

## Chapter : 8122 Development and Employment Fund

**Establishment :** The Development and Employment Fund was established in 1989, and it commenced its lending operations in 1991 as a government institution of administrative and financial independence concerned with the development and financing of small, medium and micro projects through its self-revenues, the Fund enjoys a legal personality of financial and administrative independence, the Fund mainly aims at enabling individuals, families and poor, low income and unemployed groups in order to contribute to fighting poverty and unemployment and it is the headquarters of the Fund in Amman city and it has the right to establish branches and offices inside the Kingdom by a decision of the Board

**Vision :** The most capable institution to achieve the largest percentage of contribution in reducing poverty and unemployment.

**Mission :** Promoting the culture of freelancing, self-employment and entrepreneurship to establish and develop small and medium projects through providing financing and non-financing services

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

### Priorities and targeted results within the determined ceilings for the years 2023 - 2025 :

#### First Priority :

- Rooting the principle of the rule of law in the Fund's work, applying good governance at all levels and developing legislation governing its work.

#### First Priority Outcomes :

- The establishment and development of small and medium projects in a balanced manner among all the governorates of the Kingdom on an equal basis among beneficiaries of the Fund's financial services.
- Contribute to the creation of job opportunities for young job seekers based on justice and equality for all.

#### Second Priority :

- Strengthen the system of cooperation within a participatory framework with institutions concerned with vocational and technological employment, education and training sector.

#### Second Priority Outcomes :

- Reduce the levels of poverty and unemployment and build social protection system
- Raising the awareness of stakeholders (institutions and individuals) and the beneficiary groups of the Fund's services about the importance of self-employment and freelance and promoting entrepreneurship and its national gains through participation in the economic development process.

#### Priority of gender, youth and persons with disabilities :

- Promote the concept of entrepreneurship among young people to motivate them to creativity and innovation to achieve high productivity.
- Contribute to upgrading the percentage of economic participation of females
- Financing projects of persons with disabilities

#### The following outcomes are expected to be realized for the priority of gender, youth and persons with disabilities :

- Increase the percentage of young entrepreneurs benefiting from the Fund's financing and non-financing services.
- Promote the percentage of females benefiting from financing and nonfinancing Fund services
- Provide and facilitate accessing financing for persons with disabilities projects

**Priority of climate change (green economy) :**

- Ability to cope with any climate changes and make all conditions appropriate and attractive to the beneficiaries of the Fund's services.

**The following outcomes are expected to be realized for the priority of climate change (green economy) :**

- Encourage and stimulate entrepreneurs to establish green environment-friendly projects which mitigate the impact of climate changes

**Tasks of the Ministry / Department :**

- Providing necessary financing directly or indirectly for individuals, families, and groups of benefiting categories on favorable terms
- Qualification and rehabilitation to professionalize occupations not previously prepared or to refine skills and improve performance in the professions to which the beneficiary belongs.
- Assist individuals, associations and local voluntary NGOs in developing their capacity to identify and prepare small projects for the Fund's beneficiary groups.
- Conducting scientific research and field studies to identify projects that enable the beneficiaries to achieve the Fund's objectives and activities.
- Coordinate efforts with institutions working in the fields of productive social work, thereby preventing duplication of funding and the establishment of projects.

**Ministry/Department Contribution to the Achievement of the National Objectives :**

- Contribute to reducing poverty and unemployment rates
- Improve the level of financing and nonfinancing services and provide them to citizens fairly and equally
- Empowering the youth in all fields to develop and promoting their skills, capacities and refining their talents
- Empowering women and increasing women's participation in the labour market to enhance their economic participation.

**Major Issues and Challenges which face the Ministry / Department :**

- Declining economic growth rates negatively affecting the performance of small and medium projects and achieving the Fund's objectives.
- The coronavirus pandemic continues to negatively affect the expansion of the Fund's work as well as the beneficiary and target groups of its services.
- The financial culture of the target groups is geared towards consumer purposes, which places a burden on the Fund by changing this culture and thus negatively affecting the percentage of existing projects.
- High stumbling rates for many funded projects.
- The growing demand for the Fund's services poses an increasing pressure on the Fund's funds and thus the Fund is unable to meet all the needs of target groups and expand the funding portfolio.
- Limited capability of attracting competencies and creation of new job vacancies
- Increasing operational costs of the projects which reflects negatively on their capacity to compete and continue

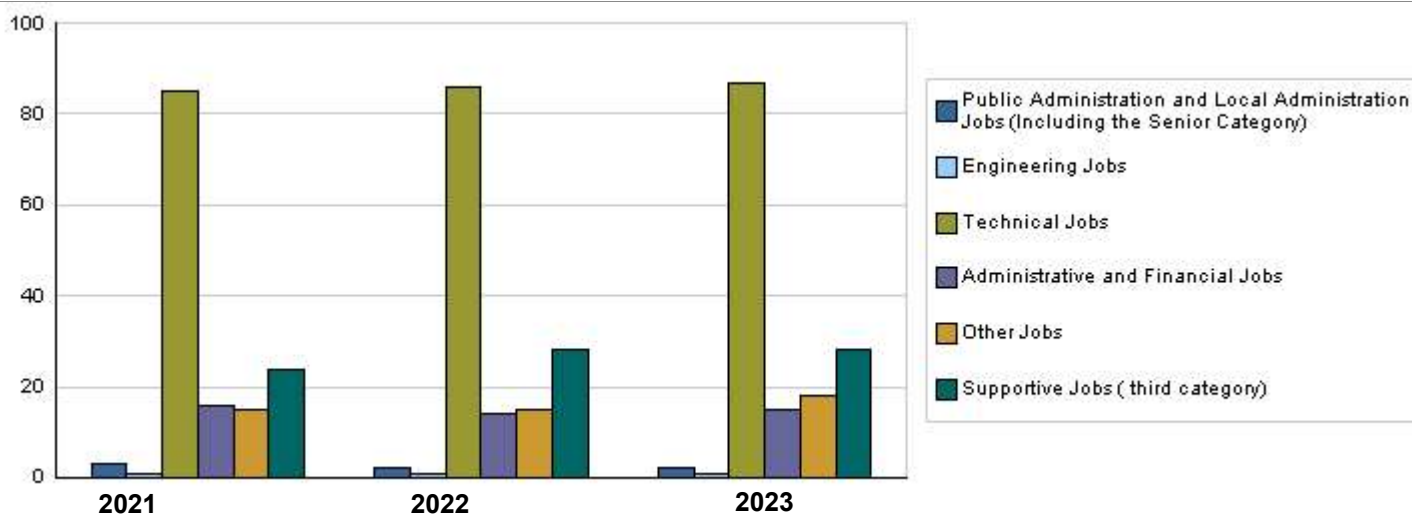
## Chapter : 8122 Development and Employment Fund

### Strategic objectives of the Ministry/ Department/ Unit and Performance Measurement Indicators

Strategic Objective	Performance Indicator	Base year	Value	Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				2021	2022	2022	2023	2024	2025
1 - Enabling targeted categories through expanding the provision of financial and non-financial services evenly among all the kingdom's governorates	1 Number of financed projects	2019	1836	414	2172	1000	2200	2420	2750
	2 Volume of financing (in million JDs)	2019	15.5	4.15	24	10	20	22	26
	3 Number of job opportunities of financed projects	2019	3440	792	2576	2200	3250	3590	4150
	4 Percentage of females benefiting from financed projects	2019	%36	%31	%38	%35	%39	%41	%43
2 - To improve and upgrade the quality of financing portfolio	1 Percentage of existing projects to total number of outstanding loans	2019	%34	%38	%45	%40	%53	%58	%70
	2 Number of annual collection	2019	%91	%100	%92	%90	%93	%94	%95

### Number of Staff in the Ministry/ Department/ Unit

Group	Job	2021			2022			Preliminary 2023		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Public Administration and Local Administration Jobs	President of the Commission	3	0	3	2	0	2	2	0	2
Engineering Jobs	Engineer / Associate Engineer	0	1	1	0	1	1	0	1	1
Technical Jobs	Manager / Head of Department	62	23	85	59	27	86	58	29	87
Administrative and Financial Jobs	Accountant/ Administrative	10	6	16	8	6	14	9	6	15
Other Jobs	Analyst/ Assistant Statistician	12	3	15	12	3	15	13	5	18
Supportive Jobs ( third category)	Correspondent/typist/ driver	23	1	24	27	1	28	27	1	28
<b>Total</b>		<b>110</b>	<b>34</b>	<b>144</b>	<b>108</b>	<b>38</b>	<b>146</b>	<b>109</b>	<b>42</b>	<b>151</b>
<b>Total Cost of Salaries</b>		<b>1062952</b>	<b>348157</b>	<b>1411109</b>	<b>1209121</b>	<b>408879</b>	<b>1618000</b>	<b>1293737</b>	<b>428263</b>	<b>1722000</b>



### Most notable information about the Ministry/Department/Unit

No.	Description	2019	2020	2021	2022	2023
1	Number of loans	1836	781	414	1000	2200
2	Volume of financing / in million JDs	15.5	6.7	4.15	10	20
3	Job opportunities (operating)	3440	1549	792	2200	3250
5	Number of lending branches and windows	15	15	15	15	15
6	Number of financing programs	15	15	15	16	17

## Chapter : 8122 Development and Employment Fund

( In JDs )

Current Activities Appropriations According to Program								
Prog.	Activites		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2021	2022	2022	2023	2024	2025
8361	000	Current	794198	839000	784000	0	0	0
	601	Administrative and Support Services	0	0	0	949000	960000	969000
	Total of Program		794198	839000	784000	949000	960000	969000
8362	000	Current	1009251	1521000	1471000	0	0	0
	601	Financing	0	0	0	1542000	1555000	1570000
	Total of Program		1009251	1521000	1471000	1542000	1555000	1570000
Total			1803449	2360000	2255000	2491000	2515000	2539000

Capital Projects Appropriations According to Program								
Prog.	Projects		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2021	2022	2022	2023	2024	2025
8361	004	Enhance institutional capacities	0	0	0	150000	100000	100000
	Total of Program		0	0	0	150000	100000	100000
Total			0	0	0	150000	100000	100000

**Overall Summary of Expenditures for Chapter 8122- Development and Employment Fund  
for the Years 2021 - 2025**

( In JDs )

Description	Actual	Estimated	Re-estimated	Estimated	Difference between estimated 2023 and re- estimated 2022	Indicative	
	2021	2022	2022	2023		2024	2025
Current Expenditure	1,803,449	2,360,000	2,255,000	2,491,000	236,000	2,515,000	2,539,000
Capital Expenditure	0	0	0	150,000	150,000	100,000	100,000
<b>Total current and capital expenditure</b>	<b>1,803,449</b>	<b>2,360,000</b>	<b>2,255,000</b>	<b>2,641,000</b>	<b>386,000</b>	<b>2,615,000</b>	<b>2,639,000</b>

**Most notable differences between estimated appropriations for 2023 and re-estimated for 2022**

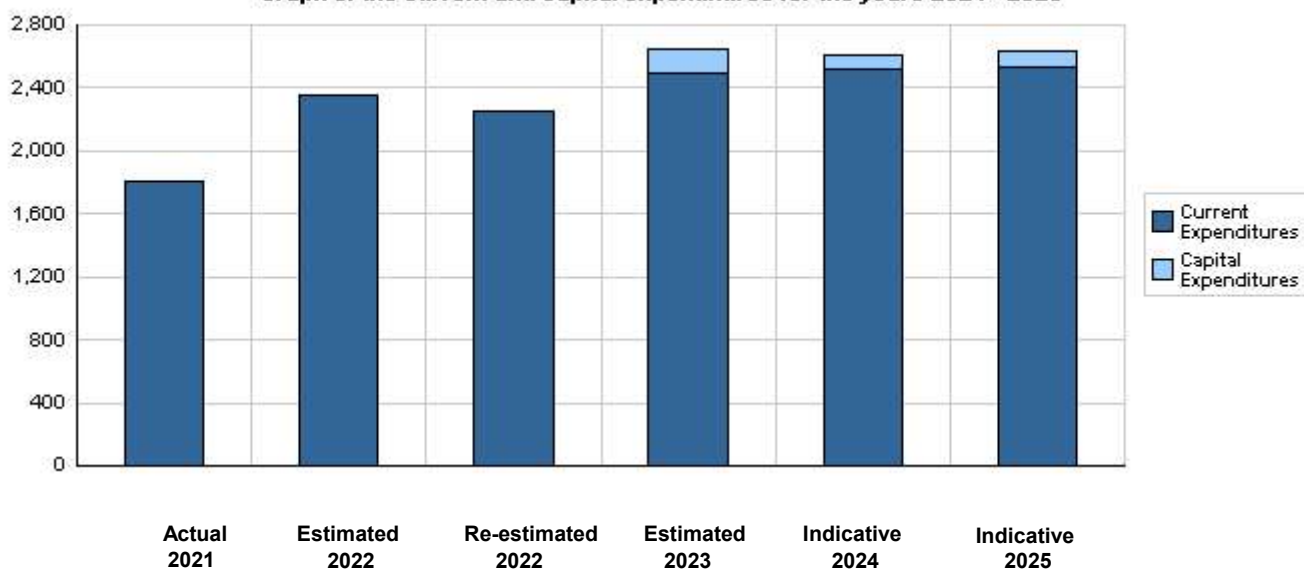
**Current expenditure :**

- Compensations of Employees group increased by (201) thousand JDs, concentrated in the natural increase of salaries, wages, allowances, and the cost of vacancies and new jobs
- Operational expenses: Increased by (60) thousand JDs, concentrated in KA Award For Entrepreneurship and cleaning , communications and fuels items.
- Foreign interests: reduced by (10) thousand JDs
- Other expenses: increased by (5) thousand JDs, concentrated in the increase in the item of scientific missions and training courses.
- Hardware, machinery and equipment: decreased by (20) thousand JDs as a result of their transfer to capital expenditure.

**Capital expenditure :**

- New appropriations were allocated for the capital expenditures by(150 thousand JDs), concentrated in the purchase of vehicles, devices and equipment.

( Thousands of JDs ) **Graph of the current and capital expenditures for the years 2021 - 2025**



## Budget Summary

### Chapter : 8122 Development and Employment Fund

(In JDs)

Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>Revenues</b>						
141	Property Income Revenues	1697206	5425000	5875000	7306000	7503000
142	Revenues of Selling Goods and Services	4751	25000	24400	26000	28000
<b>Total Revenues</b>		<b>1701957</b>	<b>5450000</b>	<b>5899400</b>	<b>7332000</b>	<b>7431000</b>
<b>Expenditures</b>						
<b>A - Current Expenditures</b>						
211	Salaries, Wages and Allowances	1268564	1435000	1350000	1539000	1575000
212	Social Security Contributions	142545	183000	171000	183000	191000
221	Use of Goods and Services	265323	327000	319000	379000	383000
241	Foreign Interests	102888	360000	360000	350000	350000
282	Other Miscellaneous Expenditures	24129	35000	35000	40000	40000
311	Fixed Assets	0	20000	20000	0	0
<b>Total Current Expenditures</b>		<b>1803449</b>	<b>2360000</b>	<b>2255000</b>	<b>2491000</b>	<b>2515000</b>
<b>B - Capital Expenditures</b>						
202001	Capital - Domestic Funding	0	0	0	150000	100000
<b>Total Capital Expenditures</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>150000</b>	<b>100000</b>
<b>Total Expenditures</b>		<b>1803449</b>	<b>2360000</b>	<b>2255000</b>	<b>2641000</b>	<b>2639000</b>
<b>Deficit \ Surplus before Financing</b>		<b>-101492</b>	<b>3090000</b>	<b>3644400</b>	<b>4691000</b>	<b>4816000</b>
<b>FINANCING BUDGET</b>						
<b>A - Uses</b>						
5111002	Repayment of Due Foreign Loans Installments	1373262	4211000	4211000	4211000	2791000
5113001	Repayment of deficit before financing	101492	0	0	0	0
5119007	Reserves for Liabilities Repayment	625600	856000	59000	539000	4665000
<b>Total Uses</b>		<b>2100354</b>	<b>5067000</b>	<b>4270000</b>	<b>4750000</b>	<b>5355000</b>
<b>B - Sources</b>						
4113001	Budget Surplus before financing	0	3090000	3644400	4691000	4816000
4119004	Usage of reserves for liabilities repayment	2100354	1977000	625600	59000	2564000
<b>Total Sources</b>		<b>2100354</b>	<b>5067000</b>	<b>4270000</b>	<b>4750000</b>	<b>5355000</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 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
1411		<b>Interests</b>						
	901	<b>Interests received by government units</b>						
	002	Bank interests	31531	25000	25000	6000	4000	3000
	004	Financing loans interests	1665675	5400000	5850000	7300000	7400000	7500000
		<b>Total of Item</b>	1697206	5425000	5875000	7306000	7404000	7503000
		<b>Total</b>	1697206	5425000	5875000	7306000	7404000	7503000
1421		<b>Sales of Market Governmental Units</b>						
	019	<b>Current Revenues for Development and Employment Fund</b>						
	999	Miscellaneous Revenues	4751	25000	24400	26000	27000	28000
		<b>Total of Item</b>	4751	25000	24400	26000	27000	28000
		<b>Total</b>	4751	25000	24400	26000	27000	28000
		<b>Total Revenues</b>	1701957	5450000	5899400	7332000	7431000	7531000

## Overall Summary of Current Expenditures for the Years 2021 - 2025

### Chapter : 8122 Development and Employment Fund

(In JDs)

Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	<b>102</b>	Unclassified Employees	204560	186000	186000	185000	188000	191000
	<b>103</b>	Comprehensive Contract Employees	79552	87000	81000	86000	87000	88000
	<b>105</b>	Personal Cost of Living Allowance	185898	202000	186000	209000	212000	214000
	<b>106</b>	Family Cost of Living Allowance	20395	24000	20000	21000	22000	23000
	<b>110</b>	Overtime Allowance	0	0	0	55000	55000	55000
	<b>111</b>	Additional Allowance	170750	192000	178000	190000	192000	195000
	<b>112</b>	Other Allowances	292750	300000	265000	276000	280000	284000
	<b>113</b>	Transportation Allowance	40814	45000	45000	53000	54000	55000
	<b>114</b>	Transport Allowance	9345	10000	10000	15000	15000	15000
	<b>116</b>	Employees' Bonuses	161500	235000	235000	285000	285000	285000
	<b>120</b>	Contract Employees	103000	154000	144000	164000	167000	170000
		<b>Total</b>	<b>1268564</b>	<b>1435000</b>	<b>1350000</b>	<b>1539000</b>	<b>1557000</b>	<b>1575000</b>
<b>2121</b>		Social Security Contributions						
	<b>301</b>	Social Security	142545	183000	171000	183000	187000	191000
		<b>Total</b>	<b>142545</b>	<b>183000</b>	<b>171000</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	84517	90000	87000	92000	92000	92000
	<b>202</b>	Telecommunications Services	16800	20000	20000	27000	27000	27000
	<b>203</b>	Water	1342	4000	3000	3000	3000	3000
	<b>204</b>	Electricity	35957	37000	37000	38000	39000	40000
	<b>205</b>	Fuels	14650	14000	14000	20000	21000	22000
	<b>206</b>	Maintenance of Machines, furniture and accessories	27835	30000	29000	30000	30000	30000
	<b>207</b>	Maintenance of vehicles, equipment and accessories	3977	6000	6000	6000	6000	6000
	<b>208</b>	Repair and maintenance of buildings and accessories	2951	5000	5000	5000	5000	5000
	<b>209</b>	Stationery, Publications and Office Supplies	7794	8000	8000	15000	15000	15000
	<b>211</b>	Cleaning services and supplies including cleaning contracts	32938	50000	47000	69000	69000	69000
	<b>212</b>	Insurance	6025	7000	7000	7000	7000	7000
	<b>213</b>	Official Travel Missions	1972	4000	4000	4000	4000	4000
	<b>214</b>	Goods and services expenses	28565	52000	52000	63000	63000	63000
		<b>Total</b>	<b>265323</b>	<b>327000</b>	<b>319000</b>	<b>379000</b>	<b>381000</b>	<b>383000</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		Foreign Interests						
	<b>307</b>	Foreign Interests	102888	360000	360000	350000	350000	350000
		<b>Total</b>	<b>102888</b>	<b>360000</b>	<b>360000</b>	<b>350000</b>	<b>350000</b>	<b>350000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Miscellaneous Expenditures						
	<b>302</b>	Contributions	16220	19000	19000	20000	20000	20000
	<b>303</b>	Scientific scholarships and training courses	2540	6000	6000	10000	10000	10000
	<b>305</b>	Non-Employees' Bonuses	5369	10000	10000	10000	10000	10000
		<b>Total</b>	<b>24129</b>	<b>35000</b>	<b>35000</b>	<b>40000</b>	<b>40000</b>	<b>40000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Fixed Assets						
	<b>402</b>	Devices, Machinery and Equipment	0	20000	20000	0	0	0
		<b>Total</b>	<b>0</b>	<b>20000</b>	<b>20000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total of Chapter</b>			<b>1803449</b>	<b>2360000</b>	<b>2255000</b>	<b>2491000</b>	<b>2515000</b>	<b>2539000</b>



# Overall Summary of Capital Expenditures for the Years 2021 - 2025

Chapter : 8122 Development and Employment Fund

( In JDs )

Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
		<b>Expenditures</b>						
28		Other Expenditures						
2822		Other Capital Expenditures						
	504	Studies, Research and Consultations	0	0	0	10000	10000	10000
<b>Total</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
		<b>Fixed Assets</b>						
31		<b>Non-financial Assets</b>						
3112		Devices, Machinery and Equipment						
	505	Equipment, Machines and Devices	0	0	0	45000	45000	45000
	506	Vehicles and Equipment	0	0	0	80000	30000	30000
<b>Total</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>125000</b>	<b>75000</b>	<b>75000</b>
3113		Other Fixed Assets						
	511	Equipping and furnishing	0	0	0	15000	15000	15000
<b>Total</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>15000</b>	<b>15000</b>	<b>15000</b>
<b>Total of Chapter</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>150000</b>	<b>100000</b>	<b>100000</b>

**Appropriations directed for females and child according to chapter : 8122 Development and Employment Fund**

( In JDs )

<b>Description</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
<b>Females</b>	<b>348,157</b>	<b>408,879</b>	<b>428,263</b>	<b>433,662</b>	<b>439,206</b>
<b>Child</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Appropriations directed according to population index</b>					
<b>Females</b>	<b>184,400</b>	<b>348,740</b>	<b>431,930</b>	<b>409,370</b>	<b>410,310</b>
<b>Child</b>	<b>141,242</b>	<b>267,120</b>	<b>330,840</b>	<b>313,560</b>	<b>314,280</b>
<b>Total appropriations directed for females</b>	<b>532,557</b>	<b>757,619</b>	<b>860,193</b>	<b>843,032</b>	<b>849,516</b>
<b>Total appropriations directed for Child</b>	<b>141,242</b>	<b>267,120</b>	<b>330,840</b>	<b>313,560</b>	<b>314,280</b>

**Chapter 8122 - Development and Employment Fund**

**8361 Administration and Support Services Program**

**Objective of the program :**

This program aims to improving the administrative capacities for all administrative units in the Fund and improve projects and programs management implemented by the Fund

**The strategic objective related to the program :**

Improve and upgrade the quality of financing portfolio

**Directorates associated with the program :**

- Human Resources and Supportive Services Directorate
- Financial Affairs Directorate
- IT Unit
- Planning & Institutional Excellence Directorate
- Public Relations & Media Directorate
- Control & Internal Auditing Unit

**Services provided by the program :**

- Provide support to the different activities of the Fund
- Provide administrative infrastructure ( as computerization, administrative transport means and providing furniture)
- Disburse salaries and allowances of employees
- Train and qualify staffs working in the Fund

**Staff working in the program :**

The program is implemented through a functional staff in 2022 estimated with ( 43 ) staff, including ( 34 ) males and ( 9 ) females .

**Appropriations directed for females and child**

**( In JDs )**

Description	2021	2022	2023	2024	2025
Females	142,368	135,209	163,884	166,186	168,070
Child	0	0	0	0	0
<b>Appropriations directed according to population index</b>					
Females	53,578	90,710	148,520	125,020	125,020
Child	41,038	69,480	113,760	95,760	95,760
<b>Total appropriations directed for females</b>	<b>195,946</b>	<b>225,919</b>	<b>312,404</b>	<b>291,206</b>	<b>293,090</b>
<b>Total appropriations directed for Child</b>	<b>41,038</b>	<b>69,480</b>	<b>113,760</b>	<b>95,760</b>	<b>95,760</b>

**Key Performance Indicators for Program**

Performance Measurement Indicator	Base Year	Value	Actual value	Target Value	Preliminary Self Evaluation	Target Value		
			2021	2022		2022	2023	2024
1 Percentage of trained employees	2019	%62	%30	%35	%35	%40	%45	%50
2 Percentage of satisfaction of service recipients	2019	%80	%85	%87	%87	%87	%88	%90

**Appropriations Of Administration and Support Services Program as Per Activities and Projects.**

**( In JDs )**

Activities and Projects	Actual	Estimated	Re-estimated	Estimated	Indicative	
	2021	2022	2022	2023	2024	2025
<b>Current Expenditures</b>	<b>794,198</b>	<b>839,000</b>	<b>784,000</b>	<b>949,000</b>	<b>960,000</b>	<b>969,000</b>
000 Current	794,198	839,000	784,000	0	0	0
601 Administrative and Support Services	0	0	0	949,000	960,000	969,000
<b>Capital Expenditures</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150,000</b>	<b>100,000</b>	<b>100,000</b>
004 Enhance institutional capacities	0	0	0	150,000	100,000	100,000
<b>Program / Treasury</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150,000</b>	<b>100,000</b>	<b>100,000</b>
<b>Total Program</b>	<b>794,198</b>	<b>839,000</b>	<b>784,000</b>	<b>1,099,000</b>	<b>1,060,000</b>	<b>1,069,000</b>

**Current Expenditures According to Program and Activities for the Years 2021 - 2025**

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8361 - Administration and Support Services								
Activity : 000 - Current								
Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	98710	74000	74000	0	0	0
	103	Comprehensive Contract Employees	31820	35000	34000	0	0	0
	105	Personal Cost of Living Allowance	75359	80000	67000	0	0	0
	106	Family Cost of Living Allowance	8158	10000	8000	0	0	0
	111	Additional Allowance	93300	77000	70000	0	0	0
	112	Other Allowances	152100	120000	105000	0	0	0
	113	Transportation Allowance	23850	22000	22000	0	0	0
	114	Transport Allowance	5388	4000	4000	0	0	0
	116	Employees' Bonuses	73500	90000	90000	0	0	0
	120	Contract Employees	61000	61000	55000	0	0	0
		<b>Total</b>	<b>623185</b>	<b>573000</b>	<b>529000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	57018	73000	67000	0	0	0
		<b>Total</b>	<b>57018</b>	<b>73000</b>	<b>67000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	46517	45000	45000	0	0	0
	202	Telecommunications Services	4200	8000	8000	0	0	0
	203	Water	537	2000	1000	0	0	0
	204	Electricity	14383	15000	15000	0	0	0
	205	Fuels	5860	6000	6000	0	0	0
	001	Heating	2000	2500	2500	0	0	0
	002	Saloon vehicles	2000	1500	1500	0	0	0
	003	Transport vehicles and heavy equipment	1860	2000	2000	0	0	0
	206	Maintenance of Machines, furniture and accessories	4835	12000	11000	0	0	0
	207	Maintenance of vehicles, equipment and accessories	1992	2000	2000	0	0	0
	208	Repair and maintenance of buildings and accessories	972	2000	2000	0	0	0
	209	Stationery, Publications and Office Supplies	3118	3000	3000	0	0	0
	211	Cleaning services and supplies including cleaning contracts	6588	14000	11000	0	0	0
	212	Insurance	2410	3000	3000	0	0	0
	213	Official Travel Missions	1972	2000	2000	0	0	0
	214	Goods and services expenses	9998	44000	44000	0	0	0
	001	Events and hospitality	0	3000	3000	0	0	0
	013	Services, security and guarding contracts	9998	17000	17000	0	0	0
	028	Professional services expenditures	0	24000	24000	0	0	0
		<b>Total</b>	<b>103382</b>	<b>158000</b>	<b>153000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	5839	8000	8000	0	0	0
	303	Scientific scholarships and training courses	1016	3000	3000	0	0	0
	305	Non-Employees' Bonuses	3758	4000	4000	0	0	0
		<b>Total</b>	<b>10613</b>	<b>15000</b>	<b>15000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Devices, Machinery and Equipment						
	402	Devices, Machinery and Equipment	0	20000	20000	0	0	0
	001	Computers and accessories	0	20000	20000	0	0	0
		<b>Total</b>	<b>0</b>	<b>20000</b>	<b>20000</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>Total of Activity</b>	<b>794198</b>	<b>839000</b>	<b>784000</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Current Expenditures According to Program and Activities for the Years 2021 - 2025**

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8361 - Administration and Support Services								
Activity : 601 - Administrative and Support Services								
Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	0	0	0	88000	89000	90000
	103	Comprehensive Contract Employees	0	0	0	35000	36000	37000
	105	Personal Cost of Living Allowance	0	0	0	85000	87000	88000
	106	Family Cost of Living Allowance	0	0	0	10000	10000	10000
	110	Overtime Allowance	0	0	0	25000	25000	25000
	111	Additional Allowance	0	0	0	90000	91000	92000
	112	Other Allowances	0	0	0	120000	122000	124000
	113	Transportation Allowance	0	0	0	30000	30000	30000
	114	Transport Allowance	0	0	0	9000	9000	9000
	116	Employees' Bonuses	0	0	0	140000	140000	140000
	120	Contract Employees	0	0	0	71000	73000	74000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>703000</b>	<b>712000</b>	<b>719000</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	0	0	0	80000	82000	84000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80000</b>	<b>82000</b>	<b>84000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	0	0	0	43000	43000	43000
	202	Telecommunications Services	0	0	0	7000	7000	7000
	203	Water	0	0	0	1000	1000	1000
	204	Electricity	0	0	0	18000	18000	18000
	205	Fuels	0	0	0	9000	9000	9000
		001 Heating	0	0	0	1500	1500	1500
		002 Saloon vehicles	0	0	0	4500	4500	4500
		003 Transport vehicles and heavy equipment	0	0	0	3000	3000	3000
	206	Maintenance of Machines, furniture and accessories	0	0	0	10000	10000	10000
	207	Maintenance of vehicles, equipment and accessories	0	0	0	2000	2000	2000
	208	Repair and maintenance of buildings and accessories	0	0	0	2000	2000	2000
	209	Stationery, Publications and Office Supplies	0	0	0	5000	5000	5000
	211	Cleaning services and supplies including cleaning contracts	0	0	0	14000	14000	14000
	212	Insurance	0	0	0	3000	3000	3000
	213	Official Travel Missions	0	0	0	2000	2000	2000
	214	Goods and services expenses	0	0	0	33000	33000	33000
		001 Events and hospitality	0	0	0	3000	3000	3000
		013 Services, security and guarding contracts	0	0	0	17000	17000	17000
		028 Professional services expenditures	0	0	0	13000	13000	13000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>149000</b>	<b>149000</b>	<b>149000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	0	0	0	10000	10000	10000
	303	Scientific scholarships and training courses	0	0	0	2000	2000	2000
	305	Non-Employees' Bonuses	0	0	0	5000	5000	5000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17000</b>	<b>17000</b>	<b>17000</b>
		<b>Total of Activity</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>949000</b>	<b>960000</b>	<b>969000</b>
		<b>Total of Program</b>	<b>794198</b>	<b>839000</b>	<b>784000</b>	<b>949000</b>	<b>960000</b>	<b>969000</b>

## Capital Expenditures According to Program and Projects for the Years 2021 - 2025

**Chapter : 8122 Development and Employment Fund**

(In JDs)

**Program : 8361 Administration and Support Services**

Project : 004 Enhance institutional capacities

**Fund Source : 202001 Capital - Domestic Funding**

Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>28</b>		<b>Other Expenditures</b>						
<b>2822</b>		Other Capital Expenditures						
	<b>504</b>	Studies, Research and Consultations						
	<b>024</b>	Market studies	0	0	0	10000	10000	10000
		<b>Total of Item</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Devices, Machinery and Equipment						
	<b>505</b>	Equipment, Machines and Devices						
	<b>001</b>	Computers and accessories	0	0	0	30000	30000	30000
	<b>003</b>	Office supplies and equipment	0	0	0	15000	15000	15000
		<b>Total of Item</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45000</b>	<b>45000</b>	<b>45000</b>
	<b>506</b>	Vehicles and Equipment						
	<b>001</b>	Saloon cars	0	0	0	50000	0	0
	<b>003</b>	Pick-up vehicles	0	0	0	30000	30000	30000
		<b>Total of Item</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80000</b>	<b>30000</b>	<b>30000</b>
<b>3113</b>		Other Fixed Assets						
	<b>511</b>	Equipping and furnishing						
	<b>009</b>	Office furniture and equipment	0	0	0	15000	15000	15000
		<b>Total of Item</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15000</b>	<b>15000</b>	<b>15000</b>
		<b>Total of Project</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150000</b>	<b>100000</b>	<b>100000</b>
		<b>Total of Program</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150000</b>	<b>100000</b>	<b>100000</b>
		<b>Total of Chapter</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>150000</b>	<b>100000</b>	<b>100000</b>

**Chapter 8122 - Development and Employment Fund**

**8362 Financing Program**

**Objective of the program :**

This program aims to providing the necessary financing for beneficiaries from the Fund's financial and nonfinancial services to hold their new projects or develop their existing projects

**The strategic objective related to the program :**

Enable targeted categories through expanding in providing financial and nonfinancial services evenly among all the Kingdom's governorates

**Directorates associated with the program :**

- Branch Directorates in the Center and Governorates
- Training & Empowerment Directorate
- Legal Affairs Directorate
- Follow Up & Collection Directorate
- Indirect Lending Directorate

**Services provided by the program :**

- 1- Provide the necessary financing for holding new projects or develop existing projects fairly
- 2- Provide job opportunities for job seekers through establishing income-generating projects
- 3- Hold awareness sessions and provide support and qualitative services for beneficiaries of the Fund's services
- 4- Audit, follow up and collect borrowers receivables
- 5- Visit projects for the purposes of field surveys
- 6- Hold training courses for targeted categories

**Staff working in the program :**

The program is implemented through a functional staff in 2022 estimated with ( 103 ) staff, including ( 74 ) males and ( 29 ) females .

**Appropriations directed for females and child**

**( In JDs )**

Description	2021	2022	2023	2024	2025
Females	205,789	273,670	264,379	267,476	271,136
Child	0	0	0	0	0
<b>Appropriations directed according to population index</b>					
Females	130,822	258,030	283,410	284,350	285,290
Child	100,204	197,640	217,080	217,800	218,520
<b>Total appropriations directed for females</b>	<b>336,611</b>	<b>531,700</b>	<b>547,789</b>	<b>551,826</b>	<b>556,426</b>
<b>Total appropriations directed for Child</b>	<b>100,204</b>	<b>197,640</b>	<b>217,080</b>	<b>217,800</b>	<b>218,520</b>

**Key Performance Indicators for Program**

Performance Measurement Indicator	Base Year	Value	Actual value	Target Value	Preliminary Self Evaluation	Target Value		
			2021	2022		2022	2023	2024
1 Number of financed projects	2019	1836	414	2172	1000	2200	2420	2750
2 Volume of financing (in million JDs)	2019	15.5	4.15	24	10	20	22	26
3 Number of job opportunities of financed projects	2019	3440	792	2576	2200	3250	3590	4150
4 Percentage of females benefiting from the financed projects	2019	%36	%31	%38	%35	%39	%41	%43

**Appropriations Of Financing Program as Per Activities and Projects.**

**( In JDs )**

Activities and Projects	Actual	Estimated	Re-estimated	Estimated	Indicative	
	2021	2022	2022	2023	2024	2025
<b>Current Expenditures</b>	<b>1,009,251</b>	<b>1,521,000</b>	<b>1,471,000</b>	<b>1,542,000</b>	<b>1,555,000</b>	<b>1,570,000</b>
000 Current	1,009,251	1,521,000	1,471,000	0	0	0
601 Financing	0	0	0	1,542,000	1,555,000	1,570,000
<b>Capital Expenditures</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Program / Treasury</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Program</b>	<b>1,009,251</b>	<b>1,521,000</b>	<b>1,471,000</b>	<b>1,542,000</b>	<b>1,555,000</b>	<b>1,570,000</b>

**Current Expenditures According to Program and Activities for the Years 2021 - 2025**

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8362 - Financing								
Activity : 000 - Current								
Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	105850	112000	112000	0	0	0
	103	Comprehensive Contract Employees	47732	52000	47000	0	0	0
	105	Personal Cost of Living Allowance	110539	122000	119000	0	0	0
	106	Family Cost of Living Allowance	12237	14000	12000	0	0	0
	111	Additional Allowance	77450	115000	108000	0	0	0
	112	Other Allowances	140650	180000	160000	0	0	0
	113	Transportation Allowance	16964	23000	23000	0	0	0
	114	Transport Allowance	3957	6000	6000	0	0	0
	116	Employees' Bonuses	88000	145000	145000	0	0	0
	120	Contract Employees	42000	93000	89000	0	0	0
		<b>Total</b>	<b>645379</b>	<b>862000</b>	<b>821000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	85527	110000	104000	0	0	0
		<b>Total</b>	<b>85527</b>	<b>110000</b>	<b>104000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	38000	45000	42000	0	0	0
	202	Telecommunications Services	12600	12000	12000	0	0	0
	203	Water	805	2000	2000	0	0	0
	204	Electricity	21574	22000	22000	0	0	0
	205	Fuels	8790	8000	8000	0	0	0
		002 Saloon vehicles	8790	3000	3000	0	0	0
		003 Transport vehicles and heavy equipment	0	5000	5000	0	0	0
	206	Maintenance of Machines, furniture and accessories	23000	18000	18000	0	0	0
	207	Maintenance of vehicles, equipment and accessories	1985	4000	4000	0	0	0
	208	Repair and maintenance of buildings and accessories	1979	3000	3000	0	0	0
	209	Stationery, Publications and Office Supplies	4676	5000	5000	0	0	0
	211	Cleaning services and supplies including cleaning contracts	26350	36000	36000	0	0	0
	212	Insurance	3615	4000	4000	0	0	0
	213	Official Travel Missions	0	2000	2000	0	0	0
	214	Goods and services expenses	18567	8000	8000	0	0	0
		008 Advertisements and subscriptions	18567	5000	5000	0	0	0
		108 Cases and fees	0	3000	3000	0	0	0
		<b>Total</b>	<b>161941</b>	<b>169000</b>	<b>166000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		Foreign Interests						
	307	Foreign Interests	102888	360000	360000	0	0	0
		001 Foreign loans interests	102888	360000	360000	0	0	0
		<b>Total</b>	<b>102888</b>	<b>360000</b>	<b>360000</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	10381	11000	11000	0	0	0
	303	Scientific scholarships and training courses	1524	3000	3000	0	0	0
	305	Non-Employees' Bonuses	1611	6000	6000	0	0	0
		<b>Total</b>	<b>13516</b>	<b>20000</b>	<b>20000</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>Total of Activity</b>	<b>1009251</b>	<b>1521000</b>	<b>1471000</b>	<b>0</b>	<b>0</b>	<b>0</b>



**Current Expenditures According to Program and Activities for the Years 2021 - 2025**

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8362 - Financing								
Activity : 601 - Financing								
Group	Item	Description	Actual 2021	Estimated 2022	Re-estimated 2022	Estimated 2023	Indicative 2024	Indicative 2025
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	0	0	0	97000	99000	101000
	103	Comprehensive Contract Employees	0	0	0	51000	51000	51000
	105	Personal Cost of Living Allowance	0	0	0	124000	125000	126000
	106	Family Cost of Living Allowance	0	0	0	11000	12000	13000
	110	Overtime Allowance	0	0	0	30000	30000	30000
	111	Additional Allowance	0	0	0	100000	101000	103000
	112	Other Allowances	0	0	0	156000	158000	160000
	113	Transportation Allowance	0	0	0	23000	24000	25000
	114	Transport Allowance	0	0	0	6000	6000	6000
	116	Employees' Bonuses	0	0	0	145000	145000	145000
	120	Contract Employees	0	0	0	93000	94000	96000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>836000</b>	<b>845000</b>	<b>856000</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	0	0	0	103000	105000	107000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>103000</b>	<b>105000</b>	<b>107000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	0	0	0	49000	49000	49000
	202	Telecommunications Services	0	0	0	20000	20000	20000
	203	Water	0	0	0	2000	2000	2000
	204	Electricity	0	0	0	20000	21000	22000
	205	Fuels	0	0	0	11000	12000	13000
		002 Saloon vehicles	0	0	0	4000	4000	4000
		003 Transport vehicles and heavy equipment	0	0	0	7000	8000	9000
	206	Maintenance of Machines, furniture and accessories	0	0	0	20000	20000	20000
	207	Maintenance of vehicles, equipment and accessories	0	0	0	4000	4000	4000
	208	Repair and maintenance of buildings and accessories	0	0	0	3000	3000	3000
	209	Stationery, Publications and Office Supplies	0	0	0	10000	10000	10000
	211	Cleaning services and supplies including cleaning contracts	0	0	0	55000	55000	55000
	212	Insurance	0	0	0	4000	4000	4000
	213	Official Travel Missions	0	0	0	2000	2000	2000
	214	Goods and services expenses	0	0	0	30000	30000	30000
		008 Advertisements and subscriptions	0	0	0	5000	5000	5000
		108 Cases and fees	0	0	0	5000	5000	5000
		193 KA Award for Entrepreneurship	0	0	0	20000	20000	20000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>230000</b>	<b>232000</b>	<b>234000</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		Foreign Interests						
	307	Foreign Interests	0	0	0	350000	350000	350000
		001 Foreign loans interests	0	0	0	350000	350000	350000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>350000</b>	<b>350000</b>	<b>350000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	0	0	0	10000	10000	10000
	303	Scientific scholarships and training courses	0	0	0	8000	8000	8000
	305	Non-Employees' Bonuses	0	0	0	5000	5000	5000
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23000</b>	<b>23000</b>	<b>23000</b>
		<b>Total of Activity</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1542000</b>	<b>1555000</b>	<b>1570000</b>
		<b>Total of Program</b>	<b>1009251</b>	<b>1521000</b>	<b>1471000</b>	<b>1542000</b>	<b>1555000</b>	<b>1570000</b>
		<b>Total of Chapter</b>	<b>1803449</b>	<b>2360000</b>	<b>2255000</b>	<b>2491000</b>	<b>2515000</b>	<b>2539000</b>