

March 2026

Terms and Conditions of the MAOF Business Support Services

1. General

- 1.1. The MAOF Business Support Services (hereinafter: "**the MAOF Services**"), run by the Small and Medium-Sized Business Agency (SMBA) in the Ministry of Economy and Industry, are among the range of services the Ministry offers entrepreneurs and businesses to encourage and promote Israel's business sector.
- 1.2. The MAOF Services are designed to assist and accompany entrepreneurs and businesses in various ways in areas related to their business.
- 1.3. The goal of the MAOF Services is to help businesses and entrepreneurs grow, improve performance and increase profitability.
- 1.4. During the month of June 2026, consulting services will be provided in a new format that will be published on the SMBA's website. Business owners and entrepreneurs who are already receiving consulting services, will complete them in accordance with the terms and conditions that existed when they began the program.

2. Definitions

- 2.1. **Consultant** – an expert in his field, who the MAOF has authorized to provide consulting services in accordance with requirements.
- 2.2. **Entrepreneur** – an individual applicant for MAOF Services and an Israeli citizen, interested in establishing future business operations.
- 2.3. **Tangible product** – a product that has undergone a manufacturing process, and can be transported from point A to point B.
- 2.4. **Project** – an individual entrepreneur or a number of entrepreneurs who join forces to establish a startup.
- 2.5. **Business Support Manager** – a MAOF employee who conducts a process mapping session for the business, advises it on which services will optimally be beneficial, and accompanies the business throughout the process until services have been rendered.
- 2.6. **MAOF** – The body that provides Business Support Services directly to entrepreneurs and SMEs through operators and the SMBA.
- 2.7. **Operator** – a person selected by the SMBA in a tender to provide the MAOF Services and who is responsible to the SMBA for handling and accompanying the businesses and entrepreneurs that receive these services.

- 2.8. **Lecturer** – an expert in his field, who the MAOF has authorized to provide training services in accordance with the requirements of the SMBA.
- 2.9. **Full-time position** – a minimum of 182 monthly hours.
- 2.10. **A business** –
- 2.10.1. An applicant for the MAOF Services who meets the following requirements:
 - 2.10.1.1. Is a licensed or exempt business, or a financial institution, as defined in the Value Added Tax Law, 1975.
 - 2.10.1.2. Engages in business operations.
 - 2.10.1.3. Has one hundred (100) employees, or an annual transaction turnover that doesn't exceed NIS 100,000,000 (one hundred million shekels).
 - 2.10.1.4. Is not a supported or budgeted entity and does not appear on the list of supported or budgeted entities. ([Link](#) to the list of supported and budgeted entities).
 - 2.10.1.5. A business consolidation, as defined in the VAT Law, is not eligible for assistance. Only individual businesses that meet the eligibility criteria can receive assistance. To prove eligibility, you must present a business license and/or your company's registration certificate.
 - 2.10.2. The size of the business applying for MOAF Services is determined by the number of people it employs:
 - 2.10.2.1. **Microbusiness** – An applicant for MAOF Services who employs up to 4 people.
 - 2.10.2.2. **Small business** – An applicant for MAOF Services who employs between 5 to 10 people.
 - 2.10.2.3. **Medium-sized business** – An applicant for MAOF Services who employs between 11 to 100 people.
 - 2.10.3. The number of employees to be counted for the purpose of Section 2.10.2 are as follows:
 - 2.10.3.1. The salaried employees working for the applicant of the MAOF Services during the month preceding the date of the business process mapping session, or alternatively the average number of salaried employees working in the business during the three months preceding the date of the business process mapping session.

2.10.3.2. The total number of full-time independent contractors who have been working with the business for at least six months, or a business owner employed by the business, on the condition that the business isn't a company. For the purpose of this Section, only the position of an independent contractor or business hired at least half-time (50%) in the business can accrue to a full-time position.

2.10.3.3. Contractors will not be counted.

2.10.4. To determine the size of the business, the applicant for MAOF Services must present the following documents:

2.10.4.1. To determine the number of salaried employees – Form 102 or Form 126, must be presented and must include monthly details. To prove the scope of independent contractors or a position in the business held by the business owner, an Independent Contractor Declaration, specifying the scope of employment, must be attached to the application (Appendix V).

2.10.4.2. To determine the number of foreign employees / non-resident employees – Form 102 must be attached to the application, and must include the foreign employees, or a report to the Population and Immigration Authority with details of the employees.

2.10.4.3. To prove the annual turnover of transactions, an audited financial statement, or a VAT report for the tax year that ended, or a certificate from the business's CPA that includes the business's annual turnover, must be presented.

2.11. **MAOF Business Community** – An online community of entrepreneurs or businesses that operates on a digital platform (Facebook / WhatsApp / Google group) and also engages in offline operations. The purpose of this community is to advance the business operations of its members.

2.12. **Industry** – "Businesses engaged in the conversion of materials or components into new products (including businesses engaged in manufacture, assembly, packaging, maintenance) and businesses engaged in the repair of machinery and equipment. This does not include the assembly of products at construction sites, units for the repair of vehicles, appliances, equipment and household accessories."

3. **The MAOF Services include the following:**

3.1. Consulting services in various areas, as outlined in Section 6, below.

- 3.2. Training, as outlined in Section 7, below.
 - 3.3. Conferences, as outlined in Section 8, below.
 - 3.4. Entrepreneurship programs, as outlined in Section 9, below.
 - 3.5. MAOF Business Communities, as outlined in Section 10, below.
 - 3.6. Sales Growth Track for the Ultra-Orthodox population, as outlined in Section 11, below.
 - 3.7. Business Revival program in the Gaza Envelope / Shahar LaTzafon program for Entrepreneurs & Businesses – as outlined in Section 12, below.
4. **Threshold conditions for receiving MAOF Services (cumulative)**
- 4.1. The applicant for MAOF Services must be an entrepreneur or a business.
 - 4.2. The applicant for MAOF Services must be at least 18 years of age.
 - 4.3. An applicant for MAOF Services defined as a business must meet the following cumulative conditions:
 - 4.3.1. The business is not in receivership or liquidation, etc., and has no unregulated debts to the Ministry of Economy and Industry.
 - 4.3.2. The business is located and run in Israel.
 - 4.3.3. The business does not already receive assistance from the government for operations for which assistance is provided within the framework of MAOF.
 - 4.4. The business must meet all the eligibility criteria for the MAOF Services, as outlined in Sections 1-14 below.
 - 4.5. The business must sign a declaration in respect of the MAOF Services (see Appendix I).

5. **Procedure for receiving MAOF Services**

Applications for MAOF Services that are submitted as of June 1, 2026, shall be processed in accordance with new procedures and regulations yet to be determined and published.

The process includes a business process mapping session, the provision of the MAOF Services, and support and assistance to the recipient of these services, as detailed below:

5.1. **Business process mapping session**

- 5.1.1. An entrepreneur / business (hereinafter: “**Business Support Recipients**”) are required to complete a business process mapping session (questionnaire) prior to receiving the MAOF services, with the exception of training and any other support service specified in these Terms and Conditions.
- 5.1.2. Eligibility criteria for a business process mapping session (questionnaire) (cumulative)
 - 5.1.2.1. The Business Support Recipient must be an entrepreneur or a business.

5.1.2.2. An entrepreneur that has not had a business process mapping session in the past.

5.1.2.3. If, in the past, a business had a business process mapping session with MAOF, and two years have elapsed since that session, the business will be entitled to an additional mapping session.

5.1.3. Procedure for a business process mapping session:

5.1.3.1. After filling out a questionnaire, a MAOF employee shall map out the needs and challenges of the Business Support Recipient, after which he/she shall draw up a situation report in accordance with the objective of the process mapping and outline a support plan (hereinafter: **the Business Support Plan**) tailored to the needs of the Business Support Recipient.

6. Consulting services

6.1. Objectives

6.1.1. Impart knowledge and tools in a range of subjects, aimed at improving the Business Support Recipient's business operations and his ability to survive and grow.

6.1.2. Provide the Business Support Recipient with professional assistance as part of the business building process.

6.2. Eligibility criteria

6.2.1. A Business Support Recipient is eligible for an allocation of consulting hours — in accordance with the maximum allotment of hours specified in Section 6.3 below — once every two years from the date of his last business process mapping session.

6.3. Scope of assistance

The following is a table of services that have been extended for an additional year until a new tender is completed. Upon completion of the new tender process, an updated table of services will be published.

Section	Track	Description	Clients who completed mapping by June 30, 2025	Clients who have completed mapping as of July 1, 2025	New clients as of Jan 1, 2026
6.3.1	Consulting Track A	Consulting for entrepreneurs in the pre-startup phase.	Up to 15 consulting hours.	Up to 10 consulting hours.	Up to 10 consulting hours.

6.3.2	Consulting Track B	Consulting for microbusinesses with up to 4 employees.	Up to 20 consulting hours.	Up to 10 consulting hours.	Up to 10 consulting hours.
6.3.3	Consulting Track C	Consulting for businesses with 5-10 employees.	Up to 60 consulting hours	Up to 35 consulting hours.	Up to 20 consulting hours.
6.3.4	Consulting Track D	Consulting for businesses with 11-50 employees.	Up to 100 consulting hours.	Up to 50 consulting hours.	Up to 30 consulting hours.
6.3.5	Consulting Track E	Consulting for businesses with 51-100 employees, or over 100 employers but with a turnover in the previous calendar year of up to NIS 100 million.	Up to 150 consulting hours	Up to 55 consulting hours	Up to 30 consulting hours.

6.3.6. Important details

6.3.6.1. The package must be utilized within 30 days (calendar month) from the date of selecting a consultant (hereinafter: “**Package Utilization Period**”).

The MAOF employee may approve a specific extension of the Package Utilization Period.

6.3.6.2. By the end of the Package Utilization Period, the consulting hours will have been given and a consulting-hours report will have been submitted to the SMBA, signed by the consultant and the Business Support Recipient, and approved by a MAOF employee.

6.3.6.3. Assistance in obtaining financing in the regular track of the State Guarantee

Fund - a Service Recipient who applies for assistance in obtaining credit in the regular track of the State Guaranteed Fund, may carry out a business plan of up to 10 hours of consultation from the business’s basic eligibility.

6.3.6.4. Assistance in obtaining financing for the state guarantee fund:

6.3.6.4.1. Businesses that have been identified by the entities mentioned below, as

having a medium or high risk in the framework of a loan approval from the fund, or in the framework of the coordinating body's visit to the business, will be entitled to 10 additional financial consulting hours (in accordance with the rates detailed in Appendix III to these Terms and Conditions) beyond the basic eligibility detailed in these Terms and Conditions.

6.3.6.4.2. The entities authorized to refer the business for consultation are the bodies that coordinate the fund on behalf of the state [Ben-David Shalvi Kop & Co. CPA (BDSK) and BDO]

6.4. Consulting process

- 6.4.1. After completion of the business process mapping, the Business Support Manager will refer the Business Support Recipient to a number of consultants for each area of consulting.
- 6.4.2. The Business Support Recipient may speak with the consultants (at no charge) before choosing which one(s) to work with. This choice shall be at the sole discretion of the Business Support Recipient.
- 6.4.3. The Business Support Recipient shall give a MAOF representative the name(s) of the consultant(s) he has chosen within 10 working days from the date of referral, as specified above.
- 6.4.4. Once the Business Support Recipient has chosen his/her consultant(s), the MAOF shall issue the consultant(s) a work order. The consulting process shall begin no later than 10 working days from the date of issuing the said work order.
- 6.4.5. For consulting packages of over 5 consulting hours: The consultant shall present the Business Support Recipient with a work plan for each consulting package, which he will approve with his signature. The work plan will describe the work method and will include a consulting schedule based on the needs of the Business Support Recipient.
- 6.4.6. During the consulting process, the consultant may sign the Business Support Recipient on a consulting contract.
- 6.4.7. The Business Support Manager shall accompany the Business Support Recipient to consulting sessions, by providing answers to questions and issues that arise, and will coordinate between the consultant and the Business Support Recipient until the end of the consulting period, which will be summarized in a meeting with the Business Support Manager, the Business Support Recipient and the consultant.

6.5. General provisions

- 6.5.1. The Business Support Recipient is prohibited from receiving consulting services from a consultant whom he employed, directly or indirectly, four months prior to the process mapping session.
- 6.5.2. The MAOF nor any of its representatives are obligated to assign a particular consultant to the Business Support Recipient.
- 6.5.3. While drawing up a work plan, the consultant is required to visit the premises of the Business Support Recipient, unless agreed otherwise by the business owner.
- 6.5.4. At the end of consulting process, the Business Support Recipient is required to fill out a feedback questionnaire on the consulting services rendered.
- 6.5.5. The Business Support Recipient may ask the Business Support Manager to replace his consultant.
- 6.5.6. The Business Support Recipient may submit a complaint to a MAOF representative concerning the conduct or work of his consultant and may terminate the consulting services at any stage. In the event that the Business Support Recipient stops receiving consulting services, he must notify the Business Support Manager of this.
- 6.5.7. The participation fee in respect of this service appears in the Table of Rates in Appendix III.

7. Training

7.1 Objective

Training sessions for entrepreneurs and SME owners will be carried out in groups with the aim of imparting knowledge, skills and tools pertaining to the establishment and management of their business.

7.2. General provisions

- 7.2.1. Up to 30% of group training participants can be from the same company.
- 7.2.2. All training related activity and content is published on the [SMBA website](#).
- 7.2.3. At each training session, participants will be required to sign an attendance sheet and fill out a training feedback form.
- 7.2.4. Business Support Recipients shall receive a certificate upon the completion of a training program of over 16 academic hours, provided that they attended at least 80% of the sessions.
- 7.2.5. The participation fee in respect of this service appears in the Table of Rates in Appendix III.
- 7.2.6. Additional terms and conditions for training registrants are outlined in Appendix IV.

8. Conferences

8.1. Objective

Conferences will be held for the business community with the aim of bringing entrepreneurs and businesses together and encouraging collaboration. The conferences will include professional content and will provide information relating to the SMBA's Business Support Services.

8.2. Information regarding the conferences and their content is published on the SMBA website.

9. Entrepreneurship programs

9.1. Objectives

9.1.1. Primary objective: To establish new businesses and create sources of employment for the self-employed.

9.1.2. Secondary objectives:

9.1.2.1. To nurture and promote self-employment capability.

9.1.2.2. Survivability: To establish businesses that will continue to operate over time with a high survival rate.

9.1.2.3. Development: To establish growing businesses whose revenue cycle and number of employees increase over time.

9.2. Pre-Entrepreneurship Workshop (My Journey to Entrepreneurship)

9.2.1. Objective: To empower entrepreneurs and assist them in formulating their business concept. In addition, the workshop will provide tools for helping entrepreneurs make an informed decision as to whether it is appropriate for them to start a business at this stage.

9.2.2. Eligibility criteria: An entrepreneur who has not previously participated in this workshop.

9.2.3. Scope of assistance: A 15-academic-hour workshop at a discounted fee.

9.2.4. **Digital version of the Pre-Entrepreneurship Workshop (My Journey to Entrepreneurship)**: A digital workshop that is recorded on the SMBA's online learning system consisting of 2 academic hours of self-study, at no charge. It should be clarified that eligibility for the digital workshop does not cancel out eligibility to participate in the offline Pre-Entrepreneurship Workshop (My Journey to Entrepreneurship).

9.3. "Starting a Business" course

9.3.1. Objectives

9.3.1.1. To prepare a work plan and define the steps for establishing a business based on the Business Model Canvas (BMC) and the Gantt chart model.

9.3.1.2. To become familiar with the business environment in which SMEs operate in Israel.

9.3.1.3. To provide professional management tools for setting up a business.

9.3.1.4. To change the employee mindset to a self-employed mindset and its significance on a professional, economic and personal level.

9.3.1.5. To develop a sense of personal competence to implement a business plan.

9.3.2. Eligibility criteria: Those who have not previously participated in this course.

9.3.3. Scope of assistance: A designated course consisting of 70 academic hours.

9.3.4. **Digital version of the “Starting a Business” course**: An 11-hour, self-study digital course recorded on the SMBA’s online learning system, at no cost. It should be clarified that eligibility for the digital course does not cancel out eligibility to participate in the offline “Starting a Business” course.

9.4. **“Launching a Startup” course**

9.4.1. Objective: To assist in establishing new startups.

9.4.2. Eligibility criteria:

9.4.2.1. Entrepreneurs who have not previously participated in this course.

9.4.3. Scope of assistance: A designated course of 60 academic hours.

9.4.4. **Digital version of the “Launching a Startup” course**: A 2-hour, self-study digital course recorded on the SMBA’s online learning system, at no cost. It should be clarified that eligibility for the digital course does not cancel out eligibility to participate in the offline “Launching a Startup” course.

9.5. **General provisions**

9.5.1. The participation fee in respect of this course appears in the Table of Rates in Appendix III.

10. **MAOF Business Communities**

10.1. Objective: To set up digital communities throughout the country that will help businesses and entrepreneurs promote the establishment of new businesses and assist in the management of existing businesses by addressing their needs; connecting them to other entrepreneurs and

businesses, thereby giving them a sense of belonging to a like-minded community that alleviates professional isolation; creating value through knowledge; exposing them to the range of MAOF tools; and promoting online and offline meetups and events to achieve these connections and goals.

10.2. Procedure:

10.2.1. MAOF will appoint a community manager / professional moderator to each business community.

10.2.2. Each business community will specify its rules in accordance with established membership rules. New members must consent to these rules upon joining the community.

11. Business Revival program in the Gaza Envelope / Shahar LaTzafon program for Entrepreneurs & Businesses

11.1. Program objectives:

11.1.1. Objectives of “Business Revival in the Gaza Envelope”:

11.1.1.1. To revive and maintain the operations of small and medium-sized businesses in the Takuma region relative to their state of affairs on the eve of the events of 7 October 2023.

11.1.1.2. To strengthen and expand business operations of the Tkuma region and/or business owners who live in the Tkuma region.

11.1.2. Objective of “Shahar LaTzafon” program for entrepreneurs and businesses: To inspire, promote and foster the growth of small and medium-sized businesses while creating a nurturing environment for their development.

11.2. Eligibility criteria:

11.2.1. Applicants to the program must meet at least one of the following conditions:

11.2.1.1. Applicants living in one of the communities in the Tkuma region or in one of the communities located in the missile-attacked area in the north (listed in Appendix VIII) on 6 October 2023, or thereafter, and who have presented an ID card and its appendix (slip), attesting to their residential address as stated.

11.2.1.2. Applicants whose business is located in one of the communities in the

Tkuma region, or in one of the communities located in the missile-attacked area in the north (listed in Appendix VIII), on 6 October 2023, or thereafter, and have presented a valid bookkeeping certification or any official document that attests to the business address as stated.

Applicants not living in one of the communities in the Tkuma region or in one of the communities located in the missile-attacked area in the north (listed in Appendix VIII) on 6 October 2023, or thereafter, are required to declare that the requested assistance is for his/her business located in one of the abovementioned communities, and that they intend to use this assistance to restore and/or restart their business operations. This declaration (see Appendix IX) should be sent by e-mail to a MAOF employee.

In the event that an applicant's business is located in one of the abovementioned communities, but its address does not appear in the company certification (for example, if the business has several branches and only the address of the main branch appears in the certification), the applicant may ask his CPA / tax consultant / attorney for an additional declaration that explains this discrepancy and confirms the authenticity of the applicant's declaration. The wording of this declaration should be as detailed as the declaration in Appendix VII to these Terms and Conditions.

11.3. Scope of assistance:

- 11.3.1.** Business process mapping at no cost to applicants who meet the eligibility criteria and do not have a valid process map. This free process mapping is a one-time offer.
- 11.3.2.** Additional consultation hours at a reduced cost as detailed in Appendix III to these Terms and Conditions. The number of consultation hours will be according to the type of business as follows:
 - 11.3.2.1.** Microentrepreneurs and microbusinesses – up to 20 hours consultation.
 - 11.3.2.2.** Small businesses – up to 40 hours consultation.
 - 11.3.2.3.** Medium-sized businesses – up to 60 hours consultation.
- 11.3.3.** Additional consultation hours at the regular consultation rate in accordance with Appendix III to these Terms and Conditions. The number of consultation hours will be according to the type of business as follows:

11.3.3.1. Microentrepreneurs and microbusinesses – up to 20 hours consultation.

11.3.3.2. Small businesses – up to 40 hours consultation.

11.3.3.3. Middle-sized businesses – up to 60 hours consultation.

11.3.4. Assistance in obtaining credit – up to 10 additional consultation hours for the purpose of obtaining credit at a reduced cost as outlined in Appendix III to these Terms and Conditions.

11.3.5. Participation in up to 70 free hours of academic training exclusively for entrepreneurs and business owners from communities in the Tkuma region who meet the eligibility criteria.

11.3.5.1. [Link to courses in the framework of the Business Revival in the Gaza Envelope program.](#)

13.3.6 Utilization of eligibility for consulting hours and/or training pursuant to this Section is valid until March 31, 2026.

12. Reconsideration

A Business Support Recipient, who objects to a decision made by MAOF, may submit a reasoned objection to the SMBA (via MAOF) within 30 working days from the date of the decision.

13. Suspension and termination of activity

13.1. The SMBA may carry out inspections and demand any relevant document from the Business Support Recipient for the purpose of checking their compliance with the provisions of these Terms and Conditions.

13.2. Non-compliance with the Terms and Conditions

13.2.1. In the event the SMBA and / or MAOF finds that a Business Support Recipient fails to comply with the provisions of these Terms and Conditions, and / or the provisions of the Director General's directive on Corporate Social Responsibility, and / or is hindering the provision of services, and / or if the services are being used for a purpose other than that for which they were intended, and / or it is indicated that there is good reason to suspend / terminate services due to a lack of cooperation on the part of the Business Support Recipient, the SMBA shall notify the Business Support Recipient of its intention to consider canceling or freezing the provision of services, whether in the future or retroactively, and request that the Business Support Recipient repair the damage within 60 working days of receiving notification.

13.2.2. Should the Business Support Recipient be notified as stated in Section 15.2.1 above, and fails to repair the damage within the said period, the SMBA may promptly and without further notice, act as follows:

13.2.2.1. Continue to provide MAOF Services to the Business Support Recipient on terms that shall be determined.

13.2.2.2. Freeze the provision of services, or fully / partially cancel them.

13.2.2.3. Request payback for the services rendered with the addition of interest and linkage differentials (as specified in the Adjudication of Interest and Linkage Law, 5721-1961), from the date of its payment until the date of its actual return.

13.3. Termination of the provision of MAOF Services in respect of false information

13.3.1. In the event that the SMBA finds that a Business Support Recipient received eligibility approval for MAOF Services on the basis of false or misleading information, the approval shall be canceled retroactively from the date it was granted. The SMBA may also request payback for the support and assistance rendered, plus interest and linkage differentials, as specified in the Adjudication of Interest and Linkage Law, 5721-1961, from the date of its payment until the date of its actual return.

13.3.2. The final decision in respect of implementing Section 15.3.1 above shall be made by the SMBA.

13.4. Terms of payback

13.4.1. Those required to make a payback shall do so within 90 working days from the date of notice or at a later date prescribed in the notice, plus interest and linkage differentials as specified in the Adjudication of Interest and Linkage Law, 5721-1961. However, the SMBA, with the approval of the Accounting Department and the Legal Bureau, for special reasons that shall be recorded, may waive all or part of the interest.

13.4.2. A business that received MAOF Services and was given a liquidation order or a receiving order or voluntarily decided to dissolve the business prior to receiving all the MAOF services, and prior to fulfilling all the provisions of the Terms and Conditions, shall be deemed obligated to pay back the service it received prior to the liquidation order or the receiving order, or the voluntary decision to dissolve the business, unless the SMBA determines, with the approval of the Accounting Department and the Legal Bureau, that the assistance shall not be paid back or shall be partially paid back.

13.4.3. The provisions of this Section do not derogate from any other law.

14. General Provisions

- 14.1.** The scope of the MAOF Services is determined according to the budgetary framework available to the SMBA.
- 14.2.** The provisions of the Terms and Conditions do not constitute an obligation of the Ministry of Economy and Industry to make any payment.
- 14.3.** Insofar as a particular track specified in the Terms and Conditions is not budgeted, notice of such shall be published on the SMBA website.
- 14.4.** The provision of services shall be discontinued if a Business Support Recipient displays unbecoming conduct (such as: disturbing the work process at the business, or failure to attend meetings without a justified reason, etc.), all at the discretion of the SMBA.
- 14.5.** Notwithstanding the provisions of Sections 4-14 above, the SMBA director may, with the approval of the Ministry's Accounting General and Legal Bureau, prescribe procedures that differ from those prescribed in the aforesaid Sections.
- 14.6.** If there is a change in the business climate resulting from new business opportunities, natural disasters or crises that significantly impact a large number of businesses, or a material change in the business's target audience, the SMBA director may, with the approval of the Ministry's Accountant General, establish procedures for raising the SMBA's participation rates.
- 14.7.** A Business Support Recipient may apply for support services from any MAOF branch, regardless of his home or business address.
- 14.8.** The SMBA has the authority to set priorities for budget allocation to the MAOF Services, *inter alia*, among various departments, areas of activity, etc. These priorities set by the SMBA, shall be published on the website of the Ministry of Economy and Industry. The MAOF Services shall not fund operations that receive help from funds or other governmental aid programs.
- 14.9.** The SMBA director may publish the names and ID numbers of Business Support Applicants whose applications have been approved, and may also publish the amount of support approved for each business. The notice of the SMBA director shall be published on the website of the Ministry of Economy and Industry.
- 14.10.** The SMBA and its representatives may make use of the details of Business Support Recipients for the purpose of conducting research and surveys to examine the effectiveness of the services, or for any other purpose the SMBA sees fit, and at its sole discretion.
- 14.11.** A Business Support Recipient who has utilized his consulting hours, may continue to receive consulting services from the same MAOF consultant up to four months from the end of his eligibility, under the following conditions:

14.11.1. The hourly consulting rate will be the full rate paid to the MAOF consultant.

14.11.2. The SMBA shall not subsidize consulting hours.

14.11.3. The continuation of consulting hours shall be subject to all the MAOF procedures.

14.12. A Business Support Recipient who requires accessibility to one or more of the MAOF services, should submit a request for accessibility approximately 12 days prior to commencement of the service, to allow MAOF time to accommodate the request.

15. Publication

15.1. The Terms and Conditions and all the required forms for receiving MAOF Services will be published on the website of the Ministry of Economy and Industry.

15.2. Address of the SMBA: 5 Bank of Israel St., Kiryat Hamemshala, Ministry of Economy and Industry, Jerusalem.

16. Appendices

Appendix I – Declaration for the Purpose of Receiving Business Support Services from the Small and Medium-Sized Business Agency (SMBA)

Appendix II – Populations, Definitions and References

Appendix III – Table of Rates

Appendix IV – Terms and Conditions for Training Registrants

Appendix V – Independent Contractor Declaration

Appendix VI – Declaration of Business Address

Appendix VII – List of Communities eligible for the “Business Revival in the Gaza

Envelope” program or the “Shahar LaTzafon” program for entrepreneurs and businesses.

Appendix VIII – Declaration for the purpose of receiving assistance in the framework of the “Business Revival in the Gaza Envelope” program or the “Shahar LaTzafon” program for entrepreneurs and businesses.

