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I would like to welcome you to the National Microfinance Foundation (NMF), the best Microfinance Institution (MFI) in Yemen. NMF, like many other microfinance institutions, has suffered much due to the recent conflicts in Yemen. The state of war that Yemen is going through has changed Yemen during the past few years. Much of the macro environment in an unfavorable condition. However, we survived the challenges and we have adapted to the changes. We currently have survival plans to surpass challenges for NMF, as an MFI that has been initially set up to provide financial services to the poor, the environment, theoretically, is a great opportunity for growth as more people are going to poverty. Therefore, a strategy has been put in place to target the newcomers People in Yemen has lost their jobs due to downsizing; and the government stopped paying its employees; thus, many have decided to go back to their villages to continue what their grandparents used to do. Farmers are now among our increasing segment in all over our 18 branches all over Yemen. More people are accepting lower wages, working harder, and volunteering for food. This provided incentives for local businesses to produce highly demanded goods. The currency devaluation and increased importation cost have increased demand for local products and services. After all, people have to eat and continue their lives. Thanks to Social Fund for Development among others, NMF has been able to attain much of the international community’s support to Yemen. The support received provided NMF the financial and capacity building support to survive the current crisis. A grant from KfW has supported NMF to build its 2018 - 2022 strategy that helped NMF learn from the best practices and initiate plans based on the current market situation. The 2018 - 2022 strategy is focused on rural development and adaptive strategies. Innovating new products and services is an important part of our current strategy to increase self-reliance and resilience among micro, small, and medium enterprises all over Yemen. Our new strategy has been aligned with the current rush of the international community to help Yemen's current crisis. Much of what we do is one way or the other is leveraging an INGO working in Yemen. The ultimate goal is to help our clients access financial services that can improve their livelihood opportunities during wartime and early recovery.

Please feel free to reach out to me with your ideas, comments, and opportunities.
أود أن أرحبا بكم في الوظيفة للتمويل، أفضل وأعرق مؤسسة تمويل أصغر في اليمن.

الوطنية للتمويل، مثل العديد من مؤسسات التمويل الأصغر الأخرى، قد لاقت الكثير بسبب الصراعات الأخيرة في اليمن خلال السنوات القليلة الماضية، والتي غيرت المحيط الكلي إلى بيئة غير مناسبة لصناعة التمويل الأصغر، إلا أنها نجحت في التحديات وتكيفت مع المتغيرات واستطاعت أن تخطط للاستمرار وننحاو التحديات.

بالنسبة للوطنية للتمويل تم تأسيسها في البداية كمؤسسة تمويل أصغر لتقديم الخدمات المالية للقرواء، واجبها حاليا تمثل فرصا كبيرة للنمو مع تزايد عدد الفرص لذلك، تم وضع أطر استراتيجية لاستهداف الفئة الجديدة.

لكنه من الناس فقدوا وظائفهم بسبب تقلص حجمها، وتوقفت الحكومة عن دفع رواتب موظفيها، الأمر الذي أجري الكثير إلى أن يوجه نحو المهنة التي كان يعتمد عليها الأجداد في كسب الرزق ومن أهمها الزراعة، حيث أصبح المزارعون الآن من بين القطاعات المتزايدة في جميع مناطقنا المتناقضة في جميع أنحاء اليمن.

لكن من الناس يقبلون أجر قليل، وينتجون أكثر، ويعزون للحصول على الطعام، وهذا وفر حافز للشركات المحلية لإنتاج سلع مطلوبة للغاية، كما أدى انخفاض قيمة العملة وزيادة تكلفة الاستيراد إلى زيادة الطلب على المنتجات والخدمات المحلية، الأمر الذي ساعد مؤسسات التمويل الأصغر على استمرار خدماتها.

استطاع الصندوق الاجتماعي للتنمية من بين أخرى الحصول على الكثير من دعم المجتمع الدولي لليمن، والذي انعكس على مؤسسات التمويل الأصغر سواء كان بالدعم الهالي المباشر أو عن طريق بناء القدرات وذلك من أجل استمرارية المؤسسات في تقديم خدماتها للناس في ظل الأزمة الحالية.


بعد ابتكار منتجات وخدمات جديدة جزء مهم من استراتيجيتنا الحالية لزيادة الاعتماد على الذات والمرونة بين المؤسسات الصغرى والمتوسطة في جميع أنحاء اليمن.

تتماشى استراتيجيتنا الجديدة مع الاندفاع الحالي للمجتمع الدولي للمساعدة في اليمن، الأمر الذي يعكس اليدوية الاستفادة من المنظمات غير الحكومية العاملة في اليمن، والتي تهدف إلى مساعدة عمالتنا للحصول على الخدمات المالية التي يمكنها تحسين فرص كسب رزقهم خلال فترة الحرب وال怎么样 المبكر.

أرجو أن لا تترددوا في التواصل معنا.
ESTABLISHMENT

National Microfinance foundation was established in Yemen in October 2003. It launched its field operations from social fund for development, contributions from a number of social leaders and local foundations which believed that the provision of financial services like saving, loan, etc. Will increase the level of income and improve the living conditions of the targeted groups.

National microfinance foundation is considered as the first and largest microfinance foundation in Yemen that performs field collection, too. The network of the foundation ranges across 20 branches and offices. The majority of its services are centered in the rural areas.

نشأة

تأسست الوطنية للتمويل في اليمن في شهر أكتوبر من العام 2003، وبدأت العمل في اليمني عام 2004م بمساهمة من الصندوق الاجتماعي وعدد من الشخصيات الاجتماعية والمؤسسات المحلية الذين رأوا أن توفير الخدمات المالية من الداخل وتمويل غيرها سيساهم في زيادة الدخل وتحسين المستوى المعيشي للفئات المستهدفة.

تعتبر الوطنية للتمويل أول وأكبر مؤسسة تمويل أصغر في اليمن، وتمتد شبكة المؤسسة عبر ما يقارب 20 فرع ومكتب، حيث تتركز أغلب خدماتها في الأرياف.
VISION
To become the source of financing and the tool of growth and development to facilitate economic empowerment among local communities.

MISSION
NMF has a mission to improve the economic and social living standards of individuals and communities through integrated financial and non-financial services via qualified staff using innovative approaches to meet client requirements.

GOALS
• Expand and spread all over rural areas.
• Increase solidarity among the society.
• Make our foundation financially sustainable and independent, and able to reach different finance resources.
• Provide various effective financial services for target people such as (loans-savings -insurance-remittance).
• Work on establishing social and economic growth throughout incorporating individuals in rural and urban areas.
• Encourage and support debtors to establish earning activities in order to depend over the sources of self-employment.

阿拉伯文
رؤية
أن نكون مصدر التمويل وأداة النمو والتطوير لتمكين المجتمع الاقتصادي.

الرسالة
تحسين المستوى المعيشي للفرد والمجتمع الاقتصادي الاجتماعياً عن طريق تقديم حلول مالية وغير مالية متكاولة من خلال فريق مؤهل واستخدام تقنيات مبتكرة لتلبية احتياجات العملاء.

الأهداف
• التوسع والانتشار في المناطق الحضرية والريفية.
• تونسية التكافل بين أفراد المجتمع.
• أن تصبح المؤسسة مستدامة ومستقلة مادياً وتستطيع الوصول إلى مصادر تمويل متنوعة.
• توفير خدمات مالية متعددة لفئات المستهدفة (تمويل، إدخار، تأمين، تحويل) فعالة ذات كفاءة مالية.
• العمل على تأسيس التنمية الاقتصادية والإجتماعية عن طريق إدمان المرأة في الريف والحضر.
• تمكين وتشجيع المتمولين من إقامة أنشطة مدرة للدخل من أجل الاعتماد على مصادر التوظيف الذاتي.
TOP AWARDS & HONORS OBTAINED BY THE FOUNDATION

أبرز الجوائز والتكريمات التي حصلت عليها المؤسسة

**Certificate of Transparency**
Microfinance Information Exchange, Inc. (MIX) Certificate of Transparency
Submitted by Mix Market & Sanabel for Five Years

**Regional Microentrepreneur Award**
Chair of the Regional Microenterprise Award
Submitted by Sanabel

**Translucence Certificate**
Submitted by Sanabel

**Regional Leadership Award**
Regional Leadership Award (2007)
Submitted by Sanabel
THANKS & GRATITUDE

National Microfinance Foundation's team is very grateful and thankful to all those who have supported and patronized NMF to continue providing its services to its clients within the framework of its vision and mission and the objectives that it has established; making a special note to:

يتقدم فريق الوطنية للتمويل بجزيل الشكر وعظيم الامتنان لِكافة الابيدي التي أسهمت ودعمت وساندت الوطنية للاستمرار في تقديم خدماتها لعملائها في إطار رؤيتها ورسالتها والأهداف التي أنشأت واستمرت وتستمر في العمل على تحقيقها. ونخص بالذكر:

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<td>Adel Mukred</td>
<td>أ/ عادل مكرد</td>
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<td>Fatima Al-Huraibi</td>
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<td>Osama Al-Shami</td>
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<td>Mohammed A. Saeed</td>
<td>أ/ محمد عبد سعيد</td>
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<td>Abdullah Al Hamdi</td>
<td>أ/ عبدالله الحمدي</td>
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Chairman of Board Members
YBRD - Vice Chairman
Board Member
SFD- Board Member
Yemen & Gulf Bank - Board Member

رئيس مجلس الأمناء
ممثل بنك اليمن للإنشاء والتمهيد
عضو مجلس الأمناء
ممثل الصندوق الاجتماعي للتنمية
عضو مجلس الأمناء
ممثل بنك اليمن والخليج
NMF Loans
أنواع التمويلات
APIARIES & BEEKEEPING LOANS

Ranchers and beekeepers are an important part of NMF's target group. They mostly live in the rural areas. Therefore, NMF has designed this product to provide appropriate loans and technical support to nurture, develop and sustain their business activities.

يتمثل العاملون في قطاع الثروة الحيوانية وتربية النحل جزء مهم من الفئة المستهدفة لدى الوطنية للتمويل والمنتجين في الأرياف بصورة كبيرة، لأنهم صممت الوطنية هذا المنتج لتقديم التمويل المناسب والدعم الفني الملائم لرعاية وتنمية مشاريعهم وانشطتهم والحفاظ على استمراريتها ونموها.
SMALL BUSINESS LOANS
			تمويل المشاريع الصغيرة

You are in need to expand your small business, increase your profit, and create a job opportunity for your family, friend, neighbors, or unemployed community member.

NMF, the source of financing and the tool of growth and development provides you with up to 5 million riyals loan to expand and develop your business, with accessable guarantees.

انت بحاجة لتطوير مشروعك التجاري الصغير وزيادة ارباحك وخلق فرصة عمل لصديقك، جارك أو قريبك العاطل عن العمل.

من الوطنية مصدر التمويل واداة النمو والتطوير تحصل على تمويل لتوسيع وتطوير مشروعك بمبلغ يصل الى 5 ملايين ريال وبضمانات متاحة وميسرة.
AGRICULTURE LOANS
مشاريع زراعية

NMF’s team is committed to providing both financial and non-financial support to farmers agriculture experience who want to expand and develop their agricultural projects. NMF finances can help the purchase of equipment to be used to create an integrated farm and breed plant varieties. This is achieved through the provision of technical expertise by the Foundation’s specialized experts in the agricultural field in addition to coordination with international organizations working in the same field to provide funding for farmers and enhance their productivity. NMF had trained over 1000 farmers in 2018 - and plans for 1500 in 2019.

وضع فريق الوطني للتمويل على عاتقه مسئولية تقديم الدعم المالي وال الفني للمزارعين الذين لديهم الخبرة في مجال الزراعة ويريدون توسيع وتطوير مشاريعهم الزراعية من خلال شراء المعدات المستخدمة لتجهيز مزرعة متكاملة وزراعة أصناف نباتية متنوعة، يأتي ذلك بتوفير الدعم الفني من خبراء الوطنية للتمويل المتخصصين في المجال الزراعي بالإضافة إلى التنسيق مع منظمات عالمية متخصصة في نفس المجال ل توفير التمويل للمزارع وتحسين الإنتاج. لقد دربت المؤسسة أكثر من الف مزارع في عام 2018 في طرق الزراعية والزي الحديث وتسعى إلى تدريب أكثر من 1500 في عام 2019م.
FISHERIES
تموييلات سمكية

Yemeni coasts expand more than 2000 km. Yemen's coasts and seas contain a huge fishing wealth. Hence, fishing profession has been a deeply rooted craft in the history of Yemen. NMF finances fishermen and women with needed tools assets.

تمتد السواحل اليمنية جغرافيا بطول يتجاوز الـ 2000 كيلو متر وتحتوي سواحل وبحار اليمن على ثروة سمكية هائلة ومهن الصيد حرفية متجذرة في تاريخ اليمن ومنتج مشاريع سمكية الذي تقدمه الوطني للموادي لعملائها من صائدي الأسماك وغير هم من المنتجات البحرية يشمل تمويل كافة احتياجات العاملين في الصيد إضافة لتقديم الاستشارات الفنية من خلال فريق متخصص وذو خبرة عالية.
THE TRAINING HALL

NMF believes that continuous training and development of skills and capabilities is an important factor in achieving knowledge and professional sustainability. Thus, NMF along with the Social Fund for Development have established a training hall with high standards.

A suitable environment for learning and practicum; capable of accommodating more than 25 trainees.

Suitable for computer software and applications.

Large and comfortable.

Typical and best for official meetings, training and workshops.

Internet is at higher speed.
"I'll think about it." That's what Talal Abdo Abdullah said when being offered the financial services National Microfinance Foundation provides. Talal used to work as a cake distributor from home in Tihama, Al Hodeida. Talal returned three days later to NMF branch in order to present his project’s idea which is building his own oven as his house is getting smaller and his family is growing up little by little. Unfortunately, Talal’s hopes were shattered when he knew that NMF branch in Al Hodeida had shut down due to war in that area, yet he continued to fight for his dream. He rented an oven for a while, then left and rented another one and so on. But all did not end well for him as he couldn’t afford the cost of the rent as well as supporting his six young brothers and mother after his father passed away at the same time. While also having a beautiful two years old girl. Talal decided to get rid of the cost of rent, so he bought a piece of land and built his own oven, but the land and the oven consumed all his savings. Suddenly the phone rang, it was NMF’s loan officer calling to tell him that the branch has reopened and approved to help develop his project. Talal was extremely thrilled and rushed to the branch to apply for 400,000 riyals to purchase enough amounts of flour and oil to run the oven for two weeks. Talal’s small business has expanded and become famous that he soon started supplying for many urban and rural areas in Bani Al Faqih.
Kamal Jaber Saleh Al-Sa’ala is a farmer from Bani Alajhilia, Sana’a. He is married with 2 sons and a daughter. Kamal has four greenhouses, where he plants some crops, but their coverings were damaged and therefore his crops got damaged. He was upset because he had borrowed money from some dealers to irrigate the crops and he was going to sell his crops and repay the traders, but they got damaged due to the climate conditions. One day, he was sitting next to his greenhouses, without any harvest, when one of the loan officers of the National Microfinance Foundation was passing by and started talking to Kamal about the foundation and its financial services, but Kamal did not believe the loan officer at first. Kamal explained, “A few days later, the loan officer called to tell me that the National Microfinance Foundation has accepted to give me a 700,000 YR loan, so I can come and take the money to buy coverings for my greenhouses.” He continued, “Although I did not think they would actually give me money, I went anyway. And what happened was that I received the funding.” Kamal benefited a lot from the fund he received as he was able to buy the coverings he needed, plant some crops like, tomatoes, cucumbers and green bell peppers, and repay his debts after selling his crops. Kamal expressed, “The best time is the harvest time, since I get to go to the market and sell my crops with proper and profitable prices and repay my debts.” Also, Kamal wishes to buy a solar power system that would replace the use of oil derivatives as they are expensive and hard to provide, he mentioned, “The worst times were those when I had to wait for hours in line for my turn to buy oil derivatives as their prices skyrocketed.” At last, he stated, “I hope that the National Microfinance Foundation would support me with another loan so I could buy a solar power system in order to facilitate things.” Early 2019, National Microfinance Foundation granted Kamal’s wish and gave him and his brother 10,000,000 YR loan to purchase a huge solar pump for their farms. “NMF helped us be heroes now instead of being unemployed” Kamal said.
Mohammed Mohib, NMF's first solar energy client. He suffered from war, displacement, and unemployment after his farm and solar system got completely destroyed by air bombing in Al Tihayta, Hodeida. All his crop, garlic, watermelon, tomatoes, white and yellow corn, and even his own home were all gone. Yet, Mohammed Mohib did not despair, and frustration was unable of killing his ambition. Mohammed and his family were displaced to Lahj where he rented a large agricultural land to reclaim and provide job opportunities for displaced people like himself as he hated to see them beg in the streets. Mohammed believes in modern agricultural. Therefore, NMF stood by his side when he applied for 12 million riyals loan to buy a second huge solar system for his new farm. He now develops agricultural lands and already hired more than 40 displaced workers. His goal is to hire more than 200 displaced.
Ammar Al-Zaheri from Damnt Nakhlan, Ibb is a poultry farmer who has a long experience in this important and vital field where he worked in a poultry company before he decided to start his own business in 2011. He approached the National Microfinance Foundation to apply for a loan in order to help revive his faltering small business after the poultry company refrained from selling dept. NMF funded Ammar with 3,000,000 royals to purchase chicks and fodder and help establish his new project. Forty days later, chicks were sold with high profit, which enabled Ammar to repay NMF half a million royals immediately, and up till now he still does the same and repay his loan's installments on a regular basis, which clearly indicates how profitable his project turned out to be. Ammar continued paying back NMF, providing for his family and expanding his business at the same time. His poultry farm also contributed in creating job opportunities for four workers so far who feel grateful that Ammar’s project received the necessary financial support that made it succeed.
Latifa Ali Qassem Al-Matary is 38 years old, divorced and has 2 daughters, one of her daughters is with her and the other one is with her former husband, she lives in Bani Matar district in Sana'a governorate. She is one of the beneficiaries of the National Microfinance Foundation, as she has taken a loan previously, and worked in making and selling traditional clothes, and she has paid back that loan. But due to the deterioration of the situation in Yemen, her previous project did not last. Consequently, she decided to start a new project in her area, and so she asked for a loan from the National Microfinance Foundation. Later, she was granted the loan and she decided to work in grazing sheep, so she bought 12 sheep and some oil derivatives. She mentioned, "I have an empty land and it is suitable to raise sheep, that's why I chose to raise and take care of sheep." However, because she lacked the necessary experience in that line of work, 7 of her sheep were diseased and died. Latifa expressed, "I hope that my loss would be compensated as now I gained the required experience to raise and take care of sheep." Still, Latifa benefited from the project and her financial status increased. Also, she is planning to start another project in the industry of traditional clothes. Latifa’s ambition is to be an example for the people in her area and to encourage them to raise cattle, and she is thankful to the National Microfinance Foundation for supporting her and providing her with the needed loans for her projects.
NMF AND RENEWABLE ENERGY

الوطنية للتمويل والطاقة المتجددة

National Microfinance Foundation has switched to 100% renewable energy in 2019. No diesel, no fuel, no pollution & no noise! All by relying entirely on solar power to generate electricity for the foundation’s head office & branches.

تعمل الإدارة العامة للوطنية للتمويل وفرعها في العام 2019 على الطاقة النظيفة بنسبة 100٪ لا ديزل ولا تلوث للبيئة ولا إزعاج للجيران. من خلال الاعتماد كلياً على منظمات الطاقة المتجددة لتوليد احتياجات المؤسسة من الكهرباء فقد سخرت الوطنية للتمويل هذا المورد الطبيعي العظيم (الشمس) لسد احتياجاتها من الطاقة.
## مؤشرات وأرقام عام ٢٠١٨ م

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**بيانات عن نشاط محفظة التمويلات وبيانات تشغيلية**

- الكفاءة الناتجة التشغيلية
- الكفاءة الناتجة المالية
- نسبة النفقات التشغيلية
- عدد المعنيين لكل إخصائي تمويل
- كلفة العمل التشغيل
- متوسط حجم التمويل القائم
- متوسط التمويلات الموزعة
- العمليات التشغيلية إجمالية من إجمالي العملا التشغيلين
- قيمة التمويلات الموزعة/ريال
- عدد العملا التشغيلين
- قيمة محفظة القروض النشطة/ريال
We cherish the Social Fund for Development’s funds and value its active role in developing Yemeni society and reducing the effects of poverty.
للإتصال 77006099
<table>
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<tr>
<th>Branch Name</th>
<th>Location Details</th>
<th>Phone Numbers</th>
<th>City</th>
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<tr>
<td>Sana’a</td>
<td>Head Office: 60 St. behind Toyota&lt;br&gt;Al-zubairi St. near Sapafon&lt;br&gt;Musabih tour in front of Bin Moa’amr&lt;br&gt;Shumaila St. in front of Alawadih hospital&lt;br&gt;Ashahyot tour near Almara’oof Exchange</td>
<td>01 440551 01 472019 01 440551 01 613047 01 321367</td>
<td>Sana’a</td>
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<td>Al Hudaydah</td>
<td>Shamsan St. near Alruad Laboratories&lt;br&gt;Bayt al Fajih_almoror St. in front of Yemen Bank for Reconstruction and Development&lt;br&gt;Bajil_in front of Government complex</td>
<td>03 220405 03 331723 03 501457</td>
<td>Al Hudaydah</td>
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<td>IBB</td>
<td>Queen Arwa St. Alhaman mosque intersection in front of Alkundi hospital and Alruad school&lt;br&gt;Al Q’iddah_30 intersection in front of the Veterinary Clinic&lt;br&gt;Yerim_Aldayri in front of the former Economic Corporation</td>
<td>04 416839 04 434143 04 504382</td>
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<td>Lahj</td>
<td>Alhaota_in front of badayat hadramout restaurant</td>
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<td>Marib</td>
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<td>Dhamar</td>
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<td>Al-Mahwit</td>
<td>Shebah_Main St. in front of Alyour stores</td>
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<td>Taiz</td>
<td>Jamal St. In front of Yemen Bank for Reconstruction and Development&lt;br&gt;Alturbaheel_Ain St. in front of Almard drug warehouse</td>
<td>04 301249 771200298 04 238342 772911092</td>
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<td>Aden</td>
<td>Mohammed Saad Abdullah St. near to Alashed pharmacy</td>
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Hotline: 770006099