

# Doing Business 2011

Qatar

**Making  
a Difference for  
Entrepreneurs**

COMPARING BUSINESS REGULATION IN 183 ECONOMIES



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Doing Business 2011  
Business Reforms

*Doing Business 2011: Making a Difference for Entrepreneurs* is the eighth in a series of annual reports investigating regulations that enhance business activity and those that constrain it. *Doing Business* presents quantitative indicators on business regulations and the protection of property rights that can be compared across 183 economies, from Afghanistan to Zimbabwe, over time.

A set of regulations affecting 9 stages of a business's life are measured: starting a business, dealing with construction permits, registering property, getting credit, protecting investors, paying taxes, trading across borders, enforcing contracts and closing a business. Data in *Doing Business 2011* are current as of June 1, 2010\*. The indicators are used to analyze economic outcomes and identify what reforms have worked, where, and why.

The Doing Business methodology has limitations. Other areas important to business such as an economy's proximity to large markets, the quality of its infrastructure services (other than those related to trading across borders), the security of property from theft and looting, the transparency of government procurement, macroeconomic conditions or the underlying strength of institutions, are not studied directly by Doing Business. To make the data comparable across economies, the indicators refer to a specific type of business, generally a local limited liability company operating in the largest business city. Because standard assumptions are used in the data collection, comparisons and benchmarks are valid across economies. The data not only highlight the extent of obstacles to doing business; they also help identify the source of those obstacles, supporting policymakers in designing reform.

The data set covers 183 economies: 46 in Sub-Saharan Africa, 32 in Latin America and the Caribbean, 25 in Eastern Europe and Central Asia, 24 in East Asia and Pacific, 18 in the Middle East and North Africa and 8 in South Asia, as well as 30 OECD high-income economies.

The following pages present the summary Doing Business indicators for Qatar. The data used for this economy profile come from the Doing Business database and are summarized in graphs. These graphs allow a comparison of the economies in each region not only with one another but also with the "good practice" economy for each indicator.

The good-practice economies are identified by their position in each indicator as well as their overall ranking and by their capacity to provide good examples of business regulation to other countries. These good-practice economies do not necessarily rank number 1 in the topic or indicator, but they are in the top 10.

More information is available in the full report. *Doing Business 2011: Making a Difference for Entrepreneurs* presents the indicators, analyzes their relationship with economic outcomes and recommends reforms. The data, along with information on ordering the report, are available on the Doing Business website ([www.doingbusiness.org](http://www.doingbusiness.org)).

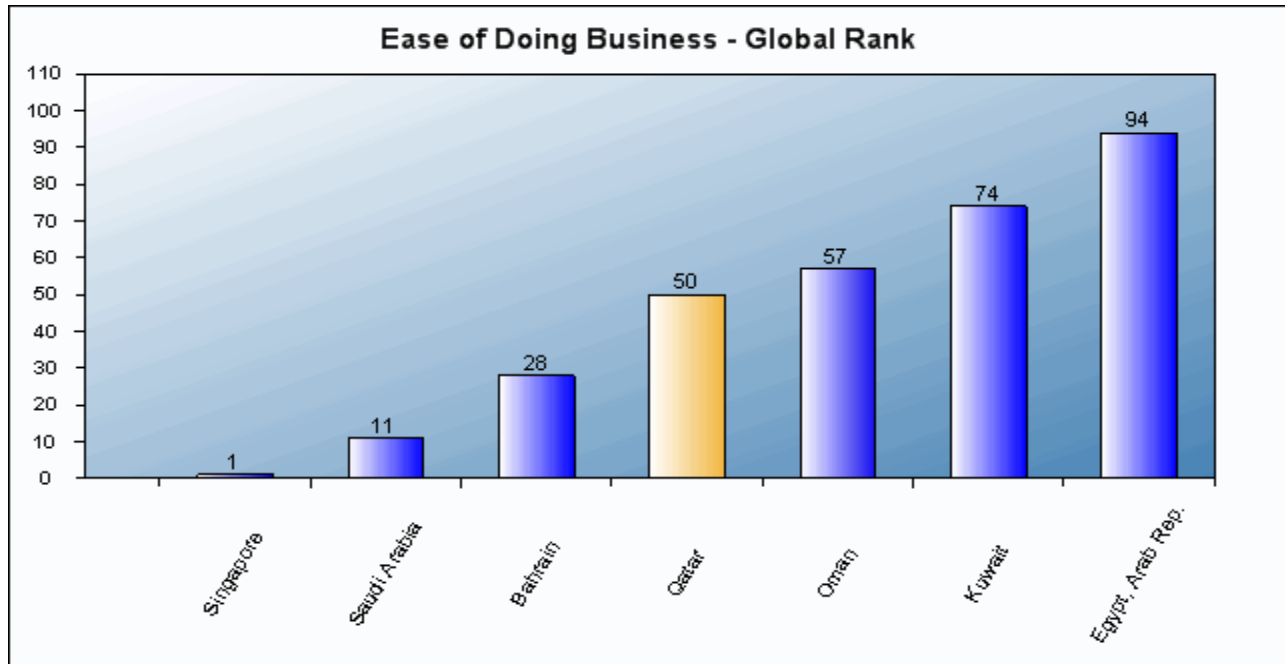
\* Except for the Paying Taxes indicator that refers to the period January to December of 2009.

Note: 2008-2010 Doing Business data and rankings have been recalculated to reflect changes to the methodology and the addition of new economies (in the case of the rankings).

## Economy Rankings - Ease of Doing Business

Qatar is ranked 50 out of 183 economies. Singapore is the top ranked economy in the Ease of Doing Business.

### Qatar - Compared to global good practice economy as well as selected economies:



### Qatar's ranking in Doing Business 2011

Rank	Doing Business 2011
Ease of Doing Business	50
Starting a Business	111
Dealing with Construction Permits	30
Registering Property	58
Getting Credit	138
Protecting Investors	93
Paying Taxes	2
Trading Across Borders	46
Enforcing Contracts	95
Closing a Business	36

## Summary of Indicators - Qatar

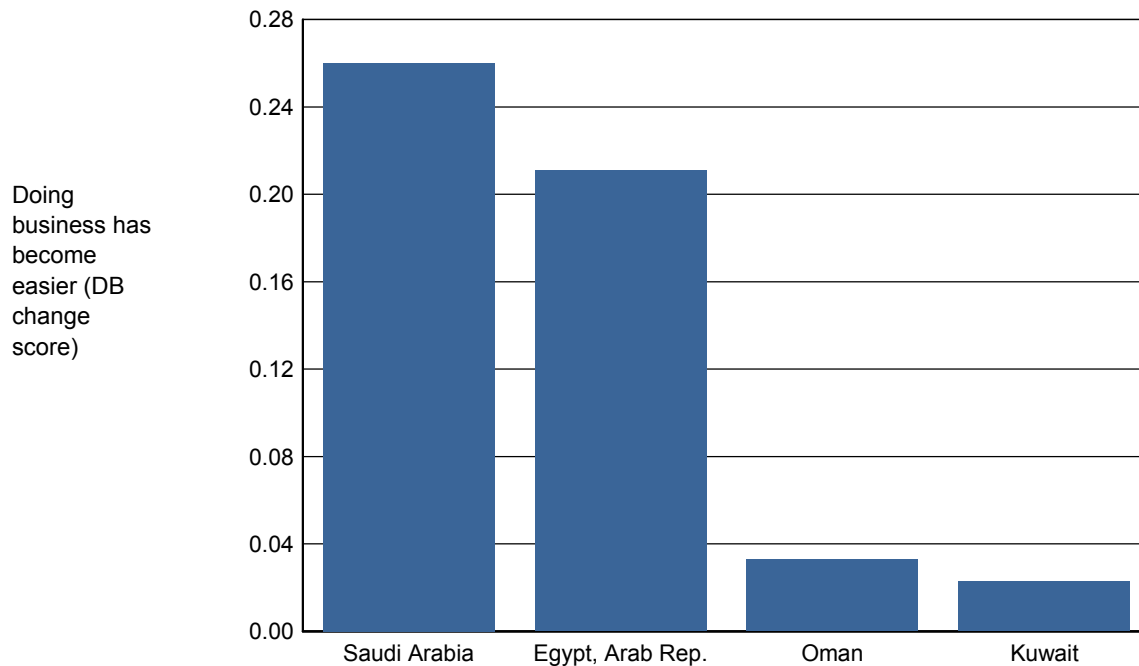
<b>Starting a Business</b>	Procedures (number)	8
	Time (days)	12
	Cost (% of income per capita)	9.7
	Min. capital (% of income per capita)	79.8
<b>Dealing with Construction Permits</b>	Procedures (number)	19
	Time (days)	76
	Cost (% of income per capita)	0.8
<b>Registering Property</b>	Procedures (number)	10
	Time (days)	16
	Cost (% of property value)	0.3
<b>Getting Credit</b>	Strength of legal rights index (0-10)	3
	Depth of credit information index (0-6)	2
	Public registry coverage (% of adults)	0.1
	Private bureau coverage (% of adults)	0.0
<b>Protecting Investors</b>	Extent of disclosure index (0-10)	5
	Extent of director liability index (0-10)	6
	Ease of shareholder suits index (0-10)	4
	Strength of investor protection index (0-10)	5.0
<b>Paying Taxes</b>	Payments (number per year)	3
	Time (hours per year)	36
	Profit tax (%)	0.0
	Labor tax and contributions (%)	11.3
	Other taxes (%)	0.0
	Total tax rate (% profit)	11.3
<b>Trading Across Borders</b>	Documents to export (number)	5
	Time to export (days)	21
	Cost to export (US\$ per container)	735
	Documents to import (number)	7
	Time to import (days)	20
	Cost to import (US\$ per container)	657

<b>Enforcing Contracts</b>	Procedures (number)	43
	Time (days)	570
	Cost (% of claim)	21.6
<b>Closing a Business</b>	Recovery rate (cents on the dollar)	53.0
	Time (years)	2.8
	Cost (% of estate)	22

The 5 year measure of cumulative change illustrates how the business regulatory environment has changed in 174 economies from *Doing Business 2006* to *Doing Business 2011*. Instead of highlighting which countries currently have the most business friendly environment, this new approach shows the extent to which an economy's regulatory environment for business has changed compared with 5 years ago.

This snapshot reflects all cumulative changes in an economy's business regulation as measured by the Doing Business indicators—such as a reduction in the time to start a business thanks to a one-stop shop or an increase in the strength of investor protection index thanks to new stock exchange rules that tighten disclosure requirements for related-party transactions.

This figure shows the distribution of cumulative change across the 9 indicators and time between *Doing Business 2006* and *Doing Business 2011*





Many economies have undertaken reforms to smooth the starting a business process in stages—and often as part of a larger regulatory reform program. A number of studies have shown that among the benefits of streamlining the process to start a business have been greater firm satisfaction and savings and more registered businesses, financial resources and job opportunities. Economies with higher entry costs are associated with a larger informal sector and a smaller number of legally registered firms.

#### Some reform outcomes

*In Egypt reductions of the minimum capital requirement in 2007 and 2008 led to an increase of more than 30% in the number of limited liability companies.*

*In Portugal creation of One-Stop Shop in 2006 and 2007 resulted in a reduction of time to start a business from 54 days to 5. In 2007 and 2008 new business registrations were up by 60% compared with 2006.*

*In Malaysia reduction of registration fees in 2008 led to an increase in registrations by 16% in 2009.*

#### What does Starting a Business measure?

##### Procedures to legally start and operate a company (number)

- Preregistration (for example, name verification or reservation, notarization)
- Registration
- Post registration (for example, social security registration, company seal)

##### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day
- Procedure completed once final document is received
- No prior contact with officials

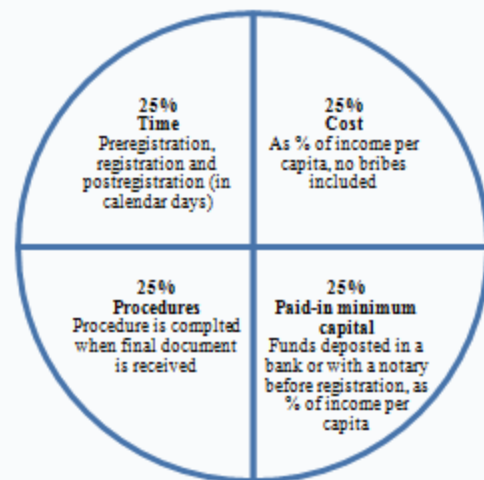
##### Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes
- No professional fees unless services required by law

##### Paid-in minimum capital (% of income per capita)

- Deposited in a bank or with a notary prior to registration begins

**Starting a Business:** getting a local limited liability company up and running  
Rankings are based on 4 subindicators



#### Case Study Assumptions

- Doing Business records all procedures that are officially required for an entrepreneur to start up and formally operate an industrial or commercial business.
- Any required information is readily available and that all agencies involved in the start-up process function without corruption.

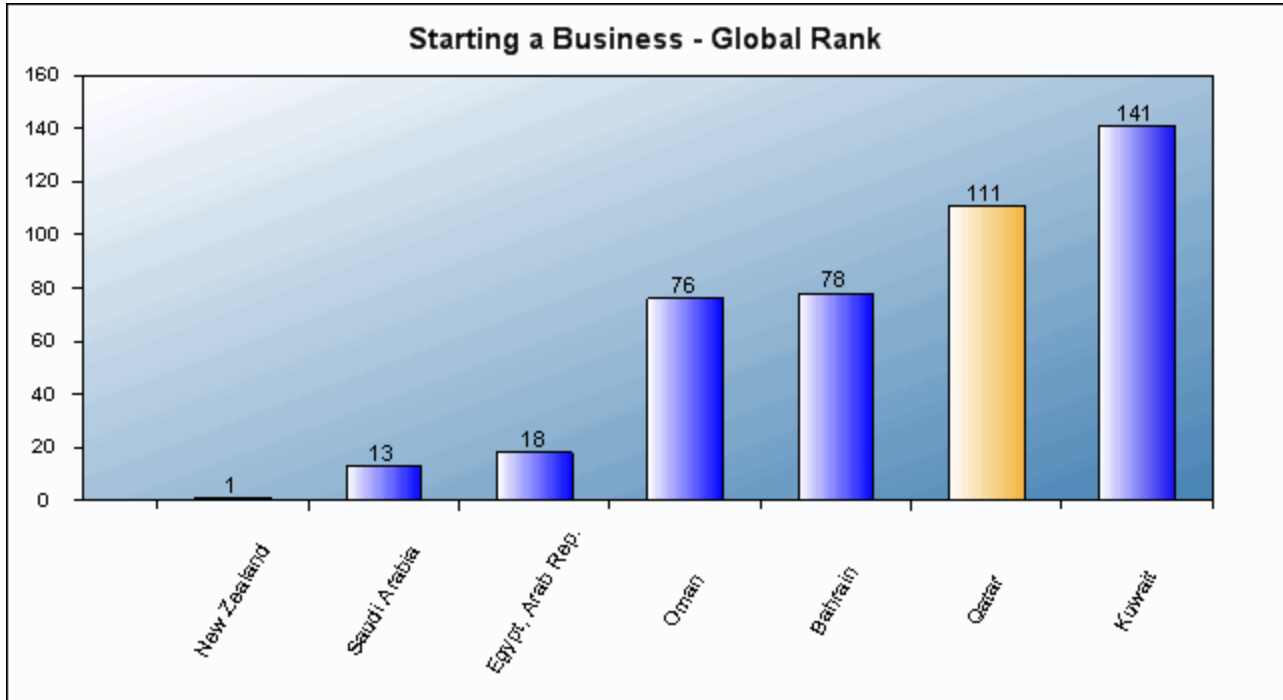
#### The business:

- is a limited liability company, located in the largest business city
- conducts general commercial activities
- is 100% domestically owned
- has a start-up capital of 10 times income per capita
- has a turnover of at least 100 times income per capita
- has at least 10 and up to 50 employees
- does not qualify for investment incentives or any special benefits
- leases the commercial plant and offices and is not a proprietor of real estate

## 1. Benchmarking Starting a Business Regulations:

Qatar is ranked 111 overall for Starting a Business.

Ranking of Qatar in Starting a Business - Compared to good practice and selected economies:



The following table shows Starting a Business data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Procedures (number)</b>	<b>Time (days)</b>	<b>Cost (% of income per capita)</b>	<b>Min. capital (% of income per capita)</b>
<b>Denmark*</b>			0.0	
<b>New Zealand*</b>	1	1		0.0

<i>Selected Economy</i>				
<b>Qatar</b>	<b>8</b>	<b>12</b>	<b>9.7</b>	<b>79.8</b>

<i>Comparator Economies</i>				
<b>Bahrain</b>	7	9	0.8	273.4
<b>Egypt, Arab Rep.</b>	6	7	6.3	0.0
<b>Kuwait</b>	13	35	1.3	82.7
<b>Oman</b>	5	12	3.3	288.4
<b>Saudi Arabia</b>	4	5	7.0	0.0

\* The following economies are also good practice economies for :

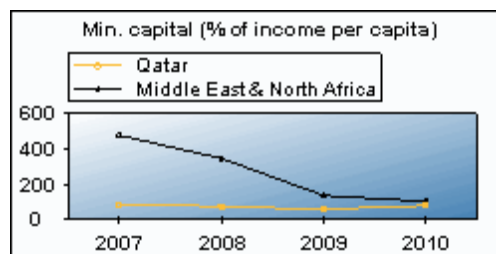
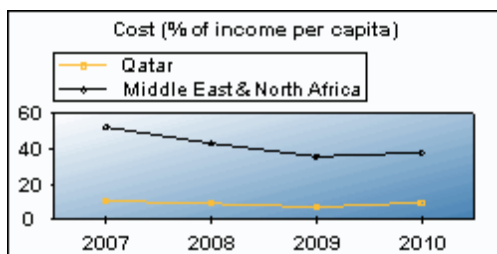
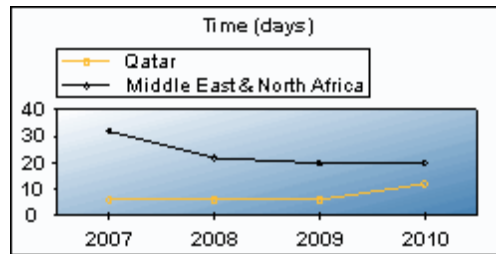
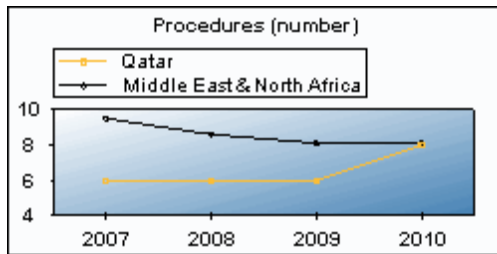
**Procedures (number):** **Canada**

**Cost (% of income per capita):** **Slovenia**

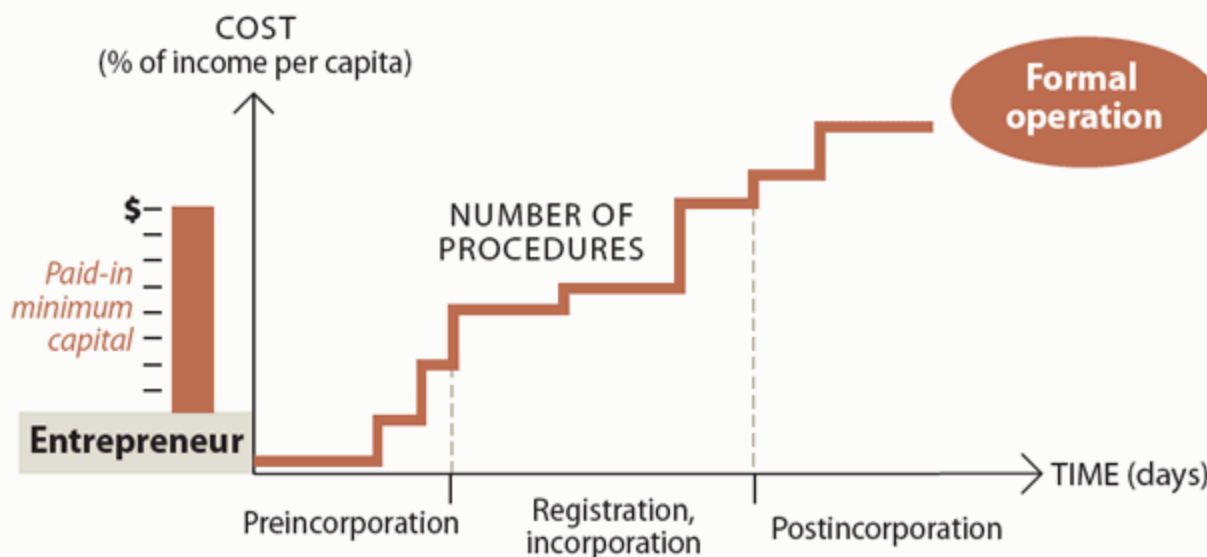
## 2. Historical data: Starting a Business in Qatar

Starting a Business data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	67	111
Procedures (number)	6	6	6	8
Time (days)	6	6	6	12
Cost (% of income per capita)	10.6	9.1	7.1	9.7
Min. capital (% of income per capita)	87.3	75.4	59.0	79.8

## 3. The following graphs illustrate the Starting a Business sub indicators in Qatar over the past 4 years:



## What are the time, cost, paid-in minimum capital and number of procedures to get a local, limited liability company up and running?



This table summarizes the procedures and costs associated with setting up a business in Qatar.

### STANDARDIZED COMPANY

Legal Form: Limited Liability Company (LLC)

City: Doha

### Registration Requirements:

No:	Procedure	Time to complete	Cost to complete
1	Apply for approval of the proposed name at the Ministry of Economy and Commerce counter located at the OSS	1	QAR 500
2	Open bank account and deposit minimum capital	1	no charge
3	Sign the Articles of Association before a Notary Public at the Ministry of Justice counter located at the OSS	1	QAR 85
4 *	Register the company with the Ministry of Economy & Commerce (MEC) counter located at the OSS	1	QAR 3,000
5 *	Register with the Chamber of Industry & Commerce counter located at the OSS	1	QAR 570
6 *	Obtain trade license and signage license from the municipality counter located at the OSS	1	QAR 20,095
7	register for taxes and obtain tax ID	1	no charge

\* Takes place simultaneously with another procedure.

## Starting a Business Details - Qatar

### Procedure 1 Apply for approval of the proposed name at the Ministry of Economy and Commerce counter located at the OSS

**Time to complete:** 1

**Cost to complete:** QAR 500

**Comment:** The applicant submits the proposed company name to the Ministry of Economy and Commerce counter located at the Ministry of Justice, which acts as a One Stop Shop (OSS). If the proposed name and objective are approved, the MEC will issue a letter to the designated bank requesting that they open an account in the name of the company (the "Bank Letter"). This will allow the shareholders to open an account in a bank in Qatar to deposit the capital of the company. The fees are QAR 500 if company name is in Arabic or QAR 1,000 if company name is a non-Arabic name.

### Procedure 2 Open bank account and deposit minimum capital

**Time to complete:** 1

**Cost to complete:** no charge

**Comment:** Once the capital is deposited, the Bank will issue a letter that the money is deposited into the company bank account. The deposit can not be withdrawn until the company is incorporated.

### Procedure 3 Sign the Articles of Association before a Notary Public at the Ministry of Justice counter located at the OSS

**Time to complete:** 1

**Cost to complete:** QAR 85

**Comment:** The company's Articles of Association (AOA) should be prepared in Arabic in the standard format of MEC. The AOA will be stamped by an authentication officer at the Ministry of Justice counter. The AOA should include the following:

- The name, including the phrase "with limited liability"
- The address of the LLC head office
- The objectives
- The fixed term of duration
- The amount of the LLC capital and the manner in which it has been subscribed
- The restrictions of the transfer of shares
- The names of the shareholders
- The manner in which profits or losses will be distributed between the shareholders
- The names of persons entrusted with the company's management
- Capital structure

If any shareholder is an entity they will need to provide the following documents to the Ministry of Justice before signing the Articles of Association:

- Duly legalized and authenticated Board/Shareholders Resolution approving the incorporation of the company and appointing a representative to sign the Articles of Association.
- Duly legalized and authenticated Certificate of Incorporation or equivalent document.
- Duly legalized and authenticated Articles of Association.
- A passport copy of the representative authorized to sign the Articles of Association on behalf of the company.

**Procedure 4 Register the company with the Ministry of Economy & Commerce (MEC) counter located at the OSS**

**Time to complete:** 1

**Cost to complete:** QAR 3,000

**Comment:** Once the AOA are stamped, the applicant can proceed to complete the registration process at the MEC counter at the OSS

**Procedure 5 Register with the Chamber of Industry & Commerce counter located at the OSS**

**Time to complete:** 1

**Cost to complete:** QAR 570

**Comment:** Once approved the applicant attends the Qatar Chamber of Commerce and Industry counter at the OSS and apply for membership

**Procedure 6 Obtain trade license and signage license from the municipality counter located at the OSS**

**Time to complete:** 1

**Cost to complete:** QAR 20,095

**Comment:** License approval will be granted only if the leased premises are designated as a 'commercial' property. Occasionally, an inspector will visit the premises.

- The supporting documents of the trade license application are:

- Commercial Registration Certificate
- Lease (must be signed in Arabic or translated into Arabic after it is signed) for premises that the company will operate from (the premises need to be commercial and the lease must be with the landlord, or, if subleased, must be accompanied by a document evidencing the landlord's consent to sublease).
- Photograph of the premises
- Copy of the title deed.

The trade license fee is QAR 20020 for the first 2 years and 10000 per year thereafter.

-The supporting documents of Signage License are:

- A sketch of the logo that will be placed on the door of the office including size with the name of the company in Arabic and English;
- A photo of the premises' exterior

The signage fee is QAR 75.

**Procedure 7 register for taxes and obtain tax ID**

**Time to complete:** 1

**Cost to complete:** no charge

**Comment:**

**Procedure 8 Obtain a company seal**

**Time to complete:** 5

**Cost to complete:** QAR 150

**Comment:** It's a practice to have a company seal . certain documents must be stamped with the company seal before government agencies accepts it.



In many economies, especially developing ones, complying with building regulations is so costly in time and money that many builders opt out. Builders may pay bribes to pass inspections or simply build illegally, leading to hazardous construction. Where the regulatory burden is large, entrepreneurs may tend to move their activity into the informal economy. There they operate with less concern for safety, leaving everyone worse off. In other economies compliance is simple, straightforward and inexpensive, yielding better results.

### Some reform outcomes

*In Burkina Faso, a one-stop shop for construction permits, "Centre de Facilitation des Actes de Construire", was opened in May 2008. The new regulation merged 32 procedures into 15, reduced the time required from 226 days to 122 and cut the cost by 40%. From May 2009 to May 2010 611 building permits were granted in Ouagadougou, up from an average of about 150 a year in 2002-06.*

*Toronto, Canada revamped its construction permitting process in 2005 by introducing time limits for different stages of the process and presenting a unique basic list of requirements for each project. Later it provided for electronic information and risk-based approvals with fast-track procedures. Between 2005 and 2008 the number of commercial building permits increased by 17%, the construction value of new commercial buildings by 84%.*

### What does the Dealing with Construction Permits indicator measure?

#### Procedures to legally build a warehouse (number)

- Submitting all relevant documents and obtaining all necessary clearances, licenses, permits and certificates
- Completing all required notifications and receiving all necessary inspections
- Obtaining utility connections for electricity, water, sewerage and a land telephone line
- Registering the warehouse after its completion (if required for use as collateral or for transfer of warehouse)

#### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day
- Procedure completed once final document is received
- No prior contact with officials

#### Cost required to complete each procedure (% of income per capita)

- Official costs only, no bribes

### Case Study Assumptions

#### The business:

- is a small to medium-size limited liability company in the construction industry, located in the economy's largest business city
- is 100% domestically and privately owned and operated
- has 60 builders and other employees
- has at least one employee who is a licensed architect and registered with the local association of architects

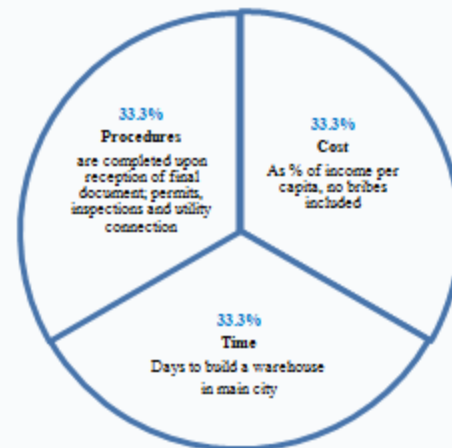
#### The warehouse:

- is a new construction (there was no previous construction on the land)
- has 2 stories, both above ground, with a total surface of approximately 1,300.6 sq. meters (14,000 sq. feet)
- has complete architectural and technical plans prepared by a licensed architect
- will be connected to electricity, water, sewerage (sewage system, septic tank or their equivalent) and a land telephone line
- will be used for general storage of non-hazardous goods, such as books
- will take 30 weeks to construct (excluding all delays due to administrative and regulatory requirements)

### Dealing with Construction Permits:

#### Building a warehouse

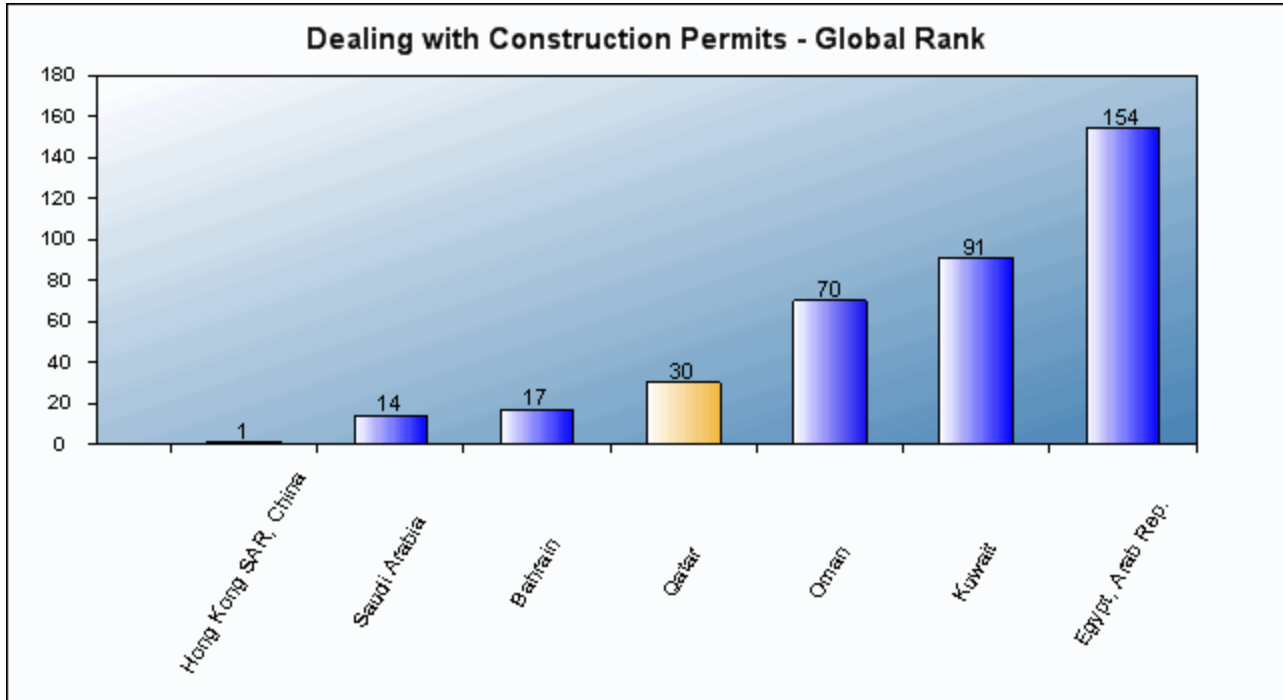
Rankings are based on 3 subindicators



## 1. Benchmarking Dealing with Construction Permits Regulations:

Qatar is ranked 30 overall for Dealing with Construction Permits.

Ranking of Qatar in Dealing with Construction Permits - Compared to good practice and selected economies:



The following table shows Dealing with Construction Permits data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Procedures (number)</b>	<b>Time (days)</b>	<b>Cost (% of income per capita)</b>
<b>Denmark</b>	6		
<b>Qatar</b>			0.8
<b>Singapore</b>		25	

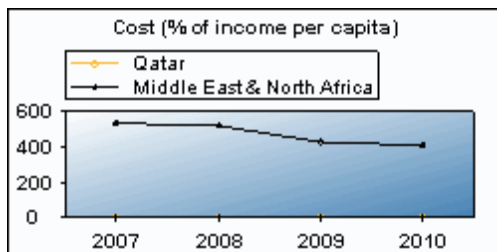
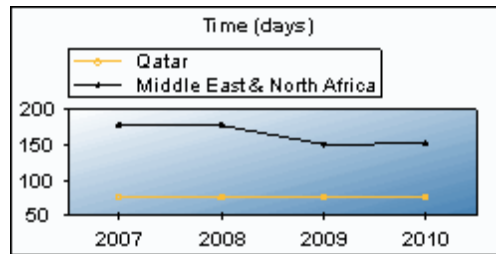
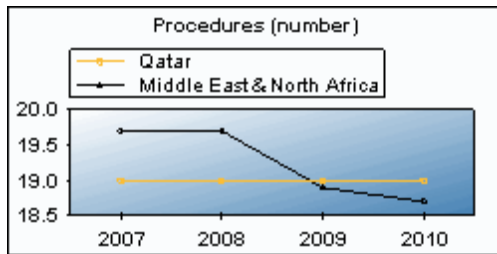
<i>Selected Economy</i>			
<b>Qatar</b>	<b>19</b>	<b>76</b>	<b>0.8</b>

<i>Comparator Economies</i>			
<b>Bahrain</b>	13	43	78.3
<b>Egypt, Arab Rep.</b>	25	218	293.7
<b>Kuwait</b>	25	104	173.4
<b>Oman</b>	15	186	106.2
<b>Saudi Arabia</b>	12	89	43.8

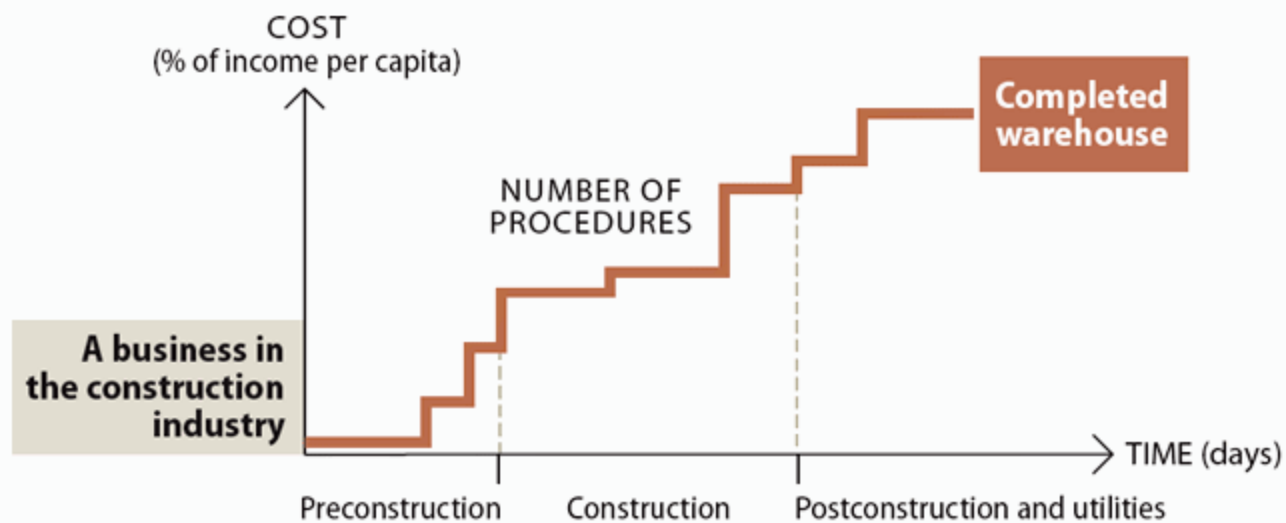
## 2. Historical data: Dealing with Construction Permits in Qatar

Dealing with Construction Permits data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	28	30
Procedures (number)	19	19	19	19
Time (days)	76	76	76	76
Cost (% of income per capita)	0.9	0.8	0.6	0.8

3. The following graphs illustrate the Dealing with Construction Permits sub indicators in Qatar over the past 4 years:



## What are the time, cost and number of procedures to comply with formalities to build a warehouse?



The table below summarizes the procedures, time, and costs to build a warehouse in Qatar.

### BUILDING A WAREHOUSE

City: Doha

#### Registration Requirements:

No:	Procedure	Time to complete	Cost to complete
1	Obtain Planning Permission from the Municipality	3 days	QAR 100
2	Submit documents and obtain preliminary approval (opening of file) from the Municipality	10 days	no charge
3 *	Obtain fire safety clearance from the Civil Defense Department at the Urban Planning and Development Authority	14 days	no charge
4 *	Obtain clearance from Road Construction Department at the Urban Planning and Development Authority	7 days	QAR 200
5 *	Obtain clearance from Kahramaa at (in the Urban Planning and Development Authority) for power and water service delivery	7 days	no charge
6 *	Obtain clearance from QTEL (in the Urban Planning and Development Authority) for telecom service delivery	1 day	no charge
7	Obtain clearance from the Building Permit Department of the Urban Planning and Development Authority	7 days	no charge

8	Obtain final building permit approval from the Municipality	10 days	QAR 1,351
9	Submit public announcement of construction project at the Municipality	1 day	no charge
10	Receive electrical inspection from Kahramana and obtain proof of testing of electrical networks certificate	1 day	no charge
11	Obtain final cadastral measurements of the warehouse at the Municipality of Industrial Area	1 day	no charge
12	Submit final records of construction project to the Municipality	1 day	no charge
13	Receive final inspection	1 day	QAR 100
14	Receive fire safety approval from the Civil Defense Department	3 days	no charge
15	Obtain certificate of completion from Municipality	3 days	no charge
16	Register the building at the municipality	1 day	no charge
17 *	Obtain electricity connection from Kahramaa	30 days	QAR 20
18 *	Obtain water and sewage connection from Kahramaa	5 days	QAR 20
19 *	Obtain telephone connection from QTEL	15 days	QAR 220

\* Takes place simultaneously with another procedure.

## Dealing with Construction Permits Details - Qatar

<b>Procedure</b>	<b>1</b>	<b>Obtain Planning Permission from the Municipality</b>
<b>Time to complete:</b>	3 days	
<b>Cost to complete:</b>	QAR 100	
<b>Agency:</b>	Municipality of Industrial Area	
<b>Comment:</b>	The Municipality of Industrial Area is part of the Municipality of the Greater Doha. Architects apply to obtain planning permission on any working day but can receive the planning permission only on Sundays, Tuesday, and Thursdays. The cost of the obtaining a planning certificate (QAR 100) has not changed since 1998. The application to obtain a planning permission includes the below documents. These documents are usually available within the company, causing no need for further procedures to be recorded: -Ownership Certificate : The government owns all lands in Doha and leases them to private citizens. A rent payment is paid on an annual basis to the MIA. The architect should only bring the receipt of last year's payment. This receipt is a proof that all previous payments have been made. No stamp is needed. -Land plan showing the location, area, and neighboring plots of land. -Copy of the applicants ID card -Copy of company's registration certificate The planning permission includes a location clearance from the Municipality of Industrial Area, set of design guidelines for construction work from the Municipality of Industrial Area, and a land plan with site map.	
<b>Procedure</b>	<b>2</b>	<b>Submit documents and obtain preliminary approval (opening of file) from the Municipality</b>
<b>Time to complete:</b>	10 days	
<b>Cost to complete:</b>	no charge	
<b>Agency:</b>	Municipality of Industrial Area	
<b>Comment:</b>	The papers required to open a file are a copy of the owner's ID card, owner's letter authorising the architect and a certified copy of the land ownership document. The architect shall apply to the concerned municipality to open a file with all the above d	
<b>Procedure</b>	<b>3</b>	<b>Obtain fire safety clearance from the Civil Defense Department at the Urban Planning and Development Authority</b>
<b>Time to complete:</b>	14 days	
<b>Cost to complete:</b>	no charge	
<b>Agency:</b>	Civil Defense Department, Urban Planning and Development Authority	
<b>Comment:</b>	The law requires the Fire Department to issue permission to build a warehouse within 15 days. Usually the fire department does not take more than 15 days to issue such permissions.	
<b>Procedure</b>	<b>4</b>	<b>Obtain clearance from Road Construction Department at the Urban Planning and Development Authority</b>
<b>Time to complete:</b>	7 days	
<b>Cost to complete:</b>	QAR 200	

**Agency:** Road Construction Department, Urban Planning and Development Authority

**Comment:**

**Procedure 5 Obtain clearance from Kahramaa at(in the Urban Planning and Development Authority) for power and water service delivery**

**Time to complete:** 7 days

**Cost to complete:** no charge

**Agency:** Kahramaa Counter, Urban Planning and Development Authority

**Comment:**

**Procedure 6 Obtain clearance from QTEL (in the Urban Planning and Development Authority) for telecom service delivery**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** QTEL counter, Urban Planning and Development Authority

**Comment:**

**Procedure 7 Obtain clearance from the Building Permit Department of the Urban Planning and Development Authority**

**Time to complete:** 7 days

**Cost to complete:** no charge

**Agency:** Building Permit Department, Urban Planning and Development Authority

**Comment:** The planning permission, which was obtained in procedure 1 is added to the plans and drawings and submitted to plans and drawings section of the Building Permit Department. The Building Permit Department checks whether the drawings have been achieved according to the regulations of Qatar National Building Specifications (QNBS). The key QNBS are: - Construction cannot utilize 100% of the land area - Right to use land - Number of stories allowed in each area of Doha - Height specification for each building in Doha BuildCo must seek approval from Building Permit Department stating that the project will not affect utilities' infrastructure.

**Procedure 8 Obtain final building permit approval from the Municipality**

**Time to complete:** 10 days

**Cost to complete:** QAR 1,351

**Agency:** Municipality of Industrial Area

**Comment:** The application is composed of a file showing that land rent payments have been made, the project meets zoning requirements, the Fire Department permits building the warehouse, and the Building Permit Department states that the project will not affect



utilities' infrastructure. The fees are paid in the MIA for the building permit issuance. QAR 50 are paid to support the Palestinians via NGOs and charity organizations that focus on health organizations in the West Bank and Gaza.

**Procedure 9 Submit public announcement of construction project at the Municipality**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:** After obtaining drawings approvals from Building Planning Department, the contractors, inspector, and owner should sign a statement showing that they fulfill requirements mentioned in Qatar National Building Specification.

**Procedure 10 Receive electrical inspection from Kahramana and obtain proof of testing of electrical networks certificate**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** Kahramaa

**Comment:**

**Procedure 11 Obtain final cadastral measurements of the warehouse at the Municipality of Industrial Area**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:** This file includes:  
- Health and hygiene clearance form  
- Building drawing  
- Cadastral certificate

**Procedure 12 Submit final records of construction project to the Municipality**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:**

**Procedure 13 Receive final inspection**

**Time to complete:** 1 day

**Cost to complete:** QAR 100

**Agency:** Municipality of Industrial Area

**Comment:**

**Procedure 14 Receive fire safety approval from the Civil Defense Department**

**Time to complete:** 3 days

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:** This approval also includes certificate of fire and panic safety and inspection certificate

**Procedure 15 Obtain certificate of completion from Municipality**

**Time to complete:** 3 days

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:** There is a one-stop shop at the Buildings Permit section of the Municipality of Industrial Area. This one-stop shop is responsible for internal approvals related to completion of the building project. Representatives from the planning, engineering, services and building control departments are available in a single window. Contractors visit this single window asking for the above five approvals. It takes 3 days to obtain these approvals from the same window. There is only one interaction between the contractor and the MIA in this step. Every other interaction that takes place within the three-day period is internal within the one stop shop staff members

**Procedure 16 Register the building at the municipality**

**Time to complete:** 1 day

**Cost to complete:** no charge

**Agency:** Municipality of Industrial Area

**Comment:** The Municipality of Industrial Area submits all data online and updates the database on a perpetual basis. Silence-is-consent rules apply in this procedure. Most people do not use the electronic database because they find the process faster when it is manual.

**Procedure 17 Obtain electricity connection from Kahramaa**

**Time to complete:** 30 days

**Cost to complete:** QAR 20

**Agency:** Kahramaa

**Comment:** The following documents are required to obtain an electricity connection Building Completion Certificate (to Activate Electric Supply) Copy of Building Permit One set of approved Building Permit drawings Copy of Policy Plan 'Meter Card' form complete with KAHRAMAA approved contractor's stamp and signature 'Service Note' form complete

with KAHRAMAA approved contractor's stamp and signature Copy of Identification Card Copy of the 'Land Deed'

**Procedure 18 Obtain water and sewage connection from Kahramaa**

**Time to complete:** 5 days

**Cost to complete:** QAR 20

**Agency:** Kahramaa

**Comment:**

**Procedure 19 Obtain telephone connection from QTEL**

**Time to complete:** 15 days

**Cost to complete:** QAR 220

**Agency:** QTEL

**Comment:**

Ensuring formal property rights is fundamental. Effective administration of land is part of that. If formal property transfer is too costly or complicated, formal titles might go informal again. *Doing Business* records the full sequence of procedures necessary for a business to purchase a property from another business and transfer the property title to the buyer's name. In the past 6 years 105 economies undertook 146 reforms making it easier to transfer property. Globally, the time to transfer property fell by 38% and the cost by 10% over this time. The most popular feature of property registration reform in these 6 years, implemented in 52 economies, was lowering transfer taxes and government fees.

### Some reform outcomes

*Georgia now allows property transfers to be completed through 500 authorized users, notably banks. This saves time for entrepreneurs. A third of people transferring property in 2009 chose authorized users, up from 7% in 2007. Also, Georgia's new electronic registry managed 68,000 sales in 2007, twice as many as in 2003.*

*Belarus's unified and computerized registry was able to cope with the addition of 1.2 million new units over 3 years. The registry issued 1 million electronic property certificates in 2009.*

### What does the Registering Property indicator measure?

**Registering Property:** transfer of property between 2 local companies

Rankings are based on 3 subindicators

### Procedures to legally transfer title on immovable property (number)

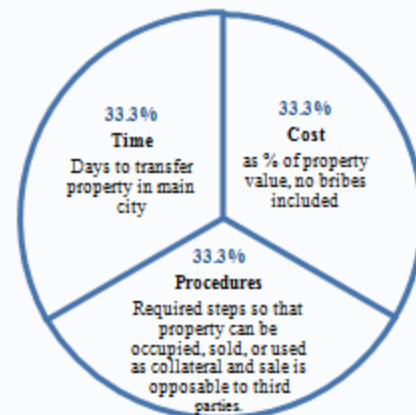
- Preregistration (for example, checking for liens, notarizing sales agreement, paying property transfer taxes)
- Registration in the economy's largest business city
- Post registration (for example, transactions with the local authority, tax authority or cadastre)

### Time required to complete each procedure (calendar days)

- Does not include time spent gathering information
- Each procedure starts on a separate day
- Procedure completed once final document is received
- No prior personal contact with officials

### Cost required to complete each procedure (% of property value)

- Official costs only, no bribes
- No value added or capital gains taxes included



### Case Study Assumptions

#### The parties (buyer and seller):

- Are limited liability companies, 100% domestically and privately owned.
- Are located in the periurban area of the economy's largest business city.
- Have 50 employees each, all of whom are nationals.
- Perform general commercial activities.

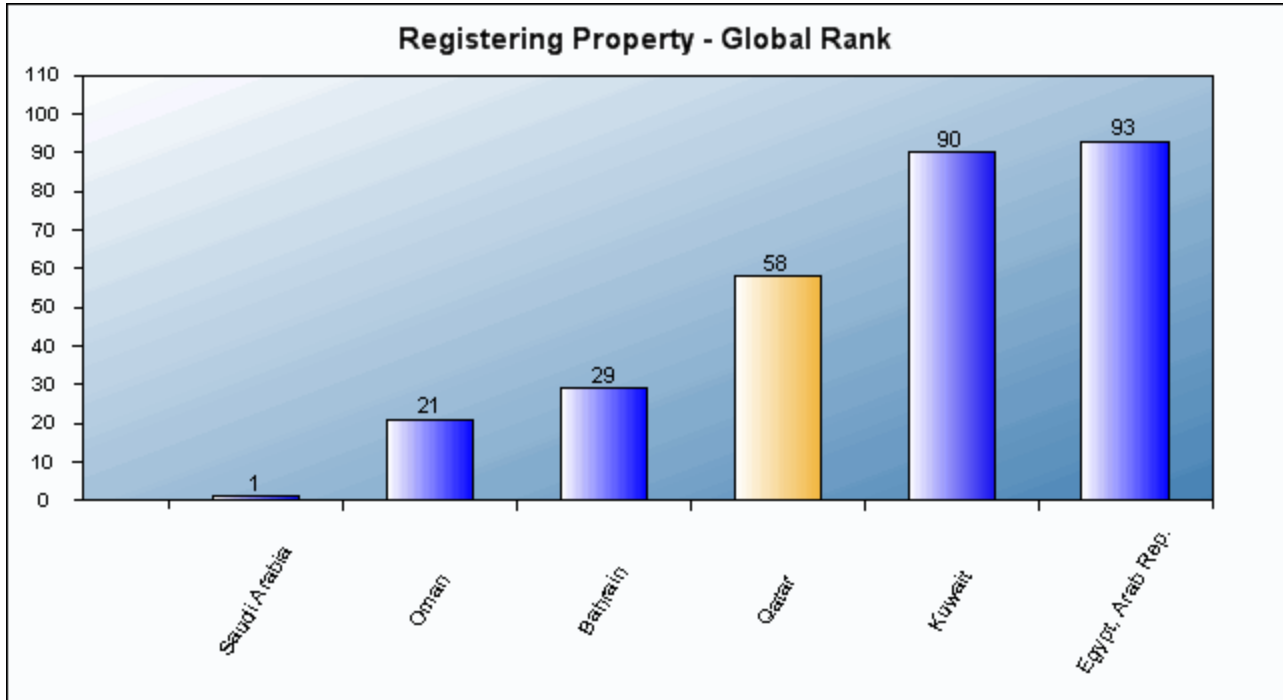
#### The property (fully owned by the seller):

- Has a value of 50 times income per capita. The sale price equals the value.
- Has no mortgages attached and has been under the same ownership for the past 10 years.
- Is registered in the land registry or cadastre, or both, and is free of title disputes.
- Is located in a periurban commercial zone, and no rezoning is required.
- Consists of a 557.4 square meters (6,000 square feet) land and 10 years old 2-story warehouse of 929 square meters (10,000 square feet) located on the land. The warehouse is in good condition and complies with all safety standards, building codes and legal requirements. The property will be transferred in its entirety.

## 1. Benchmarking Registering Property Regulations:

Qatar is ranked 58 overall for Registering Property.

Ranking of Qatar in Registering Property - Compared to good practice and selected economies:



The following table shows Registering Property data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Procedures (number)</b>	<b>Time (days)</b>	<b>Cost (% of property value)</b>
<b>New Zealand*</b>		2	
<b>Norway*</b>	1		
<b>Saudi Arabia</b>			0.0

<i>Selected Economy</i>			
<b>Qatar</b>	<b>10</b>	<b>16</b>	<b>0.3</b>

<i>Comparator Economies</i>			
<b>Bahrain</b>	2	31	2.7
<b>Egypt, Arab Rep.</b>	7	72	0.8
<b>Kuwait</b>	8	55	0.5
<b>Oman</b>	2	16	3.0
<b>Saudi Arabia</b>	2	2	0.0

\* The following economies are also good practice economies for :

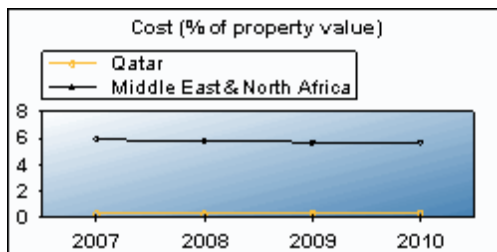
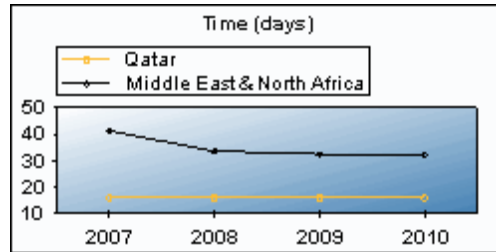
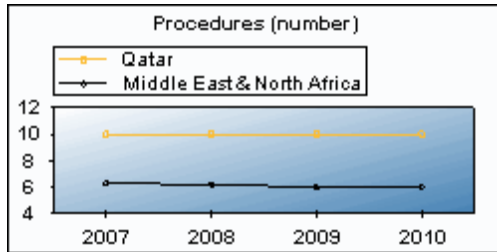
**Procedures (number): United Arab Emirates**

**Time (days): Saudi Arabia, Thailand, United Arab Emirates**

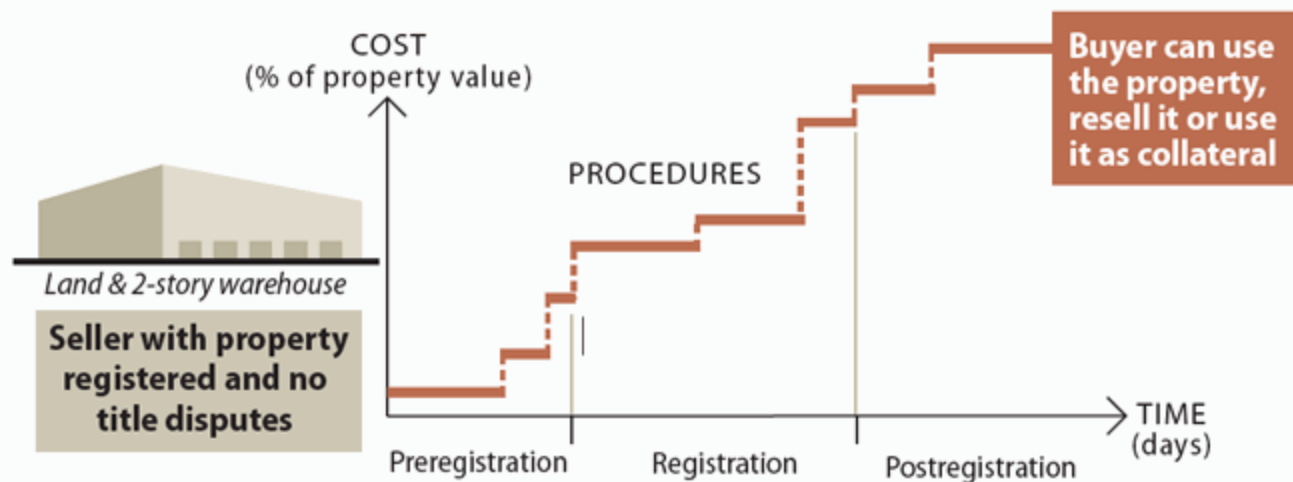
## 2. Historical data: Registering Property in Qatar

Registering Property data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	55	58
Procedures (number)	10	10	10	10
Time (days)	16	16	16	16
Cost (% of property value)	0.3	0.3	0.3	0.3

## 3. The following graphs illustrate the Registering Property sub indicators in Qatar over the past 4 years:



### What are the time, cost and number of procedures required to transfer a property between 2 local companies?



This topic examines the steps, time, and cost involved in registering property in Qatar.

#### STANDARDIZED PROPERTY

Property Value: 12,534,650.49

City: Doha

#### Registration Requirements:

No:	Procedure	Time to complete	Cost to complete
1	Bring the title of the property to the archive office of the real estate registry	1 day	No cost
2	Fill sale-purchase agreement that is available in the real estate registry	1 day	No cost
3	The archive office registers the title information in the Archive database	1 day	No cost
4	The seller takes the file from the archive office to the registrar office in the real estate registry	1 day	No cost
5	The registrar office checks non-encumbrances	1 day	No cost
6	The buyer pays the transfer fee at the real estate registry	1 day	1/400 of Property value + QAR 5 (Palestine fee)
7	The notary office checks whether the seller is the owner before allowing the transfer to take place	1 day	No cost



8	The director of the real estate registry office approves the transfer agreement	1 day	No cost
9	The buyer takes the approved transaction to the registrar office for final records	1 day	No cost
10	Buyer receives the final title in his name	7 days	No cost

## Registering Property Details - Qatar

<b>Procedure</b>	<b>1</b>	<b>Bring the title of the property to the archive office of the real estate registry</b>
<b>Time to complete:</b>		1 day
<b>Cost to complete:</b>		No cost
<b>Agency:</b>		Real Estate Registration and Authentication Department
<b>Comment:</b>		
<b>Procedure</b>	<b>2</b>	<b>Fill sale-purchase agreement that is available in the real estate registry</b>
<b>Time to complete:</b>		1 day
<b>Cost to complete:</b>		No cost
<b>Agency:</b>		Real Estate Registration and Authentication Department
<b>Comment:</b>		The archive office registers the title information in the Archive database.
<b>Procedure</b>	<b>3</b>	<b>The archive office registers the title information in the Archive database</b>
<b>Time to complete:</b>		1 day
<b>Cost to complete:</b>		No cost
<b>Agency:</b>		Real Estate Registration and Authentication Department
<b>Comment:</b>		The minutes of selling and purchase contract shall be recorded on the daily register in which registration applications are recorded once the minutes have been attested, along with the date and the time in hours and minutes. On the basis of this record the right can be then registered on the real estate register.
<b>Procedure</b>	<b>4</b>	<b>The seller takes the file from the archive office to the registrar office in the real estate registry</b>
<b>Time to complete:</b>		1 day
<b>Cost to complete:</b>		No cost
<b>Agency:</b>		Real Estate Registration and Authentication Department
<b>Comment:</b>		
<b>Procedure</b>	<b>5</b>	<b>The registrar office checks non-encumbrances</b>

**Time to complete:** 1 day  
**Cost to complete:** No cost  
**Agency:** Real Estate Registration and Authentication Department  
**Comment:**

**Procedure 6 The buyer pays the transfer fee at the real estate registry**

**Time to complete:** 1 day  
**Cost to complete:** 1/400 of Property value + QAR 5 (Palestine fee)  
**Agency:** Real Estate Registration and Authentication Department  
**Comment:** Pursuant to law no. 14 of 1964 as amended by law no. 16 of 1989, a percentage fee is imposed upon the sale of real properties (being 0.25 % of the purchase price) in addition to fees of authentication of documents (5 riyals per document).

**Procedure 7 The notary office checks whether the seller is the owner before allowing the transfer to take place**

**Time to complete:** 1 day  
**Cost to complete:** No cost  
**Agency:** Real Estate Registration and Authentication Department  
**Comment:**

**Procedure 8 The director of the real estate registry office approves the transfer agreement**

**Time to complete:** 1 day  
**Cost to complete:** No cost  
**Agency:** Real Estate Registration and Authentication Department  
**Comment:** The contracting parties and the Registration applicants shall personally appear before the director of the department. The director of the department shall verify the capacities and identities of the contracting parties and witnesses as well as the legality of the application and agreement and shall review the submitted applications, documents and title deeds. If they are found to be valid, legal and complete, the director shall approve the application and verify the contracting parties' acceptance of the application and make sure they understand its contents. The director shall then draw up minutes of contract and have them signed by the contracting parties in the presence of two mentally competent adult witnesses. If both parties failed to attend the Government department due to sickness or other compelling reasons, the contract may be heard in a private session.

**Procedure 9 The buyer takes the approved transaction to the registrar office for final records**

**Time to complete:** 1 day

**Cost to complete:** No cost

**Agency:** Real Estate Registration and Authentication Department

**Comment:** The contract shall be subsequently sent to the register section for it to be recorded in the property folio and in the alphabetical index and for a title deed to be issued in the name of the new purchaser or a registration certificate to be issued in the name of the new right holder as the case may be.

**Procedure 10 Buyer receives the final title in his name**

**Time to complete:** 7 days

**Cost to complete:** No cost

**Agency:** Real Estate Registration and Authentication Department

**Comment:**

Through two sets of indicators, *Doing Business* assesses the legal rights of borrowers and lenders with respect to secured transactions and the sharing of credit information. The depth of credit information index measures rules and practices affecting the coverage, scope and accessibility of credit information available through either a public credit registry or a private credit bureau. Credit information systems mitigate the ‘information asymmetry’ in lending and enable lenders to view a borrower’s financial history (positive or negative), providing them with valuable information to consider when assessing risk. Credit information systems benefit borrowers as well, allowing good borrowers to establish a reputable credit history which will enable them to access credit more easily. The Legal Rights Index measures the degree to which collateral and bankruptcy laws protect the rights of borrowers and lenders and thus facilitate lending. Sound collateral laws will enable businesses to use their assets, especially movable property, as security to generate capital while having strong creditor’s rights has been associated with higher ratios of private sector credit to GDP.

**Some reform outcomes**

*After Vietnam’s new Civil Code was enacted in 2005, a decree further clarified the provisions governing secured transactions. Since the inclusion of the new provisions, the number of registrations increased from 43,000 (2005) to 120,000 (end of 2008).*

*In 2008, when Zambia established a private credit bureau, its database initially covered about 25,000 borrowers. Thanks to a strong communication campaign and a central bank directive, coverage has grown 10-fold in the past 2 years, exceeding 200,000 by the beginning of 2010.*

**What do the Getting Credit indicators measure?**

**Strength of legal rights index (0–10)**

- Protection of rights of borrowers and lenders through collateral laws
- Protection of secured creditors’ rights through bankruptcy laws

**Depth of credit information index (0–6)**

- Scope and accessibility of credit information distributed by public credit registries and private credit bureaus

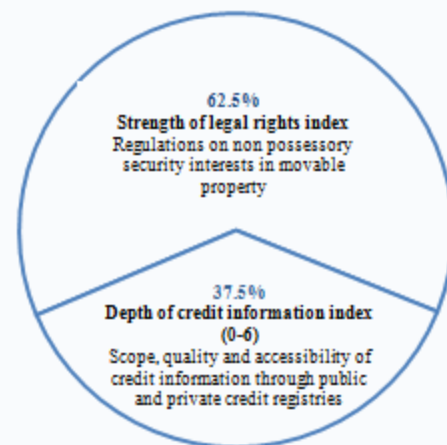
**Public credit registry coverage (% of adults)**

- Number of individuals and firms listed in public credit registry as percentage of a adult population

**Private credit bureau coverage (% of adults)**

- Number of individuals and firms listed in largest private credit bureau as percentage of a adult population

**Getting Credit: collateral rules and credit information**



*Note: Private bureau coverage and public credit registry coverage are measured but do not count for the rankings.*

**Case Study Assumptions (applying to the Legal Rights Index only)**

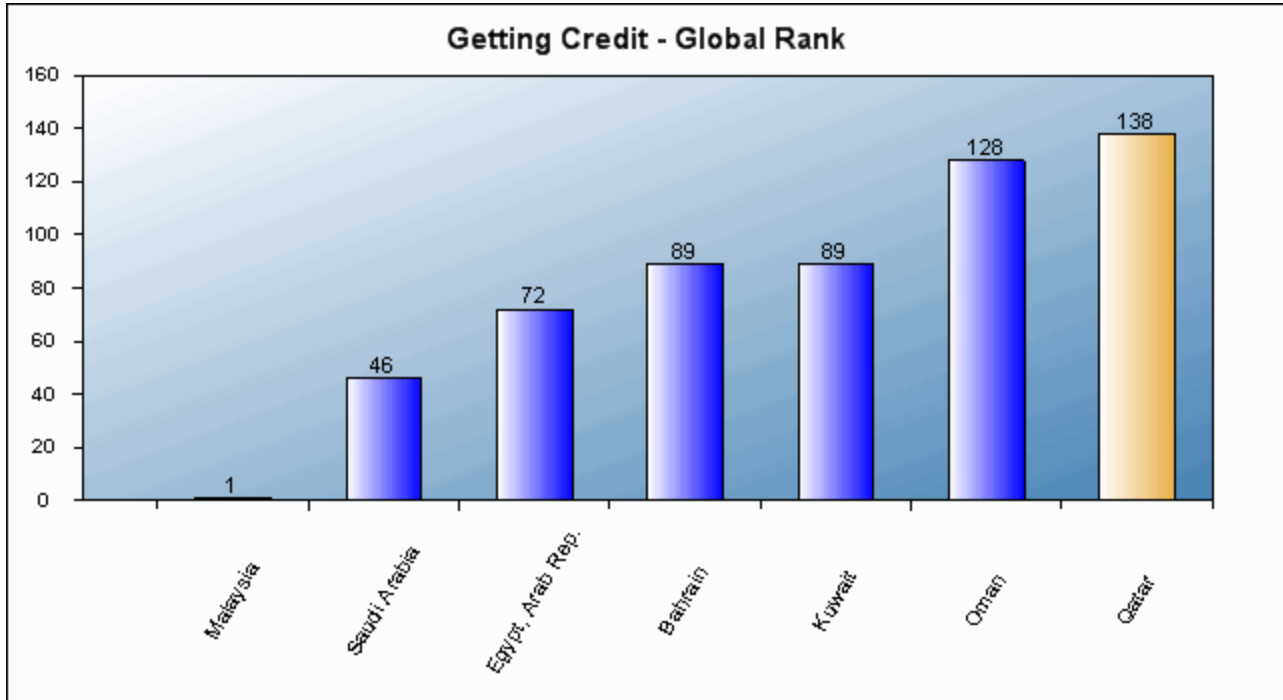
**The Debtor**

- is a Private Limited Liability Company
- has its Headquarters and only base of operations in the largest business city
- obtains a loan from a local bank (the Creditor) for an amount up to 10 times income (GNI) per capita
- Both creditor and debtor are 100% domestically owned.

## 1. Benchmarking Getting Credit Regulations:

Qatar is ranked 138 overall for Getting Credit.

Ranking of Qatar in Getting Credit - Compared to good practice and selected economies:



The following table shows Getting Credit data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Strength of legal rights index (0-10)</b>	<b>Depth of credit information index (0-6)</b>	<b>Public registry coverage (% of adults)</b>	<b>Private bureau coverage (% of adults)</b>
<b>New Zealand*</b>				100.0
<b>Portugal</b>			67.1	
<b>Singapore*</b>	10			
<b>United Kingdom</b>		6		

<i>Selected Economy</i>				
<b>Qatar</b>	<b>3</b>	<b>2</b>	<b>0.1</b>	<b>0.0</b>

<i>Comparator Economies</i>				
<b>Bahrain</b>	4	4	0.0	35.9
<b>Egypt, Arab Rep.</b>	3	6	2.9	10.3
<b>Kuwait</b>	4	4	0.0	29.6
<b>Oman</b>	4	2	19.6	0.0
<b>Saudi Arabia</b>	5	6	0.0	18.0

\* The following economies are also good practice economies for :

**Strength of legal rights index (0-10): Hong Kong, China, Kenya, Kyrgyz Republic, Malaysia**

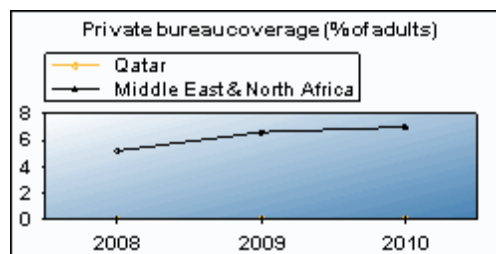
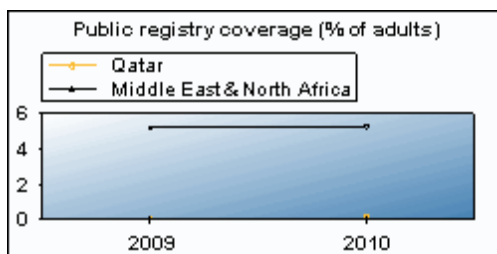
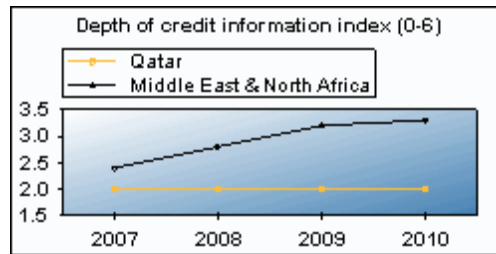
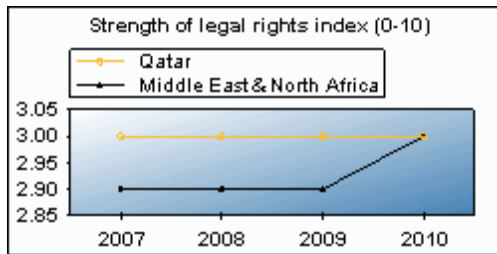
**Private bureau coverage (% of adults): Argentina, Australia, Canada, Iceland, Ireland, Norway, Sweden, United Kingdom, United States**

**27 countries have the highest credit information index.**

## 2. Historical data: Getting Credit in Qatar

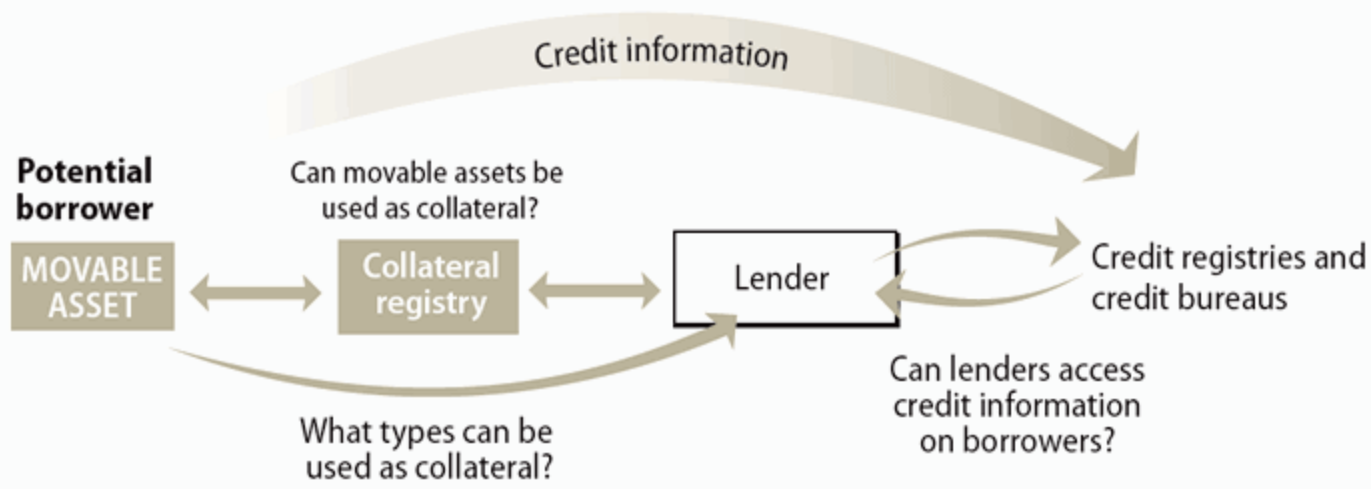
Getting Credit data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	135	138
Strength of legal rights index (0-10)	3	3	3	3
Depth of credit information index (0-6)	2	2	2	2
Private bureau coverage (% of adults)	..	0.0	0.0	0.0
Public registry coverage (% of adults)	..	..	0.0	0.1

### 3. The following graphs illustrate the Getting Credit sub indicators in Qatar over the past 4 years:





**Do lenders have credit information on entrepreneurs seeking credit?  
Is the law favorable to borrowers and lenders using movable assets as collateral?**



The following table summarize legal rights of borrowers and lenders, and the availability and legal framework of credit registries in Qatar.

Getting Credit Indicators (2010)			Indicator
<b>Private bureau coverage (% of adults)</b>	<b>Private credit bureau</b>	<b>Public credit registry</b>	<b>2</b>
Are data on both firms and individuals distributed?	No	Yes	1
Are both positive and negative data distributed?	No	Yes	1
Does the registry distribute credit information from retailers, trade creditors or utility companies as well as financial institutions?	No	No	0
Are more than 2 years of historical credit information distributed?	No	No	0
Is data on all loans below 1% of income per capita distributed?	No	No	0
Is it guaranteed by law that borrowers can inspect their data in the largest credit registry?	No	No	0
<b>Coverage</b>	0.0	0.1	
Number of individuals		0	..
Number of firms		0	..

**Strength of legal rights index (0-10)****3**

Can any business use movable assets as collateral while keeping possession of the assets; and any financial institution accept such assets as collateral ?

---

Does the law allow businesses to grant a non possessory security right in a single category of movable assets, without requiring a specific description of collateral?

---

Does the law allow businesses to grant a non possessory security right in substantially all of its assets, without requiring a specific description of collateral?

---

May a security right extend to future or after-acquired assets, and may it extend automatically to the products, proceeds or replacements of the original assets ?

---

Is a general description of debts and obligations permitted in collateral agreements, so that all types of obligations and debts can be secured by stating a maximum amount rather than a specific amount between the parties ?

---

Is a collateral registry in operation, that is unified geographically and by asset type, as well as indexed by the grantor's name of a security right ?

---

Do secured creditors have absolute priority to their collateral outside bankruptcy procedures?

---

Do secured creditors have absolute priority to their collateral in bankruptcy procedures?

---

During reorganization, are secured creditors' claims exempt from an automatic stay on enforcement?

---

Does the law authorize parties to agree on out of court enforcement?

---

Stronger investor protections matter for the ability of companies to raise the capital needed to grow, innovate, diversify and compete. This is all the more crucial in times of financial crisis when entrepreneurs must navigate through defiant environments to finance their activities. Using 3 indices of investor protection, *Doing Business* measures how economies regulate a standard case of self-dealing, use of corporate assets for personal gains. Since 2005, 51 economies have strengthened investor protections as measured by *Doing Business*.

### Some reform outcomes

*In Indonesia, an economy that consistently improved its laws regulating investor protections, the number of firms listed on the Indonesia Stock Exchange increased from 331 to 396 between 2004 and 2009. Meanwhile, market capitalization grew from 680 trillion rupiah (\$75 billion) to 1,077 trillion rupiah (\$119 billion).*

*After Thailand amended its laws in 2006 and 2008, more than 85 transactions that failed to comply with the disclosure standards were suspended. Thirteen were deemed prejudicial and were therefore canceled, thus preventing damage to the companies involved and preserving their value. Companies were not deterred either, as more than 30 new companies joined the stock exchange since 2005 bringing the number of listed companies to 523.*

### What do the Protecting Investors indicators measure?

#### Extent of disclosure index (0–10)

- Who can approve related-party transactions
- Requirements for external and internal disclosure in case of related-party transactions

#### Extent of director liability index (0–10)

- Ability of shareholders to hold the interested party and the approving body liable in case of a prejudicial related-party transaction
- Available legal remedies (damages, repayment of profits, fines, imprisonment and rescission of the transaction)
- Ability of shareholders to sue directly or derivatively

#### Ease of shareholder suits index (0–10)

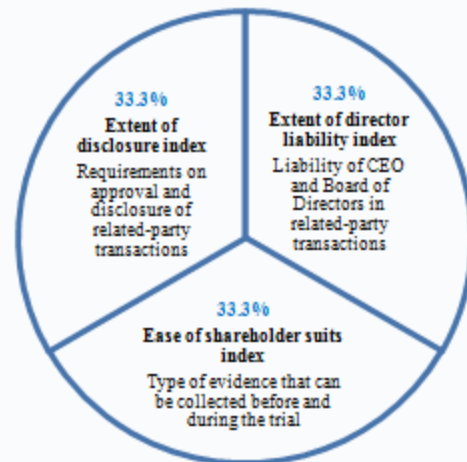
- Documents and information available during trial
- Access to internal corporate documents (directly or through a government inspector)

#### Strength of investor protection index (0–10)

- Simple average of the extent of disclosure, extent of director liability and ease of shareholder suits indices

**Protecting Investors:** minority shareholder rights in related-party transactions

Rankings are based on 3 subindicators



### Case Study Assumptions

#### The business (Buyer):

- Is a publicly traded corporation listed on the economy's most important stock exchange (or at least a large private company with multiple shareholders),
- Has a board of directors and a chief executive officer (CEO) who may legally act on behalf of Buyer where permitted, even if this is not specifically required by law.

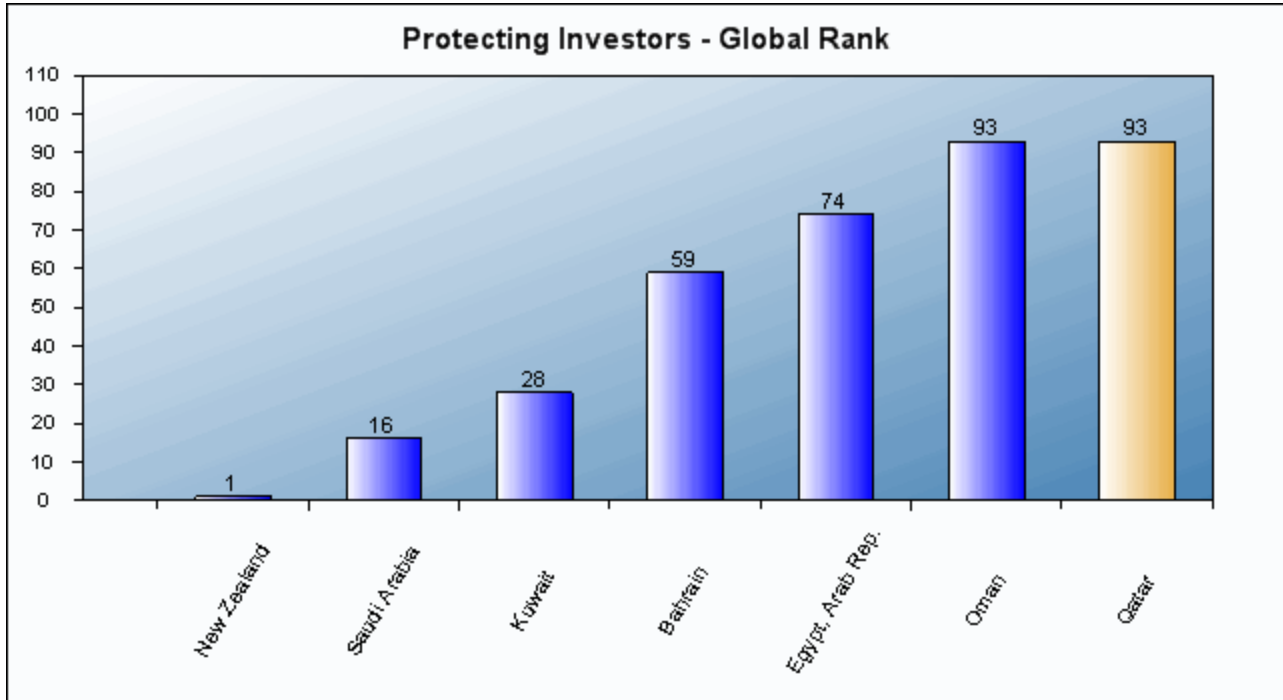
#### The transaction

- Mr. James, a director and the majority shareholder of the company, proposes that the company purchase used trucks from another company he owns.
- The price is higher than the going price for used trucks, but the transaction goes forward.
- All required approvals are obtained, and all required disclosures made, though the transaction is prejudicial to the purchasing company.
- Shareholders sue the interested parties and the members of the board of directors.

## 1. Benchmarking Protecting Investors Regulations:

Qatar is ranked 93 overall for Protecting Investors.

Ranking of Qatar in Protecting Investors - Compared to good practice and selected economies:



The following table shows Protecting Investors data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Strength of investor protection index (0-10)</b>
<b>New Zealand</b>	9.7

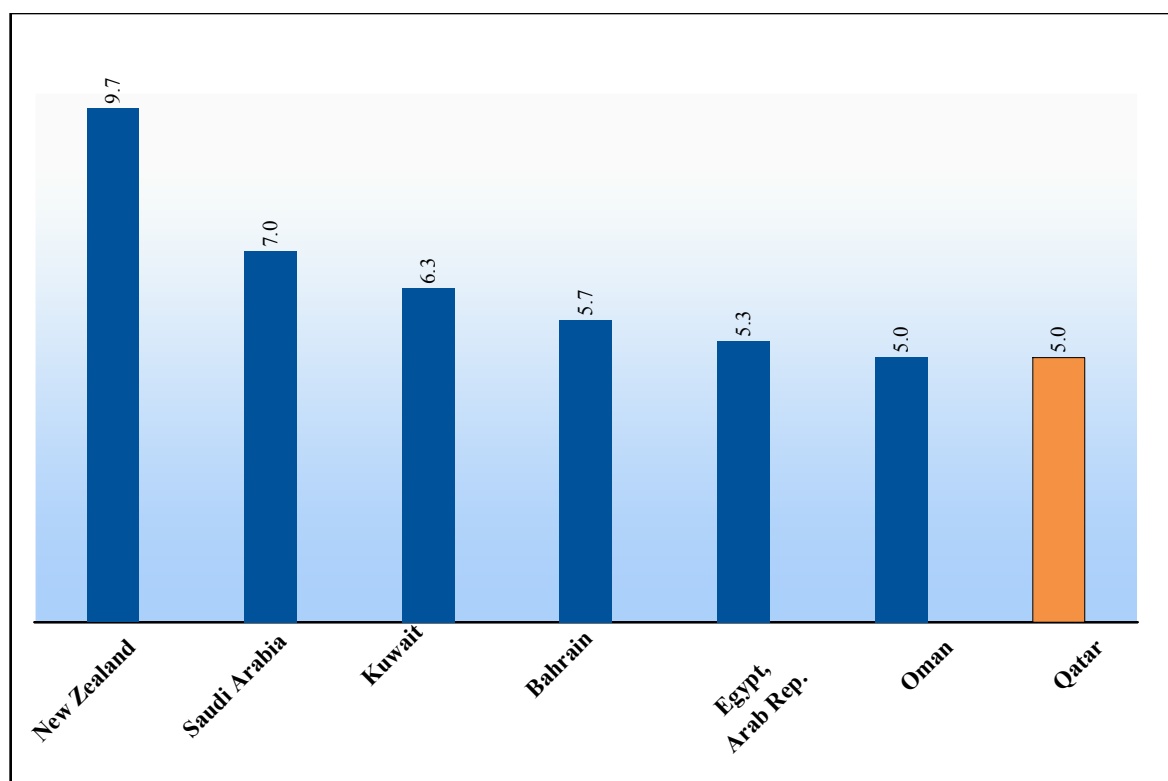
<i>Selected Economy</i>	
<b>Qatar</b>	<b>5.0</b>

<i>Comparator Economies</i>	
<b>Bahrain</b>	5.7
<b>Egypt, Arab Rep.</b>	5.3
<b>Kuwait</b>	6.3
<b>Oman</b>	5.0
<b>Saudi Arabia</b>	7.0

## 2. Historical data: Protecting Investors in Qatar

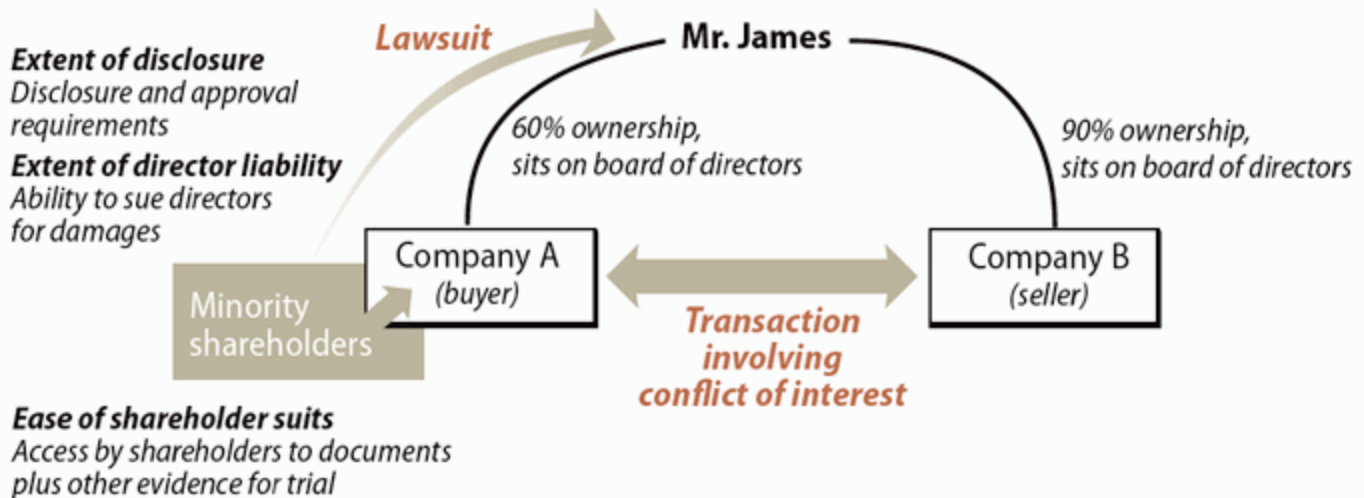
Protecting Investors data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	92	93
Strength of investor protection index (0-10)	5.0	5.0	5.0	5.0

3. The following graph illustrates the Protecting Investors index in Qatar compared to best practice and selected Economies:



Note: The higher the score, the greater the investor protection.

## How well are minority shareholders protected against self-dealing in related-party transactions?



The table below provides a full breakdown of how the disclosure, director liability, and shareholder suits indexes are calculated in Qatar.

Protecting Investors Data (2010)	Indicator
<b>Extent of disclosure index (0-10)</b>	<b>5</b>
What corporate body provides legally sufficient approval for the transaction?	3
Whether immediate disclosure of the transaction to the public and/or shareholders is required?	0
Whether disclosure of the transaction in published periodic filings (annual reports) is required?	1
Whether disclosure of the conflict of interest by Mr. James to the board of directors is required?	1
Whether an external body must review the terms of the transaction before it takes place?	0
<b>Extent of director liability index (0-10)</b>	<b>6</b>
Whether shareholders can hold Mr. James liable for the damage that the Buyer-Seller transaction causes to the company?	1
Whether shareholders can hold the approving body (the CEO or board of directors) liable for the damage that the Buyer-Seller transaction causes to the company?	1
Whether a court can void the transaction upon a successful claim by a shareholder plaintiff?	1
Whether Mr. James pays damages for the harm caused to the company upon a successful claim by the shareholder plaintiff?	1

Whether Mr. James repays profits made from the transaction upon a successful claim by the shareholder plaintiff?	1
Whether fines and imprisonment can be applied against Mr. James?	0
Whether shareholders can sue directly or derivatively for the damage that the Buyer-Seller transaction causes to the company?	1
<b>Ease of shareholder suits index (0-10)</b>	<b>4</b>
Whether the plaintiff can obtain any documents from the defendant and witnesses during trial?	3
Whether the plaintiff can directly question the defendant and witnesses during trial?	0
Whether the plaintiff can request categories of documents from the defendant without identifying specific ones?	0
Whether shareholders owning 10% or less of Buyer's shares can request an inspector to investigate the transaction?	0
Whether the level of proof required for civil suits is lower than that of criminal cases?	1
Whether shareholders owning 10% or less of Buyer's shares can inspect transaction documents before filing suit?	0
<b>Strength of investor protection index (0-10)</b>	<b>5.0</b>



Taxes are essential to provide public amenities, infrastructure and services which are crucial for a properly functioning economy. *Doing Business* data show that economies where it is more difficult and costly to pay taxes have larger shares of informal sector activity. More than 60% of economies have reformed in the last 6 years and are starting to see concrete results.

### Some reform outcomes

*Colombia introduced a new electronic system for social security and labor taxes in 2006 and by 2008 the social security contributions collected from small and medium-size companies rose by 42%, to 550 billion pesos.*

*Mauritius reduced the corporate income tax rate from 25% to 15% and removed exemptions and industry-specific allowances in 2006 and saw their corporate income tax revenue grow by 27% in the following year, and in 2008/09 it increased by 65%.*

### What do the Paying taxes indicators measure?

**Tax payments for a manufacturing company in 2009**  
(number per year adjusted for electronic or joint filing and payment)

- Total number of taxes and contributions paid, including consumption taxes (value added tax, sales tax or goods and service tax)
- Method and frequency of filing and payment

**Time required to comply with 3 major taxes** (hours per year)

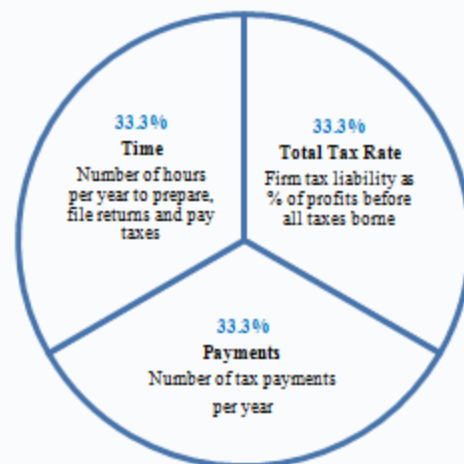
- Collecting information and computing the tax payable
- Completing tax return forms, filing with proper agencies
- Arranging payment or withholding
- Preparing separate tax accounting books, if required

**Total tax rate** (% of profit)

- Profit or corporate income tax
- Mandatory social contributions and labor taxes paid by the employer
- Property and property transfer taxes
- Dividend, capital gains and financial transactions taxes
- Waste collection, vehicle, road and other taxes

**Paying Taxes:** tax compliance for a local manufacturing company

Rankings are based on 3 subindicators



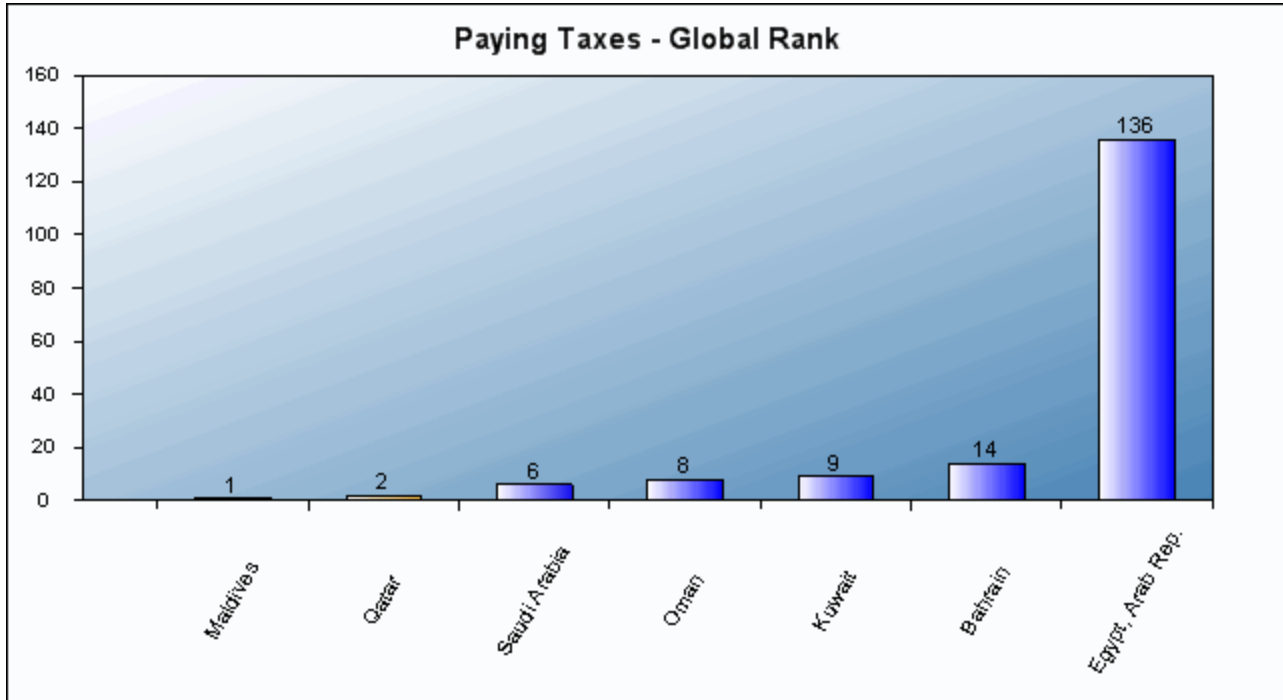
### Case Study Assumptions

- TaxpayerCo is a medium-size business that started operations 2 years ago.
- Tax practitioners are asked to review its financial statements, as well as a standard list of transactions that the company completed during the year.
- Respondents are asked how much in taxes and mandatory contributions the business must pay and what the process is for doing so.
- The business starts from the same financial position in each economy. All the taxes and mandatory contributions paid during the second year of operation are recorded.
- Taxes and mandatory contributions are measured at all levels of government
- Taxes and mandatory contributions include corporate income tax, turnover tax, all labor taxes and contributions paid by the company.
- A range of standard deductions and exemptions are also recorded.

## 1. Benchmarking Paying Taxes Regulations:

Qatar is ranked 2 overall for Paying Taxes.

Ranking of Qatar in Paying Taxes - Compared to good practice and selected economies:



The following table shows Paying Taxes data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Payments (number per year)</b>	<b>Time (hours per year)</b>	<b>Total tax rate (% profit)</b>
<b>Maldives*</b>	3	0	
<b>Timor-Leste</b>			0.2

<i>Selected Economy</i>			
<b>Qatar</b>	<b>3</b>	<b>36</b>	<b>11.3</b>

<i>Comparator Economies</i>			
<b>Bahrain</b>	25	36	15.0
<b>Egypt, Arab Rep.</b>	29	433	42.6
<b>Kuwait</b>	15	118	15.5
<b>Oman</b>	14	62	21.6
<b>Saudi Arabia</b>	14	79	14.5

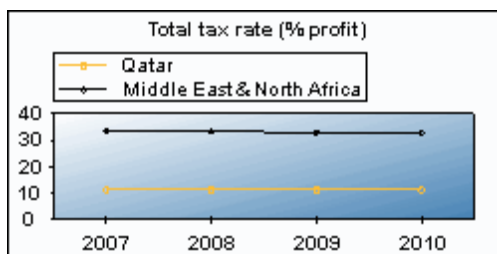
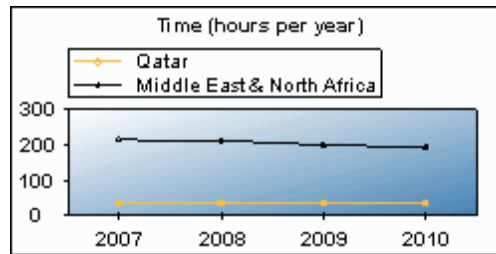
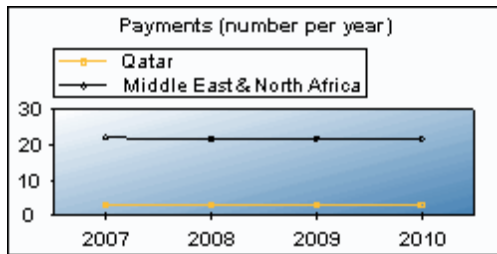
\* The following economies are also good practice economies for :

**Payments (number per year): Qatar**

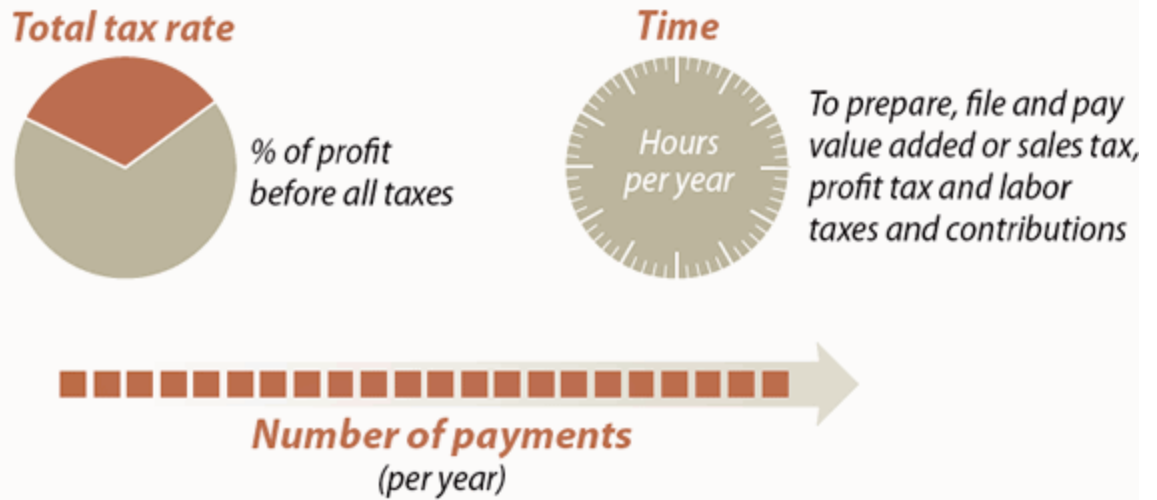
## 2. Historical data: Paying Taxes in Qatar

Paying Taxes data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	2	2
Total tax rate (% profit)	11.3	11.3	11.3	11.3
Payments (number per year)	3	3	3	3
Time (hours per year)	36	36	36	36

## 3. The following graphs illustrate the Paying Taxes sub indicators in Qatar over the past 4 years:



## What are the time, total tax rate and number of payments necessary for a local medium-sized company to pay all taxes?



The table below addresses the taxes and mandatory contributions that a medium-size company must pay or withhold in a given year in Qatar, as well as measures of administrative burden in paying taxes.

Tax or mandatory contribution	Payments (number)	Notes on Payments	Time (hours)	Statutory tax rate	Tax base	Total tax rate (% profit)	Notes on TTR
Vehicle registration renewal	1			small amount	fixed amount		
Trade license renewal	1			QR100 per year	fixed amount	0.00	
Pension contributions	1	online filing	36	10.0%	gross salaries	11.30	
<b>Totals</b>	<b>3</b>		<b>36</b>			<b>11.3</b>	

Making trade between countries easier is increasingly important for business in today's globalized world. Excessive document requirements, burdensome customs procedures, inefficient port operations and inadequate infrastructure all lead to extra costs and delays for exporters and importers, stifling trade potential. Trade facilitation tools such as electronic data interchange systems, risk-based inspections, and single windows help improve an economy's trading environment and boost firms' international competitiveness. *Doing Business* trade indicators take into account documents, cost and time associated with every procedure for trading a standard shipment of goods by ocean transport. Research indicates that exporters in developing countries have much more to gain by a 10% drop in their trading costs than from a similar decrease of the tariffs applied to their products in global markets.

#### Some reform outcomes

*In Georgia, reducing customs clearance time by a day has led to operational savings of an estimated \$288 per truck, or an annual \$133 million for the country's whole trading community given the growing amount of cross-border trade in recent years.*

*In Korea, predictable cargo processing times and rapid turnover by ports and warehouses provide a benefit to the Korean economy of some \$2 billion annually.*

#### What do the Trading Across Borders indicators measure?

**Trading Across Borders:** exporting and importing by ocean transport

Rankings are based on 3 subindicators

#### Documents required to export and import (number)

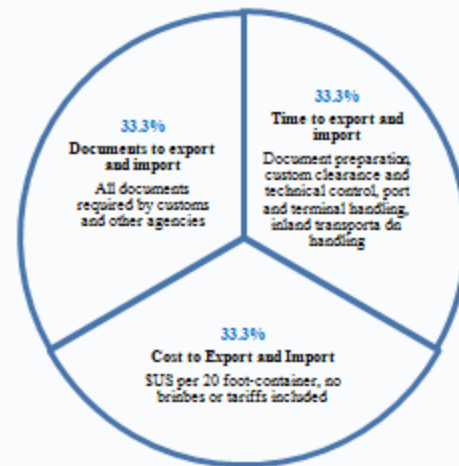
- Bank documents
- Customs clearance documents
- Port and terminal handling documents
- Transport documents

#### Time required to export and import (days)

- Obtaining all the documents
- Inland transport and handling
- Customs clearance and inspections
- Port and terminal handling
- Does not include ocean transport time

#### Cost required to export and import (US\$ per container)

- All documentation
- Inland transport and handling
- Customs clearance and inspections
- Port and terminal handling
- Official costs only, no bribes



#### Case Study Assumptions

##### The Business

- Has at least 60 employees and is located in the economy's largest business city
- Is a private, limited liability company, which exports more than 10% of its sales. It is fully domestically owned and does not operate in an export processing zone or an industrial estate with special export or import privileges

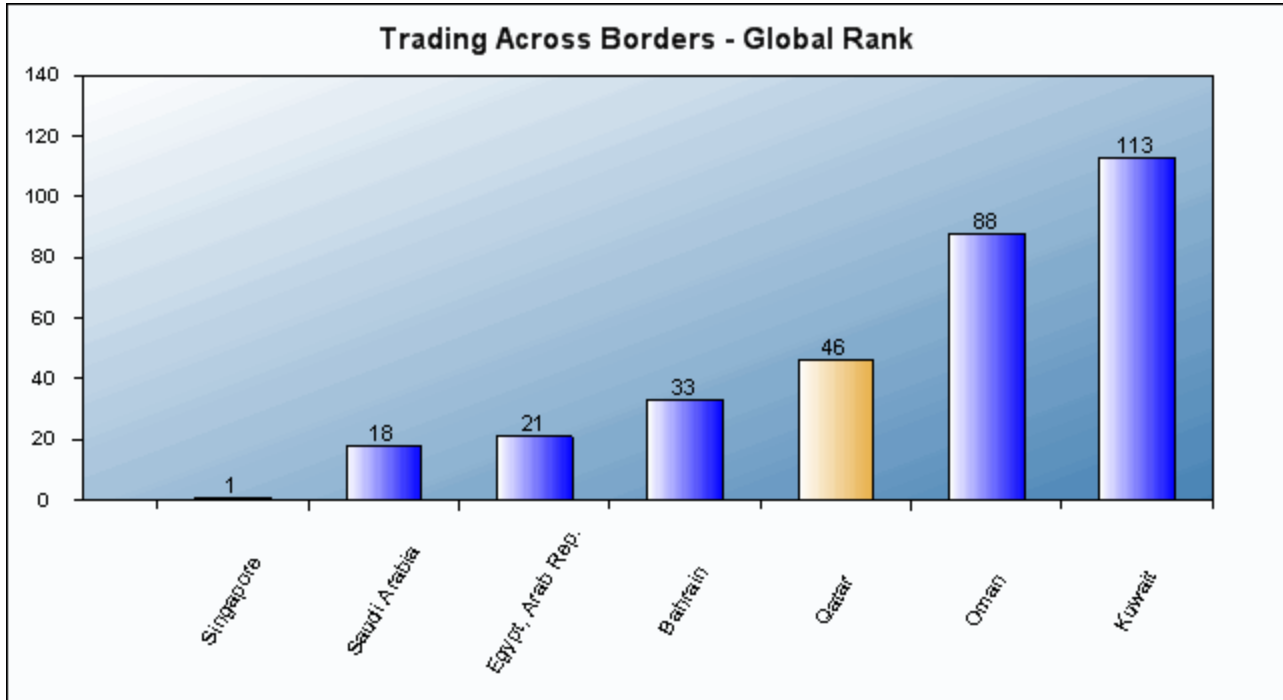
##### The traded product

- Is transported in a dry-cargo, 20-foot full container load; weighs 10 tons and is valued at \$20,000
- Is not hazardous or include military items; it does not require special phytosanitary or environmental safety standards, refrigeration or any other special environment
- Is one of the economy's leading export or import products

## 1. Benchmarking Trading Across Borders Regulations:

Qatar is ranked 46 overall for Trading Across Borders.

Ranking of Qatar in Trading Across Borders - Compared to good practice and selected economies:



The following table shows Trading Across Borders data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Documents to export (number)</b>	<b>Time to export (days)</b>	<b>Cost to export (US\$ per container)</b>	<b>Documents to import (number)</b>	<b>Time to import (days)</b>	<b>Cost to import (US\$ per container)</b>
<b>Denmark*</b>		5				
<b>France</b>	2			2		
<b>Malaysia</b>			450			
<b>Singapore</b>					4	439

<i>Selected Economy</i>						
<b>Qatar</b>	<b>5</b>	<b>21</b>	<b>735</b>	<b>7</b>	<b>20</b>	<b>657</b>

<i>Comparator Economies</i>						
<b>Bahrain</b>	5	11	955	6	15	995
<b>Egypt, Arab Rep.</b>	6	12	613	6	12	698
<b>Kuwait</b>	8	17	1060	10	19	1217
<b>Oman</b>	9	14	766	9	17	890
<b>Saudi Arabia</b>	5	13	580	5	17	686

\* The following economies are also good practice economies for :

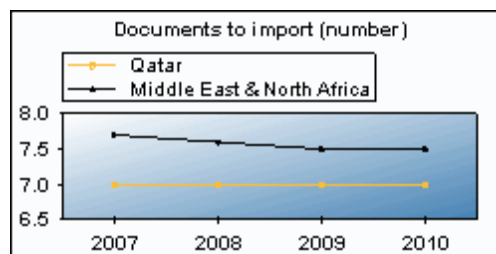
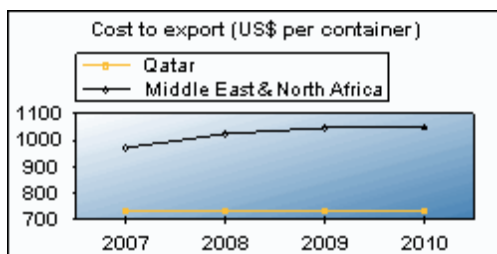
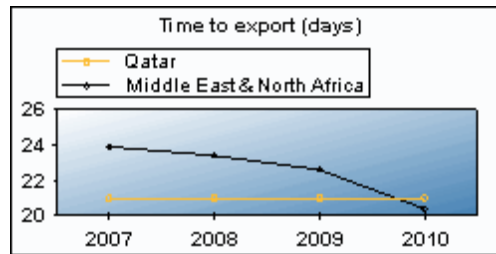
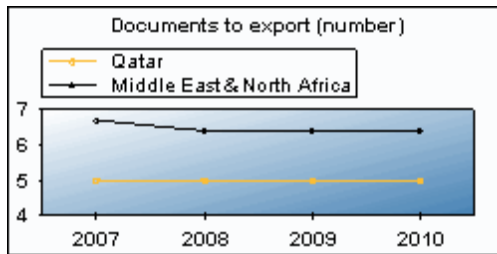
**Time to export (days): Estonia**

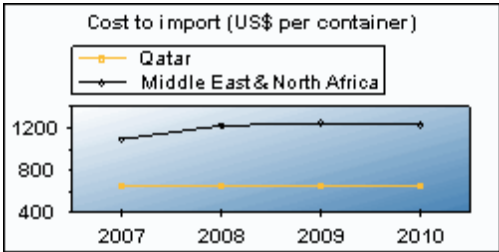
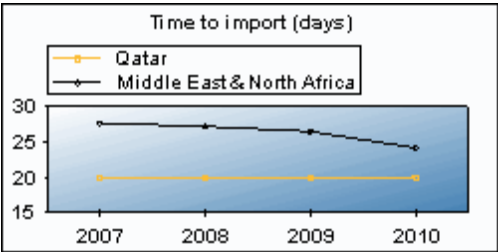


## 2. Historical data: Trading Across Borders in Qatar

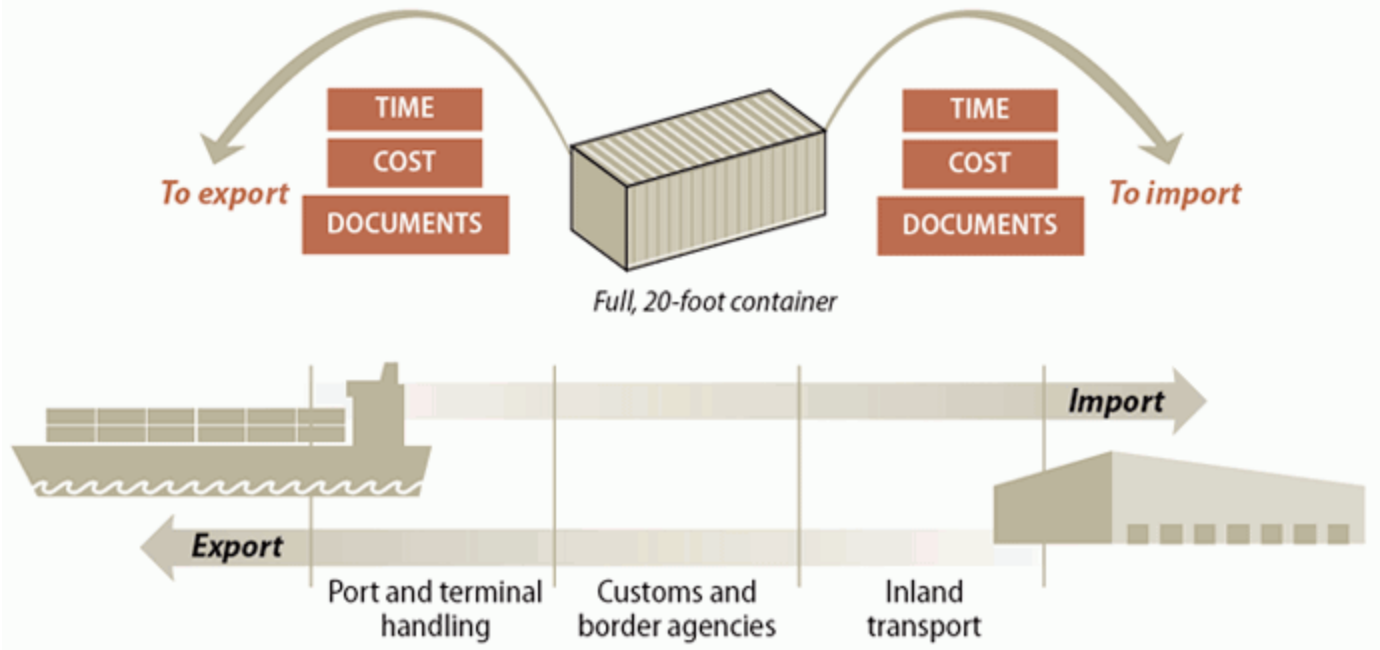
Trading Across Borders data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	44	46
Cost to export (US\$ per container)	735	735	735	735
Cost to import (US\$ per container)	657	657	657	657
Documents to export (number)	5	5	5	5
Documents to import (number)	7	7	7	7
Time to export (days)	21	21	21	21
Time to import (days)	20	20	20	20

3. The following graphs illustrate the Trading Across Borders sub indicators in Qatar over the past 4 years:





## How much time, how many documents and what cost to export and import across borders by ocean transport?



These tables list the procedures necessary to import and export a standardized cargo of goods in Qatar. The documents required to export and import the goods are also shown.

Nature of Export Procedures (2010)	Duration (days)	US\$ Cost
Documents preparation	11	310
Customs clearance and technical control	3	123
Ports and terminal handling	4	123
Inland transportation and handling	3	179
Totals	21	735

Nature of Import Procedures (2010)	Duration (days)	US\$ Cost
Documents preparation	11	282
Customs clearance and technical control	3	55
Ports and terminal handling	4	183
Inland transportation and handling	2	137
Totals	20	657

**Documents for Export and Import**

**Export**

- Bill of lading
- Certificate of origin
- Commercial invoice
- Customs export declaration
- Packing list

**Import**

- Bill of lading
- Delivery order
- Commercial invoice
- Packing list
- Certificate of origin
- Customs import declaration
- Cargo release order

Well functioning courts help businesses expand their network and markets. Where contract enforcement is efficient, firms have greater access to credit and are more likely to engage with new borrowers or customers. *Doing Business* measures the efficiency of the judicial system in resolving a commercial sale dispute before local courts. Following the step-by-step evolution of a standardized case study, data relating to the time, cost and procedural complexity of resolving a commercial lawsuit are collected through study of the codes of civil procedure and other court regulations, as well as through surveys completed by local litigation lawyers (and, in a quarter of the countries, by judges as well).

#### Some reform outcomes

*In Rwanda the implementation of specialized commercial courts in May 2008 resulted in a significant decrease of the case backlog, and contributed to reduce the time to resolve a commercial dispute by nearly 3 months.*

*In Austria a "data highway" for the courts that allows attachments to be sent electronically has produced savings of €4.4 million in postage alone.*

#### What do the Enforcing Contracts indicators measure?

##### Procedures to enforce a contract (number)

- Any interaction between the parties in a commercial dispute, or between them and the judge or court officer
- Steps to file the case
- Steps for trial and judgment
- Steps to enforce the judgment

##### Time required to complete procedures (calendar days)

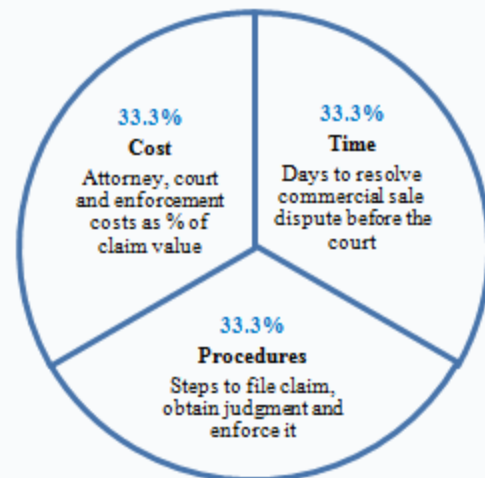
- Time to file and serve the case
- Time for trial and obtaining judgment
- Time to enforce the judgment

##### Cost required to complete procedures (% of claim)

- No bribes
- Average attorney fees
- Court costs, including expert fees
- Enforcement costs

**Enforcing Contracts:** resolving a commercial dispute through the courts

Rankings are based on 3 subindicators



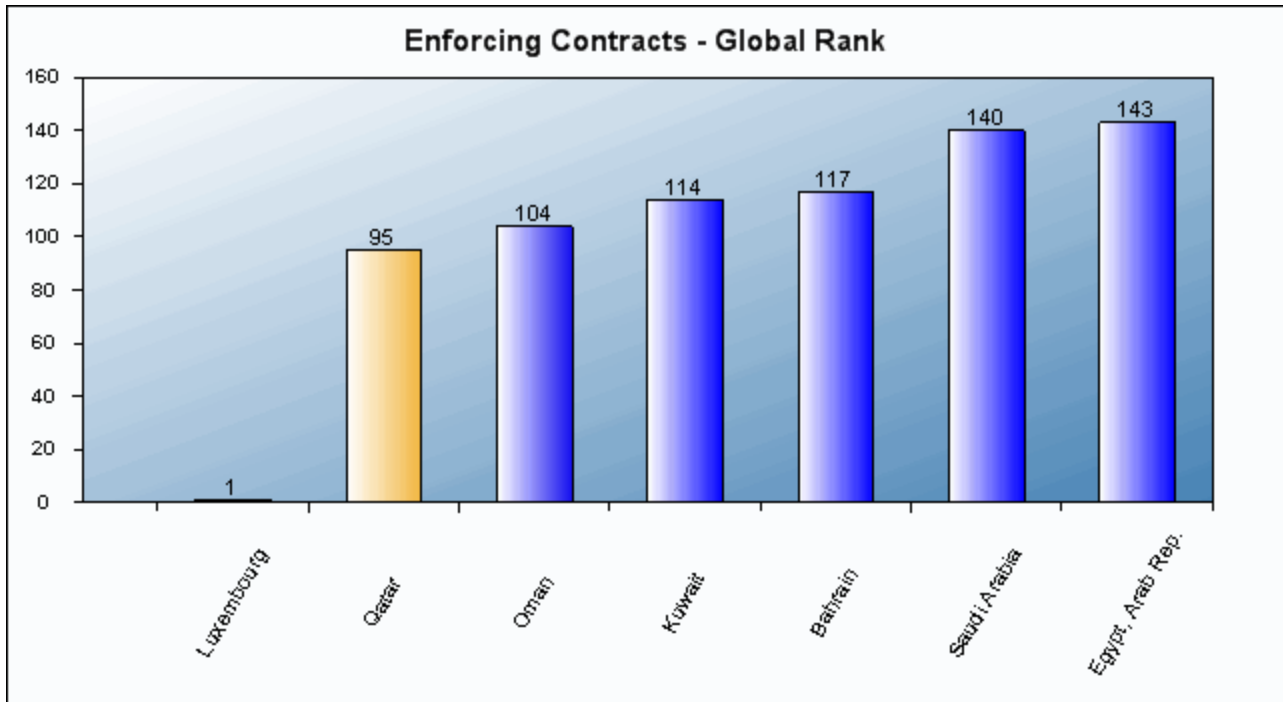
#### Case Study Assumptions

- Seller and Buyer are domestic companies
- Buyer orders custom-made goods, then does not pay
- Seller sues Buyer before competent court
- Value of claim is 200% of GNI per capita
- Seller requests pre-trial attachment to secure claim
- Dispute on quality of the goods requires expert opinion
- Judge decides in favor of Seller, no appeal
- Seller enforces judgment through a public sale of Buyer's movable assets.

## 1. Benchmarking Enforcing Contracts Regulations:

Qatar is ranked 95 overall for Enforcing Contracts.

Ranking of Qatar in Enforcing Contracts - Compared to good practice and selected economies:



The following table shows Enforcing Contracts data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Procedures (number)</b>	<b>Time (days)</b>	<b>Cost (% of claim)</b>
<b>Bhutan</b>			0.1
<b>Ireland</b>	20		
<b>Singapore</b>		150	

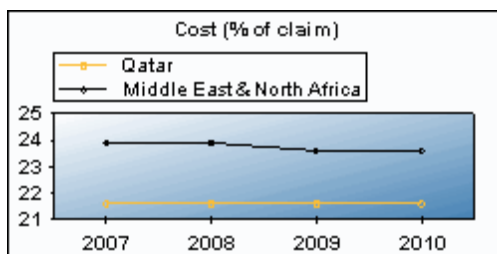
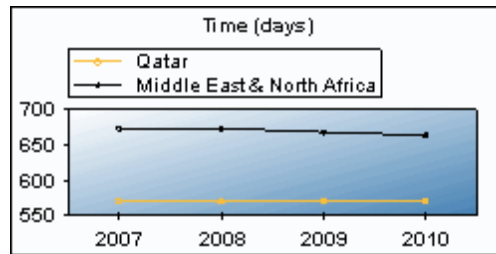
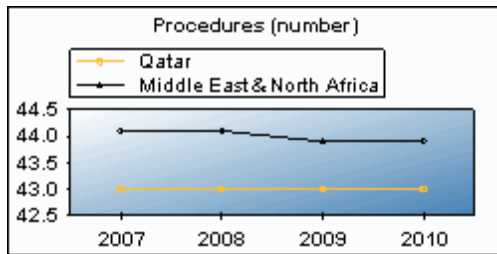
<i>Selected Economy</i>			
<b>Qatar</b>	<b>43</b>	<b>570</b>	<b>21.6</b>

<i>Comparator Economies</i>			
<b>Bahrain</b>	48	635	14.7
<b>Egypt, Arab Rep.</b>	41	1010	26.2
<b>Kuwait</b>	50	566	18.8
<b>Oman</b>	51	598	13.5
<b>Saudi Arabia</b>	43	635	27.5

## 2. Historical data: Enforcing Contracts in Qatar

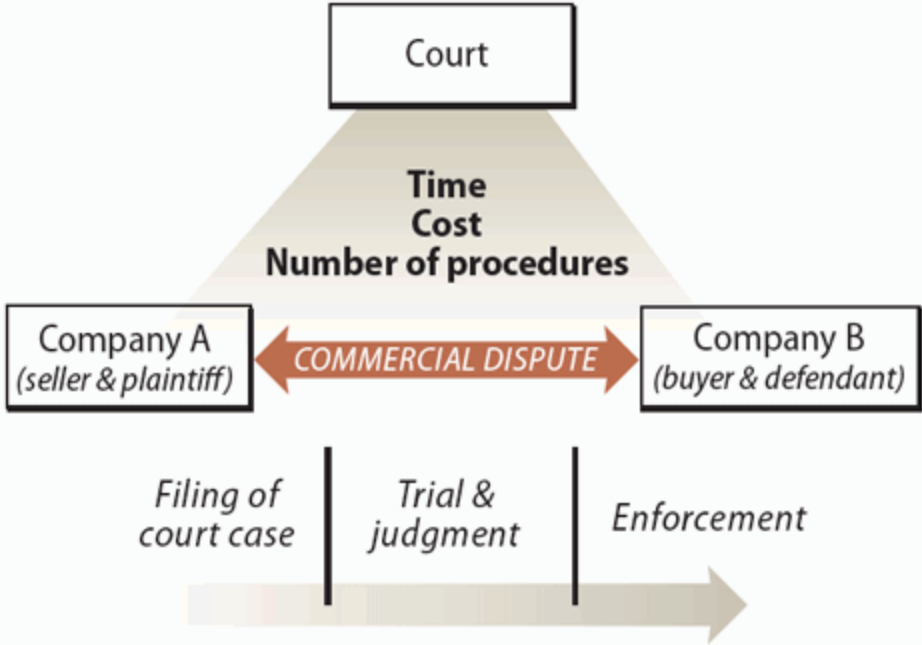
Enforcing Contracts data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	95	95
Procedures (number)	43	43	43	43
Time (days)	570	570	570	570
Cost (% of claim)	21.6	21.6	21.6	21.6

3. The following graphs illustrate the Enforcing Contracts sub indicators in Qatar over the past 4 years:





**What are the time, cost and number of procedures to resolve a commercial dispute through the courts?**



This topic looks at the efficiency of contract enforcement in Qatar.

Nature of Procedure (2010)	Indicator
Procedures (number)	43
Time (days)	570
Filing and service	60.0
Trial and judgment	450.0
Enforcement of judgment	60.0
<b>Cost (% of claim)*</b>	<b>21.60</b>
Attorney cost (% of claim)	10.0
Court cost (% of claim)	6.6
Enforcement Cost (% of claim)	5.0

**Court information:** Doha Court of First Instance (محكمة الإبتدائية الكلية /Mahkamat Al-Ebtedajyai Al-Kouliyat)

\* Claim assumed to be equivalent to 200% of income per capita.

A robust bankruptcy system functions as a filter, ensuring the survival of economically efficient companies and reallocating the resources of inefficient ones. Fast and cheap insolvency proceedings result in businesses' speedy return to normal operation and increase returns to creditors. By improving the expectations of creditors and debtors about the outcome of insolvency proceedings, well-functioning insolvency systems can facilitate access to finance, save more viable businesses, and thereby improve growth and sustainability in the economy overall.

### Some reform outcomes

*A study of the 2005 bankruptcy reform in Brazil found that it had led to an average reduction of 22% in the cost of credit for Brazilian companies, a 39% increase in overall credit and a 79% increase in long-term credit in the economy. The purpose of the reform was to improve creditor protection in insolvency proceedings.*

*Following the introduction of debtor-in-possession reorganizations in Korea in 2006, the number of reorganization filings increased from 76 in 2006 to 670 in 2009.*

### What does the Closing a Business indicator measure?

**Closing a Business:** insolvency proceedings against local company

#### Time required to recover debt (years)

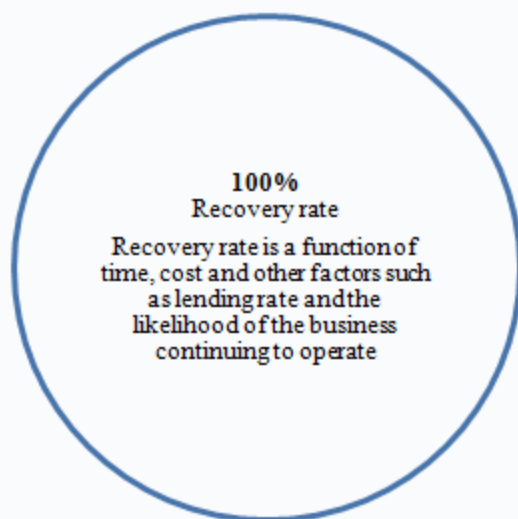
- Measured in calendar years
- Appeals and requests for extension are included

#### Cost required to recover debt (% of debtor's estate value)

- Measured as percentage of estate value
- Court fees
- Fees of insolvency administrators
- Lawyers' fees
- Assessors' and auctioneers' fees
- All other fees and costs

#### Recovery rate for creditors (cents on the dollar)

- Measures the cents on the dollar recovered by creditors
- Present value of debt recovered
- Costs of the insolvency proceedings are deducted
- Depreciation of furniture is taken into account
- Outcome for the business (survival or not) affects the maximum value that can be recovered



### *Case Study Assumptions*

#### The Company

- is domestically owned
- is a limited liability company operating a hotel
- operates in the economy's largest business city
- has 201 employees, 1 secured creditor and 50 unsecured creditors
- has a higher value as a going concern and a lower value in a piecemeal sale of assets

## 1. Benchmarking Closing Business Regulations:

Qatar is ranked 36 overall for Closing a Business.

Ranking of Qatar in Closing Business - Compared to good practice and selected economies:



The following table shows Closing Business data for Qatar compared to good practice and comparator economies:

<b>Good Practice Economies</b>	<b>Recovery rate (cents on the dollar)</b>	<b>Time (years)</b>	<b>Cost (% of estate)</b>
<b>Ireland</b>		0.4	
<b>Japan</b>	92.7		
<b>Singapore*</b>			1

<i>Selected Economy</i>			
<b>Qatar</b>	<b>53.0</b>	<b>2.8</b>	<b>22</b>

<i>Comparator Economies</i>			
<b>Bahrain</b>	64.2	2.5	10
<b>Egypt, Arab Rep.</b>	17.4	4.2	22
<b>Kuwait</b>	37.9	4.2	1
<b>Oman</b>	34.9	4.0	4
<b>Saudi Arabia</b>	36.8	1.5	22

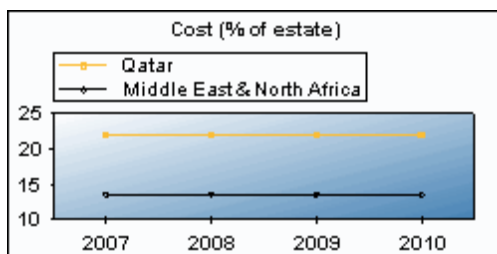
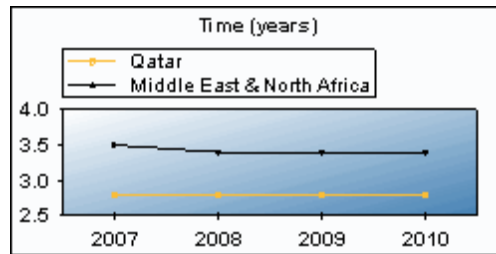
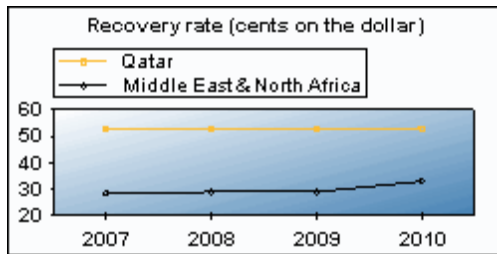
\* The following economies are also good practice economies for :

**Cost (% of estate): Colombia, Kuwait, Norway**

## 2. Historical data: Closing Business in Qatar

Closing a Business data	Doing Business 2008	Doing Business 2009	Doing Business 2010	Doing Business 2011
Rank	..	..	33	36
Time (years)	2.8	2.8	2.8	2.8
Cost (% of estate)	22	22	22	22
Recovery rate (cents on the dollar)	52.7	52.7	52.7	53.0

## 3. The following graphs illustrate the Closing Business sub indicators in Qatar over the past 4 years:



Since 2004 Doing Business has been tracking reforms aimed at simplifying business regulations, strengthening property rights, opening access to credit and enforcing contracts by measuring their impact on 10 indicator sets . \* Nearly 1,000 reforms have had an impact on these indicators. *Doing Business 2011*, covering June 2009 to June 2010, reports that 117 economies implemented 216 reforms to make it easier to start a business. 64% of economies measured by Doing Business have reformed this year, focusing on easing business start-up, lightening the tax burden, simplifying import and export regulations and improving credit information systems.

## The top 10 most-improved in Doing Business 2011

Economy	Indicator									
	Starting a Business	Dealing with Construction Permits	Registering Property	Getting Credit	Protecting Investors	Paying Taxes	Trading Across Borders	Enforcing Contracts	Closing a Business	Employing Workers
Kazakhstan	✓	✓				✓	✓			
Rwanda		✓		✓			✓			
Peru	✓	✓	✓				✓			
Vietnam	✓	✓		✓						
Cape Verde	✓		✓				✓			
Tajikistan	✓				✓	✓				
Zambia	✓						✓	✓		
Hungary		✓	✓				✓			✓
Grenada	✓		✓				✓			
Brunei Darussalam	✓						✓	✓		

 Positive Change  
 Negative Change

\* For *Doing Business 2011* the Employing Workers indicator is not included in the aggregate ease of doing business ranking.

## **Summary of changes to business regulation in top 10 most improved economies in *Doing Business 2011* and selected comparator economies.**

<b>Bahrain</b>	Bahrain made registering property more burdensome by increasing the fees at the Survey and Land Registration Bureau. Bahrain made it easier to trade by building a modern new port, improving the electronic data interchange system and introducing risk-based inspections.
<b>Brunei Darussalam</b>	Brunei Darussalam made starting a business easier by improving efficiency at the company registrar and implementing an electronic system for name searches. Brunei Darussalam reduced the corporate income tax rate from 23.5% to 22% while also introducing a lower tax rate for small businesses, ranging from 5.5% to 11%. The introduction of an electronic customs system in Brunei Darussalam made trading easier.
<b>Cape Verde</b>	Cape Verde made start-up easier by eliminating the need for a municipal inspection before a business begins operations and computerizing the system for delivering the municipal license. Cape Verde eased property registration by switching from fees based on a percentage of the property value to lower fixed rates. Cape Verde abolished the stamp duties on sales and checks.
<b>Egypt, Arab Rep.</b>	Egypt reduced the cost to start a business. Egypt made trading easier by introducing an electronic system for submitting export and import documents.
<b>Grenada</b>	Grenada eased business start-up by transferring responsibility for the commercial registry from the courts to the civil administration. The appointment of a registrar focusing only on property cut the time needed to transfer property in Grenada by almost half. Grenada's customs administration made trading faster by simplifying procedures, reducing inspections, improving staff training and enhancing communication with users.
<b>Hungary</b>	Hungary implemented a time limit for the issuance of building permits. Hungary reduced the property registration fee by 6% of the property value. Hungary simplified taxes and tax bases. Amendments to Hungary's bankruptcy law encourage insolvent companies to consider reaching agreements with creditors out of court so as to avoid bankruptcy.
<b>Kazakhstan</b>	Kazakhstan eased business start-up by reducing the minimum capital requirement to 100 tenge (\$0.70) and eliminating the need to have the memorandum of association and company charter notarized. Kazakhstan made dealing with construction permits easier by implementing a one-stop shop related to technical conditions for utilities. Kazakhstan strengthened investor protections by requiring greater corporate disclosure in company annual reports. Kazakhstan speeded up trade through efforts to modernize customs, including implementation of a risk management system and improvements in customs automation.
<b>Peru</b>	Peru eased business start-up by simplifying the requirements for operating licenses and creating an online one-stop shop for business registration. Peru streamlined construction permitting by implementing administrative reforms. Peru introduced fast-track procedures at the land registry, cutting by half the time needed to register property. Peru made trading easier by implementing a new web-based electronic data interchange system, risk-based inspections and payment deferrals.
<b>Qatar</b>	Qatar made starting a business more difficult by adding a procedure to register for taxes and obtain a company seal.
<b>Rwanda</b>	Rwanda made dealing with construction permits easier by passing new building regulations at the end of April 2010 and implementing new time limits for the issuance of various permits. Rwanda enhanced access to credit by allowing borrowers the right to inspect their own credit report and mandating that loans of all sizes be reported to the central bank's public credit registry. Rwanda reduced the number of trade documents required and enhanced its joint border management procedures with Uganda and other neighbors, leading to an improvement in the trade logistics environment.
<b>Saudi Arabia</b>	Saudi Arabia made dealing with construction permits easier for the second year in a row by introducing a new, streamlined process. An amendment to Saudi Arabia's commercial lien law enhanced access to credit by making secured lending more flexible and allowing out-of-court enforcement in case of default. Saudi Arabia reduced the time to import by launching a new container terminal at the Jeddah Islamic Port. Saudi Arabia speeded up the insolvency process by providing earlier access to amicable settlements and putting time limits on the settlements to encourage creditors to participate.



**Tajikistan**

Tajikistan made starting a business easier by creating a one-stop shop that consolidates registration with the state and the tax authority. Tajikistan strengthened investor protections by requiring greater corporate disclosure in the annual report and greater access to corporate information for minority investors. Tajikistan lowered its corporate income tax rate.

**Vietnam**

Vietnam eased company start-up by creating a one-stop shop that combines the processes for obtaining a business license and tax license and by eliminating the need for a seal for company licensing. Vietnam made dealing with construction permits easier by reducing the cost to register newly completed buildings by 50% and transferring the authority to register buildings from local authorities to the Department of National Resources and Environment. Vietnam improved its credit information system by allowing borrowers to examine their own credit report and correct errors.

**Zambia**

Zambia eased business start-up by eliminating the minimum capital requirement. Zambia eased trade by implementing a one-stop border post with Zimbabwe, launching web-based submission of customs declarations and introducing scanning machines at border posts. Zambia improved contract enforcement by introducing an electronic case management system in the courts that provides electronic referencing of cases, a database of laws, real-time court reporting and public access to court records.



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