# THE STARTUP GUIDE

Find out what to do, where to go and what fees are required to formalize your small business in this simple, step-by-step guide

Your complete guide to registering and licensing a small business in Jordan



# Contents

WH	Y SHOULD I REGISTER AND LICENSE MY BUSINESS?	2
WHA	AT ARE THE STEPS I NEED TO TAKE IN ORDER TO FORMALIZE MY BUSINESS?	3
нои	V DO I KNOW WHAT TYPE OF BUSINESS TO REGISTER?	4
нои	V DO I CHOOSE A BUSINESS STRUCTURE THAT'S RIGHT FOR ME?	6
ľVE	CHOSEN MY BUSINESS STRUCTURE WHAT NEXT?	8
ľVE	GOTTEN MY PRE-APPROVALS. HOW DO I REGISTER MY BUSINESS?	9
A)	REGISTERING AN INDIVIDUAL ESTABLISHMENT	10
B)	REGISTERING A GENERAL PARTNERSHIP OR LIMITED PARTNERSHIP COMPANY	13
C)	REGISTERING A LIMITED LIABILITY COMPANY	16
D)	REGISTERING A PRIVATE SHAREHOLDING COMPANY	20
ľVE	REGISTERED MY BUSINESS. HOW CAN I SET IT APART FROM THE COMPETITION?	24
A)	REGISTERING A TRADENAME	25
B)	REGISTERING A TRADEMARK	28
HOV	V CAN I KNOW WHICH CHAMBER MY BUSINESS BELONGS TO?	30
A)	BECOMING A MEMBER IN A CHAMBER OF COMMERCE	31
B)	BECOMING A MEMBER IN A CHAMBER OF INDUSTRY	34
WHY	Y DO I NEED A VOCATIONAL LICENSE?	38
MY E	BUSINESS IS NOW REGISTERED AND LICENSED. WHAT ARE THE REMAINING STEPS?	40
WHA	AT OTHER GOVERNMENT SERVICES CAN I BENEFIT FROM?	42
WHE	ERE CAN I GO TO GET ADDITIONAL SUPPORT FOR MY BUSINESS?	45
ОТН	ER QUESTIONS ABOUT YOUR BUSINESS YOU MAY HAVE	47
CON	ITACT LIST	51
PRE-	-APPROVALS (ANNEX 1)	53

#### WHY SHOULD I REGISTER AND LICENSE MY BUSINESS?

When you register and license your business, it will become a formal entity that will be able to:

- Conduct official transactions without the risk of penalties
- Be eligible for business loans and government benefits
- Benefit from legal protection so others can't steal any aspect of your business/tradename or take advantage of it
- Attract more customers (especially corporate customers) who only do business with registered companies
- Expand to new branches or locations
- Advertise publicly and expand into new markets freely
- Attract more skilled employees
- Access a range of investment benefits offered by the Jordan Investment Commission

#### WHAT ARE THE STEPS I NEED TO TAKE IN ORDER TO FORMALIZE MY BUSINESS?

There are 10 main steps you need to take in order to ensure that your business becomes a formal entity in Jordan:

#### Five main steps:

- 1. Obtain pre-approvals if needed (mandatory)
- 2. Register as a formal entity (mandatory)
- 3. Register a trademark or tradename (optional)
- 4. Become a member in a chamber of commerce or chamber of industry (mandatory)
- 5. Obtain a vocational license (mandatory)

Once you complete the five steps above, your business will be considered a fully registered and licensed business in Jordan. However, in order to be able to become fully operational, you will need to undertake these additional steps:

- 6. Register your business with the tax department (mandatory)
- 7. Enroll in Social Security (mandatory)
- 8. Obtain work permits for any non-Jordanian employees (mandatory if you plan on employing non-Jordanians)
- 9. Activating electricity in your place of business (depends on the nature of your work)
- 10. Installing a water line in your place of business (depends on the nature of your work)

#### HOW DO I KNOW WHAT TYPE OF BUSINESS TO REGISTER?

The registration process will depend on what type of legal business structure you choose. Below is a table to show the five main legal business structures for small businesses that you can register in Jordan.

For a full list of all types of companies (small and large), please ask the Companies Control Department, under the umbrella of the Ministry of Industry, Trade and Supply.

	,
Individual Establishment	Individual Establishments are the simplest business structure. You can open an individual establishment by applying for a permit from the Central Registration Directorate at the Ministry of Industry and Trade, or the Commercial Registrar in areas outside of Amman.  From a legal standpoint, this type of business is not seen as separate from the owner, therefore the owner does not have limited liability. This means the owner is personally responsible for covering all legal, financial and administrative costs incurred by the business.  Capital: the minimum capital required is JD 1,000  You are not required to provide evidence of capital when applying to open an individual establishment however the Registrar may request to see documentation at his or her discretion.
General Partnership Company	A general partnership company must have at least two owners. Each owner is fully obligated to the business, meaning that they do not have limited liability <sup>1</sup> . General partnerships do not require lawyers, unless the capital of the business exceeds JD 50,000.  The number of partners can range from 2 to 20. Each partner must be at least 18 years of age.  Capital: No minimum capital is required to set up this type of business.
Limited Partnership Company	<ul> <li>This business structure allows for a combination of general partners (just like General Partnership Companies) and limited partners (just like Limited Liability Companies).</li> <li>a) General partners are responsible for the day-to-day operations of the business and do not have limited liability.</li> <li>b) Limited partners contribute to the capital of the business but are not permitted to be involved in the company's operations. They are limited to their own shares in the company.</li> </ul>

<sup>&</sup>lt;sup>1</sup> limited liability protects the partner's or shareholder's personal assets from the risk of being seized to satisfy creditor claims in the event of the company's or partnership's insolvency.

	The number of partners can range from 2 to 20. Limited partnerships do not require lawyers, unless the capital of the business exceeds JD 50,000  Capital: No minimum capital is required to set up this business
Limited Liability Company	Limited liability companies (LLC) usually have more complex structures. For this reason, LLCs are required to have an auditor and requires a lawyer if their capital exceeds JD 20,000.  (Note: the lawyer is required to file papers that confirm he or she is the legal counsel for the company)
	All partners are considered limited partners.
	An LLC usually has 2 or more owners, however if there is only one owner, then you will need approval from the Company Controller at the Companies Control Department. The maximum number of owners (or shareholders) is unlimited.
	Capital: Minimum required capital to set up this business is JD 1.
Private Shareholder Company	Private shareholding companies are limited liability companies that do not offer or trade their company shares to the general public on the stock market. Rather, the company's stock is offered, owned and traded privately.
Company	They are usually owned either by non-governmental organizations or by a relatively small number of shareholders.
	Private shareholding companies are required to have an auditor and lawyer.
	Capital: Minimum required capital to set up this business is JD 50,000

#### HOW DO I CHOOSE A BUSINESS STRUCTURE THAT'S RIGHT FOR ME?

If you're still unsure what type of legal structure is the best choice for your business, this short quiz can help you:

- 1) WILL YOU AND YOUR PARTNERS HAVE EQUAL STAKES IN THE COMPANY OR WILL IT BE SPLIT DIFFERENTLY?
- a. I won't have any partners –I'm planning to run the business myself
- b. I will be running the company with some partners and we will all have equal responsibility and decision making power
- c. I plan to run the business myself but I will need a few other people to help make key decisions and be able to give them power of attorney
- 2) DO YOU WANT SHAREHOLDERS IN YOUR COMPANY?
- a. No, my business is small and I want full control
- b. Not sure yet, if it made sense later I would
- c. Yes, this is part of the plan
- 3) DO YOU PLAN ON ENLISTING THE HELP OF OUTSIDE INVESTORS AND VENTURE CAPITALISTS TO GET THE BUSINESS RUNNING?
- a. I plan to use only my own money to fund my business
- b. I will be using mostly outside investment, mostly from family and friends
- c. I will be actively seeking venture capital backing and sources of outside investment that are beyond my current circle of personal contacts
- 4) HOW MUCH PERSONAL LIABILTY ARE YOU WILLING TO HAVE FOR YOUR BUSINESS?
- a. I do not mind backing my business with my own personal assets
- b. I would be willing to have some liability for my business
- c. I do not want any personal liability for my company
- 5) DO YOU SEE FORESEE NEEDING TO TRANSFER OWNERSHIP OF YOUR COMPANY IN THE FUTURE?
- a. No, my business and I are a single entity
- b. Possibly, I may want to pass it on to my family, but it is not a priority
- c. Yes, being able to transfer my company is important
- 6) HOW MANY CORPORATE FORMALITIES ARE YOU WILLING TO UNDERTAKE (E.G. ANNUAL SHAREHOLDERS MEETING AND BOARD OF DIRECTORS)?
- a. None, I like to keep things simple
- b. Some formalities are okay
- c. I expect to have corporate formalities with my business
- 7) DO YOU PLAN ON YOUR BUSINESS BEING A SEPARATE TAX ENTITY FROM YOURSELF?
- a. No, it is simpler for all the money to flow into my personal account
- b. Not sure, but my partners and I will need to figure out how to share tax responsibilities
- c. Yes, my business will be a separate taxable entity

# If your answers were mostly A's:

You are probably looking to start an <u>individual establishment</u>. This is usually the simplest type of business structure to set up for most people who are just starting out on their business journey. This means you'll be making all of the business decisions without having anyone else involved, but at the same time it means you will take on a lot of responsibility. Even though it is very simple to start this business, it is important to know that your personal money will be mixed with your business's revenues. In other words, you will be responsible for any debts or losses incurred by the business and may need to use your personal assets to cover them. In addition, your business will not be considered as a separate tax entity from yourself, so the amount of taxes you will have to pay will depend on whether you are married or single.

### If your answers were mostly A's with some B's:

You should register a general partnership company. This is usually the most common choice for two or more people who want to start a company together. A general partnership company is <u>not</u> considered a separate legal entity and the partners do not have limited liability. In other words, each partner will be responsible for any debts or losses incurred by the business and may need to use their personal assets to cover them. To register a general partnership company, you will need to create a partnership agreement that specifies terms of partnership and conditions that determine terms of dissolution.

### If your answers were mostly B's with some A's:

A <u>limited partnership company</u> may be the most appropriate choice for you. With this type of business, you can choose between a combination of general partners and limited partners, or just limited partners. To register a limited partnership company, you will need to create a partnership agreement that specifies the terms of partnership and conditions that determine terms of dissolution.

#### If your answers were mostly B's with some C's:

You should consider registering a <u>limited liability company</u> (LLC). This business structure protects your personal assets from your company debt and actions for which it is liable. It requires more legal work and planning to get it off the ground, but it can protect your personal assets from any lawsuits and losses stemming from the business. Registering an LLC also makes it easier to obtain more shareholders, transform ownership, and eventually take the company public.

# If your answers were mostly C's

You should be looking into registering your business as a <u>private shareholding company</u>. This type of business offers limited liability, so you and your shareholders would only be responsible for your own investments in case of failure. However, it includes a lot more paperwork to register and maintain this sort of business than if you were to register as a partnership or limited liability company. This type of business is recommended if your shareholders have extensive business experience, and the business provisions can be flexible enough to meet the requirements or conditions of investors or entrepreneurs who may want to invest in your company.

# I'VE CHOSEN MY BUSINESS STRUCTURE... WHAT NEXT?

# 1. Obtain pre-approvals prior to registering and/or licensing your business.

Depending on the sector your company will operate in, you may need to get pre-approvals before you start the registration or licensing process. For example, all pharmacies need to obtain pre-approvals from the Ministry of Health before they can register and operate.

Please see **annex 1** on p. 53 to find out more about which entities you may need to acquire preapprovals from.

We advise that you first visit the Ministry of Industry, Trade and Supply and/or the Companies Control Department to ask about which pre-approvals you need to get.

#### I'VE GOTTEN MY PRE-APPROVALS. HOW DO I REGISTER MY BUSINESS?

2. You will need to register your business depending on the type of legal structure you choose.

Now that you know which type of legal structure you would like to register for your business, you will find all the details about the registration process you need to follow:

- A) Individual establishment (p. 10)
- B) General partnership or limited partnership company (p. 13)
- C) Limited liability company (p. 16)
- D) Private shareholding company (p. 20)

#### A) REGISTERING AN INDIVIDUAL ESTABLISHMENT

**WHERE TO GO**: The main institution involved in registering an Individual Establishment is the Central Registration Department under the Ministry of Industry and Trade

- If you are a resident of Amman: you must go to the Ministry of Industry, Trade and Supply building in Abdali.
- If you reside outside of Amman: you must go to the Central Registry Department at the Ministry of Industry, Trade and Supply Directorate in your governorate.

#### WHAT TO DO:

#### You will need to bring the following documents with you:

- National ID card or valid passport for non-Jordanians
- Deferred military service for males born in or after 1989
- Obtain a letter from MOITS if your economic objective requires pre-approvals from related authorities
- Power of Attorney if you are authorizing someone else to register your business on your behalf
- Lease agreement for your business certified by the Greater Amman Municipality or other municipalities
- Property deed if the business owner also owns the real estate from which the business will operate
- For non-Jordanians: Bank statement that shows a bank balance of at least JD 50,000

#### What is the process I need to follow?

- Go to the Central Registration Directorate in your governorate
- Choose option B from the ticketing system (Amman branch only)
- Central Registration Directorate employee will fill out an electronic professional permit form for vou
- Submit your pre-approvals letter signed and approved (if any) from the relevant entities and organizations
- Pay your registration fees at the accounting department or counter and hand in the receipt to the employee at the Central Registration Directorate who will then issue a Registration Certificate for you
- You will then need to get this certificate stamped and signed by the Head of the Central Registration Directorate

# What fees do I need to pay?

Category	Fees (JD)
If your capital is less than JD 20,000	10
If your capital is between JD 20,000 and JD 30,000	20
If your capital is between JD 30,000 and JD 50,000	30
If your capital exceeds JD 50,000	40
Issuing a first-time trading certificate	5
Fees for the General Power of Attorney	5
Fees for the Special Power of Attorney	2
Power of Attorney exhibit fees	27

# How long will this entire process take?

This process can take between 10-15 minutes if you don't need to obtain any pre-approvals

# What does the certificate that I will get look like?

When you register an individual establishment, this is the certificate that you will receive:

Ministry of Industry, Trade and Supply	المملكة الأردني وزارة الصناعة وال محديسرية السج
شهادة سجل تجاري	
	لاحتراف التجار /۲۰۱۶ بمقتضد للبيانات التالية: الاسم التجاري:
	نوع التجارة:
توظيب الخضار والفواكه	
خدمات امداد وتزويد ومسانده للفنادق	
تجهيز المطاعم والفنادق	
تعبئة وتغليف	775
تجارة المواد الغذائيه استيراد وتصدير	7717
جاري: البلد: - الأردن، المحافظة: - عمان، المدينة: - عمان، المنطقة: المحافظة: - عمان المنطقة : المحافظة عمان المدينة و المحافظة المحافظة عمان الأمرور الإدارية و المحافية و انقضائية	موقع الدحل الت
هادة بتاريخ	صدرت هذه الشر
خني الرقم الوطني للمنشاق ٩ وه ١٤٤٠٠ الرقم	منظم الثيهادة: زياد الس

#### B) REGISTERING A GENERAL PARTNERSHIP OR LIMITED PARTNERSHIP COMPANY

**WHERE TO GO:** The main institution involved in registering partnership companies is the Companies Control Department, under the umbrella of the Ministry of Industry, Trade and Supply.

- If you are a resident of Amman: you must go to the Companies Control Department or the Jordan Investment Commission<sup>2</sup>
- If you reside outside of Amman: you must go to the Companies Control Department branch in your governorate and these are situated in the following locations:
  - o In Zarqa: at the Zarqa Chamber of Commerce
  - o In Irbid: at the Irbid Chamber of Commerce
  - o In Mafraq: at the Mafraq Chamber of Commerce
  - o In Karak: at the Ministry of Industry, Trade and Supply directorate
  - o In Madaba: at the Ministry of Industry, Trade and Supply directorate
  - o In Aqaba: at the Aqaba Special Economic Zone Authority
  - o If you are a resident of Ajloun, Balqa, Ma'an or Tafilah governorates: please visit the Companies Control Department branch in the governorate closest to you

#### WHAT TO DO:

#### You will need to bring the following documents with you:

- National ID card or valid passport for non-Jordanians
- Registration application form complete with the partnership agreement and Memorandum of Association. You can find the registration application form at the Companies Control Department or download it from their website.
- Power of attorney if none of the partners can be present in person, or a lawyer isn't present.

#### What information do I need to complete the registration application form?

- Company address and tradename (if applicable)
- Names of the founding partners, their ages, nationalities and addresses
- Main headquarters of the company and its objectives
- Details on how the company will be structured, including who the managing partners are and their responsibilities
- Capital of the company, shareholders' shares, classes of shares, nominal value, powers and privileges and rights and obligations

<sup>&</sup>lt;sup>2</sup> You should only go to the Jordan Investment Commission if you are seeking to do business in a specific sector that may enable you to seek exemption from customs fees based on the location of your business. These sectors include: the industrial sector, agricultural sector, medical sector and energy sector and specifically the following sub-sectors: manufacturing and handicrafts, farming and animal-rearing, hospitals and specialist medical centers, hotels and tourist facilities, amusement parks and recreational activities, research centers and scientific laboratories, call centers, media and film production, conference and exhibition centers, transportation, distribution and/or extraction of water, gas or petroleum products.

#### What fees do I need to pay?

Category	Fees (JD)
Stamp fees	0.0003 of the company's capital
Registration fees	25
Increase in capital fees	25
Official gazette fees	10
Memorandum of Association and amendments	10
Issuing a certificate	10
Access to information	20
Deposit of the ledger fees	10
Amendment fees	20
Deposit mortgage deed	20
Photography	5
Power of Attorney fees	10

#### What is the process I need to follow?

- 1. Visit the Companies Control Department branch nearest to you
- 2. Take a ticket from the ticketing system to wait your turn (Amman branch only)
- 3. Submit the documents mentioned above on p. 12
- 4. Sign the documents witnessed by a CCD employee, notary public or lawyer
- 5. Choose a name for your company. If the name you have chosen is already registered by another company, you will be required to choose a different name
- 6. Obtain a letter from CCD if your economic objective requires pre-approvals from related authorities
- 7. Jordanian partners and Non-Jordanian partners will need to bring a bank statement that proves they possess no less than half the amount of the company's capital in their bank account.
- 8. Pay the required fees at the accounting department and obtain a receipt
- 9. Issue a registration certificate for your company

#### How long will this entire process take?

This can take around a full day if you don't need to obtain any pre-approvals. The process will take longer if you are asked to deposit the capital in a bank before a certificate can be issued, or if one of the company's partners is not Jordanian.

# What does the certificate that I will get look like?

When you register a general partnership company or limited partnership company, these are the certificates that you will receive:

# **General Partnership**



# **Limited Partnership**



#### C) REGISTERING A LIMITED LIABILITY COMPANY

**WHERE TO GO**: The main institution involved in registering limited liability companies is the Companies Control Department, under the umbrella of the Ministry of Industry, Trade and Supply.

- If you are a resident of Amman: you must go to the Companies Control Department or the Jordan Investment Commission<sup>3</sup>
- If you reside outside of Amman: you must go to the Companies Control Department branch in your governorate situated in the following locations:
  - o In Zarga: at the Zarga Chamber of Commerce
  - o In Irbid: at the Irbid Chamber of Commerce
  - o In Mafraq: at the Mafraq Chamber of Commerce
  - o In Karak: at the Ministry of Industry, Trade and Supply directorate
  - o In Madaba: at the Ministry of Industry, Trade and Supply directorate
  - o In Agaba: at the Agaba Special Economic Zone Authority
  - o If you are a resident of Ajloun, Balqa, Ma'an or Tafilah governorates: please visit the Companies Control Department branch in the governorate closest to you

# WHAT TO DO:

#### You will need to bring the following documents with you:

- National ID card or valid passport for non-Jordanians
- Signed and completed Articles of Association and Memorandum of Association forms. You can find these forms at the Companies Control Department or download it from their website or you can use form prepared by partner/s.
- Jordanian partners and non-Jordanian partners will need to bring a bank statement that proves they possess no less than half the amount of the company's capital in their bank account.
- Formal authorization/power of attorney if the shareholders are not present in person

<sup>&</sup>lt;sup>3</sup> You should only go to the Jordan Investment Commission if you are seeking to do business in a specific sector that may enable you to get exemptions on customs fees based on the location of your business. These sectors include: the industrial sector, agricultural sector, medical sector and energy sector and specifically the following sub-sectors: manufacturing and handicrafts, farming and animal-rearing, hospitals and specialist medical centers, hotels and tourist facilities, amusement parks and recreational activities, research centers and scientific laboratories, call centers, media and film production, conference and exhibition centers, transportation and/or distribution and/or extraction of water, gas or petroleum products.

#### What information do I need to complete the Articles of Association and Memorandum of Association?

- Full names of the shareholders/founders of the company
- Capital of the company
- Main headquarters of the company
- Company objectives
- The manner of managing the company (for example, by a general manager, or by a board of directors)
- Your signature witnessed by a CCD employee, notary public or lawyer
- Authorized individual or individuals as signatories for the company's financial, administrative, legal and judicial matters<sup>4</sup>
- Any other conditions agreed upon by all shareholders and compatible with the provisions of the law

### What fees do I need to pay?

Category	Fees (JD)
Stamp fees	0.0003 of the company's capital
Power of attorney fees	10
Registration fees	0.0002 of the company's capital, or minimum of JD 25
Memorandum of Association and amendments	10
Deposit of ledger fees	10
Photocopying and ratification fees	5
Amendment fees	20
Issuing a certificate	10
Access to information	20
Deposit mortgage deed	20
Official gazette fees	15

<sup>&</sup>lt;sup>4</sup>Jordanian partners and non-Jordanian partners will need to bring a bank statement that proves they possess no less than half the amount of the company's capital in their bank account.

#### What is the process I need to follow?

- 1. Visit the Companies Control Department branch nearest to you
- 2. Take a ticket from the ticketing system to wait your turn (Amman branch only)
- 3. Submit the documents mentioned above on p. 15
- 4. Sign the documents witnessed by a CCD employee, public notary or lawyer
- 5. Obtain a letter from CCD if your economic objective requires pre-approvals from related authorities
- 6. Choose and register a name for your company. If the name you have chosen is already registered by another company, you will be required to choose another name
- 7. Jordanian partners and non-Jordanian partners will need to bring a bank statement that proves they possess no less than half the amount of the company's capital in their bank account.
- 8. Pay the required fees at the accounting department and obtain a receipt
- 9. Issue a registration certificate for your company

#### How long will this entire process take?

This can take around a full day if you don't need to obtain any pre-approvals. The process will take longer if you are asked to deposit the capital in a bank before a certificate can be issued, or if one of the company's partners is not Jordanian.

# What does the certificate that I will get look like?

When you register a limited liability company, this is the certificate that you will receive:



#### D) REGISTERING A PRIVATE SHAREHOLDING COMPANY

**WHERE TO GO**: The main institution involved in registering a private shareholding company is the Companies Control Department, under the umbrella of the Ministry of Industry, Trade and Supply.

- If you are a resident of Amman: you must go to the Companies Control Department or the Jordan Investment Commission<sup>5</sup>
- If you reside outside of Amman: you must go to the Companies Control Department branch in your governorate situated in the following locations:
  - o In Zarqa: at the Zarqa Chamber of Commerce
  - o In Irbid: at the Irbid Chamber of Commerce
  - o In Mafraq: at the Mafraq Chamber of Commerce
  - o In Karak: at the Ministry of Industry, Trade and Supply directorate
  - o In Madaba: at the Ministry of Industry, Trade and Supply directorate
  - In Aqaba: at the Aqaba Special Economic Zone Authority
  - If you are a resident of Ajloun, Balqa, Ma'an or Tafilah governorates: please visit the Companies Control Department branch in the governorate closest to you

#### WHAT TO DO:

#### You will need to bring the following documents with you:

- National ID card or valid passport for non-Jordanians
- Signed and completed Articles of Association and Memorandum of Association forms. You can
  find these forms at the Companies Control Department or download it from their website or you
  can use form prepared by partner/s.
- Bank statement
- List of full names of the founding shareholders
- Formal authorization/power of attorney if the founding shareholders are not present in person

# What information do I need to complete the registration application form and Memorandum of Association?

- Company address and tradename (if applicable)
- Full names, dates of birth, nationalities and addresses of the shareholders
- Company's objective
- Details on how the company will be structured, including number of board of directors and their respective authorities within the company

<sup>&</sup>lt;sup>5</sup> You should only go to the Jordan Investment Commission if you are seeking to do business in a specific sector that may enable you to get exemptions on customs fees based on the location of your business. These sectors include: the industrial sector, agricultural sector, medical sector and energy sector and specifically the following sub-sectors: manufacturing and handicrafts, farming and animal-rearing, hospitals and specialist medical centers, hotels and tourist facilities, amusement parks and recreational activities, research centers and scientific laboratories, call centers, media and film production, conference and exhibition centers, transportation and/or distribution and/or extraction of water, gas or petroleum products.

- Capital of the company, shareholders' shares, classes of shares, nominal value, powers and privileges and rights and obligations
- General terms and conditions of issuing shares, transferring shares and any other related procedures
- Procedures, rules and conditions for general assembly meetings, including quorum, decisionmaking mechanisms and ordinary and extraordinary meetings
- Rules and procedures for dissolution of the company
- Applicability of the right of first refusal for the shareholders (whereby current shareholders of the company have the right to purchase shares before they are offered to third parties)

# What fees do I need to pay?

Category	Fees (JD)
Stamp fees	0.0003 of the company's capital
Power of attorney fees	10
Registration fees	0.0002 of the company's capital, or minimum of JD 1,000
Deposit of ledger Fees	10
Issuing a certificate	10
Deposit mortgage deed	20
Capital increase fees	0.0002 of the company's capital
Official gazette fees	25
Memorandum of Association and amendments	10
Photocopying fees	5
Amendments fees	20
Access to information	20

#### What is the process I need to follow?

- 1. Visit the Companies Control Department branch nearest to you
- 2. Take a ticket from the ticketing system to wait your turn (Amman branch only)
- 3. Make sure you bring with you the documents mentioned above on p. 19
- 4. Sign the documents witnessed by a CCD employee, public notary or lawyer
- 5. Obtain a letter from CCD if your economic objective requires pre-approvals from related authorities
- 6. Choose and register a name for your company. If the name you have chosen is already registered by another company, you will be required to choose another name
- 7. Jordanian partners and Non-Jordanian partners will need to bring a bank statement that proves they possess no less than half the amount of the company's subscribed capital in their bank account.
- 8. Pay the required fees at the accounting department and obtain a receipt
- 9. Issue a registration certificate for your company

# How long will this entire process take?

This can take around a full day if you don't need to obtain any pre-approvals. The process will take longer if you are asked to deposit the company's capital in a bank before a certificate can be issued.

# What does the certificate that I will get look like?

When you register a private shareholding company, this is the certificate that you will receive:



#### I'VE REGISTERED MY BUSINESS. HOW CAN I SET IT APART FROM THE COMPETITION?

# 3. Registering a trademark or tradename

Many people mistakenly believe that simply registering their business name means they will automatically have legal protection that will prevent others from using that name. However, this is not true because there is a difference between tradenames and trademarks.

A **tradename** is the official name under which a company does business, and makes it distinctive from other businesses. It can be a unique, fictitious name, a real name or a combination of both, in addition to any other names that relate to the type of business or profession.

Your company's tradename must be registered in Arabic, but you can also register it in English as well especially if the business is fully or partially owned by non-Jordanian individuals, companies, or companies of mixed capital that are registered outside Jordan. Please note that tradenames are subject to veto by the Minister of Industry, Trade and Supply.

A **trademark** on the other hand is used to protect and differentiate specific products that are produced by your business. One company can possess several different trademarks. Besides protecting a specific product or a range of products, a trademark can also be used to protect tradenames. In that case, you will have to then register your tradename as a trademark.

- A) TRADENAME
- B) TRADE MARK

#### A) REGISTERING A TRADENAME

**WHERE TO GO**: The main institution involved in registering a tradename Central Registration Directorate OR the Ministry of Industry, Trade and Supply Directorate in your governorate.

- **If you are a resident of Amman:** you must go to the Central Registration Directorate at the Ministry of Industry, Trade and Supply, located in Abdali.
- If you reside outside of Amman: you must go to the Central Registration Department at the Ministry of Industry, Trade and Supply Directorate your governorate.

# WHAT TO DO:

#### If your business is an individual establishment:

The owner of the establishment must be physically present, and must fill out the tradename application by visiting the Central Registration Directorate. In case of the owner's absence, an authorized signatory as per a notarized special or general power of attorney may substitute as long as he/she brings the original copy of the power of attorney.

#### If your business is a company:

The company's authorized signatory must fill out the tradename application by visiting Central Registration Directorate.

#### You will need to bring the following documents with you:

- National ID card or valid passport for non-Jordanians
- To register a tradename for a company: you will need to bring the company's registration certificate
- To register a tradename for an association or an organization: you will need to bring the registration certificate for the association or organization, and an official letter stating who the authorized signatories for this association/organization are.
- Public or special power of attorney. An attorney is permitted to register a tradename however he/she is not permitted to amend, transfer ownership or cancel.

#### What is the process I need to follow?

- Take ticket (B) from the automated ticketing system (Amman branch only)
- Fill out the tradename registration form that will be given to you by a Central Registration Directorate employee. If the tradename you have chosen is already registered or is very similar to an existing one, you will be asked to choose a different tradename
- Request approval on the tradename from the Head of the Central Registration Directorate
- Pay the required fees at the accounting department. You will receive an invoice which you will need to hand over to the employee handling your application.
- Receive your tradename certificate signed and stamped by the head of the Central Registration Directorate.

#### What fees do I need to pay?

Category	Fees (JD)
Tradename registration fees	25
Authorization fees	5 (for general attorney) 10 (for special attorney)
Power of Attorney presentation fees	27

# How long will the process take?

The tradename registration process will typically take around 20-40 minutes. However, if your tradename needs to be taken under further consideration by the Ministry, the process can take up to 10 days.

# What does the certificate that I will get look like?

When you register a tradename, this is the certificate that you will receive:





# الملكة الأردنية الهاشمية

وزارة الصناعة والتجارة والتموين مـديـرية السـجــل المـركـزي

# شهادة تسجيل اسم تجاري

أشهد أنا مسجل الأسماء التجارية بأن الاسم التجاري مسجل الاسماء التجارية بمقتضى أحكام مسجل تحت الرقم ١٨٣٧٤٦ بتاريخ ٢٠١٣/٠٦/٠ في سجل الاسماء التجارية بمقتضى أحكام قانون الأسماء التجارية رقم ٩ لسنة ٢٠٠٦، وفقا للبيانات التالية : اسم المالك : شركة

# نوع التجارة:

7717	استيراد وتصدير
1117.7	تملك الاموال المنقولة و غير المنقولة لقيام الشركة باعمالها
999991	اقتراض الاموال اللازمة لها من البنوك
771177	صناعات بلاستيكية
901778	صناعة الكرتون

# موقع المحل التجاري:

المحافظة: اربد، المدينة: اربد، المنطقة: المدينه الصناعيه، خلوي:

التغييرات: تعديل اسم الهيئة المعنوي تغيير المركز الرئيسي

تاریخ التغییرات: ۲۰۱٤/۰٥/۱۸

إسماع التجارية

صدرت هذه الشهادة بتاريخ ٢٠١٤/٠٥/١٨

منظم الشهادة: حسن السعدي

#### B) REGISTERING A TRADEMARK

**WHERE TO GO**: The main institution involved in registering a trademark is the Ministry of Industry, Supply and Trade.

- If you are a resident of Amman: you must go to the Industrial Property Protection Directorate at the Ministry of Industry, Trade and Supply, located in Abdali. You are required to be there in person or send an attorney and/or and individual you have authorized by means of an official authorization attested by the notary public and/or an industrial property agent
- If you reside outside of Amman: you will need to authorize an attorney and/or industrial property
  agent to handle the application process on your behalf. A full list of authorized industrial property
  agents is available under the Industrial Property Protection Directorate section on the Ministry's
  website: <a href="https://www.mit.gov.jo">www.mit.gov.jo</a>

#### **WHAT TO DO:**

#### What are the required documents I need to bring with me?

- Completed trademark application form. You can download the form online and print it from www.mit.gov.jo.
- Trademarks publishing form printed in Arabic and English- 4 copies
- Image/photocopy of the trademark 2 copies
- Registration certificate of the applying company, company' objectives and authorized signatories
- General or special power of attorney attested as per the rules and regulations.
- Photocopy of a document that establishes priority right (if applicable)

#### What is the process I need to follow?

Fill out and complete the trademark application form and the required documents mentioned above. You will need to pay the registration fees at the accounting department and submit all documentation to the Industrial Property Protection Directorate at the Ministry of Industry, Trade and Supply.

# What fees do I need to pay?

Category	Fees (JD)
Trademark application fees	100
Trademark registration fees	200
Publishing fees	50
Final registration fees	300
Power of attorney fees	<ul><li>5 (for general power of attorney)</li><li>2 (for special power of attorney)</li></ul>

# How long will the process take?

The time to register a trademark will typically depend on the amount of pending applications under review, in addition to a complete review of your application taking into account any failure to meet requirements, procedures of deploying a trademark and any objections that may arise.

#### HOW CAN I KNOW WHICH CHAMBER MY BUSINESS BELONGS TO?

# 4. Becoming a member of a Chamber of Commerce or Chamber of Industry

# If your business falls under any of the below sectors, you need to go to the

# A) Chamber of Commerce:

- Information and Communications Technology (ICT)
- Clothing and Jewelry
- Construction and Building Materials
- Cars and Heavy Equipment (including vehicle accessories)
- Healthcare and Pharmaceutical
- Banking and Finance
- Food-processing
- Furniture and stationary
- Service and Consulting
- Electronics and Electricity

#### If your business falls under any of the below sectors, you need to go to the

# B) Chamber of Industry:

- Mining
- Construction
- Printing, Packaging, Paper and Stationeries
- Food, Supplies, Agricultural and Livestock
- Leather and Garments
- Therapeutic and Medical Supplies
- Chemical and Cosmetics
- Engineering, Electrical and Information Technology (IT)
- Plastic and Rubber
- Wooden and Furniture
- Artisanal Products and Handicrafts

#### A) BECOMING A MEMBER IN A CHAMBER OF COMMERCE

**WHERE TO GO**: There are 16 Chambers of Commerce in Jordan, all of which fall under the umbrella of the Jordan Chamber of Commerce (located in Amman).

Below is a list of all the Chambers of Commerce across all governorates:

#### North:

- Al Mafraq Chamber of Commerce
- Irbid Chamber of Commerce
- Zarqa Chamber of Commerce
- Rusaifeh Chamber of Commerce
- Jarash Chamber of Commerce
- Ramtha Chamber of Commerce
- Ajloun Chamber of Commerce

#### Center:

- Amman Chamber of Commerce
- Madaba Chamber of Commerce
- Al Salt Chamber of Commerce

#### South:

- South Mazar Chamber of Commerce
- South Shouna Chamber of Commerce
- Agaba Chamber of Commerce
- Ma'an Chamber of Commerce
- Tafileh Chamber of Commerce
- Karak Chamber of Commerce

# WHAT TO DO:

#### What are the required documents I need to bring with me?

#### If your business in an individual establishment, you will need the following:

- 1. Registration certificate from the Ministry of Industry, Trade and Supply
- 2. The tradename document from the Ministry of Industry, Trade and Supply (if applicable)
- 3. An original copy of the lease or the title deed, in addition to the occupational permit
- 4. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians
- 5. Signature of the organization's authorized signatory on the commercial sector form

## If your business is a general <u>or</u> limited partnership company, you will need the following:

- 1. Registration Certificate from the Companies Control Department
- 2. The tradename document from the Ministry of Industry, Trade and Supply (if applicable)
- 3. An original copy of the lease or the title deed, in addition to the occupational permit
- 4. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians
- 5. Signature of the organization's authorized signatory on the commercial sector form

# If your business is a limited liability <u>or</u> private shareholding company, you will need the following:

- 1. Registration Certificate from the Companies Control Department
- 2. The tradename document from the Ministry of Industry, Trade and Supply (if applicable)
- 3. An original copy of the lease or the title deed, in addition to the occupational permit
- 4. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians
- 5. A document that states the company's capital, names of partners or stakeholders in addition to their respective shares, and the authorized signatories, issued by the Ministry of Industry, Trade and Supply
- 6. Company Articles of Associations and Memorandum of Association
- 7. Signatory on the commercial sector form

#### What do I need to do?

**Note:** The business's authorized signatory must be physically present at the chamber; however, in case of inability to attend, you can obtain the registration and the commercial sector form from the Chamber of Commerce and have them signed by the authorized signatory, then validate the signature from the bank he/she deals with or validate it by referring to other files signed by the same person on behalf of the company.

In case of a title deed, make sure that it clearly states that the location of the shop, company or organization is a commercial entity. Otherwise, you will need to bring an occupational permit or a map showing that the location is commercial.

## What is the process that I will need to follow?

- 1. Go to the reception desk to make sure you have all the right documents and to get a ticket number to await your turn
- 2. A chamber employee will enter all the required data into the system after receiving your application and to finalize your transaction before asking you to pay the fee
- 3. After paying the registration fee, you will receive a membership certificate stamped and signed by the authorized employee

# What fees do I have to pay? (in Jordanian Dinar JD)

Category	Company/ Organization's Capital	Annual Membership Fees	Registration and Membership Fee
First	10 million JDs or more	1500	2250
Second	5 million JDs – 10 million JDs	1000	1500
Third	2 million JDs – 5 million JDs	800	1200
Fourth	1 million JDs – 2 million JDs	500	750
Fifth	500,000 JDs – 1 million JDs	300	450
Sixth	100,000 JDs – 500,000 JDs	200	300
Seventh	50,000 JDs – 100,000 JDs	100	150
Eighth	5,000 JDs – 50,000 JDs	50	75
Ninth	Below 5,000 JDs	20	30

# How much time do these steps normally take?

From 5 to 10 minutes

#### B) BECOMING A MEMBER IN A CHAMBER OF INDUSTRY

**WHERE TO GO**: There are 3 Chambers of Industry in Jordan, all of which fall under the umbrella of the Jordan Chamber of Industry (located in Amman).

Below is a list of all the Chambers of Industry across all governorates:

# **Amman Chamber of Industry**

This chamber serves Amman as well as governorates that are unaffiliated with other chambers, such as Balqa. The Amman Chamber of Industry has offices in governmental organizations such as the Jordan Investment Commission and the Ministry of Industry, Trade and Supply. It also has branches in the following locations:

- Abdullah II Ibn Al-Hussein Industrial Estate
- Marka Industrial City
- Aqaba Special Economic Zone Authority (ASEZA)
- Ma'an Industrial Estate

# Irbid Chamber of Industry

This chamber serves the following governorates:

- Irbid
- Jerash
- Ajloun

# Zarqa Chamber of Industry

This chamber serves the following governorates:

- Zarqa
- Mafraq

#### WHAT TO DO:

#### What are the required documents I need to bring with me?

If your business is an individual establishment, you will need the following:

- 1. Registration certificate from the Ministry of Industry, Trade and Supply
- 2. The tradename document from the Ministry of Industry, Trade and Supple (if applicable)
- 3. An original copy of the lease or the title deed
- 4. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians

# If your business is a general <u>or</u> limited partnership company, you will need the following:

- 1. Registration certificate from the Companies Control Department
- 2. The tradename document from the Ministry of Industry, Trade and Supply (if applicable)
- 3. An original copy of the lease or the title deed
- 4. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians

# If your business is a limited liability company <u>or</u> private shareholding company, you will need the following:

- 1. Registration certificate from the Companies Control Department
- 2. The tradename document from the Ministry of Industry, Trade and Supply (if applicable)
- 3. List of authorized signatories and the company's capital from the Ministry of Industry, Trade and Supply
- 4. Company Articles of Association and the Memorandum of Association
- 5. An original copy of the lease or the title deed
- 6. National ID card of the authorized signatory from the Civil Status Department for Jordanians, and a proof of identification (passport) for non-Jordanians

#### What is the process I need to follow?

Note: The business's authorized signatory must be physically present in the chamber; however, in case of his/her absence, you can obtain the registration by going to the Chamber or visiting its website. You then have to have the registration application form signed by the authorized signatory, then validate the signature from the bank he/she deals with.

#### Registration process:

- Go to the reception desk to make sure you have all the right documents and to get a ticket number to await your turn (the documents must include the number of factories your business owns or operates along with their locations and nature of work)
- 2. A chamber employee will then enter all the required data into the system after receiving your application, to finalize your form before asking you to pay the fee
- 3. After paying the registration fee, you will receive a membership certificate stamped and signed by the authorized employee

#### What fees do I have to pay? (In Jordanian Dinar JD)

#### i) Industrial organizations

Any company or organization working in an industrial sector with more than 10 Jordanian employees registered at the Social Security Corporation, and has a capital of 30,000 JDs or more.

Capital Classification	Membership Fees	Registration Fees	Community Service Donations
10 million JDs or more	1500	750	300
5 million JDs and less than 10 million JDs	1000	500	300
2 million JDs and less than 5 million JDs	800	400	300
1 million JDs and less than 2 million JDs	500	250	200
500,000 JDs and less than 1 million JDs	300	150	150
100,000 JDs and less than 500,000 JDs	200	100	100
30,000 JDs and less than 100,000 JDs	100	50	50

#### ii) Handicrafts (artisanal) organizations

Any individual company or organization working in an industrial sector with less than 10 Jordanian employees registered at Social Security Corporation, or has a capital of less than 30,000 JDs.

Capital Classification	Membership Fees	Registration Fees	Community Service Donations
100,000 JDs and more	70	35	70
50,000 – 100,000 JDs	40	20	20
10,000 – 50,000 JDs	30	15	20
1 JD - 10,000 JDs	20	10	10

#### How much time do these steps normally take?

The process itself typically takes 5-10 minutes but you need to take into account waiting times.

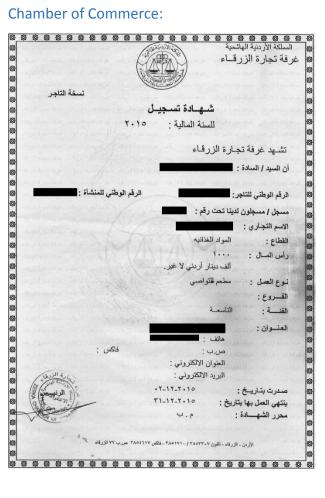
#### Note:

The chamber issues membership cards for those registered in the chamber with a valid membership (for more information, please refer to page 47 to read the rules and regulations).

#### What does a registration certificate look like in both chambers?

When you become a member of either a chamber of commerce or chamber of industry, these are the certificates that you will receive:

#### Chamber of Commerce:



#### Chamber of Industry:



#### WHY DO I NEED A VOCATIONAL LICENSE?

#### 5. Applying for a vocational license

Attaining your vocational license allows you to operate your business legally. Just like the registration certificate, a vocational license also requires pre-approvals. Please refer to Annex 1 on more info about pre-approvals.

**WHERE TO GO**: You need to apply to a vocational license in the municipality in which your business is located.

If your business is located inside the Greater Amman Municipality: you must go the Greater Amman Municipality (GAM) building (to the nearest GAM branch to where your businesses is located)

If your business is located outside the Greater Amman Municipality: you must go to the municipal building in your area

#### What are the required documents I need to bring with me?

#### Phase 1:

- 1. A valid occupational Permit (from the Greater Amman Municipality)
- 2. A copy of a valid site zoning location plan (from the Greater Amman Municipality)
- 3. Land or location scheme (from the Department of Lands and Survey)
- 4. Title Deed (from the Department of Lands and Survey)

#### Phase 2 (after receiving preliminary approval)

- 1. Registration Certificate
- 2. Proof of membership in the Chamber of Commerce or the Chamber of Industry
- 3. An original copy of the lease agreement
- 4. The required formal pre-approvals according to the type of work/ activity your business will operate

#### What is the procedure that I will have to follow?

- 1. Submit your application along with the required documents to your nearest municipality's Customer Service Department.
- 2. Your area's Buildings Monitor will conduct a site inspection of the premises before transferring your application to your area's Technical Department
- 3. The local committee will review your application if your business will be located in a residential area
- 4. After receiving approval from the local committee, your application will be reviewed by an inspector who either approves or rejects the application. If rejected, your application will be transferred to the district committee

- 5. The municipality will then ask you to bring all the required pre-approvals from the relevant entities and authorities after communicating with them to facilitate the process
- 6. You will then need to complete the final licensing procedures at the Department of Vocational Licenses, after attaining all the necessary approvals. After your application is reviewed and approved by all parties, you will be issued a vocational license

#### What fees do I need to pay?

You must pay a fee to apply for a vocational license. Fees differ according to the nature of your business and the municipality it falls under (for more information on the municipal fees and categories, please visit the municipal building in which your business will be located).

#### How much time do these steps normally take?

- 1. 48 hours if you are applying for a regular license for the first time without needing a committee
- 2. 5-10 days if your license requires approvals from the Department of Vocational Licenses or concerned committees. This may take longer if you need to obtain any other approvals.

#### What does a vocational license look like?

When you apply for a vocational license, this is the certificate that you will receive:



### MY BUSINESS IS NOW REGISTERED AND LICENSED. WHAT ARE THE REMAINING STEPS?

## 6. Additional steps to take so that your business becomes fully operational

If you need	You should	Make sure to bring	Fees
	go to		
- Social security registration numbers for the institution - Social security registration numbers for each employee	Social Security Department	<ul> <li>Company registration certificate</li> <li>Professional license</li> <li>Business official seal</li> <li>Employees salary schedule</li> <li>Authorization of a liaison officer and signatory</li> </ul>	Monthly deduction from personal salary depends on the institution number of employees and whether the business is private or public
- Unified Tax Number (Income and General Tax) (mandatory) - General Sales Tax Certificate (depends on nature of your work)	Income and General Tax Department	<ul> <li>A copy of the company registration certificate</li> <li>A copy of trade name certificate if available</li> <li>Location lease contract if available</li> <li>Copy of professional license</li> <li>Export license if available</li> <li>Salary certificates and social security for employees if available</li> </ul>	Depends on the economic activity  For more details about tax deductions as an individual institution or company please go to page 49.
- Labor permit for my non- Jordanian workers - Form for visa purposes (head to the Ministry of Interior for any non-Jordanian workers	Ministry of Labor	<ul> <li>Professional license</li> <li>Two copies of worker contract</li> <li>Health certificate for worker</li> <li>Copy of worker's passport and personal photos</li> <li>Application</li> <li>IF agricultural worker: official letter for agricultural workers</li> </ul>	From 60 JD to 150 JD depending on the profession of the worker
- Connection contract - Electricity connection	National Electricity Company	<ul> <li>Valid occupational permit</li> <li>Company registration certificate</li> <li>Property title</li> <li>Personal ID</li> <li>Cadastral map</li> <li>Zoning map/land survey for outside zoning</li> <li>Lease agreement if renter applying in his/her own name</li> <li>Copy of electric bill for nearest neighbor</li> <li>Application form</li> </ul>	From 75 JD to around 100 JD depending on meter phase.
- Connection to water and wastewater	Ministry of Water and Irrigation	<ul> <li>Valid occupational permit</li> <li>Company registration certificate</li> <li>Cadastral map</li> <li>Zoning map</li> <li>Copy of building lease</li> <li>Property title</li> <li>Personal ID</li> <li>Application form</li> </ul>	Including connection fees, connection cost including meter cost, stamps, security deposits

#### WHAT OTHER GOVERNMENT SERVICES CAN I BENEFIT FROM?

# 7. Other services offered by the Ministry of Industry, Trade and Supply and the Companies Control Department

#### a. Ministry of Industry, Trade and Supply

Services offered by the Central Registration Directorate through the Ministry of Industry and Trade website: <a href="https://www.mit.gov.jo">www.mit.gov.jo</a>

#### You can find out about:

- Individual establishments through their national numbers
- Registered businesses according to owner's nationality
- National numbers of owners of registered businesses
- Dissolved businesses during a specific period
- Registered businesses according to their trade number and governorate location
- Registered institutions according to their sector
- Name of the business owner
- Owner of the tradename
- Tradename of specific businesses
- Registered businesses according to registration number and governorate
- Economic objectives of a business
- Tradenames registered during a specific period
- Registered businesses by capital
- · Registered trade names according to status of tradename
- Operating businesses depending on a specific period
- Inquiry based on tradename number reference

The Ministry of Industry and Trade - Directorate of Industrial and Trade Records in collaboration with its partners has worked to simplify and speed up its services through implementing the following achievements as part of the e-government initiative:

- Electronic linkage with Income and Sales Tax Department
- Electronic linkage with the Social Security Corporation
- Linkage with Central Bank of Jordan regarding the subscription in viewing and collecting the bills electronically.
- Electronic Linkage with the Ministry of Finance-General Supplies Department.
- Electronic Linkage with the Ministry of Finance Financial Affairs and Public Funds Directorate.
- Electronic Linkage with Orphans' Fund Development Corporation

#### b. Companies Control Department

Services offered by the Companies Control Department through the website: www.ccd.gov.jo

#### **Current services**

#### 1. Inquiry Services:

- Companies by name
- Companies by partner's name
- Company numbers and types
- Company objectives during a specific period
- Company capital
- Company tradename
- Company economic objective and code.
- National numbers of company partners
- Withdrawn partners of a company during a specific period
- General assembly meetings of registered companies
- Names of board members of registered companies
- Registered companies during a specific period
- National number of registered companies
- Companies that have changed their legal structure
- Nationality of company partners

#### 2. Access to statistics service.

- Capital of registered companies, according to economic activity
- Capitals of registered companies, according to legal structures
- Capitals of registered companies, according to governorate
- Capital of Jordanian registered companies, according to economic activity
- Capital of Arab registered companies, according to economic activity
- Capital of foreign registered companies, according to economic activity
- 3. Access to application documents and forms, including the ability to print out 15 copies of each form
- 4. Access to all official gazettes related to companies
- 5. Access to Companies Control Department service guide and required fees
- 6. Inquiry and complaints service

# 7. Inquiry services through the Companies Control Department mobile app in collaboration with the Ministry of Information and Communication Technology:

- Company national numbers
- Company names
- National numbers of company partners
- Names of company partners
- Company objectives
- SMS service

#### **NEW SERVICES**

#### 8. E-services for clients (non-inquiry services):

- Issuing certificates to "whom it may concern"
- Issuing certified copies of most recent certificates
- Issuing certified copies of most recent Article of Association
- Issuing certified copies of most recent minutes of meeting for ordinary general assembly meetings
- Issuing certified copies of most recent minutes of meeting for extraordinary general assembly meetings
- Issuing certified copies of most recent registration certificate

#### **Future Services**

- Registration and post-registration services through the Company Control Department website, as part of the e-government initiative in collaboration with the Ministry of Information and Communications Technology.
- Smartphone application: upcoming mobile app can be downloaded on any smartphone, where clients can access information, benefit from e-services and submit questions or complaints to the Companies Control Department.

#### WHERE CAN I GO TO GET ADDITIONAL SUPPORT FOR MY BUSINESS?

#### 8. Resources and organizations that will help you develop your business

#### Microfinance Institutions

Microfinance institutions provide small loans for businesses lacking access to banks and other financial service providers due to their inability to provide collateral against loans. Typically offered to low-income populations, microfinance loans usually have a big impact in terms of helping entrepreneurs get their businesses going with small amounts.

Jordan's Microfinance Network (Tanmeyah) is the official representative of microfinance institutions in Jordan and works to develop the microfinance industry to serve more businesses and provide more services. Tanmeyah also works to promote microfinance and raise awareness among entrepreneurs on the importance of access to finance, in addition to being the main source of microfinance data and information in Jordan.

For more information about Tanmeyah, please see the contact list on page 50.

#### **Business Service Providers**

Business Service Providers are companies and organizations that offer a variety of specialized services that other businesses can benefit from, such as consultancy, legal, real estate, educational, storage or ICT services, in addition to many other services.

Trade unions, sector associations, chambers of commerce and industry, cooperative associations, NGOs and finance institutions are all considered business service providers.

For more information, please see the contact list on Annex 1.

#### **Unions and Associations**

Unions and Associations are legal entities that are comprised of citizens that practices a specific profession or similar professions.

Unions and associations work to develop the industry of the profession/s they represent in addition to supporting the career and business development of their individual and corporate members by organizing lectures, workshops, conferences and training courses on different topics of interest.

They also provide a number of important services including low interest loans, health insurance and pension plans for their members.

#### Local and International Support Organizations and Projects

These consist of entities that provide different types of support for businesses, such as grant programs (including governmental or non-governmental) and financial and/or technical support with the aim of boosting economic development in local areas or Jordan as a whole. Several of them also work on a national level to develop a better business environment through improving policies or regulations.

For more information, please see the contact list on page 50.

#### Examples of support organizations:

#### **Development and Employment Fund**

The Development and Employment Fund provides a number of loan programs for low-income populations or unemployed individuals throughout all governorates. Examples of their programs are:

- **New business funding program**: this program helps university graduates or professionally qualified individuals in starting up a new business in any sector they choose.
- Home-based business program: this program funds home-based businesses across the kingdom
  that are owned by women, in order to increase women's economic participation and support
  the growth of women-owned businesses.
- **Entrepreneurial program**: this program funds businesses that propose innovative ideas and solutions for products and services.

#### **Agricultural Credit Corporation**

The Agricultural Credit Corporation aims to enhance economic development in agricultural and rural areas through providing funding for businesses in the agricultural sector. Loans aim to help businesses in this sector revitalize, purchase or repair agricultural land, in addition to funding irrigation, tree-planting, vegetable farming, crop foraging, animal rearing, bee-keeping and fish farming projects or any other ideas that aim to increase livestock or expand agriculture. Loans offered include:

- Low interest or Islamic loans
- Seasonal loans, short-term, medium-term or long-term loans

#### Jordan Enterprise Development Corporation

The Jordan Enterprise Development Corporation (JEDCO) supports businesses in the industrial, service and agricultural sectors across the kingdom by giving them the tools, training and resources to be able to competitively grow and expand locally and internationally. JEDCO also helps businesses in promoting their products in international markets, expand their reach to export markets and find export opportunities.

One of their programs, called "Establish Your Business", helps businesses to determine their required path of growth and expansion. Another program called "Fund Your Growth" supports businesses in accessing the required resources and services to be able to expand into local or international markets.

Other services provided by JEDCO include:

- Consulting services
- Technical and financial support to help businesses expand their capacity and develop their technical skills
- Developing export capabilities and export-readiness for businesses
- Organizing exhibitions and enhancing access to markets in Jordan or on an international level
- Organizing trade missions for promotion and marketing purposes
- Conducting research, preparing studies and providing information on export markets and export-readiness

For more information on support organizations, please see page 50.

#### OTHER QUESTIONS ABOUT YOUR BUSINESS YOU MAY HAVE

#### 9. Frequently Asked Questions

#### A. I want to open a new branch for my business

**Individual establishments** that are looking to open a new branch go through the same procedures that they completed when opening their main branch (same documents and approvals).

Companies need to amend their Memorandum of Association and state whether they want to change the location of business or open a new branch in another location (this only applies to limited liability or private shareholding companies). If your business is not a limited liability company or a private shareholding company, please refer to the Companies Control Department for more information.

#### B. I want to change the legal structure of my business

You cannot change an **individual establishment** to a company or change a company to an individual establishment. However, if you want to expand your business, you need to register as a company, then transfer all the legal rights that belong to the individual establishment to the new company.

To change from a **general partnership company** to a **limited liability company**: the partners need to submit an application (provided by the Companies Control Department) stating that they want to change the legal structure of their business, along with the reasons for this change and the company's budget. Once they do that, they must publish a public announcement in a local newspaper to ensure meeting all the necessary requirements for changing the structure.

To change from a **limited liability company** to a **private shareholding company**: the partners need to present minutes of meeting as a proof that they want to change the legal structure of their business, stating the reasons for this change and their budget. Once they do that, they must publish a public announcement in a local newspaper to ensure meeting all the necessary requirements for changing the structure.

**Public shareholding company**: a public shareholding company has at least two founders that subscribe for shares in the company, an authorized capital of no less than 500,000 JD, and a subscribed capital of no less than 100,000 JD or 20% of the authorized capital, whichever is greater.

#### C. I want to work from home

Instructions for licensing home-based businesses within the Greater Amman Municipality (Department of Vocational and Advertising Licenses) have been issued in 2011 under 3 main categories, according to specific criteria as per the "Instructions on Licensing the Exercise of Professions from Homes" No. 5139 issued in 1/2/2012. These 3 categories are: knowledge-based activities (for example: accounting or graphic design), handicrafts and food-processing. The municipality only carries out an inspection on the home in case of a complaint.

As for licensing a home business outside the Greater Amman Municipality, please visit the municipal building in your area.

#### D. I want to obtain a membership card from a Chamber of Industry

The chamber issues membership cards for industrialists with a valid annual registration in the chamber. The cards are issued in English and Arabic as long as they meet the following rules and regulations:

- 1. A national identification Card of the authorized signatory issued from the Civil Status Department for Jordanians, or a passport or any proof of identification for non-Jordanians.
- 2. Photo of the applicant (first time only)
- 3. The physical presence of the card holder
- 4. A filled out card issuance form that includes the following information: membership number, card holder name, national number (if any), signature of the authorized signatory, and name of company or organization
- 5. Renewal of the annual membership
- The applicant must be one of the company or organization's founders, according to the documents held at the Ministry of Industry, Trade and Supply or the Companies Control Department
- 7. The original registration certificate issued by the Ministry of Industry, Trade and Supply or the Companies Control Department (first timers only)

#### E. I want to know more about trademarks

#### a. What are the cases in which a trademarks cannot be registered?

- If it is the same as another tradename or address owned by another person within the same trade or industry (to avoid confusion)
- If it is similar to another tradename or address owned by another person within the same trade or industry (to avoid confusion)
- If it the same or similar to another tradename which can cause confusion
- If it the same or similar to another tradename whether in the same industry or not
- If it may lead to the assumption that the owner has an official status or receives special treatment
- If it includes the name of another citizen without receiving his/her approval or the approval of his/her heirs.
- If it may mislead the consumer in regard to the type of business, its importance, its size, etc.
- If it includes names of well-known bodies or organizations without their approval

#### b. How long is a trademark protected by law?

The ownership right of a trademark lasts for 10 years as of its registration date, and may be renewed for another 10 years upon the request of its registrant, given that the fees are paid in due time. However, if the registrant does not renew the trademark registration, it will be cancelled after the elapse of one year of its renewal date. A third party may apply for the same trademark in his/her name after the elapse of another year. The previous owner of the trademark may register it again under his/her name after its cancellation as long as no one else claims it.

#### c. In what cases are Jordanian trademarks protected abroad?

Any trademark is normally protected in the region to which it belongs. This means that if you register your trademark in Jordan, it will only be protected by the Jordanian Trademark Law or will receive regional protection (excluding famous brands).

#### d. What is a patent?

A patent is a certificate granted to protect a new innovative invention which can be used for industrial purposes. It is registered at the Industrial Property Protection Directorate/ Ministry of Industry, Trade and Supply.

#### e. What are industrial designs or models?

An industrial design is any composition or arrangement of lines which gives the product special appearance and appeal, whether by industry or handicraft, including textile design.

An industrial model is a three-dimensional form, whether associated with lines or colors or not, which gives special appearance, that may be used for industry or handicraft.

Both are determined by the Industrial Property Protection Directorate/ Ministry of Industry, Trade and Supply.

#### F. I want to know more about taxes

There are two primary types of taxes imposed on small businesses in Jordan:

1. Income tax: This type of tax depends on the status of the person/body

Individual	a. For natural persons:
Establishments	The first 12,000 JD earned are exempted from income tax
(these businesses are considered natural persons and therefore part of the owner's assets)	<ul> <li>b. For natural persons who are also heads of household: The first 24,000 JD are exempted from income tax Any income earned after that is subject to an income tax as per the following rates: <ul> <li>(7%) for every (1) JD of the first 10,000 JDs earned</li> <li>(14%) for every (1) JD of the next 10,000 JDs earned</li> <li>(20%) for every (1) JD of the earnings that follow</li> </ul> </li> </ul>
Companies	The income tax imposed is calculated according to the type of trade as follows:
(considered as	- Industrial sector: (14%) fourteen percent
separate	- Trade sector: (20%) twenty percent
corporate	<ul> <li>Telecommunications companies, mining companies and financial</li> </ul>
entities from	institutions: (24%) twenty-four percent
the owner/s)	- Banks: (35%) thirty-five percent

2. Sales tax: This type of tax depends on the economic activity of your business

Service sector	If sale turnover during 12 consecutive months reaches or exceeds 30,000 JD then you are subject to tax. The general tax rate is 16%.
Industrial sector	If sale turnover during 12 consecutive months reaches or exceeds 50,000 JD then you are subject to tax. The general tax rate is 16%.
Retail sector	If sale turnover during 12 consecutive months reaches or exceeds 50,000 JD then you are subject to tax. The general tax rate is 16%.  The Minister of Finance issued a decision that is renewed annually, to raise the minimum registration limit to 75 JDs.

### 10. CONTACT LIST

Name		Phone Number	
1.	Entities to help you with steps 6-10 of formalizing your business		
•	The Social Security Corporation The Public Revenues and Tax Department The Ministry of Labor The National Electricity Power Company The Ministry of Water and Irrigation	065501880 064624577 080022208 065858615 065652265	
2.	Chambers of Commerce		
	Jordan Chamber of Commerce Amman Chamber of Commerce Zarqa Chamber of Commerce Ramtha Chamber of Commerce Aqaba Chamber of Commerce Salt Chamber of Commerce Irbid Chamber of Commerce Ma'an Chamber of Commerce Karak Chamber of Commerce Tafileh Chamber of Commerce Madaba Chamber of Commerce Mafraq Chamber of Commerce Jerash Chamber of Commerce Mazar Chamber of Commerce Shooneh Chamber of Commerce Rusaifeh Chamber of Commerce Ajloun Chamber of Commerce	065902040 065666151 06253851930 / 06253851710 0273838178 032012235 0253554821 027242077 03213050 032351171 032241085 053244120 026234197 02350969 032372359 053581625 053745081 026422334	
3.	Chambers of Industry		
•	Jordan Chamber of Industry  Amman Chamber of Industry  Irbid Chamber of Industry	064642649 064643001 02258222	
•	Zarqa Chamber of Industry	0553932841	

Name		Phone Number
4.	Ministry of Industry & Trade and its directorates	
•	Ministry of Industry & Trade in Amman Ministry of Industry & Trade in Madaba Governorate Industry &Trade Directorate in Balqa Governorate Industry &Trade Directorate in Aqaba Governorate Industry &Trade Directorate in Karak Governorate Industry & Trade Directorate in Ma'an Governorate Industry & Trade Directorate in Tafileh Governorate Industry & Trade Directorate in Ajloun Governorate Industry & Trade Directorate in Jerash Governorate Industry & Trade Directorate in Zarqa Governorate Industry & Trade Directorate in Irbid Governorate Industry & Trade Directorate in Irbid Governorate Industry &Trade Directorate in Mafraq Governorate	065629030 053242146 053554835 032019467 032351040 / 0323511320 032132305 / 032132195 032241191 / 032240952 026422181 026341664 053983885 027254059 026232368
5.	Companies Control Department and its subsidiaries	
•	Companies Control Department in Amman Mafraq office – Chamber of Commerce of Mafraq Zarqa office – Chamber of Commerce Mafraq Madaba office – Chamber of Commerce of Madaba Irbid office – Irbid Chamber of Commerce Aqaba office – Aqaba Special Economic Zone Authority Sahab office – Abdullah II Ibn Al-Hussein Industrial Estate Jordan Investment Commission	560026006 326236983 353855463 353242146 327253793 2362 (sub-number) / 239333 176 (sub-number) / 4022101 065608400
6.	Other support institutions	
•	Development & Employment Fund Jordan Enterprise Development Corporation Agricultural Credit Corporation Tanmeyah (Jordan Microfinance Network)	064618851 065603507 065603507 065358589

#### PRE-APPROVALS ANNEX

To begin registering or licensing your business, please visit the Ministry of Industry & Trade or the Companies Control Department (for registration) and/or the municipality in which you operate (for licensing) to secure the required forms for pre-approvals.

The pre-approvals you need to obtain depend on the economic activity of your business and the sector in which it operates. Please note the pre-approvals mentioned below are subject to change.

Economic Activity	Where do I go to get my pre-
	approvals?
Food Service and Lodging Activities	es
<ul> <li>Restaurants and hotels</li> <li>Hotels, lodging houses and camps and other places of residence</li> <li>Investments in and promotion of tourist villages</li> <li>Owning and managing tourist camps</li> <li>Management of hotels, suites, and tourist rentals</li> <li>Owning and investing in tourist restaurants and hotels</li> <li>Establishment of tourist restaurants and franchises</li> <li>Operating tourist restaurants</li> <li>Tourist coffee shops</li> </ul>	Ministry of Tourism and Antiquities
<ul> <li>Bakery</li> <li>Automatic bakery</li> <li>Stone bakery</li> <li>Saj bakery</li> <li>Half-automatic bakery</li> <li>Bake sales, bakery exhibitions and any related events</li> </ul>	Ministry of Industry, Trade and Supply - Inventory Directorate
<ul> <li>Places that sell alcoholic beverages</li> <li>Coffee shops except places that offer shisha (hookah)</li> <li>Traditional old style cafes</li> <li>Student housing</li> </ul>	Ministry of Interior
Catering and food services for ships	Jordanian Maritime Authority
Administrative and Support Service Ac	tivities
<ul> <li>Registering non-Jordanians from Gaza and the West Bank to hold temporary Jordanian passports</li> </ul>	Ministry of Interior
Services for universities	Ministry of Higher Education

<ul> <li>Ship administration services</li> <li>Hire and rental services for ships</li> <li>Broker shipping services</li> </ul>	Jordan Maritime Authority
<ul> <li>Tourism and travel office businesses</li> <li>Freight-forwarding businesses</li> <li>Recruitment of non-Jordanian domestic workers</li> </ul>	Ministry of Tourism and Antiquities  Jordan Customs Department  Ministry of Labor
Farming, Forestry and Fishing	IVIIIIISTI Y OI EUDOI
Soil testing	Energy and Minerals Regulatory Commission
<ul> <li>Digging wells</li> </ul>	Ministry of Public Works and Housing
Art, Entertainment and Innovation	
<ul> <li>Billiard and snooker centers— except training centers which are licensed by the Higher Council of Youth</li> <li>Electronic game centers</li> <li>Computer game centers</li> <li>Video games</li> <li>Internet cafes</li> <li>Retail and trade of fireworks</li> <li>5-a-side football stadiums and centers</li> <li>Theme parks, games and tourism recreation</li> <li>Jacuzzis and Turkish baths</li> </ul>	Ministry of Interior
<ul> <li>Production and trade of traditional arts and crafts</li> <li>Production of traditional handicrafts</li> <li>Theme parks, games and tourism recreation</li> </ul>	Ministry of Tourism and Antiquities
Kindergartens, nurseries and day care centers	Ministry of Social Development
<ul> <li>Coordination and accommodation of sport leagues and camps</li> <li>Development of taekwondo and jujitsu sports</li> <li>Football training centers</li> <li>Developing the karate sport (excluding training centers)</li> <li>Paintball centers</li> <li>Boxing training centers</li> <li>Kick boxing training centers</li> <li>Fitness centers</li> </ul>	Higher Council for Youth
Watersports	Jordan Maritime Authority
<ul> <li>Film production</li> <li>Film distribution</li> <li>Magnetic tapes</li> <li>Cassette tapes</li> <li>Video tapes</li> <li>Production of programs and movies</li> </ul>	Media Commission

<ul> <li>Theatrical performances</li> <li>Folkloric performances</li> <li>Heritage performances</li> <li>Organization and management of cultural and heritage events</li> </ul>	Ministry of Culture
Construction	
<ul> <li>Stationary and mobile quarrying machinery</li> <li>Building stone quarries</li> <li>Rubble quarries</li> <li>Sand quarries</li> <li>Quarries</li> <li>Cement quarries</li> <li>Marble quarries</li> <li>Mining</li> <li>Exploration</li> </ul>	Energy and Minerals Regulatory Commission
<ul> <li>Contracting</li> <li>Amendments or changes to the trade registration, (except for any increases in capital)</li> <li>Weighbridges to weigh trucks and cars</li> <li>Design and implementation of design works</li> <li>Maintenance of buildings</li> <li>Prefabricated reinforced concrete</li> <li>Design and implementation of design works:         <ul> <li>(Isolation works/metal works/extend the lighting of buildings and streets/all electricity works including extensions, running them and maintenance/building residential and industrial buildings that are prefabricated)</li> </ul> </li> </ul>	Ministry of Public Works and Housing
Education	
<ul> <li>Private schools</li> <li>Private nurseries</li> <li>Cultural centers (including training courses with certification)</li> <li>Educational cultural centers for physiotherapy and rehabilitation</li> <li>Please note: every branch is considered an individual education facility and needs a prior approval.</li> </ul>	Ministry of Education
<ul><li>Universities</li><li>Community colleges</li><li>University services</li></ul>	Ministry of Higher Education

Electricity, gas, steam and air conditioning	
<ul> <li>Liquefied gas</li> <li>Development and distribution of liquefied gas</li> <li>Petrol stations</li> <li>Trade of petrol</li> <li>Production and import of empty gas cylinders</li> <li>Production of mineral oils</li> </ul>	Ministry of Energy and Mineral Resources
<ul> <li>Accepting deposits</li> <li>Currency exchange</li> <li>Dealing with foreign currencies</li> <li>Representing foreign banks</li> <li>Sale of gold and jewelry</li> <li>Extending credit in all its forms including commercial operations</li> <li>Providing payment and collection services</li> <li>Issuance and management of payment platforms, including bank withdrawals, debit, credit cards, and tourist checks</li> <li>Money market and capital market dealing, including purchase and sale for personal account or on the behalf of clients and these should be explained in further detail.</li> <li>Buying and selling debts with the right of recourse and without</li> <li>Financing through leasing</li> </ul>	Central Bank of Jordan
<ul> <li>Insurance service firms</li> <li>Arbitration services (in the insurance field)</li> <li>Insurance brokers</li> </ul>	Ministry of Industry, Trade and Supply- Insurance Management Directorate
Websites that specialize in economic consultancies	Media Commission
<ul> <li>Securities brokers</li> <li>Buying and selling bonds and shares (trading)</li> <li>Issuance and distribution of securities and futures</li> <li>Provision of administrative services to investment funds and provide investment services, including management of mutual funds</li> <li>Management and safe storage of money and valuable items</li> <li>Financial advisory services and brokerage</li> </ul>	Jordan Securities Commission
Human health and social work activities	
<ul> <li>Licensing pharmacies</li> <li>Licensing pharmaceutical warehouses</li> <li>Licensing pharmaceutical factories</li> <li>Licensing private hospitals</li> <li>Eye examinations</li> <li>Prescription eyeglasses</li> </ul>	Ministry of Health

<ul> <li>Fitting of contact lenses</li> <li>Manufacturing of contact lenses</li> <li>Retail of contact lenses</li> <li>Emergency Medical Centers (24-hours)</li> <li>Domestic nursing service centers</li> <li>Midwifery services</li> <li>Dermatological centers</li> <li>Treatment centers</li> <li>Medical products</li> <li>Preparation of herbal cosmetics and natural medicinal plants for medical purposes</li> <li>Institutions for selling medical equipment</li> <li>Sale of diagnostic equipment and medical treatment</li> <li>X-ray centers</li> <li>Foot care and evaluation centers</li> <li>Dental centers</li> <li>Medical labs</li> <li>Anesthesia</li> <li>Speech therapy and audiology</li> <li>Fitness and health</li> <li>Prosthetics and casts</li> <li>Clinical psychology, mental health and counseling</li> <li>Bio-medicine and genetic engineering</li> <li>Dental technician</li> <li>Health coaches and health monitors</li> <li>Medical shoes</li> <li>Chiropractic services</li> <li>Production of medical gases</li> <li>Sale of medical gases</li> <li>Sport and exercise medicine</li> <li>Production of medical herbs</li> </ul>	
<ul> <li>Nutritional consultation centers</li> <li>Production of medicine for human consumption</li> <li>Production of medicinal herbs</li> </ul>	Jordan Food and Drug Administration
<ul><li>Nursing homes</li><li>Day centers for the elderly</li></ul>	Ministry of Social Development
Communication and Information	
<ul> <li>Daily publications</li> <li>Non-daily publications</li> <li>Specialized publications</li> <li>News agency</li> <li>Establishment of media institutions including:         <ul> <li>Printing presses</li> </ul> </li> </ul>	Media Commission

<ul> <li>Publishing houses</li> <li>Distribution houses</li> <li>Economic research centers</li> <li>Economic consultation centers</li> <li>Political studies, research, and consultation centers</li> <li>Libraries</li> <li>Polling centers</li> <li>Translation centers</li> <li>Advertising agencies</li> <li>Websites specializing in economic consultations</li> <li>Creation and management of non-news related websites</li> <li>Creation and management of social work and volunteering website</li> <li>A specialist website for programming and design</li> <li>The production of cartoons for kids and educational films</li> </ul>	
Manufacturing	
<ul> <li>Production of fireworks and firecrackers</li> <li>Production of stamps, ink stamps and rubber stamps</li> <li>Production of contact lenses</li> <li>Production of medical gases</li> <li>Gold and jewelry production</li> </ul>	Ministry of Interior  Ministry of Health  Central Bank of Jordan and Ministry of
	Interior
<ul> <li>Mining and Quarrying</li> <li>Import of petroleum and petroleum products</li> <li>Distillation</li> <li>Exploration, mining and exploitation of mineral ores</li> </ul>	Ministry of Energy and Mineral Resources
<ul> <li>Mobile and fixed breakers</li> <li>Building stone quarries</li> <li>Rubble quarries – sand quarries – quarries</li> <li>Cement quarries</li> <li>Marble quarries</li> <li>Mining</li> <li>Exploration</li> <li>Soil testing</li> <li>Well digging</li> </ul>	Energy and Mineral Resources Regulatory Commission and Ministry of Tourism and Antiquities
Other Service Activities	
Investment in tourist villages to attract tourism  Sales of stamps and imports	Ministry of Tourism and Antiquities
Sales of stamps and imports  Professional, Scientific and Technical Activities	Ministry of Finance
<ul> <li>Preparation of medicinal herbs and natural medicinal plants for medical purposes</li> <li>Fitness and health</li> </ul>	Ministry of Health

<ul> <li>Clinical psychology, mental health and psychological counseling</li> </ul>	
Dental technician	
Health coaching and health monitoring	
Treath codening and neath monitoring	
Parcel and post shipping	Telecommunications Regulatory
a a company	Commission
Protection, security institutions and private guard	COMMISSION
Frotection, security institutions and private guard	Ministry of Interior
Real Estate Activities	
Real estate agencies	D
Land survey offices	Department of Lands and Surveys
Transportation and Storage Services	
<ul> <li>Driving centers, transfer of ownership, the introduction and</li> </ul>	
withdrawal of partners based on the provisions of Article 35	Ministry of Interior/Department of
of the Traffic Law	Vehicle and Driver Licensing
	Vernore and Briver Electioning
Pharmaceutical warehouse	Ministry of Health
Transport of goods by land	
<ul> <li>Land freight services and agencies</li> </ul>	
<ul> <li>Joint bus lines</li> </ul>	Land Transport Regulatory
Internal bus lines	Commission
Car rental offices for tourists	
Outbound travel offices	
Paid car parking	Greater Amman Municipality or
Taxi services	relevant municipality to your business
Trading and maintenance of public safety materials / fire	General Directorate of Civil Defense –
extinguishers	Directorate of Prevention
Filling of fire extinguishers	
Tilling of the extinguishers	Management and Self-Protection
Transport of passengers by sea	
, , ,	
Transport of cargo by sea	
Freight services by sea	
Operation of ships	
Ship management services	
Acts of maritime agencies	
Ocean freight	Jordan Maritime Authority
Marine shipping agent	
Hiring and renting ship services	
Trade of ships	
Nautical agencies	
Sea shipment brokerage	
Civil aviation activities	
	Jordan Aviation Authority
Air transport	

<ul> <li>Jordanian shipping services</li> </ul>	
<ul> <li>Selling and buying airplanes</li> </ul>	
<ul> <li>Environmental services</li> </ul>	Ministry of Environment/ Ministry of
<ul> <li>Waste and biomedical waste treatment</li> </ul>	Health
Trade of medical gases	Ministry of Health
<ul> <li>Services for fixing and maintaining ships</li> </ul>	Jordan Maritime Authority
<ul> <li>Sea inspection services in the Aqaba Marina</li> </ul>	Jordan Mantine Authority

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Local **Enterprise Support** Project