



Expanding your business in the MIDDLE EAST

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*Simplifying the business of expansion*

*Supporting organisations to conquer new markets in more than 150 countries since 1996.*

## Doing business in the MIDDLE EAST

The Middle East has experienced a meteoric rise in the global business arena over the last 50 years. With the discovery of crude oil in the Persian Gulf, many countries bordering the vast reserves have reaped the rewards of petroleum exports - and reinvested heavily in their local infrastructure.

While prosperity varies from country to country depending on proximity to oil and lingering conflicts, economic growth rates remain broadly positive across the Middle East. Sectors of opportunity and export are diverse, ranging from agricultural products, oil, energy and chemicals to textiles, surgical instruments, banking, science, technology and tourism.

The Middle East has long been a popular destination for Mauve Group's clients. Mauve offers Employer of Record across 7 countries in the region, and a suite of additional bespoke services across many others - helping organisations develop their projects and employ their staff compliantly in the region.



## Mauve Group in the MIDDLE EAST

With a fully-staffed hub office in the Emirati state of Dubai (Mauve Technologies International), Mauve has become one of the key players in global HR and business solutions in the Middle East.

Mauve Group has been operational locally since 2005. Our Employer of Record solutions have helped to staff organisations with national and expatriate workers across the region, successfully navigating complicated immigration systems and local quota requirements.

From establishing a company in Abu Dhabi's Masdar City Free Zone, to bolstering our inhouse expertise with the best local representatives in tax, compliance, labour law and immigration, we are constantly developing new and innovative solutions to help companies scale into the Middle East.

Mauve's experience and know-how in the region will guide you at every turn, and drive your new venture to success in the Middle East.

## What is Employer of Record?

Our Employer of Record solutions support organisations by compliantly employing their workers in countries where their own local entity is lacking. Mauve takes care of the necessary local employment and HR tasks, while you focus on the day-to-day management of your worker and Middle East-based project.

Employer of Record opens you up to a new talent pool in the country of your expansion, allowing you to dip your toe in the local market without the commitment and expense of entity set-up. Expatriates working on fixed-term Employer of Record solutions can even be utilised to train local staff, expanding local skillsets and ensuring the longevity of the project.

Mauve Group's Employer of Record solution offers you peace of mind that personnel are being compliantly managed, as well as drastically reduced costs and timescales when compared with entity set-up. Utilise an Employer of Record solution to gain rapid access to the Middle East's opportunity-rich, investment-friendly business environment.

## Other services in the MIDDLE EAST

At Mauve, we've developed a full range of Middle Eastern services to meet every business need.

Whether engaged as a standalone service or alongside an Employer of Record solution, these will equip you with all the tools needed to launch your Middle East business venture



GLOBAL BUSINESS EXPANSION



GLOBAL VISA & IMMIGRATION



GLOBAL PAYROLL



PROJECT MANAGEMENT



CONSULTANCY SERVICES



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INDEPENDENT CONTRACTOR SOLUTIONS

# Israel

## THE SOLUTION

Mauve solutions are available to locals of Israel only. All workers will be employed by Mauve Corporate Systems Cyprus.

Employees require a local bank account for the transference of their monthly salary. Salaries will be paid in the local currency of Israeli Shekel.

## TAXES & SOCIAL SECURITY

Israeli residents will pay income tax from their first working day. Taxes should be paid on the 15th of the month following the one worked. The Israeli tax year is the calendar year.

For Israeli residents, the national insurance law (social security) provides a standardised range of medical services which covers treatment and hospitalisation. A small part of the compulsory payment of social security for Israeli residents includes a pension at a minimal amount. Some Israeli companies offer to integrate this pension with an additional pension scheme (policy insurance) and Keren Hishtalmut.

## IMMIGRATION

Mauve Group's immigration experts can advise on immigration routes into Israel based on the individual requirements of the assignment and the worker's role and circumstances.

## ABOUT ISRAEL

Located on the south eastern shore of the Mediterranean Sea and the northern shore of the Red Sea, Israel is the world's largest Jewish-majority state with 74.8% of citizens identifying as such. The financial centre is Tel Aviv; technology is a booming sector due to a highly educated population, encouragement of pioneering ideas and strong support from its venture capital industry. Considered the Holy Land by a number of religions including Christianity, Judaism, Islam and Baha'i, it houses many important archaeological sites and antiquities. Israel also has the highest standard of living in the Middle East and ranks among the world's top countries by percentage of citizens with military training, life expectancy and innovativeness.



Capital - Jerusalem

Population - 8.7 million

Area - 22,145 sq km (8630 sq miles)

Currency - Israeli Shekel

Language - Hebrew

Religion - Judaism

Major Exports - Diamonds, medical instruments, refined petroleum

## Other services in Israel



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### THE SOLUTION

Those wishing to work in Jordan will be employed by White Coral Consulting DMCC's representative in country.

Employees can be placed on a local payroll in Jordan and salaries are paid on the 25th of each month

### TAXES & SOCIAL SECURITY

Any employer who has one employee or more is subject to the Social Security Law and must register all employees with the Social Security Corporation. Under the Social Security Law, employers must make contributions on behalf of their employees in respect of workplace injury, maternity, unemployment benefits, old age disability and death. The maximum monthly salary level on which contributions should be made is currently JD 3338 and the minimum is JD 190, at the rate of 14.25%.

The employer is also responsible for withholding and reporting the employee contributions for social security. The employee contribution is 7.5%, subject to the same minimum and maximum ceiling above.

### IMMIGRATION

Visitors to Jordan may require a visa for entry. There are however exceptions for nationals from certain countries. Our local representative can support visit visas and the work permit process.

The processing time for a Jordanian visa for entry often takes around 5 working days, but processing time depends on the nationality of the person applying, the time of year and other variables. Therefore, it is advised that applicants start the application process well in advance of their scheduled trip.

### ABOUT JORDAN

Jordan, officially The Hashemite Kingdom of Jordan is an Arab kingdom in Western Asia, on the East Bank of the Jordan River. Jordan is strategically located at the crossroads of Asia, Africa and Europe. The capital, Amman, is Jordan's most populous city as well as the country's economic, political and cultural centre. Jordan has few of its own natural resources but a wealth of ancient historical sites; the most famous of which is Petra, thought to have been built in the 5th century. Jordan has strong allied links with the USA and is one of only two Arab states to have made peace with Israel.



Capital - Amman

Population - 10.2 million

Area - 89,342 sq km (34,495 sq mi)

Currency - Jordanian dinar

Language - Arabic

Religion - Islam

Major Exports - Potassic fertilizers, calcium phosphates, clothing

### Other services in Jordan



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### THE SOLUTION

Each worker will be employed by Mauve's local representative in Lebanon.

Workers will be placed on a local payroll in Lebanon and by law, salaries must be paid in the local currency of Lebanese pounds (LBP). Our local representative can assist with the opening of a local bank account.

### TAXES & SOCIAL SECURITY

Employee social security is 3% up to a maximum salary of LBP 2.5 million per month.

Employer social security is calculated at the following rates: family allowance at 6%, sickness & maternity at 8%, end-of-service fund, 8.5%.

Income tax in Lebanon is applied progressively from 2% - 20%. If an employee has an accident and suffers an injury during working hours, the Lebanese employer is deemed liable. Workers' compensation is therefore compulsory to all employers in the country to cover such eventualities.

### IMMIGRATION

Anyone coming to Lebanon with the intention to work is required to hold a work and residency permit, a pre-approval application is submitted in advance of entrance into Lebanon, and upon successful review, an entry permit is issued. The processing time until entry into Lebanon typically takes 2-4 months, then an additional 2 months in country before the whole process is completed.

### ABOUT LEBANON

Lebanon is an important commercial hub for the Middle East due to its high literacy rate and traditional mercantile culture. The nation is small but diverse and has been a refuge for victims of conflict for centuries. Its population is made up of Shia Muslims, Sunni Muslims, Christians, and Druze. Lebanon is an important gateway to the Middle East despite often finding itself in the midst of regional conflict due to its geographical position. Lebanon was part of the Ottoman Empire from the 16th century until it fell under France's rule after WWI; the country finally gained its independence in 1943.



Capital - Beirut

Population - 6.8 million

Area - 10,452 sq km (4036 sq miles)

Currency - Lebanese pound

Language - Arabic

Religions - Islam, Christianity

Major Exports - Gold, jewellery, firearms

### Other services in Lebanon



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### THE SOLUTION

Each individual will work as an employee of White Coral DMCC Consulting's representative in Oman.

Each employee will be placed on a local payroll by our representative in Oman.

### TAXES & SOCIAL SECURITY

There is no income tax levied in Oman.

Expatriates are not liable for social security contributions in Oman, however, Omani nationals are liable for such contributions. This is levied at 10.5% as the employer's contribution and 6.5% as the employee's contribution.

### IMMIGRATION

Citizens of other Gulf Cooperation Countries (GCC) have the right to enter and live in Oman without undergoing any particular formalities, although they may need a permit to work.

To work legally in Oman, expatriates must obtain a work and residence permit which will be sponsored by our local representative. The processing time for the work and residence permit is approximately 4 – 6 weeks once all the information/documents have been collated and filed.

### ABOUT OMAN

Situated at the mouth of the Gulf, Oman is bordered by the Arabian Sea, Yemen, the UAE and Saudi Arabia. The nation is the oldest independent state in the Arab world. The country's sultan is the longest-serving current monarch in the Gulf region and the 6th longest-serving in the world. Oman's economy differs from its neighbours in that the country's main industries are largely based on tourism and natural/agricultural products rather than solely oil. Oman is categorised as a high-income country and ranks as the 69th most peaceful country in the world according to the Global Peace Index.



Capital - Muscat

Population - 5.2 million

Area - 309,500 sq km (119,500 sq mi)

Currency - Rial

Language - Arabic

Religion - Islam

Major Exports - Crude petroleum, petroleum gas, iron

### Other services in Oman



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# Saudi Arabia

## THE SOLUTION

All individuals will work as employees of Mauve Technology International LLC's local representative in Saudi Arabia.

Employees will be registered on a local payroll once they have a free Iqama. Salaries will be paid in the local currency of Saudi riyal (SAR). Individuals must also obtain a local bank account for the transference of their monthly salary.

## TAXES & SOCIAL SECURITY

There are no taxes as such in Saudi Arabia, although workers may still be liable for taxes in their country of residence.

Expatriates are not required to pay social security contributions. However, their employer must pay 2% of the employee's salary and accommodation to the local authorities each month.

Locals of Saudi Arabia are expected to pay 10% of the employee's salary and 12% of their gross salary on behalf of the employer. Mauve's local representative will pay the amount over to the local authorities each month.

## IMMIGRATION

All individuals require a medical report or physical examination to obtain work and residence permits. Visas require a sponsor, which can take several months to process and must be obtained prior to arrival in Saudi Arabia. Our local representative will sponsor and apply for the Iqama (work and residence permits) once the employee has entered Saudi Arabia on a visit visa for business.

The processing time for the Iqama is approximately 4-8 weeks once all the information/documents have been collated and the application has been filed with the authorities.

## ABOUT SAUDI ARABIA

Saudi Arabia, officially the Kingdom of Saudi Arabia, is a country situated in Western Asia constituting the majority of the Arabian Peninsula. It is the second-largest Arab country after Algeria and is dependent on its large reserves of oil; 25% of the world's oil reserves are found under the Saudi deserts which cover most of its terrain. It is the birthplace of Islam and home to Mecca, Islam's holiest city and the birthplace of the prophet Muhammad. Over 6 million Muslims take a pilgrimage to Mecca every year. Saudi Arabia also has one of the youngest populations in the world, with 50% of its population under 25 years old.



Capital - Riyadh

Population - 35.2 million

Area - 2.24 million

Currency - Riyal

Language - Arabic

Religion - Islam

Major Exports - Petroleum, polymers, acyclic alcohols

## Other services in Saudi Arabia



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### THE SOLUTION

Individuals working in Turkey will work as employees of Mauve's in-country representative.

Whilst working in Turkey, each person will be placed on the local payroll of our representative and will be paid in the local currency of Turkish Lira (TRY).

### TAXES & SOCIAL SECURITY

Income tax in Turkey is progressive ranging from 15% - 35%. This will be deducted monthly and paid to the local authorities by our partner.

Social security calculations in Turkey are based on different components and according to the industry of work. The employer's contribution is 20.5% and the employee's contribution is 14%. Both employer and employee social security is calculated on a minimum salary of TRY 2029.50 and there is an earning cap of TRY 13,331.40 in place. The employer and employee must also contribute to the unemployment insurance fund. The employer's contribution is 2% of the gross monthly salary and the employee's contribution is 1% of the same.

### IMMIGRATION

In order to work in Turkey, all expatriates must apply for a work permit prior to entering the country at the Turkish Embassy/ Consulate of their home country or country of residence.

The timescale for the initial business visa is dependent on the nationality of the applicant, although it is usually a minimum of 1 day. The processing time for the work permit is usually 30-45 days once all the documents have been collated and submitted - we advise a timescale of 6-8 weeks.

### ABOUT TURKEY

Turkey, officially the Republic of Turkey, straddles two continents with the majority of its landmass located in Western Asia and a smaller area in Southeast Europe. Its capital is Ankara but the largest city and the country's financial centre is Istanbul. The nationalist leader Kemal Ataturk established Turkey as a secular republic in the 1920s. Turkey is a regional power and a newly industrialised country; it has an upper-middle income economy propped up by its sizable automotive industry. The nation began talks to enter the EU in 2005 but the progress has been stalled.



Capital - Ankara

Population - 85 million

Area - 779,452 sq km (300,948 sq mi)

Currency - Turkish lira

Languages - Turkish, Kurdish

Religion - Islam

Major Exports - Cars, refined petroleum, jewellery

### Other services in Turkey



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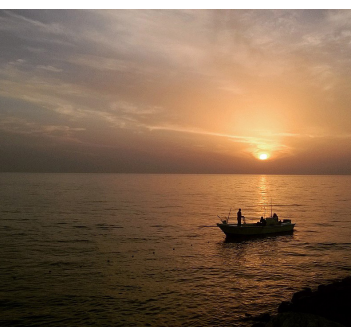
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### THE SOLUTION

For Employer of Record solutions in Dubai or the six other Emirati states, our Dubai-based company Mauve Technologies International (MTI) will employ and payroll the worker. We may also be able to provide services through our company based in Abu Dhabi's Masdar City Free Zone. Please get in touch to assess which type of solution applies to the circumstances of your potential EoR hire.

### TAXES & SOCIAL SECURITY

There are no social security requirements for expatriates working in UAE. However, UAE nationals are required to contribute to a retirement scheme set at 5% of their salary. This will be deducted on a monthly basis for payment to the local authorities.

There are no taxes as such in the UAE. However, expatriate employees may still be liable for taxes in their home country or country of residence.

### IMMIGRATION

In order to work in the UAE, individuals must obtain a residence visa. The visa is issued by the immigration department once it has been approved by the Ministry of Labour. All nationalities are also required to apply for an entry permit which is issued before the employee's arrival as part of the residence visa application. A residence visa is valid for two years. The residence permit approval takes approximately 3-4 working days for some nationalities such as European nationals. However, it can take up to a month or longer for other nationalities.

### ABOUT UAE

The UAE is made up of seven constituent emirates: Abu Dhabi, Sharjah, Dubai, Ajman, Fujairah, Ras al-Khaimah and Um Al-Quwain, all of which are ruled by their own monarch but join together to form the Federal Supreme Council. The UAE is conservative in many ways but is one of the most liberal locations in the Arab world in terms of tolerance of other cultures and beliefs; it also has a very Western-friendly economy and welcomes FDI. The UAE's economy is the most diversified of all the members of the Gulf Cooperation Council. Over the years, it has become less reliant on oil and gas, and is more economically concerned with tourism and business.



Capital - Abu Dhabi

Population - 9.9 million

Area - 77,700 sq km (30,000 sq mi)

Currency - Dirham

Language - Arabic

Religion - Islam

Major Exports - Petroleum, gold, jewellery

### Other services in UAE



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