QDB
بنك قطر للتنمية
Qatar Development Bank

GUIDEBOOK

Business Continuity & Resilience Measures

April 2026

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1. Purpose of This Guidebook

In light of ongoing regional developments and trade route disruptions, Qatar Development Bank (QDB) has observed recurring operational challenges affecting SMEs across the private sector.

This guidebook is issued to provide structured guidance on business continuity and resilience measures during the current period of uncertainty. The objective is to support SMEs in maintaining operational stability, protecting liquidity, and reducing exposure to disruption. The guidance is preventative in nature, and does not replace regulatory requirements or advice from other relevant authorities.

QDB will continue to monitor developments and issue updates where necessary.

2. Scope

This advisory applies to SMEs and private sector companies operating within the Qatari business ecosystem.

The guidance is sector agnostic. While certain measures may be more applicable to specific business models, the principles outlined herein may be adapted to suit individual company circumstances.

The guidebook outlines recommended measures across four operational areas:
- Stocking and Inventory Management
- Logistics Costs and Supply Chain Exposure
- Workforce Resourcing and Productivity Management
- Fire Risk Preparedness & Preventive Measures – High Risk Industrial Facilities

3. Context and Assumptions Included in This Guidebook

Since March 2026, the business environment for businesses operating in Qatar has been impacted by the ongoing regional developments. In particular, QDB has seen businesses from different sectors, including trading businesses and manufacturing businesses, report on:

Supply chain disruptions, including lengthening transit times of imports and exports, difficulty accessing logistics services to/from typically used ports/airports, and increasing costs of shipment

Changes in demand, resulting from actual and forecasted changes in consumer patterns from both residents and visitors

Resource constraints, including deteriorations or expected deteriorations in cash balances, changing input prices, as well as access to labor

Fire Risk Preparedness & Preventive Measures, for High Risk Industrial Facilities in light of the current regional security environment, including the potential risk of external impact.

While QDB cannot provide guidance on the duration or evolving extent of the disruptions, this guidebook will use the current business environment as a baseline and suggest recommended actions to different businesses to proceed.

Additional recommendations are listed that can help businesses prepare for a possible worsening of disruptions, without assigning any probability of these scenarios occurring. Not all recommendations will be suitable for all businesses, and business executives are encouraged to assess the options provided against their individual circumstances. QDB is also able to provide individualized support.

Recommendations are structured into 4 separate sections, each detailing the current business environment and a set of potential actions to consider.

- Supply chain management
- Resource management
- Demand management
- Fire Risk Preparedness & Preventive Measures – High Risk Industrial Facilities

4. Supply Chain Management

4.1 Current Business Environment

Current regional developments are causing significant supply disruptions in Qatar.

Shipping

Containerized and bulk shipping services to Qatar's ports have seen a significant decrease, with inbound cargo volumes reflecting a marked reduction compared to the same period in 2025.

Air cargo

Both passenger and cargo airlines have scaled back operations in Doha as a result of airspace restrictions.

Alternative ports of entry to the GCC

Ports outside of the Arabian Gulf continue to operate and typically have spare operating capacity, but some have also been impacted by regional developments, while others have seen ocean carrier movements reduce as shipping lines are rerouted services, often skipping stops in the Middle East. Those services calling in Middle East ports often see insurance payments rise substantially, with shippers and/or consignees being asked to pay fees that often exceed the cost of the transport service.

Road freight services

Road transport services, particularly trucking, remain a critical practical option for connecting operational ports and airports in the region to the State of Qatar. These services have experienced relative price increases due to heightened demand. Additionally, some reports indicate a slight decrease in trucking capacity and instances of congestion at border crossings as a result of increased demand.

4.2 Staying Up-To-Date

Several credible resources provide an up-to-date view on supply chain conditions throughout the region. The below is not an exhaustive list, and other credible resources exist and should be used in conjunction with the information in this guidebook:

Qatar Airways Cargo Update
(including current status of cargo operations)

DHL Global Forwarding Middle East Updates
(including country specific, port specific, and vessel specific operational updates as well as indications of surcharges and booking availability)

Flexport Middle East Updates
(including capacity and price developments across ocean and air movements in the Middle East)

Geodis Customer Advisory Middle East
(including day-by-day developments of air, ocean, and alternative trucking corridors)

Contact list of Milaha
for quotation request and other inquiries

4.3 Recommendations for Supply Chain Challenges

4.3.1. Challenge 1

Logistics costs & supply chain disruptions

Transport costs have increased on average (including base rates and surcharges), and reliance on a single supplier or shipping route increases exposure to disruption.

4.3.1.1 Managing rising and unpredictable freight costs

Shipping prices may fluctuate due to route changes, fuel adjustments, insurance costs, and capacity constraints.

Practical actions SMEs can take

a. Monitor development of freight rates beyond Forwarder provided rates

- If you are typically working with a defined set of Forwarders, request quotations also from other Forwarders for your intended shipments (different Forwarders have access to space on different carriers, and the networks and availabilities of carriers are changing day-by-day).

- Consult your Forwarder on price advantages by committing to multiple shipments over the next weeks, if possible (spot rates have risen the most, with air rates rising as much as 70% vs. February on certain lanes).

- Understand the full cost breakdown of quotations, including transport, customs clearance, handling, and additional surcharges; ensure all typical surcharges (including war risk surcharges and emergency fuel surcharges) are fully accounted for in the quoted costs (since the beginning of the crisis, container shipping spot rates between Far East and the Middle East have increased by 50-70%, and fuel prices have increased by ~60% for Diesel and ~115% for jet fuel versus pre-crisis).

- In addition to costs, verify the that Forwarding companies you employ have sufficient contracted equipment to fulfill their shipping obligations. Enquire on the specific air or ocean carriers the Forwarder has space confirmations on, and ensure the haulage from entry/exit port in the GCC to/from your warehouse/factory location is guaranteed through secured trucking capacity.

b. Consolidate shipments where feasible

- Combine smaller orders into fewer shipments when operationally possible, transition from shared container space (Less than Container Load – LCL) to exclusive container use (Full Container Load – FCL) wherever possible to save on handling fees and avoid delays in consolidation and de-consolidation point.

- Larger quantities of shipments (e.g., multiple containers and ULDs) are also typically more likely to receive priority on shipping and air services that are overbooked, increasing the chance of on-time deliveries.

c. Selectively consider changing shipping modes

- Both ocean and air rates have risen in recent days; while the exact change depends on routes, days, and cargo and needs to be enquired directly from shipping agents, the approximate magnitude of cost increases has been comparable in ocean and air services.

- Air freight remains at least 4-5x more expensive on average vs. ocean freight per KG, and while a transit duration advantage exists, airspace restrictions in the region have added several days of transit time to air freight cargo to and from Doha.

- Overland trucking services can be considered where nearshore shipping services and air freight from surrounding countries in the Middle East were previously used; to explore this option, consider contacting a dedicated trucking broker in your origin or destination country, as opposed to relying on your air / ocean shipping agent.

d. Financing for increased shipping costs

- Companies may explore financing solutions offered by Qatar Development Bank, such as the **Raw Material Financing program,** alongside various initiatives launched through the **Situation Room** in response to current regional developments. These programs are designed to cover temporary surges in logistics costs and provide **supply chain financing guarantees** for priority goods within the retail and wholesale sectors. Furthermore, support includes raw material inventory financing, logistics support program for imports and specialized advisory services tailored for **factories** operating in the food and healthcare sectors and their ancillary industries.

e. Preparing for potential further disruptions

- The principal risk exposure stems from a potential contraction in the availability of ground transportation services originating from regional maritime and air hubs. Such a disruption would significantly compromise the integrity of the primary strategic freight corridor currently servicing the State of Qatar.

- Monitor road freight / trucking markets carefully by establishing connections to several trucking brokerages in different GCC countries (both largest international players and local players exist).

- When congestions become visibility (e.g., through increasing prices on core lanes, and through reports of border congestion on sources such as the ones listed above) consider pre-booking trucking capacity several days ahead of needed transits.

- Where possible, contract both the head-haul and back-haul (e.g., “there and back”) movements for the trucks, which creates a win-win situation for your business and the trucking company, thereby typically leading to a favorable price and operating reliability.

4.3.1.2 Reducing dependence on a single supplier or route

While supplier network changes are complicated and often take several months to complete, short-term interventions can be considered for urgent procurement requirements.

Practical actions SMEs can take

a. Evaluate supplier risks for critical requirements

- Map critical products supplied by a single vendor, sourced from a single country, or transported through a single route.
- Prioritize these items for risk mitigation.

b. Develop alternative supplier options

- Develop a set of additional suppliers for critical products, including suppliers in Qatar (either with significant stock or manufacturing locally), suppliers in the GCC, and international suppliers.
- Understand ordering requirements (incl. lead times, minimum order quantities, contracting procedures, pricing, etc.) from suppliers.
- If suppliers are not providing quotes for goods delivered to the Middle East, consider purchasing transport services and inventory separately, and agree on FOB (Free on Board) or similar Incoterms **(a full listing can be found here)** to take control over the logistics part of the procurement.

c. Maintain more than one logistics provider

- Maintain a good understanding of which logistics providers (including shipping and air carriers, but also Forwarders you can contract with) are actively serving different destinations in the Middle East.
- Maintain relationships with at least two Freight Forwarders for important routes, and actively use digital tools available by many different shipping companies to compare prices and offerings.
- See 4.3.1.1 for additional information regarding shipping provider selection

d. Document product specifications clearly

- Maintain clear records of product dimensions, materials, and packaging requirements.
- Understand whether any countries your cargo now passes through (e.g., land passage through KSA) leads to additional documentation requirements (Freight Forwarders and Customs Agents can help with this).
- Factor additional document requirements into the overall cost of logistics and well as the lead time.

4.3.2 Challenge 2

Stocking & inventory management

Running highly efficient and just-in-time supply chains becomes increasingly complex during times of disruption.

4.3.2.1 Planning stock when delivery times are uncertain

Average delivery times have extended by several days for air cargo (e.g., cargo now arrives in Riyadh vs. Doha, and needs to be trucked to Qatar) and more than 1 week for ocean cargo (e.g., cargo moves on fewer services to the region and lands in Oman or KSA and needs to be trucked for serval days to Qatar).

Practical actions SMEs can take

a. Ensure stock-levels of all inputs are monitored

- Update inventory of stock levels of all inputs.

- Assess how much inventory is typically consumed of each input per month / day / week, taking seasonality and recent business activity into account.

- Where inputs to the above two measures cannot be easily computed, update stocktaking systems and processes to ensure data availability improves.

b. Define minimum stock levels

- Assess lengthening of supply chains over past weeks by assessing increase in duration between order time and delivery of products.

- Increase your optimal stock levels by duration of supply chain increases (considering the time and cost of increase and the typical stock consumed during this duration).

- Update ordering frequency and amounts to ensure stocking levels increase to sufficiently cover all input requirements.

c. Add a limited buffer for key items

- Where delivery delays have recently occurred, maintain a small additional quantity for critical products.

- Avoid increasing stock levels across all items.

d. Preparing for potential further disruptions

- In conjunction with 4.3.1.1 d, consider additional stock levels required if transport conditions deteriorate.

- Assess likelihood of deterioration of transport conditions (e.g., through use of publications by International Freight companies as listed above) and adjust ordering frequency and amounts as required.

4.3.2.2 Avoiding excess cash being locked in inventory

Purchasing large quantities as a precaution may reduce available liquidity and increase financial strain.

Practical actions SMEs can take

a. Separate fast-moving and slow-moving products

- Fast-moving items should receive priority in stock planning.
- Slow-moving items should be more tightly controlled.
- Avoid accumulating high quantities of products with low sales frequency.

b. Establish a clear reordering rule

- Calculate average daily sales.
- Confirm the supplier’s average delivery time.
- Maintain enough stock to cover that delivery period, with a small buffer for important items.
- Place new orders when stock approaches this level.
- Assign one responsible manager to approve any purchases that significantly exceed this level.

c. Review unsold inventory monthly

- Identify items that have not recorded sales in 60–90 days.
- Consider discounting, bundling, or pausing replenishment.
- Redirect released cash toward higher-priority inventory.

d. Manage customs payments strategically through bonded warehousing and bonded corridors

- A bonded warehouse is a licensed storage facility where imported goods can be held without paying customs duties until the goods are released for sale.

- Bonded corridors enable the movement of goods between customs-controlled zones – such as ports, airports, bonded warehouses, and free zones – without the immediate payment of customs duties. For example, a container arriving at Hamad Port can be transferred to bonded warehouses in Milaha Logistics City without incurring customs charges within the State of Qatar. These duties only become payable once the container or its contents leave the bonded facilities to enter the local market.

- The Kingdom of Saudi Arabia has launched the "Logistics Corridors" initiative, linking its West Coast ports to a network of land and customs corridors extending toward GCC and regional markets to ensure the continuity of supply chains. Key measures include extending the operational lifespan of trucks to 22 years and permitting empty refrigerated trucks from GCC countries to enter for cargo transport. Additionally, storage and redistribution zones have been established at King Abdul Aziz Port, providing storage fee exemptions for up to 60 days for GCC imports and exports.

- Discuss the option to use bonded warehouses and local and regional corridors with your logistics providers to assess whether this is a viable option.

- Utilized bonded facilities (whether warehouses or corridors) typically involve extensive licensing and approval, as well as the payment of a customs bond (financial security), tracking of cargo, usage of designated assets and routes, and additional documentation.

- Ensure that logistics providers you work with are fully certified and follow all licensing standards.

RESOURCE
MANAGEMENT

5. Resource Management

5.1 Current Business Environment

while early business disruptions linked to the regional developments are largely focused on logistics, preparing for second order effects provides businesses with additional stability over the coming weeks.

5.2 Staying Up-To-Date

All businesses must stay abreast of the latest developments and access up-to-date information regarding applicable policies, laws, and regulations, both in the State of Qatar and the region. This is vital to ensuring regulatory compliance and aligning operations with evolving circumstances. We emphasize the critical importance of verifying information and relying on official, trusted sources – such as official news agencies and highly credible media platforms – to mitigate the negative impacts of misinformation or misleading data related to the current situation.

Accordingly, we advise private sector entities to monitor platforms essential to the business environment, such as **Bloomberg** and **Reuters,** among other reliable sources and indicators. The news sources listed below provide significant of the challenges businesses are facing, which may result in liquidity constraints through higher costs or lower turnover:

Ministry of Commerce & Industry for official updates on business proceedings.	**Qatar Energy** for updates on the energy sector.	**Qatar News business bulletin** for updates from across the region.

5.3 Recommendations for Resource Management

5.3.1 Challenge 3

Liquidity management

Changing payment terms both by suppliers and customers can put additional working capital pressure onto businesses.

5.3.1.1 Payment terms management

Control (potential) changes in payments terms of goods receivables and payables.

Practical actions SMEs can take

a. Identify payment terms risks across value chain

- Identify suppliers and customers accounting for majority of goods payables and good receivables, respectively.
- Determine risk of suppliers and customers asking for deteriorating payments terms based on:
  - Supplier / customer exposure to global disruptions (e.g., energy prices).
  - Previous changes in payment terms during disruptions.
  - Time until next contract negotiation.

- Likewise, identifier suppliers / customers in strongest position to likely accept improvements in payments terms based on:
  - Exposure of suppliers / customers to thriving economic sectors.
  - Length of relationship with customer / supplier.
  - Time until next contract negotiation.

b. Manage work capital / cash resources in light of payment term changes

- Ensure you understand the levels of working capital and liquidity your business requires to cover all of its obligations over the coming months, taking into account that receivables may be delayed (as per amended contracts and otherwise); professional accountancies and audit companies can verify your cash balances.

- Model different scenarios of how changes in payment terms from your most important suppliers and customers can impact your cash balances.

- Increase your working capital availability to account for potential deterioration in payment terms.

- If required, access services by various banks across Qatar (such as **QDB's Working Capital Financing**) to bridge any shortfalls.

5.3.2. Challenge 4

Resourcing & productivity

Operational disruptions may affect workforce availability, scheduling, and overall productivity. SMEs should proactively manage staffing flexibility and operational continuity.

5.3.2.1 Workforce Availability & Continuity Planning

Uncertainty may affect employee availability due to travel limitations, remote work requirements, or operational adjustments.

Practical actions SMEs can take

a. Identify critical roles

- Determine positions essential for daily operations, and identify those roles that are not able to be conducted remotely.
- Determine which roles can be conducted by multiple individuals, and where operations hinge on a single individual.

b. Cross-train employees

- Train staff to perform more than one key function.
- Document key procedures to reduce dependency on single individuals.

c. Maintain updated contact information

- Ensure accurate contact details are maintained for all employees.
- Establish clear communication channels for operational updates.

6. Demand Management

6.1 Recommendations for Demand Management

6.1.1 Challenge 5

Demand management

If the ongoing regional situation leads to reduced consumer and/or business confidence, domestic demand expectations for businesses in the region are expected to suffer.

6.1.1.1 Demand forecasting and diversification

Practical actions SMEs can take

a. Determine demand concentration risk

- Assess extent to which demand (sales) is concentrated among specific geographies, demographics, industries, and individuals (companies or residents).

- Determine risk of demand change in demand groups with highest exposure (e.g., using sources above or dedicated business intelligence).

b. Secure potential at-risk contracts

- Proactively secure contracts with customers potentially at-risk, e.g., through shortening payment terms, reducing credit facilities, and increasing monitoring on payment shortfalls.

- Re-negotiate contracts at risk of default and include additional securities, e.g., imposing maximum order quantities, increasing deposit requirements, etc.

c. Diversify demand centers

- **Domestic:** widen pool of domestic buyers through increasing footprint through business-bespoke steps including exhibitions and collaboration / mergers with partners (programs such as **QDB's Business Expansion can help).**

- **Global:** access new markets outside of Qatar by identifying distribution partners in other countries (or acquiring these) and setting up a local operation (programs such as **QDB's Go Global** can help build a dedicated strategy, define a target market, make an actionable plan, and find the resources required).

7. Fire Risk Preparedness & Preventive Measures – High Risk Industrial Facilities

7.1. Context and Purpose

In addition to supply chain, resource, and demand resilience measures, SMEs – particularly those operating industrial, storage, or material-handling facilities – are advised to enhance fire risk preparedness in light of the current regional security environment, including the potential risk of external impact. Qatar Development Bank (QDB) is issuing this section of **the guidebook to industrial companies classified as High Fire Risk based on the nature of their activities, materials handled, and manufacturing processes.**

The purpose of this section is to:

- Reduce the probability of fire ignition.
- Minimize damage to fixed assets.
- Enhance operational resilience and safety.
- Support business continuity.

This guidance is preventive in nature and does not replace Civil Defense or regulatory requirements.

7.2. Scope – High Risk Facilities

This section applies to facilities that store, process, or handle one or more of the following:

- Flammable or combustible materials **(e.g. chemicals, solvents, resins, paints, inks, detergents).**
- Petroleum based products **(e.g. bitumen, fuels, lubricants, hydrocarbons).**
- Plastics and foams **(e.g. PVC, HDPE, LDPE, PET, polystyrene, XPS/EPS).**
- Battery, lead, acid, or recycling operations

7.3. Key Fire Risk Drivers (Technical Perspective)

High risk exposure typically arises from one or more of the following conditions:

- Presence of flammable liquids or gases.
- High combustible load density.
- Storage of materials in open or non segregated areas.
- Limited physical separation between production and storage zones.

7.4. Mandatory Preventive Actions (General Guidance)

All High Risk entities are strongly advised to implement the following minimum technical controls:

7.4.1. Fire protection systems

- Ensure fire alarm and suppression systems (sprinklers, extinguishers, hose reels) are:
    - Fully operational.
    - Appropriately rated for the materials handled.
    - Supported by valid inspection and maintenance records.
- Verify adequate coverage for storage and production areas.

7.4.2. Storage & material handling

- Store flammable materials in dedicated, ventilated, and clearly labeled areas.
- Limit the quantity of flammable materials kept on the production floor.
- Segregate flammable storage from ignition sources and electrical panels.

7.4.3. Housekeeping & waste management

- Remove combustible waste regularly (plastic scraps, paper, packaging, dust).
- Prevent accumulation of residues, spills, or leaked materials.
- Keep emergency exits, access routes, and hydrants unobstructed.

7.4.4. Emergency Preparedness

- Assign trained fire wardens per shift.
- Conduct periodic fire drills.
- Ensure staff awareness of emergency shutdown procedures.
- Clearly mark assembly points and evacuation routes.

7.5. Additional Recommendations for Very High Exposure Operations (Where applicable)

- Install gas or vapor detection systems (for fuel, LPG, solvents).
- Use flammable rated or explosion proof equipment where required.
- Enhance fire compartmentation using fire rated walls and doors.

This section of the guidebook is issued in the interest of asset protection, safety, and business continuity.

8. Closing Note

Qatar Development Bank remains committed to supporting the private sector ecosystem during periods of uncertainty, and appreciates the cooperation of the private sector to maintain a high standard of preparedness.

SMEs are encouraged to implement practical resilience measures and maintain proactive oversight of inventory, logistics, and supplier exposure. For technical clarification and further advisory, companies may contact the QDB Technical Analysis Team through their Relationship Manager.

For further details, updates, and to access the Bank's services tailored to current challenges, please visit the Qatar Development Bank Situation Room page via the **LINK**.

For technical clarifications or further advisory support, please contact the Qatar Development Bank Situation Room at:

Call center (Situation Room): **44300000\1**
Email: **situationroom@qdb.qa**

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