



# Tamkeen Programs Supporting The Agricultural Sector

Tamkeen's contribution to the development of the Agriculture sector is represented through its many programs and initiatives held in agreement with the private sector.

## Tamkeen Programs Supporting The Agricultural Sector

- Bahraini Farmers Support**
- Farmers' Market (Hoorat A'ali) Support**
- Business Development**
- Training and Wage Support**
- Strategic Partnerships**
- Finance Scheme (Tamweel)**
- Finance Scheme (Tamweel+)**
- Business Continuity Support**

### Bahraini Farmers Support

As part of an agreement signed with the Ebdaa For Microfinance Bank on 25 February 2010, Tamkeen launched a program aimed at supporting Bahraini farmers. The program supports the agricultural sector and its sustainable development goals of food security based on the market requirements, while also achieving growth and prosperity in this sector.



**Total Bahraini Farmers support to date: BHD 4,450,000.000**

Gender	Year	Amount (BHD)
Female	2010	40,000.000
	2011	60,000.000
	2012	24,000.000
Male	2010	240,000.000
	2011	1,400,000.000
	2012	2,390,000.000
	2013	80,000.000
<b>Total</b>		<b>4,450,000.000</b>

**Bahraini Farmers Support**

**Farmers' Market (Hoorat A'ali) Support**

**Business Development**

**Training and Wage Support**

**Strategic Partnerships**

**Finance Scheme (Tamweel)**

**Finance Scheme (Tamweel+)**

**Business Continuity Support**

## Farmers' Market (Hoorat A'ali) Support

To support the prosperity of the local agricultural sector in Bahrain, Tamkeen provided support to the Farmers' Market project in Hoorat A'ali in 2018.

The support mainly aims to develop the sustainability of agriculture by relying on local produces to achieve the objectives of food security in Bahrain. This is done by providing exposure to these local produces, increasing the outreach to Bahrainis which in turn contributes towards increasing the income of Bahraini farmers. The Farmers' Market also provides them with an opportunity to market and showcase their produce where they can sell their agricultural products, which at the same time also encourages investment in this field.



**Total Farmers' Market (Hoorat A'ali) Support to date: BHD 154,054.440**

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Year	Number of Customers	Amount (BHD)
2018	42	62,850.550
2019	13	39,046.100
2020	7	52,157.790
<b>Total</b>	<b>62</b>	<b>154,054.440</b>

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## Business Development

The Business Development Program is one of the most important programs offered by Tamkeen to develop the private sector enterprises by promoting a culture of change to adapt with the market needs and keep up with technology through automating their processes, adopting digital solution, exporting, and developing human capital.

Through this program, Tamkeen is a partner for success and growth for private sector enterprises, with a focus on the primary role of these enterprises in achieving the employment goals in line with the needs of the market and the national economy.



**Total Business Development support to date: BHD 413,744.430**

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Year	Amount (BHD)
2014	1,778.500
2015	61,045.480
2016	116,127.620
2017	110,436.550
2018	61,047.070
2019	61,880.260
2020	12,820.950
<b>Total</b>	<b>413,744.430</b>



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## Training and Wage Support

Training and Development is critical to an effective organization. Therefore, Tamkeen through its Training and Wage Support program provides enterprises with training support, along with wage support or increment for a defined period of time.

### Wage Subsidy Support



Total Wage Support to date: BHD 48,559.100

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Year	Amount
2017	8,442.900
2018	29,716.200
2019	3,560.000
2021	6,840.000
<b>Total</b>	<b>48,559.100</b>

### Training Support



Total Training Support to date: BHD 216,306.000

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Year	Amount
2016	1,500.000
2017	4,706.000
2018	20,660.000
2019	178,640.000
2021	10,800.000
<b>Total</b>	<b>216,306.000</b>

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## Strategic Partnerships

In line with the objectives of developing the economic sectors and creating job opportunities, Tamkeen in strategic partnerships with private sector enterprises hosts and sponsors various events and conferences that discuss development opportunities in promising sectors.



**Total Strategic Partnerships support to date: BHD 15,000.000**

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Year	Amount (BHD)
2019	5,000.000
2020	10,000.000
<b>Total</b>	<b>15,000.000</b>

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## Finance Scheme (Tamweel)

Tamkeen has joined hands with leading banks in Bahrain to provide businesses with access to competitive Sharia compliant financing.

Tamkeen will subsidize **50%** of the Annual Nominal Profit Rate capped at **8%** reducing balance with finance amounts ranging from **BD 5,000** to **BD 500,000**.



**Total Finance Scheme Tamweel support to date: BHD 3,797,000.000**

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Year	Amount (BHD)
2008	50,000.000
2009	52,000.000
2010	250,000.000
2011	80,000.000
2012	250,000.000
2013	610,000.000
2014	480,000.000
2015	950,000.000
2016	460,000.000
2017	100,000.000
2019	500,000.000
2020	15,000.000
<b>Total</b>	<b>3,797,000.000</b>

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## Finance Scheme (Tamweel +)

Tamkeen, in partnership with leading banks in Bahrain, provides enterprises and individuals with Sharia financing solutions that help them grow their businesses.

Tamkeen will subsidize **70%** of the Annual Nominal Profit Rate capped at **8%** reducing balance with finance amount ranging from **BD 1,000,000** to **BD 2,500,000**.



**Total Finance Scheme Tamweel + support to date: BHD 2,300,000.000**

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Year	Amount (BHD)
2017	1,300,000.000
2018	1,000,000.000
<b>Total</b>	<b>2,300,000.000</b>



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## Business Continuity Support

The Business Continuity Support Program has been designed based on the Royal Directives of His Majesty King Hamad bin Isa Al Khalifa, to unite the national efforts in combating the economic repercussions caused by the global spread of the Coronavirus, by offering financial support to SMEs, helping them cover part of their operating expenses.

The program was launched in March 2020 and the support was extended in five phases for sectors affected most by the repercussions of the pandemic. Furthermore, the program expanded its circle of beneficiaries to include taxicab and bus drivers, driving instructors, and kindergarten workers.



**Total Business Continuity support to date: BHD 91,200.000**

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Year	Amount (BHD)
2020	91,200.000
<b>Total</b>	<b>91,200.000</b>