Your Export Guidebook

List of Contents

(1) Export:

1.1 Decision

To some, exportation is a choice, whereas to others it is a solution. For the majority exportation is the sole outlet for survival in the market and for being competitive.

What is Exportation?

It is the process of selling goods or services outside the local market i.e., to other countries of political sovereignty.

Who Can Export?

Whoever has a business and legitimate ambition to expand his / her activities (goods or services), to increase the market share and make more profits in addition to studying level of risk and its present and future impact.

General Goals of Export:

- Create new markets and increase sales (Jordanian market is limited as number of population is around six millions).
- Produce and export new products.
- Make additional income.
- Achieve balance between local and export market.
- Increase production, minimize costs, maintain workforce and upgrade their competence, and enhance durability of product that may change based upon variations of fashion and tastes.

This Guidebook aims at explaining basic procedures of export, increasing the export awareness among the Jordanian companies and enhancing the export process in the light of the intense competition witnessed in the world markets. Industry in some countries has achieved self sufficiency in the internal market in many sectors and is heading to develop its exports to different regions of the world due to the positive effects of such step on industry in particular and on economy in general.

Many believe that export process is simple, low-priced and can be performed by dispatching quantity of un-sold goods in local market to be sold abroad. This belief is no longer true because probabilities of its success are almost nonexistent. Furthermore, the success of continued export depends on studying and understanding the export process well in connection with its advantages, disadvantages, required capabilities and market dynamics as well as other issues that will be mentioned later. But, it must be emphasized that understanding and study don't mean slackening in exploiting any available trade opportunity, rather they aim at lessening the risks, if any.

Export processes are characterized by complication and overlapping. In order to be studied well, they must be simplified to their basic elements. Such elements shall be analyzed and appropriate solutions found out to help achieve success of the export process, such as:

- ■ Take proper decision for export.
- ■ Study export market.
- ■ Access selected export markets.
- ■ Minimize possible financial risks.
- ■ Effective management of export process

Export process is a two-direction way, one leads to success while the other leads to failure. The exporter may suffer initial loss prior to establishing new market. However, the good exporter is the one who turns such loss into profit after a rather short time period. On the other hand, one exporter may achieve temporary success in exporting that would sooner turn into loss as a result of excessive self confidence and inability to follow up changes occurring in the market.

1.2 Export Privileges

Any company endeavors to expand its activities in order to secure more profits. Export achieves this by securing a base and providing goods to customers and consequently by selling the company products.

The direct benefits of export are reflected in the following:

- Make up for any contraction in the growth of the local market, realizing at the same time that the export process is not the valve that opens and closes according to the merchandise condition of the internal markets.
- Exploit any production capacity that is not used in the production process.
- Improve profitability through better production operation and increase the contribution to cover fixed costs.
- Enhance durability of product as a result of fashion and taste change.
- Assure the labor force of the enterprise regarding continuity of work in addition to the availability of chances for developing design and development sections in the enterprise.
- Tax exemptions, especially income tax. Export sales are exempted till 2015.

1.3 Export Obstacles

On the other hand, export process encounters a set of probable costs and risks that can be summed up in the following:

- Psychological barrier and fear of going through the experience.
- Lack of knowledge of foreign markets and international trade.
- The cost of time consumed in searching for probable markets, managing export plans, visiting export markets, getting acquainted with probable agents and establishing sales teams.
- Financial investments needed for studying export markets, developing product and production process to satisfy the new needs of the market and increasing stock in order to achieve a longer product cycle.
- Failure of effecting required changes in the product in order to make it technically acceptable and marketable in the foreign markets.
- Variation of the volume of actual sale from expected estimates made by the company.
- Linkage with international currency market and its fluctuations and delaying in recovering the debts.

(2) Export Steps:

2.1 Preparation

Before commencing export processes, one must study the foreign markets and know the anticipated competition, and must further make a thorough plan for export. It is also necessary to conduct research on markets, analyze opportunities and study financial risks and so on.

It is further necessary to screen the markets and start with markets to which export has preference as a result of the trade agreements concluded between the exporter's country and the importer's country, the geographical location, easy shipment, demand for goods wanted to be exported and locating the appropriate importers. Export also requires visiting probable markets, participating in exhibitions and implementing promotional activities through the internet and other communication and advertisement media.

The exporter shall assess the available chances and study all success factors in addition to the technical, administrative and legal obstacles in order to be able to export based upon a clear vision through which chances and threats, if any, are analyzed.

The process of decision making with regards to export is a difficult task because this means an increase in the responsibility and new burdens on the shoulder of the management and members of the company. The following matters must be taken into consideration before making decision for exporting:

- Goals of the export process (increase of demand on a specific category, opening foreign outlets for marketing).
- What are the probable expectations of export process (certain success and testing the market by exporting small quantity)?
- What are efforts that must be exerted by the exporter or the exporting company?
- What are the amounts to be allocated for the export process and what is the financial return expected from this investment?
- Specify the persons who will follow up the export process.
- Identify the date of commencing export process and its duration.
- Which countries export will be made to?
- Are there competitive companies that wish to export same product?
- What are the sales expectations with regards to the exported product?
- What are the distribution methods intended to be used?

- ■ What are the experiences acquired from previous export processes?
- ■ Regarding the production aspect, what is the capability of the company to meet delivery dates, required quality and reasonable price?

2.2 Accessing Export Market

The management of export process is a very important issue and the exporter must have administrative capabilities in order to carry out sound and repeated export so that the benefit would be greater.

Once the exporter has taken his decision for export, or sees that there is a potential trade opportunity, a study shall be made for the targeted market because this helps make the export process safer and less vulnerable to surprises. Usually, such study starts to collect information about the targeted market from various sources:

- ■ Visit targeted markets by the exporter or representative to get acquainted with these markets.
- ■ Visit specialized trade shows for familiarization with competitive products.
- ■ Read magazines and periodicals specializing in economic affairs.
- ■ The internet web.
- ■ Contact chambers of commerce and industry to obtain information and statistics about the targeted market.
- ■ Attend meetings organized by specialized bodies. They aim to contribute in export promotion (purchasers' missions).
- ■ Follow up world events, especially those which may have influence on export process.
- ■ Embassies
- ■ Export Promotion Commissions

It is possible to consult Consultancy Bureaus of export affairs to help prepare such preliminary studies. However, such a study may cover the following subjects:

- ■ Understand export market and its structure
- ■ Anticipated ratios of growth of product demand
- ■ Technical and standard specifications required for the product
- ■ Full volume of the market and competition (local and foreign)
- ■ Specify and target certain customers and understand customers' behavior and desires.
- ■ Identify the most effective methods for product distribution.
- ■ Specify your competitors and possible methods to increase competition ability of the product.

■ Business ethics
■ Political stability
■ Local constraints on export and applicable tax system and regulations

Among the most important processes which require thorough study and knowledge are the following:

Shipment and forwarding, transportation, insurance and payment methods (Letter of Credit, etc.), studying probable financial risks, communication process with foreign customers and importers, promotion, foreign market follow up and customer care.

The entry of any product into export markets requires establishing a certain network of distribution or depending on an existing network (Export or Import Company, wholesale, retail). However, it depends on the volume of the firm, volume of export operation and type of goods.

To determine appropriate distribution means, the following may be useful:

■ Visit export market

  The exporter may personally visit the markets he / she wishes to export to in order to familiarize with and study them, but this method is often of limited results because of the limited time which the exporter may allocate for the visit due to work pressure and travel expenses. Yet, the market visit gives the exporter a chance for direct negotiation with customers and getting acquainted with them.

■ Dispatch a member from the sales team

  Personal visit may be substituted by sending a salesman to study the market and familiarize himself with it. It is preferred that such a salesman be conversant with the local language and the methods of business practice. The salesman would represent the company in negotiations and executing transactions, provided that he stays in regular and continuous connection with the main office in order to keep the company informed business development. This method is distinguished by effectiveness, but it may not suit small companies or small transactions due to high expenses of travel and lodging it involves.

■ Utilizing agents, export companies and commission agents

The exporter or exporting company may arrange to find agents who buy the products directly from the company and sell them for their account. This method saves the exporter the trouble of entering the markets and lessens export costs.

Regarding export companies, they differ slightly from the agent. They operate as an extension to the company and arrange export process starting from finding customers to making transportation arrangements and finishing with debt collection.

While the commission agent system, it requires from the agent to secure new customers in the export market and register their orders. As to the preparation of pricing lists, shipment and debt collection, they remain the responsibility of the exporting company. The commission agent collects a percentage of the total registered orders rather than from the completed export sales (or as agreed).

It is worth mentioning that the process of agent appointment requires knowledge of local laws and regulations and arrangements to protect agents and distributors. Such information may be collected from Chambers of Commerce. The exporter must conclude a contract between the company and the agent. It includes legal terms and conditions of the agency. It is possible to meet the agent in person in order to be acquainted with him / her in own's premises. This helps make a sound trade relationship.

Usually, the agent contract includes the following:

- Liabilities of each party
- Technical support, training and after-sale service
- Rates of discount and terms of due commissions
- Methods and dates of paying for sales and type of currency
- The responsibilities of advertisement, marketing and means of promotion
- The state law applicable to the agreement
- Termination and required compensation
- Stock levels
- The possibility of arranging for accounts for local expenses

There are clear advantages for assigning most of export responsibilities to a third party, but the risks of such services lie in losing direct connection with customers and the existence of a mediator in the process.

- Grant a concession or setting up a joint project

  Sometimes, the exporter may resort to entering into an agreement with one of the companies working in the export market so that such company may distribute the product in the targeted market while the role of the exporting company is to provide the suitable goods. This process is similar to the agencies system, but the intervention of the export company in the exporting process is bigger. However, such a relationship must be documented with a contract in accordance with local applicable laws in such a way as to guarantee the rights of the two parties.

- Establish a foreign branch

  This is considered one of the prominent steps with regards to the company. It must be taken only following a sufficient experience in the export market. The foreign branch can provide the exporting company with a higher degree of control over the contracts entered into with customers, and the exporting process remains under the full control of the company, which makes it in a better position to influence the strategy of sales and after-sale service in the export country.

  Upon setting up such companies, a suitable accounting system that connects the branch and the main office must be set up so that such system provides suitable information about the branch to the mother company. Tax regulations in the export country must be studied in order to prevent double taxation between the branch and the mother company.

Lastly, the exporting company which could acquire a share in the market, whatever the distribution method adopted, must watch such markets because any change in local laws and practices may lead to the emergence of benefits or risks that may affect the exporting process. Furthermore, the existence of local relationships may help avoid any adverse conditions that may arise.

2.3 Required Capabilities

The export company must make available the required capabilities and supplies before making any export decision. The export process requires additional supplies and resources from the exporter that must be made available.

Such resources may be made use of in:

- Research and Development

Export may require further research and development in the product itself or looking for a new product that suits the selected market and be well marketable. Many producers neglect this aspect and show products without making any modification about it in such a way to suit the targeted market, which lessens their competitive opportunities before other products that are more suitable to the export country (with regard to the technical and cultural aspects, fashion, tastes … etc).

■ Production

Export process requires provision of variety of products, which is beyond the capability of the Production Division in the company currently. The export company must endeavor to make available all possibilities required for the production process and the production tools to cover the increasing demand for the products. Moreover, the ability of the production divisions' employees to adapt with the new emerging situations (products of high quality, overtime work hours, etc) must be guaranteed.

■ Market Research

The preliminary research shall be made on the targeted market by the marketing department at the company or by an independent body (Research and Studies Bureau). This may be conducted through visiting relevant specialized exhibitions, studying the conditions of competitors and meeting potential agents.

■ Advertisement

Production marketing process in a country of certain cultural and social habits and differences may require a change in the marketing policy of the company so as to go with the habits of the new country, For example in a country the television ad may have a strong influence whereas the newspaper ad would be more influential in another country.

■ Packing and Packaging

Packaging is one of the first things that the customer (importer) sees from the goods. It gives the first impression about it. Therefore, packaging must be suitable for both transported goods and targeted market, so as to contribute in maintaining quality and integrity of goods and in showing it in a stylish and attractive form. The cultural and linguistic differences of such market must be observed in packaging.

■ Financial Aspect

Export process requires the availability of several financial resources that will be used in:

- Preliminary search for export markets

- Studying and developing the existing products in order to make them appropriate for export.
- Upgrading the production systems so as to be able to manufacture required products
- Producing specimens or samples for dispatch to the potential customers.
- Costs of creating sales and distribution networks in the import country.
- Providing protection as a result of foreign currency rates fluctuation.
- Expenses increase resulting from use of telecommunications to maintain good relationships with foreign markets.
- Intellectual Property protection and other protection forms against imitation and fraud.

■ Transportation

Export process may require the company to provide additional transportation resources to transport exported products, unless a specialized forwarding company is used. To many, it is useless to depend on the company's own resources to transport its products, rather they would use a specialized forwarding and shipping agent that undertakes the process as a whole and helps in the transportation, storage and insurance operations (or as said door to door).

■ Management

Export process entails efforts on the part of the managerial personnel in the export company because of the abundant documents, instruments and invoices accompanying the export process, which must be classified and traced in order to guarantee the success of the export process.

■ Human Resources

Export process requires huge efforts, therefore it must be ascertained, especially in small companies that all employees perform satisfactorily and participate in the export process. The biggest burden lies on the shoulder of the management and employees who must have linguistic skills and adapt with the work within different work atmospheres. New staff must be made available in case appropriate required skills are not available in the company.

There are numerous challenges that encounter the exporter, but they can be overcome, provided that they are specified and treated at an early stage of the process of planning for export. Such obstacles vary from one country to another.

They may be summed up as follows:

■ Language

English has become the international trade language and it became a must on every exporter or whomsoever who works in export to communicate in English or employ an employee to do so, and is fully conversant with economic and business terms. This reduces the time needed for negotiation and lessens risks. Misunderstanding may become a source of material problems, therefore sometimes local agents may be appointed because they know the market and the language of the country well since the customer prefers usually to buy using his / her own language.

■ Cultural Aspect

Each country is distinguished with cultural habits and differences that differ between one country and another. The exporter must know the differences and habits as they may compel the exporter to review marketing and advertisement methods, techniques of sale, packaging and trade terms used in the market.

■ Technical Aspect

Some countries, especially the developed ones, impose strict conditions with regards to the technical and safety sides and stipulate that the imported goods conform with the technical standards or safety regulations (electrical appliances, clothes, dyeing materials to be used to dye fabrics), which force exporters (manufacturers) to modify their products to become appropriate for the export market.

■ Geographical Aspect

The geographical aspect may form a substantial obstacle for export with regards to the climate being unfavorable to the export product or as a result of sever competition by a similar local product, presence of difficulties with regards to transportation due to non-availability of suitable road network, or lack of communications systems.

■ Financial Aspect

The exporter has to study the financial legislations and methods used for export purposes as some countries impose restrictions on money transfer. Further, the local currency may be subject to fluctuations arising out of political and economic instability, which may lead to suffering a loss in the export process. Some countries impose high import fees, restrictions on import or use quota system on import. Moreover, additional tax regulations may represent an impediment for the export process.

■ Political Aspect

Countries may impose restrictions on import and export to achieve political purposes. For example, the European Market imposes fees on imports for anti-dumping policy exercised by foreign states in dealing with the European Union.

2.4 Follow-up

- Study complaints received and carry out appropriate solutions. Complaints must not be ignored; otherwise this will lead to flaccidity and being left out of the market.
- Continued search for new markets; markets are dynamic and changing.
- Look for new importers and distributors to minimize market fluctuations, especially as a result of political and other factors.
- Expand in the current markets in order not to lose the available and potential opportunities.
- Produce new goods and services in order to enhance competition.

(3) Payment and Financing Methods
Export requires use of financial resources because costs begin as of the moment of export decision-making. Therefore, it is necessary from the beginning to identify all costs that may arise during the export process. By means of the budget, the appropriate export price of the goods is specified.

3.1 Methods of Payment
Payment of value of exports is deemed an important part of the export process. It is of great concern to the exporter and importer. The exporter is interested in getting the value of export goods without being subject to risks of delay or nonpayment by the importer. The delay in payment causes the exporter loses profit or other unnecessary problems. On the other hand, the primary concern of the importer is to get the goods at appropriate price and on due time.

Here, it is noteworthy that the delay in the process of paying exports value, whether as a result of the customer (commercial risks) or as a result of external circumstances (non-commercial risks) cause harm to the exporter himself / herself, or sometimes to the financing parties (exports financing programs or banks) on which the exporter depended.

Below are the most common payment methods used in commercial transactions:

■ **Payment in Advance**
This method is preferred by the exporter due to its advantages, since exports value is collected instantly. But, the importer may not prefer this method because he loses control over the exporter with regards to the goods' specifications and delivery date. Yet, this method has disadvantages with regards to the exporter because it makes him keep looking for another source that accepts a payment method that is more appropriate to him. We still have to point out that this method is considered appropriate and acceptable for both parties when the transaction is small or the exporter wishes to take exclusive possession of goods in the market.

■ **Payment by Documentary Letter of Credit (L/C)**
Apart from payment in advance, this is the safest method to the exporter. It involves that the L/C opening bank bears the responsibility of payment to the exporter (the beneficiary) once the goods is shipped and the required documents are submitted.
The exporter (the applicant) issues instructions to his / her bank (the letter issuing bank) so that the advising bank may advise the beneficiary of the terms of payment i.e. the terms of documentary L/C.

There are two kinds of documentary letters of credit; one is revocable and the other is irrevocable. Revocable documentary letter of credit can be amended or drawn by the applicant without serving a notification to the exporter. Therefore, it is in favor of the exporter to obtain an irrevocable documentary letter of credit because it is unchangeable.

The exporter can get more assurance if this L/C is endorsed by the bank. The confirmed bank letter of credit means that the issuing bank confirms the credibility of the importer. However, before instituting a documentary letter of credit, it is preferable to conclude a sale contract between the exporter and the importer covering the following points:

○ Specifications of the product
○ Price fixation basis that reflects delivery terms
○ Shipment and delivery schedule
○ Mode and time of settlement should difficulties arise in connection with export

The exporter shall endeavor to submit the required papers and documents because practically the value of exported goods can not be collected without submitting such papers and documents to the bank in time. Some banks demand a warranty from the exporter to guarantee the transfer process. Financially speaking, though this warranty is in favor of the exporter, yet it increases the costs of the export operation and consequently the sale price of goods.

■ Payment by Bills of Exchange

This represents a substitute for the documentary letter of credit, in which it is agreed to settle the debts and the exporter delivers the export and shipment documents including the AWBs to the bank following receipt of product. The bank, in return, sends the document to its foreign branch or to the corresponding bank which hands these documents to the exporter after paying the entire amount due stated in the bill of exchange to the exporter.

■ Payment by Open Account

The exporter delivers goods and proprietary documents to the importer and waits for future payment. In this mode, it is clear that the exporter depends on the credibility of the importer. The exporter may protect his position to a certain degree by a legally binding contract between him and the importer in which the terms of payment are defined.

But, in these cases it must be checked that there are no legislations which put restrictions on currency circulation or legal restrictions at export market.

There are alternative modes of payment that includes:

- Bank Draft: The importer draws a draft or check from his bank to the order of the exporter that is exchangeable in the country of the exporter.
- Bartering: This includes exchanging goods between exporter and importer without the use of money. Usually, this mode is used to avoid the problems of financial liquidity between exporter and importer. It may also be used in case there is a difficulty in money transfer between two countries.

3.2. Export Financing

The exporter may not have the fund necessary for export operation and this may necessitate him to resort to foreign sources of finance. The exporter must take into consideration the distribution of financing costs to the export price.

Here below, we set forth a list of the foreign sources of finance, though many of which are not used in some countries. The choice of any form of the financing forms depends on the market to which export is made and individual situations of each exporter:

■ Trade Credit

The export company may negotiate with its financers for reasonable periods of credits for small costs. With a careful management of credits, the company may finance its exports in this way. But, attention must be made to the fact that depending on this method may put the company in a crisis as a result of big credits and inflation of export business.

■ Bank Overdrafts and Short Term Loans

To secure the liquidity necessary for export processes, the export company may resort to bank overdrafts or short term loans if the banking system permits; by placing some of fixed assets as a guarantee for such overdrafts and loans.

■ Negotiation or Discounting Bills of Exchange

Bill of exchange is considered a document of a value. The exporter may negotiate with the bank in order to pay the biggest part of its total value before its maturity date. The amount which the bank is willing to pay depends on the terms of the bill of exchange and the estimation of the bank of the risks of failure of the owner of bills of exchange, i.e. the exporter in this case, to observe payment.

■ Advances Against Documents

One bank may be willing to deem the shipping documents and the documents of ownership right transfer as a sufficient surety for the final settlement of exports credits. Then, the exporter may negotiate to obtain an advance payment from the bank for a specific period at an interest rate that reflects the bank's viewpoint towards the success of export process.

■ **Export Debt Factoring**
This mode is applied exactly as is the case in selling ordinary local debts, where the broker purchases debts of the exporter, who usually accepts only the debtors who pay within 180 days. The payment facilities granted to exporter by the broker and the wages charged on the operation as a result of selling the debt depends on estimates of the broker of the risks of total operation.

■ **Finance from Overseas Customer**
If a customer so wishes and money is available to him / her, the customer may provide funds or sureties through which fund can be obtained, or enter with the exporter in a joint project.

■ **Leasing**
Leasing a plant with its equipment may be an effective source for financing on the medium term. To sell and redeem the existing assets may provide a source for preliminary funds that help in the first stages of export.

Medium term financing (5-10 years) of exports is available through commercial banks and exports financing institutions. Whereas long term finance may involve resorting to bonds and currency markets, which are very specialized aspects for which specialists must be consulted before entering this field.

■ **Financial Institutions**
The exporter may resort to institutions that operate in foreign trade, which grant loans to finance export process in accordance with conditions set by such institutions. Sometimes, those institutions may play the role of guarantor for obtaining loans from banks.

3.3 Foreign currency management
As soon as negotiation on the most appropriate mode of payment is finalized, it is time to determine the currency in which the export process is preferred to be made. The exchange rates of the different currencies vary continually and it is out of the control and will of the exporter.

The risk faced by the exporter whose exports are valued in a foreign currency is represented by the fact that the exchange rate agreed upon at the time of placing

the order may change negatively once proceeds received. The exporter must secure protection against the changes with negative influences with regards to the local currency against a foreign currency.
There are several methods to minimize such risks, herein below are some of the most common examples:

■ Currency Accounts
When the exporter depends in sale and purchase on the same foreign currency, this lessens the risks of fluctuation between local currency and foreign currency.

It is possible that balance between the received and spent amounts may be subject to negative movements, yet this is much better than subjecting all the received amounts to risks.

■ Forward Exchange Contracts
The forward exchange contract is a legally binding contract in which the bank is obliged to exchange a certain currency with another one at a fixed rate. The fixed rate will not be subject to the influence of foreign currency market. As the exchange rate is fixed, the total cost of the export process can be calculated using the risk-free foreign currency. The exchange rate will be defined in the forward exchange contract by the bank depending on the kind of currency used and the period during which exchange is to be made.

If no sufficient foreign currency is available for exchange at the maturity date of the forward exchange contracts, the exporter shall borrow additional funds at the then prevailing rate. But, if the exporter is not sure of the foreign currency collection date, it might be better for him to use the forward option exchange contract. This is different from the fixed forward exchange contract in that the exporter agrees to exchange foreign currency within a period between two dates that are fixed in advance. Rates as per the option exchange contracts are less appropriate for the exporter than the forward fixed exchange contracts, therefore a decision must be taken based upon the cost in order to choose one of the two contracts.

■ Currency Options
The term "currency options" explains the process where the exporter obtains from the bank the right of purchasing or selling currency (not obligation) against base currency at a fixed exchange rate by the exporter for a fixed duration. Since there is no obligation on the part of the exporter towards payment, the choice can be permitted if one of the two exchange rates has moved in an inappropriate way to him or if no sufficient amounts are available to him. Here, the bank charges a fee only when the option is agreed to. The amount of installment

required from the exporter depends on the base currency, the exchanged currency, the option period and the option rate.
By using the currency option, the exporter can accurately calculate the real cost of any transaction in foreign currency, which helps him calculate the export price.

■ **Currency Borrowing**
One of the methods applied to lessen risks of currency fluctuations, especially when export debts arise, is borrowing the same amount in the same foreign currency when debts arise and making use of it for financing export process. Usually, proceeds resulting from export are used to pay off this debt.

(4) Export Requirements:

4.1 Preparation of Export Offers

The export process often starts when the exporter receives an order to sell a product he / she produces. The customer may request an offer containing specifications of product, delivery date, payment terms and some other information. The exporter prepares the same in a letter or a fax. This is usually called a pro-forma invoice. Such an offer shall contain the following information:

- Name and address of exporter
- Name and address of customer
- Goods required by the importer (types, specifications and packaging).
- Date and validity of the offer
- Unit price of each type of goods, currency used and the base price as per the trade terms used.
- Payment Methods
- Shipping method
- Delivery date and place
- Additional costs that the importer may incur
- Other conditions and data the exporter wants to make clear to the importer.

The offer must be clearly written in the language of the importer country, if possible, or in English and by using appropriate trade terms. The offer may contain some samples of goods for telling the importer about type and specifications of goods.

Usually, the process is as follows:
The importer examines the offer of the exporter and either agrees to it or they negotiate with each other in order to amend some points. Once the offer is approved, the importer sends the exporter a confirmation letter confirming his approval of the offer. Thus the offer is considered a preliminary contract between the two parties.

The pro-forma invoice may be deemed as a sale contract or a detailed sale contract may be made between exporter and importer in guarantee of rights of two parties.

The exporter prepares the pro-forma invoice.

4.2 Transportation, packing and packaging

Shipping cost of export is considered among most important and most difficult items of cost to determine in calculating the price of the exported goods. Such costs do not relate directly to exporter or importer, rather they relate to external circumstances that are out of the control of the exporter and importer. Therefore, the exporter and importer must search for and inquire into all the possible forms of forwarding and choose the most appropriate with regards to the technical and material perspectives.
The most important points that must be discussed with the forwarder are:

- Date of delivery in order to meet deadlines of customers
- Fast delivery, especially when product is fragile
- Safe transport when goods are valuable
- Reliability and dependability of service
- Packaging requirements (maximum allowable volume with regards to the shipping companies and airliners)
- Regulations applicable to shipping goods such as foodstuff
- Storage costs before dispatching goods and while in transit
- Costs of delay of delivery and penalties items
- Inspection needed prior shipping.

The importance of packaging lies in the fact that it is the first thing the importer sees in the goods (the same applies to the consumer), while with regards to the exporter, it is packaging that guarantees protection of goods from damage and distinguishes them with their colors and logo from other competitors.

Sometimes, the importer may request certain types of packaging. In this case, the exporter shall calculate the extra cost and indicate the same in the offer and point out the party who will bear the extra cost (importer or exporter).

Practically, the exporter shall be responsible for the good choice of the containers and for packaging in connection with weight and volume so as to be appropriate to the shipped category and the shipment method, provided that the following conditions be met:

- It must protect the product from damage and guarantees its safe arrival to the importer or consumer.
- The volumes of packages must be appropriate with the transportation means used.
- Required data shall be fixed on it (name, address and logo, if any, of the exporter, the origin, number of forwarder packages, unit used k.g. – m^3, pound, appropriate internationally used loading marks).

Compliance with these conditions would guarantee maintaining the product from damage and minimizes the chances of loss or theft and guarantees non delay of shipment.

4.3 Export Documents

Export and import processes require a big set of documents and instruments that are imposed by laws and regulations applicable in the country of the export and import. Each of the exporter and importer must arrange to properly provide these documents on time to guarantee smooth progress of the export process without any obstacles.

The most important documents are:

- Commercial Invoice
- Packing List
- Certificate of Origin
- Health Certificate or Inspection / Control Certificate
- Air Way Bill
- Export License
- Import License
- Insurance Policy

- **Commercial Invoice**

The commercial invoice is the most important export document. It is prepared by the exporter. It describes goods and indicates their prices, total amount and the type of currency used. The commercial invoice is used by customs authorities in the import country for specifying and inspecting the goods. In the absence of an explicit contract between the exporter and the importer the invoice is usually considered a binding contract to the two parties.

The exporter prepares the commercial invoice.

- Packing List

The packing list is closely connected with the invoice and is used in identifying the content of the boxes in which goods are dispatched. It is of special importance to forwarders and customs authorities for identifying and inspecting the goods. If the goods is placed in one box, the packing list may be part of the invoice.

The exporter prepares the packing list.

- Certificate of Origin

It is a document that indicates the type of exported goods and place of manufacturing. It is usually filled out and stamped by the Chamber of Commerce or Industry. Sometimes, it is necessary to be certified by the embassy or consulate of the import country. This certificate is dispatched to the importer for submitting the same to the competent authorities because, practically, it helps identification of customs tariff of the imported goods, or the possibility of importing the goods. Some countries impose restrictions on importing goods from certain countries or apply the quota system to them. Therefore, the exporter must take care and be accurate when filling out the certificate of origin for avoiding mistakes or ambiguity, which may expose the export process to delay.

Chambers of commerce and industry prepare certificate of origin

- Health Certificate or Inspection / Control Certificate

Few countries stipulate getting a health certificate from competent health directorates when exporting food or health-related products. Hence, the exporter must arrange to obtain this certificate and ensure it is in conformity with the products because the importing countries reserve the right to make appropriate tests to ensure the safety of imported product and conformity with standards and specifications. Some countries also impose conditions on importing certain materials and goods unless such materials and goods are supplied with a certificate that attests conformity of goods to the standards of public safety in the import country. The exporter must ensure the existence of this certificate and that the goods are in conformity with standards.

Ministry of Health or Agriculture prepares health certificate.

- Export License

Some countries resort to stipulate obtaining a license system on export products. Before making any export operation, the exporter must ensure obtaining required approvals from local authorities for export because inexistence or delay of the approval may disturb the export process.

Ministry of Industry prepares export license.

- Insurance Policy

In general, the exported goods are insured against damage that might occur during the export process. This is made by the specialized insurance companies. Usually, the exporter and the importer agree as to who insures.

The insurance certificate is deemed the document that guarantees the rights of the two parties in case any damage befalls the exported goods.

Insurance company prepares the insurance policy.

- Airway Bill

The airway bill represents an obligation by the forwarder to ship the exports indicated in this document. It also represents an obligation by the party whose name and address are mentioned in this document. It contains several clarifications, terms and obligations concerning the different parties. The airway bill includes an original copy and several duplicates, which will be dispatched by the exporter to the importer after receiving the original copy with any of the carbon copies together with the remaining documents concerning the consignment.

However, in all cases it is preferred to seek assistance of experienced persons who prepare the documents so that the export process may not encounter any delay due to any missing, mistaken or unclear data that may expose the exporter or importer to unexpected burdens or delay in the export process.

The forwarder prepares the airway bill.

(5) Trade Terms:
Knowing trade terms by both the exporter and the importer helps facilitate export process and lessens chances of mistakes resulting from misinterpretation of any terms. A set of international trade terms, Incoterms, have been adopted. The following are among most important:

Ex Works (**EXW**): This term indicates that the seller meets his obligations when he places the goods at the seller's location or at another certain place (such as a workshop, factory, warehouse etc) without clearing them from customs for export and unloaded on any transportation means.

Free Alongside Ship (FAS): This term indicates that the seller meets his obligations when goods are placed alongside the ship in the port designated for shipment. Therefore, the buyer shall bear all costs and risks of loss or damage of goods starting from this moment.

The term "Free Along side Ship" necessitates that the seller clears the goods in the customs for export.

Free On Board (FOB): This term indicates that the seller meets his obligations when goods pass the vessel's barrier in the designated shipment port. Therefore the buyer shall bear all costs and risks of loss or damage of goods starting from this point.

Cost, Insurance and Freight (CIF): The term indicates that the seller meets his obligations when goods pass the vessel's barrier in the shipment port.
The seller must pay the costs and shipment charges necessary to deliver the goods to the designated entry port. But the risks of goods loss or damage in addition to any extra costs resulting from special events following the delivery date is borne by the buyer instead of the seller. Yet, in the case of costs, insurance and shipment charges, the seller shall procure also sea insurance covering risks of the buyer concerning goods loss and damage during the transportation process.

Accordingly, the seller procures insurance and pays insurance fees.

In CIF, the buyer is required to ask the seller to procure the minimum insurance coverage. If the buyer wishes to procure higher coverage, he must either expressly agree for this with the seller or arrange for additional insurance measures of his own.

CIF necessitates that the seller makes export customs clearance for the goods.

Carriage Paid to (CPT): It indicates that the seller delivers the goods to the carrier named by him. In addition, the seller shall pay transportation charges necessary to deliver goods to specified destination. This means that the buyer bears all risks and any other charges that occur following collection of goods.

The term "carrier" indicates any person undertaking in the transport contract to carry out transport by means of railway, land, air, internal waterways or by a combination of the above means. Should two successive carriers be used for the transport process to the specified destination, the liability for risk moves upon delivering the goods to the next carrier.

The term "Carriage paid to ------" necessitates that the seller clear the goods from the customs for export.

Carriage and Insurance Paid To (CIP): The term indicates that the seller delivers the goods to the carrier named by him. Furthermore, the seller shall pay costs necessary to deliver goods to the specified destination. This means that the buyer bears all risks and any other charges that occur following delivery of the goods. However, in CIP, the seller shall procure additional insurance against the buyer's risks concerning loss or damage of goods during the transport process.

Accordingly, the seller procures insurance and pays insurance premium.

(6) Useful Information: Bilateral and international trade agreements, national and local bodies that aim at activating national exports and a glimpse on best international practices.

Free Trade Agreement with the USA

Jordan signed a free trade agreement with the USA on 24 October 2000, which became valid on 17 December 2001.

The agreement is the result of big steps made by Jordan under the leadership of H.M. King Abdallah II to modernize the economy and open markets for foreign investors. It is also an expression of the USA appreciation for the Jordanian efforts in the last years to encourage stability and peace in the region.

Jordan was the first Arab country and the fourth country on the international level to conclude such agreement. It consists of 19 Articles that deal with fields of goods and services trading, intellectual property rights, environment, labor and e-commerce. The agreement leads to the establishment of a free trade zone between the two countries by 2010, which involves complete and reciprocal exemption of tariff on all exchanged goods.

Since the agreement came into effect in December 2001, the volume of Jordanian exports to the USA increased to 72% while imports from the USA grew at the rate of 14%.

Since its signing, the agreement contributed to the creation of new ten thousand job opportunities in Jordan. Moreover, new investments were set up in the Kingdom during the last three years with a value of about JDs 100 millions. Tangible results were achieved during that period; among which setting up Qualified Industrial Zones (QIZ), that had a clear effect on increasing the Jordanian exports to the US markets.

In addition to the fact that the agreement paved the way to the biggest world market before Jordanian goods, it is also considered a big chance to transfer new technology and expertise. It had also formed an important turning point in developing investment environment in Jordan to create a new climate for the economic sector to move from traditional protection to free competitive atmospheres with the aim of improving local products and making them able to compete locally and internationally. Consequently industrial development will depend on competitive economy, appropriate investment environment and productive workforce.

EU - Jordanian Partnership Agreement

Clear understanding the EU-Jordanian Partnership Agreement is an important element to any Jordanian exporter to the EU countries. This agreement, which became valid on 1 May 2002, aims, in addition to other matters set forth in the agreement, at constructing a free trade zone between Jordan and the European Union in 2014.

The Partnership Agreement has laid down clear principles to regulate and implement arrangements of the agreed partnership and develop it so as to serve mutual interests of the two parties and enhance effectiveness of all levels politically, socially and culturally.

The EU market is very attractive to most of manufacturers and exporters around the world. It is a free market, yet entering this huge market is very difficult and so much competitive. It compels companies to submit offers that satisfy customers and provide products of very high quality. In addition, regulations and standards applied within the EU are very stringent. Therefore, to comply with them may entail increase of cost on the part of the exporter. However, this obligation gives the exporter a better opportunity to sell his / her products.

What constitutes the EU?

The EU is composed of fifteen different countries. They are: Belgium, Denmark, Germany, Greece, Spain, France, Ireland, Italy, Luxemburg, Holland, Austria, Portugal, Finland, Sweden, and United Kingdom.

Twelve other countries joined the Union recently. Countries are: Bulgaria, Chic Republic, Estonia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Romania, Slovenia and Slovakia.

The EU is not a federal state such as the United States of America, rather it is established on a joint pact signed by the members with an institutional framework that defines and manages cooperation between member states. It is also a free trade zone with common policies regarding trade, agriculture, justice, security and many other issues.

Arab Greater Free Trade Agreement

Jordan has signed the Arab Greater Free Trade Agreement with fourteen Arab countries and it entered into effect on 9 March 1998. According to the agreement, all Arab commodities that move among member states are granted the status of national goods based upon the gradual liberation which leads to goods movement without customs fees and to the establishment of the free Arab trade zone in January 2005.

It is expected that the other Arab countries will join this agreement in the near future.

Jordan Enterprise (JE)
The Jordan Enterprise for economic projects development, the legal and natural successor of the Jordanian Exports Development Corporation and Trade Centers (JEDCO), started its activities on 1 April 2005 based upon a resolution by the Council of Ministers on 12 June 2003. JE law aims at developing, fostering and supporting economic projects in the Kingdom and increasing exports' volume and opportunities to the international and regional markets.

The Goals of JE:

- Improving and increasing competitiveness of companies for improvement of production quality according to international standards.
- Organizing and managing exports strategies
- Increasing volume of Jordanian exports to the international and regional markets
- Upgrading the efficiency of JE operation through adoption of modern methods in fields of management, research and development
- Raising competency and productivity of JE manpower.
- Building economic relationships with peer organizations and corporations through knowledge exchange, marketing and promotion.

Jordanian Upgrading and Modernization Program (JUMP)
Out of the concern of the Jordanian government to raise the competitiveness ability of Jordanian companies, modernize and develop their efficiency and ability in general to maximize benefiting of economic and commercial agreements concluded by Jordan, enable them to face challenges of globalization and access non-traditional markets to speed the wheel of development in Jordan, a modernization and development program has been laid down, so that it may be the first national enterprise of its kind with the aim of providing immediate technical and financial aid to the maximum possible number of the Jordanian companies and concentrating on the small and medium size enterprises (SMEs).

JUMP enjoys complete independence and is supervised by a steering committee chaired Minister of Industry and Trade, with public and private sectors' representatives. It is run by national staff benefiting from best local and international expertise.

The Program's Objectives:

- Improve productivity, develop quality of product and minimize production cost.
- Enable companies to withstand competition in local and foreign markets.
- Increase the share of companies in their traditional markets and enable them to break through new export markets.
- Motivate companies to make comparisons with best reference criteria and adopt best international practices.
- Support companies in heading towards strategic options that are defined by market needs.
- Upgrade effectiveness of human resources.

Best International Practices

Based upon "Practicing Business Activities" report issued by the World Bank group recently, prepared by more than 3500 experts, projects' implementation consultants, lawyers, accountants, government officials and prominent academics from different parts of the world, pointed out that MENA countries suffer from increase of unemployment rates among the youth, impede the small and medium size projects through imposing exhausting legal burdens, and witness slowness in carrying out reforms.

Among the Arab countries that achieved advanced ranks, the report pointed out that Saudi Arabia ranked 38, Kuwait 47, Tunisia 58, U.A.E. 69, while New Zealand came in the first rank, Singapore in the second and USA in the third.

The report cited also the difficulties that employers face in Yemen, represented in weak performance and difficulty of leasing.

The report brought forward that the average period in which the investor can register ownership takes six stages and carried out in 21 days during this period 3.9% of the capital is expended.

It also stated that export process needs 33 classifications, 6 export documents, 8 signatures. While in the import process numbers are less.

The report talked about contracts and pointed out that winning commercial contracts take 37 steps and 360 days for implementation. Whereas to solve bankruptcy cases, the trader needs 8% of the real estate value.

In its categorization, the report relies on the infrastructure services (except trans-boundaries trade services), integrity of properties from pilferage and looting, and the conditions of overall economy or the vigor of the basic corporations.

In accordance with the preface of the report, "the report, which is published annually, enables policy makers to measure the organizational performance compared to other countries, learn from best international practices and give priority for reforms."

The report also observes a set of organizational indicators related to the start and operation of enterprises, trade, tax payment and enterprises closure. This is achieved by measuring time and cost connected with various governmental requirements. The report doesn't observe variables such as macro economy policy, quality of infrastructure facilities, currency fluctuation or investors expectations.

A woman participating in report preparation said that “the criteria laid down by the report led to reforms making and promoting in more than 20 countries. Since last year, nine governments requested that their countries be included in the report analysis.”

She indicated that some reforms were made last year in MENA countries as follows:

Tunisia cut the minimum capital required for starting a project down to one tenth of the previous required amount.

Egypt cut down the real estates registration charges by one third, from %4.5 to %3 of the real estate price.

The loans register in Lebanon reduced the loan level from USD 6,600 down to USD 6,000, which led to adding 10,000 borrowers to the register. This reform helps borrowers assess the credit solvency.

Egypt was on top of the countries that introduced reforms to customs procedures. It allocated one outlet for commercial documentation and amalgamated 26 approvals into 5 ones only. The reform in the customs field was a part of the a bigger reform or an attempt led to reducing the number of customs tariffs from 27 down to 6 ones and to simplifying the border inspection procedures.

In United Arab Emirates, new berths were added to Jabal Ali Port. Last year, consignments loading used to last six days, while today it takes an average of 17 hours.

As for the best 30 countries in the world in connection with the indicator of simplifying procedures of practicing business activities, they are: New Zealand, Singapore, USA, Canada, Norway, Australia, Hong Kong (China), Denmark, United Kingdom, Japan, Ireland, Iceland, Finland, Sweden, Lithuania, Estonia, Switzerland, Belgium, Germany, Thailand, Malaysia, Puerto Rico, Mauritius, Holland, Chile, Latvia, South Korea, South Africa, Israel and Spain. No Arab country is mentioned.

7- Annexes:

Annex 7-1 Questions to be answered prior to starting any export operation
Annex 7-2 Export Contractual Agreement
Annex 7-3 Incoterms
Annex 7-4 Major Websites
Annex 7-5 Donors' and Supporting Programs in Jordan

Annex 7-1 Questions to be answered prior to starting any export operation

- **Readiness**
  - - Who are the potential customers?
  - - Could the product or service compete in price or quality?
  - - What changes to be made on product to comply with required specifications at reasonable cost?
  - - Is the quality system used sufficient to ensure quality of export products?
  - - Are packing and packaging suitable for target market and what changes required?
  - - Are target markets open for foreign competition?
  - - Who are your competitors? What are their points of strength?
  - - Is it necessary to produce new products or services?

- **Design**
  - - Appropriate packing and packaging
  - - Matches with technical specifications and standards
  - - Is quality sufficient for target market?

- **Resources**
  - - Do we have enough production capability to meet increasing sales due to export?
  - - Is collaboration or contracting with other companies worthy?
  - - Do we have export – experienced staff?
  - - Does staff have sufficient linguistic skills?
  - - Are additional costs to train staff on export skills justified? Or should we recruit new employees?
  - - Is it possible to outsource specialists of reasonable cost?
  - - Can materials providers respond to increase of demand?
  - - Collection of foreign debts.
  - - Currency Management.
  - - Archive systems used at the enterprise
  - - Size of overtime work

- Translation of technical brochures

Market

- Dealing with each market separately.
- Availability of trade statistics.
- Addressing concerned entities (Chambers of Commerce).
- Visiting trade fairs, and meeting with competitors and potential customers.
- Meeting with agents and potential distributors.
- Conduct initial studies on markets.
- Local habits and traditions
- Taxes and fees.
- Expected volume of sales
- Do competitors use advertising?
- Percentage of discounts offered at the market.
- After sales service.

Conditions

- Limitations on import.
- Complexity of paperwork requirements.
- Difficulties of dealing with foreign currency.
- Debts collection period and payment terms.
- Commitment and honesty at work.

Capital

- Required capital for export.
- Cost of additional operation.
- Conditions of trade operation.
- Currency exchange rates.
- Travel and additional cost.

Funding

- Self-financing sources.
- banks.
- Trade brokers.
- Loans.
- Export financing programs.

Export

- Direct Export.
- Contracting with agents.
- Experimental export.

- - Advertisement and use of trade magazines.
- - Direct contact.
- - Through Internet.

- **Staff**
- - Train staff on export operations and improve their negotiation skills.
- - New programs and systems for staff suitable for export.

- **Shipping and forwarding**
- - Quantities of stock.
- - Shipping methods (FOB, C&F, etc.)
- - Foreign shipping agents.
- - Number and size of shipments.
- - Specialized shipping agencies.

- **Follow-up**
- - Continuous communications and support of dealers – distributors.
- - Training and technical support of customers and staff.
- - Examining received complaints and find suitable solutions.
- - Continuous search for new markets.
- - Search for new importers and distributors.
- - Expand of current markets.
- - New products and services.

Summary: It is preferable to develop a marketing plan in order to achieve success. Results shall be evaluated regularly at appropriate intervals to make proper needed corrections.

Annex 7-2 Export Contractual Agreement

It is not a fixed format. The following points shall be included in the export contract agreement:

- Name and address of both parties clearly written.
- The product and specifications: Name of product and scientific name (if any), measurements, specifications and special requirements of customers.
- Quantities: should be in writing and figures. Measurement unit should be included.
- Testing: testing methods and institution. Many companies tend to test samples of product in exporting country by specialized institutions.
- Total value: in writing and figures as well as currency type.
- Product delivery methods: using international incoterms.

- Fees and taxes: the contract shall specify fees and taxes to be borne by exporter or importer (specially when using from door to door shipping)
- Product delivery: the contract shall include location and time of product delivery. It shall state clearly exact duration of delivery (as of date of contract, date of letter of credit or date of import license).
- Transportation method: the contract shall state transportation method, transporter, and whether shipment is made partially or whole.
- Packing, packaging and marking: the contract shall state required method of packing and packaging.
- Payment method, amount and currency: the exported shall identify export price and type of currency to avoid fluctuation of exchange rates.
- Discounts and commissions: the contract shall state any discounts and commissions to be paid (if any) by either exporter or importer, and the price base of the discount or commission.
- Documents and licenses: the contract shall state whether the goods require import or export license, and who pays cost.
- Insurance: insurance shall be made against damage or loss through transportation, as well as scope of coverage to be identified.
- Required documents: the following documents are needed in international trade:
    - Import and export documents.
    - Payment documents.
    - Goods type documents
- Guarantee of goods: period of goods guarantee shall be stated in contract.
- Delay in delivery: compensation shall be identified in case of delay in delivery.
- Governing law: the contract shall state the governing law.
- Arbitration: the contract shall state arbitration method and names of arbitrators in case of a dispute arising.
- Signatures of both parties: the signatures of both parties indicate their approval on contract terms and conditions.

Annex 7-3 Terminologies

Shipping Terminology

Ex WORKS (named place)	EXW
FREE CARRIER (named place)	FCA
FREE ALONGSIDE SHIP (named port of shipment)	FAS
FREE ON BOARD (named port of shipment)	FOB
COST AND FREIGHT (named port of destination)	CFR
COST, INSURANCE AND FREIGHT (named port of destination)	CIF
CARRIAGE PAID TO (named port of destination)	CPT
CARRIAGE AND INSURANCE PAID TO CIP (named port of destination)	CIP
DELIVERED AT FRONTIER (named place)	DAF
DELIVERED EX SHIP (named port of destination)	DES
DELIVERED EX QUAY (named port of destination)	DEQ
DELIVERED DUTY UNPAID (named port of destination)	DDU
DELIVERED DUTY PAID (named place of destination)	DDP

Incoterms

Airway Bill	AWB
Bill of Exchange	B/E
Bill of Lading	B/L
Cash Against Documents	CAD
A currency which can be freely bought and sold in exchange for other currencies	Convertible Currency
Certificate of Origin	C/O
Documents Against Acceptance	D/A
Documents Against Payment	D/P
Alternative from of Bill of Exchange	DRAFT
Export Credit Guarantee Department	ECGD
International Federation of Forwarding Agents Association	FIATA
House Airway Bill	HAWB
A major convertible currency used frequently in international trade	Hard CURRENCY
International Air Transport of Association	IADA
International Chamber of Commerce	ICC
Letter of Credit	L/C
Less Developed Country	LDC
The right to charge the payee if a negotiated cheque or B/E is unpaid	RECOURCE
Simple Trade Procedures Board	SITPRO
Society for worldwide Interbank Financial Telecommunications	SWIFT
Uniform Customs and Practice	UCP

Annex 7-4   Major Websites

http://www.cbi.nl	http://www.export911.com
http://www.jordanusfta.com	http://www.www.alibaba.com
http://www.fita.org	http://www.eceurope.com
http://www.tradezone.com	http://www.tradexpro.com
http://www.tradeleads.com	http://www.itrademarket.com
http://www.trade.allproducts.com	http://www.busytrade.com
http://www.fas.usda.gov	http://www.trade-leads.rusbiz.com

Annex 7-5 Donors' and Supporting Programs in Jordan

Such programs help Jordanian export to achieve export process.
It is recommended to contact them to learn types and conditions of support.

No.	Names of Establishments	Phone	Fax	e-address	e-address
1	**SABEQ Program**	06-550-3050	06-550-3069	info@sabeq-jordan.org	www.sabeq-jordan.org
2	**USAID Business Development Center**	06-590 6000	06-592 0143	Info@bdc.org.jo	www.bdc.org.jo
3	**European Information Center**	06-464 3001	06-464 3221	info@eicc.jo	www.eicc.jo
4	**NAFES**	06-552 0982	06-552 0982	meldiri@nafes.org.jo	www.nafes.org.jo
5	**JUMP-Amman Office**	06-565 8138/7	06-565 8135	info@jump.jo	www.jump.jo
	JUMP-Northern Zarqa Office	05-365 4160	05-365 4160	zarkaoffice@jump.jo	
	JUMP-Northern Irbid Office	02-725 8822	02-725 8822	irbidoffice@jump.jo	
6	**JEDCO**	06-560 3507	06-568 4568	jedco@jedco.gov.jo	www.jedco.gov.jo
	JEDCO-Dubai	+97143972248	+97143972254	jedco@jordan.org.ae	
7	**JICA Jordan Office**	06-585 8924	06-585 8921		www.jica.go.jp