
- Building strong relationships with every individual
- Establishing reference standards
- Understanding the main objective
- Embedding the principle of participation
- Encouraging participation
- A defined schedule with goals and deadlines
- Regular performance evaluation
- Enhancing relationships beyond company boundaries
- Clear communication
- Justice

Administration and solutions to obstacles that may arise among members.

The most important obstacles and problems that team members may face.

- **Lack of trust among team members:** It prevents team members from openly expressing their weaknesses and the problems they face in front of other team members, depriving the team from benefiting from each other's experiences, abilities, and potentials.
- **Fear of differences:** It leads team members to refrain from expressing their true opinions towards the prevailing ideas, resulting in a limited perspective and a lack of inclusivity in considering all aspects related to the discussed matter.
- **Lack of commitment:** The absence of clear, defined goals, with measurable and valuable outcomes for team members, will lead to the team's failure to agree on tasks they can commit to executing.
- **Lack of accountability:** Compliments among team members have a significant negative impact on performance. It is necessary to monitor and hold team members accountable when assigning them specific tasks that they fail to perform as required.
- **Focus on results:** It refers to team members focusing on achieving the team's overall goals instead of prioritizing their own interests over the team's. This causes tension among team members, affects performance efficiency, and diminishes team spirit.

Common Mistakes in project view

The importance of team members continuity and sustainability

One of the most crucial factors contributing to the continuity and sustainability of a work team is hiring suitable candidates for the field of work and providing them with competitive compensations. It is also possible to send surveys to identify the problems and obstacles they face, which contribute to their retention. An example of some questions in the survey:

- Do you enjoy working here most of the days?
- Are you proud to work for this company?
- Do you see yourself working here for one year? Two years? Five years?
- Do you enjoy working with your current team?
- Do you feel that your supervisor is fair, supportive, and invested in your growth?

Another important factor in retaining team members is providing and promoting a safe and inclusive work environment, improving and developing employees' skills, and building connections among them. Enhancing work friendships is one of the strongest techniques for retaining employees, although it may be underutilized. It is worth noting that liking and affection towards fellow employees contribute to higher levels of work and remaining in the team out of loyalty.



Tips to Do List

- COMPANY PROFILE
- VENTURE NAME
- TIPS TO DO
- WEBSITE
- BRAND IDENTITY
- SOCIAL MEDIA
- BUSINESS CARD
- BUSINESS REFERENCES

NAME/LOGO OF THE COMPANY

Main Members: "Insert owner's or members names here"

PRODUCTS/SERVICES

- Describe the product you make or sell
- Describe the service you offer
- Business competitiveness
- What's your competitive edge?

BACKGROUND

- Company story

STRATEGY & VISION

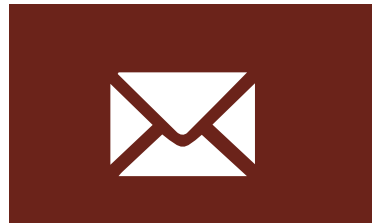
- Vision statement
- Mission statement
- Business goals & objectives

CONTACT

- Office number
- Email
- Website
- Social media
- Address

HOW TO COME UP WITH A VENTURE NAME

- Unique and unforgettable
- Avoid usual spellings
- Easy to pronounce and remember
- Keep it simple
- Make some sense
- Give a clue
- Make it descriptive
- Talk about what you believe in
- Tell your story



Creating an Email



Opening Bank Account



Making a Stamp

TIPS ON CHOOSING THE PERFECT DOMAIN:

- **Simplicity**

Keep your site as simple as possible

- **Brand**

Align your website with your brand

- **Own your own domain**

- **Always include a contact form**

Make your site usable on mobile

- **Quality over quantity**

Start out with a small, high-quality website

- Keep it short
- Avoid numbers and hyphens
- Check Availability on Social Media Sites and Trademarks
- Easy to type
- Use an appropriate domain name extension

CONDUCT A (SWOT) ANALYSIS

Strengths, Weaknesses, Opportunities, and Threats

SWOT analysis will help you determine why you need to update or create brand identity guidelines in the first place.

- **DO YOUR RESEARCH:**

Research is a vital component of any project, whether you're working on a new brand identity, a website redesign, or a blog post.

- **IDENTIFY YOUR AUDIENCE:**

Your research should give you a relatively clear idea of who you're talking to with your brand.

- **EXPLAIN YOUR BRAND:**

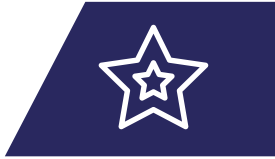
Without defining who you are and what you stand for, your target audience will have difficulty determining whether your service offering can meet their need.

- **CREATE YOUR BRAND ETHOS:**

Represents and explains the distinguishing characteristics of your brand that help you stand out from the crowd and provide the highest quality products and services to your target audience.

- **BRAND POSITIONING:**

An effective brand positioning strategy will maximize customer relevancy and competitive distinctiveness, in maximizing brand value.



Superiority



Value for Money



Expensive



Low Cost

• Brand Attributes

Are a set of characteristics that identify the physical, character and personality traits of the brand, similar to the attributes that allow us to consistently identify individuals.

• Brand Promise

Is an extension of a company's positioning. If you think of positioning as the fertile ground that allows a brand to germinate, grow and thrive, the brand promise is a brand's fruit—it's the tangible benefit that makes a product or service desirable.

• Brand Position

Brand positioning is defined as the conceptual place you want to own in the target consumer's mind – the benefits you want them to think of when they think of your brand.

• Brand Vision

Is the ideas behind your brand that inspire you, your employees and your customers. They give a clear direction to your company.

• Core Values

Core values are the fundamental beliefs of a person or organization. These guiding principles dictate behavior and can help people understand the difference between right and wrong. There are many different types of core values in the world, depending upon the context.

- Unified username.
- Maintain brand identity and create social media design templates.
- Create annual marketing plan (to divide the year in three to four quarters).
- Know the target audience.
- Incorporate images, videos, and graphics.
- Choose quality over quantity.
- Create a hashtag for the brand.

Why Your Business Should Use Social Media?

- Increase Brand Awareness & Loyalty
- Connect with Your Target Audience
- Improve Client Retention
- Increase Traffic & Conversions on Your Website
- Open Up Opportunities for Sharing
- Keep Track of Your Competitors

3.5 inches

- Name o Title
- Title
- Phone number
- Phone number o Email
- Email o Website
- Website
- Social media (Ex. Twitter, instagram)
- Social media (Ex. snapchat, instagram) o Logo (optional)
- Logo (optional) o P.O.Box
- P.O.Box
- Address

2 inches



Saudi Business Center
Establishing a company - Issuing the commercial register - Authorization
Financial statements - Licenses - Municipal license - Other services

● Link



<https://business.sa/ServicesAndPrograms/Services.html>

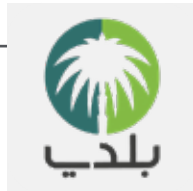


Marn
Technological employment solutions

● Link




marn.io



Balady
Management of licenses - Technical reports - Health certificate
Other services

● Link



<https://balady.gov.sa/ar/services>



Salamah
Issue Safety Permits Service

● Link



<https://salamah.998.gov.sa/#/landing/permit-instructions>



Taqat
Employment support

● Link



<https://eservices.taqat.sa/Eservices/ProgramDetails.aspx?Id=1>



Human Resource Development Fund
Doroob - training

● Link



<https://www.hrdf.org.sa/program/المنحة-الالكترونية-دروب-افراد>



Cultural Development Fund
The Cultural Projects Incentive Program - Financing solutions

● Link



[/https://cdf.gov.sa](https://cdf.gov.sa)

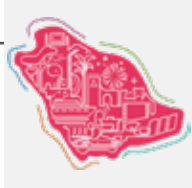


Abde'a
Cultural Licenses and Permits

● Link




[/https://abdea.moc.gov.sa/site](https://abdea.moc.gov.sa/site)



National Events Center
Enjz - Matloob

● Link



nec.gov.sa



GEA
الهيئة العامة للترفيه
General Entertainment Authority

General Entertainment Authority
Initiatives - Financing Solutions - Regulations

● Link



[/https://www.gea.gov.sa](https://www.gea.gov.sa)



هيئة الموسيقى
Music Commission

Music Commission
Initiatives - Programs

● Link



[/https://music.moc.gov.sa](https://music.moc.gov.sa)



وزارة السياحة
Ministry of Tourism

Ministry of Tourism
E-services - Licenses

● Link



mt.gov.sa/e-services



Ministry of Investment
Investor journey

● Link



[/https://misa.gov.sa/ar](https://misa.gov.sa/ar)



Monsha'at
Services - Programs - Tools

● Link

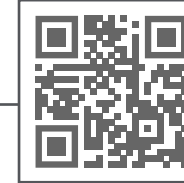


<https://www.monshaat.gov.sa/all-services-page>



SME Bank
finance

● Link



[/https://smebank.gov.sa](https://smebank.gov.sa)



Qiwa

Services - Contracts - Regulations - Visas
Licenses - Violations - Employee Training

● Link



<https://qiwa.sa/ar/qiwa-services>



Saudi Authority Intellectual Property
Trademark registration

● Link

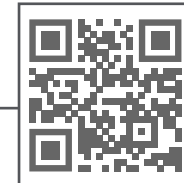


www.saip.gov.sa/services/1307



tameeni
health and cars insurance

● Link



[/https://www.tameeni.com](https://www.tameeni.com)

