

## Chapter : 8122 Development and Employment Fund

**Vision :** Supporting small and medium enterprises to enhance job opportunities, ensure their sustainability, and enhance the concept of partnership with the professional, industrial and commercial sectors.

**Mission :** Encouraging the pioneering work and innovative ideas for the youth through providing the financing necessary for small and medium projects in all governorates and for all professional and scientific specializations especially sectors with productive and service significance and providing technical and administrative support for borrowers in order to achieve the sustainable development of local communities.

**Legal Framework:** Development and Employment Fund Law No. (33) for the year 1992 and amendements thereto.

Strategic Objectives for Unit / Key Performance Indicators										
Strategic Objectives Description	Performance Measurement Indicators		Base Value		Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
			Base Year	Value				2020	2021	2021
			1 - Expansion of the small and medium loans portfolio through direct lending to clients and promotion of decentralization through branches and delegation of authority.							
1	Number of projects financed by branches.	2017	2373	788	1390	453	1470	1565	1754	
2	Volume of financing through branches (in thousand JDs)	2017	23813	6782	16000	4521	17000	18000	20000	
3	Number of job opportunities created by branches.	2017	4846	1549	3228	830	2831	2991	4320	
4	Number of small projects financed by the fund (5000-20000) JDs	2017	2330	781	1305	441	1374	1435	1714	
5	Volume of financing for small enterprise (in thousand JDs)	2017	16736	6395	15000	4090	15800	16500	18000	
6	Number of job opportunities for small enterprise.	2017	4376	1506	2480	444	2611	2727	4000	
7	Number of medium projects financed by the fund (21000-75000) JDs	2017	43	7	85	12	25	30	40	
8	Volume of financing for medium enterprise (in thousand JDs).	2017	2189	387	1000	581	1200	1500	2000	
9	Number of job opportunities for medium enterprise	2017	470	43	748	98	220	264	320	
2 - To provide non-financial services to the target groups in accordance with best practices.										
1	Number of training courses for the target groups	2017	4	0	23	0	25	25	25	
2	Number of beneficiaries of the training courses.	2017	231	0	345	0	375	375	375	

Programs that achieve the Strategic Objectives / Key Performance Indicators											
Programs		Description of Performance Indicators		Base Value		Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				Base Year	Value				2020	2021	2021
				8361 Administration and Support Services							
1	Number of awareness sessions and promotion of the Fund's services.	2017	72	0	700	60	1000	1000	1000		
2	Number of participants in awareness sessions	2017	1170	0	17500	1500	25000	25000	25000		
3	Degree of service recipients' satisfaction	2017	70%	88%	90%	90%	92%	93%	93%		
8362 Financing											
1	Percentage of existing projects for loans financed by branches.	2017	60%	55%	77%	65%	78%	80%	82%		
2	Percentage of Repayment	2017	85%	80%	87%	80%	90%	93%	95%		
3		2017	57%	49%	56%	50%	52%	52%	52%		

Programs that achieve the Strategic Objectives / Key Performance Indicators											
Programs		Description of Performance Indicators		Base Value		Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				Base Year	Value				2020	2021	2021
8362	Financing		Percentage of branches' employees number out of the total number of fund employees								

Programs Appropriations								
Programs			Actual	Estimated	Re-estimated	Estimated	indicative	indicative
			2020	2021	2021	2022	2023	2024
8361	Administration and Support Services	Current	659762	800000	740375	817000	847000	859000
		Capital	0	0	0	0	0	0
		<b>Total</b>	<b>659762</b>	<b>800000</b>	<b>740375</b>	<b>817000</b>	<b>847000</b>	<b>859000</b>
8362	Financing	Current	1329607	1266000	1051000	1543000	1453000	1311000
		Capital	0	0	0	0	0	0
		<b>Total</b>	<b>1329607</b>	<b>1266000</b>	<b>1051000</b>	<b>1543000</b>	<b>1453000</b>	<b>1311000</b>
		Total of Current	1989369	2066000	1791375	2360000	2300000	2170000
		Total of Chapter	1989369	2066000	1791375	2360000	2300000	2170000

## Budget Summary

Chapter : 8122 Development and Employment Fund

(In JDs)

Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
<b>Revenues</b>						
141	Property Income Revenues	3992993	6102000	3030000	5425000	7420000
142	Revenues of Selling Goods and Services	26985	10000	10000	25000	29000
<b>Total Revenues</b>		<b>4019978</b>	<b>6112000</b>	<b>3040000</b>	<b>5450000</b>	<b>7449000</b>
<b>Expenditures</b>						
<b>A - Current Expenditures</b>						
211	Salaries, Wages and Allowances	1215791	1320000	1277000	1435000	1472000
212	Social Security Contributions	142275	165000	150375	183000	191000
221	Use of Goods and Services	215562	247000	234000	315000	329000
241	Foreign Interests	394701	291000	100000	372000	113000
282	Other Miscellaneous Expenditures	18977	33000	25000	45000	45000
311	Fixed Assets	2063	10000	5000	10000	20000
<b>Total Current Expenditures</b>		<b>1989369</b>	<b>2066000</b>	<b>1791375</b>	<b>2360000</b>	<b>2170000</b>
<b>B - Capital Expenditures</b>						
<b>Total Capital Expenditures</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Expenditures</b>		<b>1989369</b>	<b>2066000</b>	<b>1791375</b>	<b>2360000</b>	<b>2170000</b>
<b>Deficit \ Surplus before Financing</b>		<b>2030609</b>	<b>4046000</b>	<b>1248625</b>	<b>3090000</b>	<b>5279000</b>
<b>FINANCING BUDGET</b>						
<b>A - Uses</b>						
5111002	Repayment of Due Foreign Loans Installments	4205925	4201000	1372000	4211000	2791000
5119007	Reserves for Liabilities Repayment	2100375	2489000	1977000	856000	4183000
<b>Total Uses</b>		<b>6306300</b>	<b>6690000</b>	<b>3349000</b>	<b>5067000</b>	<b>6974000</b>
<b>B - Sources</b>						
4113001	Budget Surplus before financing	2030609	4046000	1248625	3090000	5279000
4119004	Usage of reserves for liabilities repayment	4275691	2644000	2100375	1977000	1695000
<b>Total Sources</b>		<b>6306300</b>	<b>6690000</b>	<b>3349000</b>	<b>5067000</b>	<b>6974000</b>
<b>Deficit \ Surplus after Financing</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Revenues

Chapter 8122 Development and Employment Fund

(In JDs )

Group No.	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
1411		<b>Interests</b>						
	901	<b>Interests received by government units</b>						
	002	Bank interests	45067	45000	30000	25000	23000	20000
	004	Financing loans interests	3947926	6057000	3000000	5400000	7300000	7400000
		<b>Total of Item</b>	3992993	6102000	3030000	5425000	7323000	7420000
		<b>Total</b>	3992993	6102000	3030000	5425000	7323000	7420000
1421		<b>Sales of Market Governmental Units</b>						
	019	<b>Current Revenues for Development and Employment Fund</b>						
	999	Miscellaneous Revenues	26985	10000	10000	25000	27000	29000
		<b>Total of Item</b>	26985	10000	10000	25000	27000	29000
		<b>Total</b>	26985	10000	10000	25000	27000	29000
		<b>Total Revenues</b>	4019978	6112000	3040000	5450000	7350000	7449000

# Overall Summary of Current Expenditures for the Years 2020 - 2024

## Chapter : 8122 Development and Employment Fund

(In JDs)

Group	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	<b>101</b>	Classified Employees	0	14000	0	0	0	0
	<b>102</b>	Unclassified Employees	188000	191000	186000	186000	188000	191000
	<b>103</b>	Comprehensive Contract Employees	81896	97000	90000	87000	89000	91000
	<b>105</b>	Personal Cost of Living Allowance	187577	166000	166000	202000	204000	206000
	<b>106</b>	Family Cost of Living Allowance	20580	30000	26000	24000	26000	27000
	<b>110</b>	Overtime Allowance	0	0	0	25000	25000	25000
	<b>111</b>	Additional Allowance	132648	150000	150000	192000	195000	200000
	<b>112</b>	Other Allowances	299670	378000	365000	300000	303000	305000
	<b>113</b>	Transportation Allowance	33410	50000	50000	55000	55000	55000
	<b>114</b>	Transport Allowance	9868	7000	7000	10000	10000	10000
	<b>116</b>	Employees' Bonuses	164408	155000	155000	200000	200000	200000
	<b>120</b>	Contract Employees	97734	82000	82000	154000	158000	162000
		<b>Total</b>	<b>1215791</b>	<b>1320000</b>	<b>1277000</b>	<b>1435000</b>	<b>1453000</b>	<b>1472000</b>
<b>2121</b>		Social Security Contributions						
	<b>301</b>	Social Security	142275	165000	150375	183000	187000	191000
		<b>Total</b>	<b>142275</b>	<b>165000</b>	<b>150375</b>	<b>183000</b>	<b>187000</b>	<b>191000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	<b>201</b>	Rents	79982	85000	85000	90000	90000	90000
	<b>202</b>	Telecommunications Services	18031	15000	13000	20000	20000	20000
	<b>203</b>	Water	1319	2000	2000	4000	4000	4000
	<b>204</b>	Electricity	32907	42000	38000	37000	37000	39000
	<b>205</b>	Fuels	8862	15000	15000	14000	16000	16000
	<b>206</b>	Maintenance of Machines, furniture and accessories	6785	14000	14000	30000	30000	30000
	<b>207</b>	Maintenance of vehicles, equipment and accessories	2762	4000	4000	6000	6000	6000
	<b>208</b>	Repair and maintenance of buildings and accessories	3353	3000	3000	5000	5000	5000
	<b>209</b>	Stationery, Publications and Office Supplies	6423	10000	8000	8000	8000	8000
	<b>211</b>	Cleaning services and supplies including cleaning contracts	22768	20000	20000	50000	60000	60000
	<b>212</b>	Insurance	13149	11000	11000	7000	7000	7000
	<b>213</b>	Official Travel Missions	1090	1000	1000	4000	4000	4000
	<b>214</b>	Goods and services expenses	18131	25000	20000	40000	40000	40000
		<b>Total</b>	<b>215562</b>	<b>247000</b>	<b>234000</b>	<b>315000</b>	<b>327000</b>	<b>329000</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		Foreign Interests						
	<b>307</b>	Foreign Interests	394701	291000	100000	372000	268000	113000
		<b>Total</b>	<b>394701</b>	<b>291000</b>	<b>100000</b>	<b>372000</b>	<b>268000</b>	<b>113000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Miscellaneous Expenditures						
	<b>302</b>	Contributions	14375	15000	15000	19000	19000	19000
	<b>303</b>	Scientific scholarships and training courses	775	8000	5000	16000	16000	16000
	<b>305</b>	Non-Employees' Bonuses	3827	10000	5000	10000	10000	10000
		<b>Total</b>	<b>18977</b>	<b>33000</b>	<b>25000</b>	<b>45000</b>	<b>45000</b>	<b>45000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Fixed Assets						
	<b>402</b>	Devices, Machinery and Equipment	2063	10000	5000	10000	20000	20000
		<b>Total</b>	<b>2063</b>	<b>10000</b>	<b>5000</b>	<b>10000</b>	<b>20000</b>	<b>20000</b>
<b>Total of Chapter</b>			<b>1989369</b>	<b>2066000</b>	<b>1791375</b>	<b>2360000</b>	<b>2300000</b>	<b>2170000</b>

## Current Expenditures According to Program for the Years 2020 - 2024

Chapter : 8122 Development and Employment Fund

( In JDs )

Program 8361		Administration and Support Services						
Group	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
21		<b>Compensations of Employees</b>						
2111		<b>Salaries, Wages and Allowances</b>						
	101	Classified Employees	0	14000	0	0	0	0
	102	Unclassified Employees	80000	85000	80000	74000	75000	77000
	103	Comprehensive Contract Employees	32758	44000	39000	35000	36000	37000
	105	Personal Cost of Living Allowance	73581	55000	55000	80000	81000	82000
	106	Family Cost of Living Allowance	8232	15000	12000	10000	11000	11000
	110	Overtime Allowance	0	0	0	10000	10000	10000
	111	Additional Allowance	56959	70000	70000	77000	78000	80000
	112	Other Allowances	119868	168000	160000	120000	121000	122000
	113	Transportation Allowance	13364	24000	24000	22000	22000	22000
	114	Transport Allowance	3947	3000	3000	4000	4000	4000
	116	Employees' Bonuses	67963	67000	67000	80000	80000	80000
	120	Contract Employees	39094	40000	40000	61000	62000	65000
		<b>Total</b>	<b>495766</b>	<b>585000</b>	<b>550000</b>	<b>573000</b>	<b>580000</b>	<b>590000</b>
2121		<b>Social Security Contributions</b>						
	301	Social Security	56910	68000	63375	73000	75000	76000
		<b>Total</b>	<b>56910</b>	<b>68000</b>	<b>63375</b>	<b>73000</b>	<b>75000</b>	<b>76000</b>
22		<b>Use of Goods and Services</b>						
2211		<b>Use of Goods and Services</b>						
	201	Rents	45000	47000	47000	45000	45000	45000
	202	Telecommunications Services	6712	6000	5000	8000	8000	8000
	203	Water	528	1000	1000	2000	2000	2000
	204	Electricity	13163	20000	16000	15000	15000	16000
	205	Fuels	3545	6000	6000	6000	7000	7000
	001	Heating	1300	2000	2000	2500	2700	2700
	002	Saloon vehicles	1200	2000	2000	1500	2000	2000
	003	Transport vehicles and heavy equipment	1045	2000	2000	2000	2300	2300
	206	Maintenance of Machines, furniture and accessories	2714	5000	5000	12000	12000	12000
	207	Maintenance of vehicles, equipment and accessories	1105	2000	2000	2000	2000	2000
	208	Repair and maintenance of buildings and accessories	841	1000	1000	2000	2000	2000
	209	Stationery, Publications and Office Supplies	2569	4000	2000	3000	3000	3000
	211	Cleaning services and supplies including cleaning contracts	9807	8000	8000	14000	24000	24000
	212	Insurance	5260	6000	6000	3000	3000	3000
	213	Official Travel Missions	436	1000	1000	2000	2000	2000
	214	Goods and services expenses	5752	11000	11000	32000	32000	32000
	001	Events and hospitality	0	0	0	3000	3000	3000
	013	Services, security and guarding contracts	5752	11000	11000	17000	17000	17000
	028	Professional services expenditures	0	0	0	12000	12000	12000
		<b>Total</b>	<b>97432</b>	<b>118000</b>	<b>111000</b>	<b>146000</b>	<b>157000</b>	<b>158000</b>

## Current Expenditures According to Program for the Years 2020 - 2024

Chapter : 8122 Development and Employment Fund

( In JDs )

Program 8361 Administration and Support Services								
Group	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
28		<b>Other Expenditures</b>						
2821		<b>Other Current Expenditures</b>						
	302	Contributions	5750	6000	6000	8000	8000	8000
	303	Scientific scholarships and training courses	310	5000	2000	3000	3000	3000
	305	Non-Employees' Bonuses	1531	8000	3000	4000	4000	4000
<b>Total</b>			<b>7591</b>	<b>19000</b>	<b>11000</b>	<b>15000</b>	<b>15000</b>	<b>15000</b>
31		<b>Non-financial Assets</b>						
3112		<b>Devices, Machinery and Equipment</b>						
	402	Devices, Machinery and Equipment	2063	10000	5000	10000	20000	20000
	001	Computers and accessories	2063	10000	5000	5000	15000	15000
	003	Devices and office equipment	0	0	0	5000	5000	5000
<b>Total</b>			<b>2063</b>	<b>10000</b>	<b>5000</b>	<b>10000</b>	<b>20000</b>	<b>20000</b>
<b>Total of Program</b>			<b>659762</b>	<b>800000</b>	<b>740375</b>	<b>817000</b>	<b>847000</b>	<b>859000</b>

## Current Expenditures According to Program for the Years 2020 - 2024

Chapter : 8122 Development and Employment Fund

( In JDs )

Program 8362		Financing						
Group	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
21		<b>Compensations of Employees</b>						
2111		<b>Salaries, Wages and Allowances</b>						
	102	Unclassified Employees	108000	106000	106000	112000	113000	114000
	103	Comprehensive Contract Employees	49138	53000	51000	52000	53000	54000
	105	Personal Cost of Living Allowance	113996	111000	111000	122000	123000	124000
	106	Family Cost of Living Allowance	12348	15000	14000	14000	15000	16000
	110	Overtime Allowance	0	0	0	15000	15000	15000
	111	Additional Allowance	75689	80000	80000	115000	117000	120000
	112	Other Allowances	179802	210000	205000	180000	182000	183000
	113	Transportation Allowance	20046	26000	26000	33000	33000	33000
	114	Transport Allowance	5921	4000	4000	6000	6000	6000
	116	Employees' Bonuses	96445	88000	88000	120000	120000	120000
	120	Contract Employees	58640	42000	42000	93000	96000	97000
		<b>Total</b>	<b>720025</b>	<b>735000</b>	<b>727000</b>	<b>862000</b>	<b>873000</b>	<b>882000</b>
2121		<b>Social Security Contributions</b>						
	301	Social Security	85365	97000	87000	110000	112000	115000
		<b>Total</b>	<b>85365</b>	<b>97000</b>	<b>87000</b>	<b>110000</b>	<b>112000</b>	<b>115000</b>
22		<b>Use of Goods and Services</b>						
2211		<b>Use of Goods and Services</b>						
	201	Rents	34982	38000	38000	45000	45000	45000
	202	Telecommunications Services	11319	9000	8000	12000	12000	12000
	203	Water	791	1000	1000	2000	2000	2000
	204	Electricity	19744	22000	22000	22000	22000	23000
	205	Fuels	5317	9000	9000	8000	9000	9000
	002	Saloon vehicles	5317	9000	9000	3000	3000	3000
	003	Transport vehicles and heavy equipment	0	0	0	5000	6000	6000
	206	Maintenance of Machines, furniture and accessories	4071	9000	9000	18000	18000	18000
	207	Maintenance of vehicles, equipment and accessories	1657	2000	2000	4000	4000	4000
	208	Repair and maintenance of buildings and accessories	2512	2000	2000	3000	3000	3000
	209	Stationery, Publications and Office Supplies	3854	6000	6000	5000	5000	5000
	211	Cleaning services and supplies including cleaning contracts	12961	12000	12000	36000	36000	36000
	212	Insurance	7889	5000	5000	4000	4000	4000
	213	Official Travel Missions	654	0	0	2000	2000	2000
	214	Goods and services expenses	12379	14000	9000	8000	8000	8000
	008	Advertisements and subscriptions	12379	14000	9000	5000	5000	5000
	108	Cases and fees	0	0	0	3000	3000	3000
		<b>Total</b>	<b>118130</b>	<b>129000</b>	<b>123000</b>	<b>169000</b>	<b>170000</b>	<b>171000</b>
24		<b>Interests</b>						
2411		<b>Foreign Interests</b>						
	307	Foreign Interests	394701	291000	100000	372000	268000	113000
	001	Foreign loans interests	394701	291000	100000	372000	268000	113000
		<b>Total</b>	<b>394701</b>	<b>291000</b>	<b>100000</b>	<b>372000</b>	<b>268000</b>	<b>113000</b>



## Current Expenditures According to Program for the Years 2020 - 2024

Chapter : 8122 Development and Employment Fund

( In JDs )

<b>Program 8362 Financing</b>								
Group	Item	Description	Actual 2020	Estimated 2021	Re-estimated 2021	Estimated 2022	Indicative 2023	Indicative 2024
28		<b>Other Expenditures</b>						
2821		<b>Other Current Expenditures</b>						
	302	Contributions	8625	9000	9000	11000	11000	11000
	303	Scientific scholarships and training courses	465	3000	3000	13000	13000	13000
	305	Non-Employees' Bonuses	2296	2000	2000	6000	6000	6000
<b>Total</b>			<b>11386</b>	<b>14000</b>	<b>14000</b>	<b>30000</b>	<b>30000</b>	<b>30000</b>
<b>Total of Program</b>			<b>1329607</b>	<b>1266000</b>	<b>1051000</b>	<b>1543000</b>	<b>1453000</b>	<b>1311000</b>
<b>Total of Chapter</b>			<b>1989369</b>	<b>2066000</b>	<b>1791375</b>	<b>2360000</b>	<b>2300000</b>	<b>2170000</b>