

Chapter : 8122 Development and Employment Fund

Creation : 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 2024 - 2026 :

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.

Key procedures to realize the first priority :

- Providing funding, directly or indirectly, for individuals, families and poor groups of concessional beneficiaries.
- Qualification and rehabilitation to professionalize unprocessed occupations or to refine skills and improve performance in the beneficiary's professions.
- Assisting individuals, associations and voluntary NGOs in developing their capacity to identify and prepare small projects for the Fund's beneficiary groups.

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.
- Contributing to the creation of job opportunities for young job seekers based on justice and equality for all.

First priority-related program :

- Financing.

Second Priority :

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

Key procedures to realize the second priority :

- Coordinating efforts with institutions working in the fields of productive social work to prevent duplication of funding and entrepreneurship.
- Conducting scientific research and field studies to identify projects that enable the beneficiary to achieve the Fund's objectives and orientation.

Second Priority Outcomes :

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

Second priority-related program :

- Financing.

Priority of gender, youth and persons with disabilities :

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

Key procedures to realize the priority of gender, youth and persons with disabilities :

- The development of new financing products such as the Women's Empowerment Program, aimed at increasing women's economic participation.
- Contributing to employment opportunities for young people and persons with disabilities seeking employment based on justice and equality for all.

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

- Increasing the percentage of young entrepreneurs benefiting from the Fund's financing and non-financing services.
- Promoting the percentage of females benefiting from financing and nonfinancing Fund services.
- Providing and facilitating accessing financing for persons with disabilities projects.

Priority-related program of gender, youth and persons with disabilities :

- Administration and Support Services.
- Financing.

Priority of climate change :

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

Key procedures to realize climate change-related priority :

- Financing many eco-friendly (green) projects.

The following outcomes are expected to be realized for the priority of climate change :

- Encouraging and stimulating entrepreneurs to establish green environment-friendly projects which mitigate the impact of climate changes.

Program of climate change-related priority :

- Financing.

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.
- Coordinating 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 :

- Contributing to reducing poverty and unemployment rates.
- Improving 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

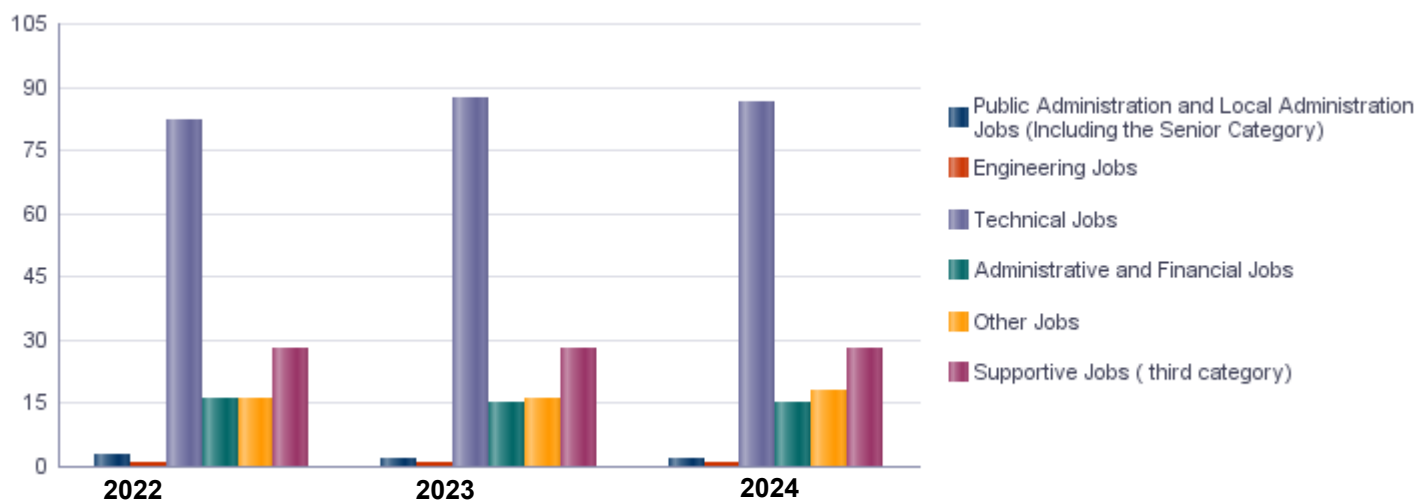
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Strategic goals of the Ministry/ Department/ Unit and Performance Measurement Indicators

Strategic Objective	Performance Indicator	Base year	Value	Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				2022	2023	2023	2024	2025	2026
1 - Empowering target groups by expanding the provision of financial and non-financial services in a balanced manner among all the Kingdom's governorates.	1 Number of financed projects.	2019	1836	840	2200	2000	2420	2750	3180
	2 Volume of financing (in million JDs).	2019	15.5	12.3	20	17	22	26	30
	3 Number of job opportunities of financed projects.	2019	3440	2209	3250	3000	3590	4150	4800
	4 Percentage of females benefiting from financed projects.	2019	%36	%32	%39	%39	%41	%43	%45
2 - Improving and raising the quality of the finance portfolio.	1 Percentage of existing projects to total number of outstanding loans.	2019	%34	%45	%53	%50	%53	%58	%70
	2 Number of annual collection.	2019	%91	%92	%93	%92	%92	%93	%94

Number of Staff in the Ministry/ Department/ Unit

Group	Job	2022			2023			Preliminary 2024		
		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	58	24	82	60	27	87	57	29	86
Administrative and Financial Jobs	Accountant/ Administrative	10	6	16	8	7	15	9	6	15
Other Jobs	Analyst/ Assistant Statistician	13	3	16	13	3	16	13	5	18
Supportive Jobs (third category)	Correspondent/typist/ driver	24	4	28	27	1	28	27	1	28
Total		108	38	146	110	39	149	108	42	150
Total Cost of Salaries		1107250	375546	1482796	1293555	428445	1722000	1309059	432941	1742000



Most notable information about the Ministry/Department/Unit

No.	Description	2020	2021	2022	2023	2024
1	Number of loans.	781	414	840	2200	2420
2	Volume of financing / in million JDs.	6.7	4.1	12.3	20	22
3	Job opportunities (employment).	1549	792	2209	3250	3590
4	Number of lending branches and windows.	15	15	15	15	15
5	Number of financing programs.	15	15	16	20	21

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(In JDs)

Current Activities Appropriations According to Program								
Prog.	Activites		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2022	2023	2023	2024	2025	2026
8361	000	Current	757613	0	0	0	0	0
	601	Administrative and Support Services	0	961000	929000	979000	993000	1007000
	Total of Program		757613	961000	929000	979000	993000	1007000
8362	000	Current	1397113	0	0	0	0	0
	601	Financing	0	1530000	1500000	1541000	1458000	1415000
	Total of Program		1397113	1530000	1500000	1541000	1458000	1415000
Total			2154726	2491000	2429000	2520000	2451000	2422000

Capital Projects Appropriations According to Program								
Prog.	Projects		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2022	2023	2023	2024	2025	2026
8361	004	Enhance institutional capacities	0	150000	100000	100000	75000	50000
	Total of Program		0	150000	100000	100000	75000	50000
Total			0	150000	100000	100000	75000	50000

**Overall Summary of Expenditures for Chapter 8122- Development and Employment Fund
for the Years 2022 - 2026**

(In JDs)

Description	Actual	Estimated	Re-estimated	Estimated	Difference between estimated 2024 and re- estimated 2023	Indicative	
	2022	2023	2023	2024		2025	2026
Current Expenditure	2,154,726	2,491,000	2,429,000	2,520,000	91,000	2,451,000	2,422,000
Capital Expenditure	0	150,000	100,000	100,000	0	75,000	50,000
Total current and capital expenditure	2,154,726	2,641,000	2,529,000	2,620,000	91,000	2,526,000	2,472,000

Most notable differences between estimated appropriations for 2024 and re-estimated for 2023

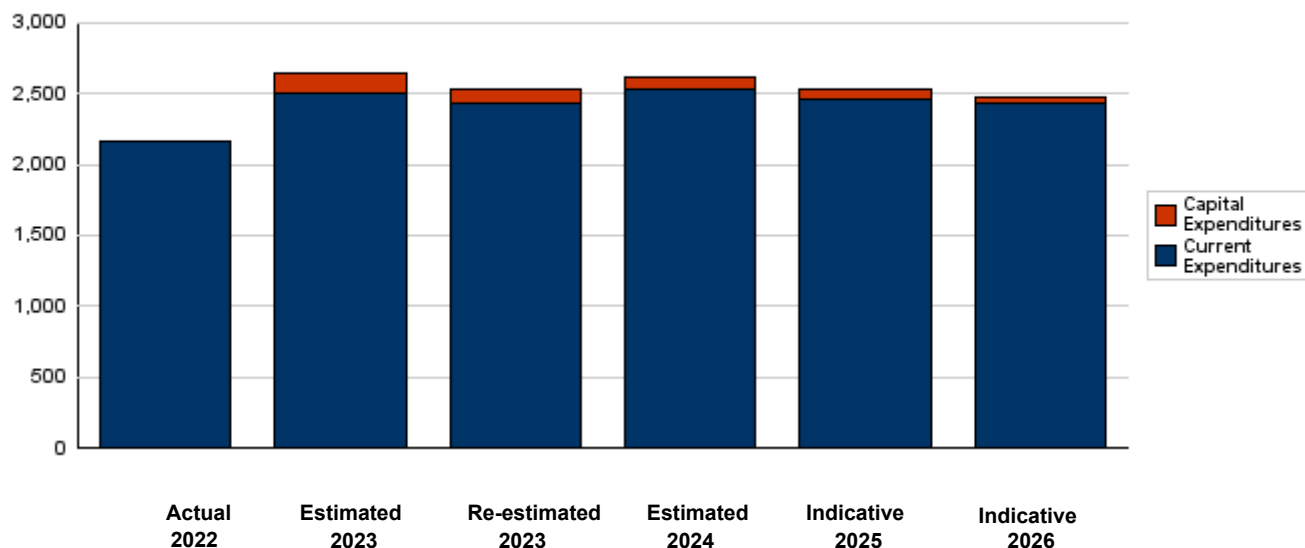
Current expenditure :

- Compensations of employees group: increased by (82) thousand JDs, concentrated in the natural increase of salaries, wages, allowances, and the cost of vacancies and new jobs
- Operational expenditure: Increased by (19) thousand JDs, concentrated on new allocations under goods and services expenses item / KA Award For Entrepreneurship.
- Foreign interests: reduced by (10) thousand JDs.

Capital expenditure :

- No new provisions have been made under capital expenditure.

(Thousands of JDs) Graph of the current and capital expenditures for the years 2022 - 2026



Budget Summary

Chapter : 8122 Development and Employment Fund

(In JDs)

Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
Revenues						
141	Property Income Revenues	4168820	7306000	6714000	5664000	6000000
142	Revenues of Selling Goods and Services	8020	26000	26000	10000	12000
Total Revenues		4176840	7332000	6740000	5674000	6012000
Expenditures						
A - Current Expenditures						
211	Salaries, Wages and Allowances	1315216	1539000	1477000	1550000	1568000
212	Social Security Contributions	167580	183000	183000	192000	196000
221	Use of Goods and Services	283258	379000	379000	398000	399000
241	Foreign Interests	356505	350000	350000	340000	248000
282	Other Miscellaneous Expenditures	32167	40000	40000	40000	40000
Total Current Expenditures		2154726	2491000	2429000	2520000	2451000
B - Capital Expenditures						
202001	Capital - Domestic Funding	0	150000	100000	100000	75000
Total Capital Expenditures		0	150000	100000	100000	75000
Total Expenditures		2154726	2641000	2529000	2620000	2526000
Deficit \ Surplus before Financing		2022114	4691000	4211000	3054000	3486000
FINANCING BUDGET						
A - Uses						
5111002	Repayment of Due Foreign Loans Installments	4194069	4211000	4211000	2800000	1700000
5119007	Reserves for Liabilities Repayment	0	539000	0	254000	2040000
Total Uses		4194069	4750000	4211000	3054000	6081000
B - Sources						
4113001	Budget Surplus before financing	2022114	4691000	4211000	3054000	3486000
4119004	Usage of reserves for liabilities repayment	625600	59000	0	0	254000
4119012	Borrowers' repayments	1546355	0	0	0	0
Total Sources		4194069	4750000	4211000	3054000	6081000
Deficit \ Surplus after Financing		0	0	0	0	0

Revenues

Chapter : 8122 Development and Employment Fund

(In JDs)

Group No.	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
1411		Interests						
	901	Interests received by government units						
	002	Bank interests	36429	6000	6000	6000	5000	4000
	004	Financing loans interests	4132391	7300000	6708000	5658000	5995000	6496000
		Total of Item	4168820	7306000	6714000	5664000	6000000	6500000
		Total	4168820	7306000	6714000	5664000	6000000	6500000
1421		Sales of Market Governmental Units						
	019	Current Revenues for Development and Employment Fund						
	999	Miscellaneous Revenues	8020	26000	26000	10000	12000	13000
		Total of Item	8020	26000	26000	10000	12000	13000
		Total	8020	26000	26000	10000	12000	13000
		Total Revenues	4176840	7332000	6740000	5674000	6012000	6513000

Overall Summary of Current Expenditures for the Years 2022 - 2026

Chapter : 8122 Development and Employment Fund

(In JDs)

Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
21		Compensations of Employees						
2111		Salaries, Wages and Allowances						
	102	Unclassified Employees	165341	185000	185000	184000	184000	182000
	103	Comprehensive Contract Employees	75783	86000	77000	88000	89000	90000
	105	Personal Cost of Living Allowance	191932	209000	200000	210000	213000	218000
	106	Family Cost of Living Allowance	19617	21000	20000	22000	24000	25000
	110	Overtime Allowance	0	0	0	10000	10000	10000
	111	Additional Allowance	176542	190000	183000	195000	198000	201000
	112	Other Allowances	268129	276000	260000	260000	262000	266000
	113	Transportation Allowance	43454	45000	45000	46000	47000	48000
	114	Transport Allowance	9480	11000	11000	11000	11000	11000
	116	Employees' Bonuses	223108	352000	352000	360000	360000	360000
	120	Contract Employees	141830	164000	144000	164000	170000	175000
		Total	1315216	1539000	1477000	1550000	1568000	1586000
2121		Social Security Contributions						
	301	Social Security	167580	183000	183000	192000	196000	199000
		Total	167580	183000	183000	192000	196000	199000
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	72914	92000	92000	95000	95000	95000
	202	Telecommunications Services	18542	27000	27000	27000	27000	27000
	203	Water	1220	3000	3000	3000	3000	3000
	204	Electricity	37000	38000	38000	39000	39000	39000
	205	Fuels	18604	25000	25000	27000	28000	29000
	206	Maintenance of Machines, furniture and acce	22107	29000	29000	30000	30000	30000
	207	Maintenance of vehicles, equipment and acce	6000	10000	10000	10000	10000	10000
	208	Repair and maintenance of buildings and acc	4880	5000	5000	5000	5000	5000
	209	Stationery,Publications and Office Supplies	7974	15000	15000	15000	15000	15000
	211	Cleaning services and supplies including cle	38854	69000	69000	69000	69000	69000
	212	Insurance	5715	7000	7000	8000	8000	8000
	213	Official Travel Missions	2091	4000	4000	4000	4000	4000
	214	Goods and services expenses	47357	55000	55000	66000	66000	66000
		Total	283258	379000	379000	398000	399000	400000
24		Interests						
2411		Foreign Interests						
	307	Foreign Interests	356505	350000	350000	340000	248000	197000
		Total	356505	350000	350000	340000	248000	197000
28		Other Expenditures						
2821		Other Current Expenditures						
	302	Contributions	16711	20000	20000	20000	20000	20000
	303	Scientific scholarships and training courses	5485	10000	10000	10000	10000	10000
	305	Non-Employees' Bonuses	9971	10000	10000	10000	10000	10000
		Total	32167	40000	40000	40000	40000	40000
		Total of Chapter	2154726	2491000	2429000	2520000	2451000	2422000

Overall Summary of Capital Expenditures for the Years 2022 - 2026

Chapter : 8122 Development and Employment Fund

(In JDs)

Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
		Expenditures						
28		Other Expenditures						
2822		Other Capital Expenditures						
	504	Studies, Research and Consultations	0	0	0	5000	10000	5000
Total			0	0	0	5000	10000	5000
		Fixed Assets						
31		Non-financial Assets						
3112		Devices, Machinery and Equipment						
	505	Equipment, Machines and Devices	0	55000	25000	45000	55000	40000
	506	Vehicles and Equipment	0	80000	75000	40000	0	0
Total			0	135000	100000	85000	55000	40000
3113		Other Fixed Assets						
	511	Equipping and furnishing	0	15000	0	10000	10000	5000
Total			0	15000	0	10000	10000	5000
Total of Chapter			0	150000	100000	100000	75000	50000

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

(In JDs)

Description	2022	2023	2024	2025	2026
Females	375,546	428,445	432,941	438,172	443,116
Child	0	0	0	0	0
Appropriations distributed according to population index					
Females	315,807	431,930	412,660	358,140	322,890
Child	241,895	330,840	316,080	274,320	247,320
Total appropriations directed for females	691,353	860,375	845,601	796,312	766,006
Total appropriations directed for Child	241,895	330,840	316,080	274,320	247,320

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 improving projects and programs management implemented by the Fund.

The strategic objective related to the program :

- Improving and upgrading the quality of financing portfolio.

Directorates associated with the program :

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

Services provided by the program :

- Providing support to the different activities of the Fund.
- Providing administrative infrastructure (as computerization, administrative transport means and providing furniture).
- Disbursing salaries and allowances of employees.
- Training and qualifying staffs working in the Fund.

Staff working in the program :

The program is implemented through a functional staff in 2023 estimated with (44) staff, including (35) males and (9) females .

Appropriations directed for females and child

(In JDs)

Description	2022	2023	2024	2025	2026
Females	121,238	160,159	163,227	165,886	168,545
Child	0	0	0	0	0
Appropriations directed according to population index					
Females	77,500	154,160	132,070	120,790	109,510
Child	59,362	118,080	101,160	92,520	83,880
Total appropriations directed for females	198,738	314,319	295,297	286,676	278,055
Total appropriations directed for Child	59,362	118,080	101,160	92,520	83,880

Key Performance Indicators for Program

Performance Measurement Indicator	Base Year	Value	Actual value	Target Value	Preliminary Self Evaluation	Target Value		
			2022	2023		2023	2024	2025
1 Percentage of trained employees.	2019	%62	%35	%40	%35	%40	%45	%50
2 Percentage of service recipients satisfaction.	2019	%80	%90	%87	%92	%93	%94	%95

Appropriations 8361 Of Administration and Support Services Program as Per Activities and Projects.

(In JDs)

Activities and Projects	Actual	Estimated	Re-estimated	Estimated	Indicative	
	2022	2023	2023	2024	2025	2026
Current Expenditures	757,613	961,000	929,000	979,000	993,000	1,007,000
000 Current	757,613	0	0	0	0	0
601 Administrative and Support Services	0	961,000	929,000	979,000	993,000	1,007,000
Capital Expenditures	0	150,000	100,000	100,000	75,000	50,000
004 Enhance institutional capacities	0	150,000	100,000	100,000	75,000	50,000
Program / Treasury	0	150,000	100,000	100,000	75,000	50,000
Total Program	757,613	1,111,000	1,029,000	1,079,000	1,068,000	1,057,000

Current Expenditures According to Program and Activities for the Years 2022 - 2026

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8361 - Administration and Support Services								
Activity : 000 - Current								
Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
21		Compensations of Employees						
2111		Salaries, Wages and Allowances						
	102	Unclassified Employees	66137	0	0	0	0	0
	103	Comprehensive Contract Employees	30313	0	0	0	0	0
	105	Personal Cost of Living Allowance	76773	0	0	0	0	0
	106	Family Cost of Living Allowance	7847	0	0	0	0	0
	111	Additional Allowance	70616	0	0	0	0	0
	112	Other Allowances	107251	0	0	0	0	0
	113	Transportation Allowance	21102	0	0	0	0	0
	114	Transport Allowance	3792	0	0	0	0	0
	116	Employees' Bonuses	89243	0	0	0	0	0
	120	Contract Employees	52613	0	0	0	0	0
		Total	525687	0	0	0	0	0
2121		Social Security Contributions						
	301	Social Security	67032	0	0	0	0	0
		Total	67032	0	0	0	0	0
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	45000	0	0	0	0	0
	202	Telecommunications Services	7418	0	0	0	0	0
	203	Water	488	0	0	0	0	0
	204	Electricity	15000	0	0	0	0	0
	205	Fuels	10852	0	0	0	0	0
	001	Heating	3946	0	0	0	0	0
	002	Saloon vehicles	3413	0	0	0	0	0
	003	Transport vehicles and heavy equipment	3493	0	0	0	0	0
	206	Maintenance of Machines, furniture and accessories	8843	0	0	0	0	0
	207	Maintenance of vehicles, equipment and accessories	2000	0	0	0	0	0
	208	Repair and maintenance of buildings and accessories	1952	0	0	0	0	0
	209	Stationery, Publications and Office Supplies	2989	0	0	0	0	0
	211	Cleaning services and supplies including cleaning contracts	13541	0	0	0	0	0
	212	Insurance	2286	0	0	0	0	0
	213	Official Travel Missions	836	0	0	0	0	0
	214	Goods and services expenses	40531	0	0	0	0	0
	001	Events and hospitality	1011	0	0	0	0	0
	013	Services, security and guarding contracts	16320	0	0	0	0	0
	028	Professional services expenditures	23200	0	0	0	0	0
		Total	151736	0	0	0	0	0
28		Other Expenditures						
2821		Other Current Expenditures						
	302	Contributions	6684	0	0	0	0	0
	303	Scientific scholarships and training courses	2485	0	0	0	0	0
	305	Non-Employees' Bonuses	3989	0	0	0	0	0
		Total	13158	0	0	0	0	0
		Total of Activity	757613	0	0	0	0	0

Current Expenditures According to Program and Activities for the Years 2022 - 2026

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8361 - Administration and Support Services								
Activity : 601 - Administrative and Support Services								
Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
21		Compensations of Employees						
2111		Salaries, Wages and Allowances						
	102	Unclassified Employees	0	88000	88000	89000	88000	87000
	103	Comprehensive Contract Employees	0	35000	32000	40000	41000	42000
	105	Personal Cost of Living Allowance	0	85000	80000	88000	90000	92000
	106	Family Cost of Living Allowance	0	10000	9000	10000	11000	12000
	110	Overtime Allowance	0	0	0	5000	5000	5000
	111	Additional Allowance	0	90000	86000	90000	92000	94000
	112	Other Allowances	0	120000	112000	113000	115000	117000
	113	Transportation Allowance	0	25000	25000	26000	27000	28000
	114	Transport Allowance	0	6000	6000	7000	7000	7000
	116	Employees' Bonuses	0	173000	173000	175000	175000	175000
	120	Contract Employees	0	71000	60000	70000	73000	76000
		Total	0	703000	671000	713000	724000	735000
2121		Social Security Contributions						
	301	Social Security	0	80000	80000	85000	87000	89000
		Total	0	80000	80000	85000	87000	89000
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	0	43000	43000	45000	45000	45000
	202	Telecommunications Services	0	7000	7000	7000	7000	7000
	203	Water	0	1000	1000	1000	1000	1000
	204	Electricity	0	18000	18000	18000	18000	18000
	205	Fuels	0	9000	9000	11000	12000	13000
	001	Heating	0	1500	1500	3000	4000	5000
	002	Saloon vehicles	0	4500	4500	5000	5000	5000
	003	Transport vehicles and heavy equipment	0	3000	3000	3000	3000	3000
	206	Maintenance of Machines, furniture and accessories	0	10000	10000	10000	10000	10000
	207	Maintenance of vehicles, equipment and accessories	0	2000	2000	2000	2000	2000
	208	Repair and maintenance of buildings and accessories	0	2000	2000	2000	2000	2000
	209	Stationery, Publications and Office Supplies	0	5000	5000	5000	5000	5000
	211	Cleaning services and supplies including cleaning contracts	0	14000	14000	14000	14000	14000
	212	Insurance	0	3000	3000	3000	3000	3000
	213	Official Travel Missions	0	2000	2000	2000	2000	2000
	214	Goods and services expenses	0	45000	45000	44000	44000	44000
	001	Events and hospitality	0	3000	3000	3000	3000	3000
	013	Services, security and guarding contracts	0	17000	17000	17000	17000	17000
	028	Professional services expenditures	0	25000	25000	24000	24000	24000
		Total	0	161000	161000	164000	165000	166000
28		Other Expenditures						
2821		Other Current Expenditures						
	302	Contributions	0	10000	10000	10000	10000	10000
	303	Scientific scholarships and training courses	0	2000	2000	2000	2000	2000
	305	Non-Employees' Bonuses	0	5000	5000	5000	5000	5000
		Total	0	17000	17000	17000	17000	17000
		Total of Activity	0	961000	929000	979000	993000	1007000
		Total of Program	757613	961000	929000	979000	993000	1007000

Capital Expenditures According to Program and Projects for the Years 2022 - 2026

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 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
28		Other Expenditures						
2822		Other Capital Expenditures						
	504	Studies, Research and Consultations						
	024	Market studies	0	0	0	5000	10000	5000
		Total of Item	0	0	0	5000	10000	5000
31		Non-financial Assets						
3112		Devices, Machinery and Equipment						
	505	Equipment, Machines and Devices						
	001	Computers and accessories	0	30000	20000	25000	25000	20000
	003	Office supplies and equipment	0	25000	5000	20000	30000	20000
		Total of Item	0	55000	25000	45000	55000	40000
	506	Vehicles and Equipment						
	001	Saloon cars	0	80000	75000	0	0	0
	003	Pick-up vehicles	0	0	0	40000	0	0
		Total of Item	0	80000	75000	40000	0	0
3113		Other Fixed Assets						
	511	Equipping and furnishing						
	009	Office furniture and equipment	0	15000	0	10000	10000	5000
		Total of Item	0	15000	0	10000	10000	5000
		Total of Project	0	150000	100000	100000	75000	50000
		Total of Program	0	150000	100000	100000	75000	50000

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 :

Enabling 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- Providing the necessary financing for holding new projects or developing existing projects fairly.
- 2- Providing job opportunities for job seekers through establishing income-generating projects.
- 3- Holding awareness sessions and providing support and qualitative services for beneficiaries of the Fund's services.
- 4- Auditing, following up and collecting borrowers receivables.
- 5- Visiting projects for the purposes of field surveys.
- 6- Holding training courses for targeted categories.

Staff working in the program :

The program is implemented through a functional staff in 2023 estimated with (105) staff, including (75) males and (30) females .

Appropriations directed for females and child

(In JDs)

Description	2022	2023	2024	2025	2026
Females	254,308	268,286	269,714	272,286	274,571
Child	0	0	0	0	0
Appropriations directed according to population index					
Females	238,307	277,770	280,590	237,350	213,380
Child	182,533	212,760	214,920	181,800	163,440
Total appropriations directed for females	492,615	546,056	550,304	509,636	487,951
Total appropriations directed for Child	182,533	212,760	214,920	181,800	163,440

Key Performance Indicators for Program

Performance Measurement Indicator	Base Year	Value	Actual value	Target Value	Preliminary Self Evaluation	Target Value		
			2022	2023		2023	2024	2025
1 Number of financed projects	2019	1836	840	2200	2000	2420	2750	3180
2 Volume of financing (in million JDs)	2019	15.5	12.3	20	17	22	26	30
3 Number of job opportunities of financed projects.	2019	3440	2209	3250	3000	3590	4150	4800
4 Percentage of females benefiting from the financed projects.	2019	%36	%32	%39	%39	%41	%43	%45

Appropriations 8362 Of Financing Program as Per Activities and Projects.

(In JDs)

Activities and Projects	Actual	Estimated	Re-estimated	Estimated	Indicative	
	2022	2023	2023	2024	2025	2026
Current Expenditures	1,397,113	1,530,000	1,500,000	1,541,000	1,458,000	1,415,000
000 Current	1,397,113	0	0	0	0	0
601 Financing	0	1,530,000	1,500,000	1,541,000	1,458,000	1,415,000
Capital Expenditures	0	0	0	0	0	0
Program / Treasury	0	0	0	0	0	0
Total Program	1,397,113	1,530,000	1,500,000	1,541,000	1,458,000	1,415,000

Program : 8362 - Financing								
Activity : 000 - Current								
Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
21		Compensations of Employees						
2111		Salaries, Wages and Allowances						
	102	Unclassified Employees	99204	0	0	0	0	0
	103	Comprehensive Contract Employees	45470	0	0	0	0	0
	105	Personal Cost of Living Allowance	115159	0	0	0	0	0
	106	Family Cost of Living Allowance	11770	0	0	0	0	0
	111	Additional Allowance	105926	0	0	0	0	0
	112	Other Allowances	160878	0	0	0	0	0
	113	Transportation Allowance	22352	0	0	0	0	0
	114	Transport Allowance	5688	0	0	0	0	0
	116	Employees' Bonuses	133865	0	0	0	0	0
	120	Contract Employees	89217	0	0	0	0	0
		Total	789529	0	0	0	0	0
2121		Social Security Contributions						
	301	Social Security	100548	0	0	0	0	0
		Total	100548	0	0	0	0	0
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	27914	0	0	0	0	0
	202	Telecommunications Services	11124	0	0	0	0	0
	203	Water	732	0	0	0	0	0
	204	Electricity	22000	0	0	0	0	0
	205	Fuels	7752	0	0	0	0	0
		002 Saloon vehicles	2907	0	0	0	0	0
		003 Transport vehicles and heavy equipment	4845	0	0	0	0	0
	206	Maintenance of Machines, furniture and accessories	13264	0	0	0	0	0
	207	Maintenance of vehicles, equipment and accessories	4000	0	0	0	0	0
	208	Repair and maintenance of buildings and accessories	2928	0	0	0	0	0
	209	Stationery, Publications and Office Supplies	4985	0	0	0	0	0
	211	Cleaning services and supplies including cleaning contracts	25313	0	0	0	0	0
	212	Insurance	3429	0	0	0	0	0
	213	Official Travel Missions	1255	0	0	0	0	0
	214	Goods and services expenses	6826	0	0	0	0	0
		008 Advertisements and subscriptions	4808	0	0	0	0	0
		108 Cases and fees	2018	0	0	0	0	0
		Total	131522	0	0	0	0	0
24		Interests						
2411		Foreign Interests						
	307	Foreign Interests	356505	0	0	0	0	0
		001 Foreign loans interests	356505	0	0	0	0	0
		Total	356505	0	0	0	0	0
28		Other Expenditures						
2821		Other Current Expenditures						
	302	Contributions	10027	0	0	0	0	0
	303	Scientific scholarships and training courses	3000	0	0	0	0	0
	305	Non-Employees' Bonuses	5982	0	0	0	0	0
		Total	19009	0	0	0	0	0
		Total of Activity	1397113	0	0	0	0	0

Program : 8362 - Financing								
Activity : 601 - Financing								
Group	Item	Description	Actual 2022	Estimated 2023	Re-estimated 2023	Estimated 2024	Indicative 2025	Indicative 2026
21		Compensations of Employees						
2111		Salaries, Wages and Allowances						
	102	Unclassified Employees	0	97000	97000	95000	96000	95000
	103	Comprehensive Contract Employees	0	51000	45000	48000	48000	48000
	105	Personal Cost of Living Allowance	0	124000	120000	122000	123000	126000
	106	Family Cost of Living Allowance	0	11000	11000	12000	13000	13000
	110	Overtime Allowance	0	0	0	5000	5000	5000
	111	Additional Allowance	0	100000	97000	105000	106000	107000
	112	Other Allowances	0	156000	148000	147000	147000	149000
	113	Transportation Allowance	0	20000	20000	20000	20000	20000
	114	Transport Allowance	0	5000	5000	4000	4000	4000
	116	Employees' Bonuses	0	179000	179000	185000	185000	185000
	120	Contract Employees	0	93000	84000	94000	97000	99000
		Total	0	836000	806000	837000	844000	851000
2121		Social Security Contributions						
	301	Social Security	0	103000	103000	107000	109000	110000
		Total	0	103000	103000	107000	109000	110000
22		Use of Goods and Services						
2211		Use of Goods and Services						
	201	Rents	0	49000	49000	50000	50000	50000
	202	Telecommunications Services	0	20000	20000	20000	20000	20000
	203	Water	0	2000	2000	2000	2000	2000
	204	Electricity	0	20000	20000	21000	21000	21000
	205	Fuels	0	16000	16000	16000	16000	16000
		002 Saloon vehicles	0	7000	7000	7000	7000	7000
		003 Transport vehicles and heavy equipment	0	9000	9000	9000	9000	9000
	206	Maintenance of Machines, furniture and accessories	0	19000	19000	20000	20000	20000
	207	Maintenance of vehicles, equipment and accessories	0	8000	8000	8000	8000	8000
	208	Repair and maintenance of buildings and accessories	0	3000	3000	3000	3000	3000
	209	Stationery, Publications and Office Supplies	0	10000	10000	10000	10000	10000
	211	Cleaning services and supplies including cleaning contracts	0	55000	55000	55000	55000	55000
	212	Insurance	0	4000	4000	5000	5000	5000
	213	Official Travel Missions	0	2000	2000	2000	2000	2000
	214	Goods and services expenses	0	10000	10000	22000	22000	22000
		008 Advertisements and subscriptions	0	5000	5000	5000	5000	5000
		108 Cases and fees	0	5000	5000	5000	5000	5000
		193 King Abdullah Award for Entrepreneurship	0	0	0	12000	12000	12000
		Total	0	218000	218000	234000	234000	234000
24		Interests						
2411		Foreign Interests						
	307	Foreign Interests	0	350000	350000	340000	248000	197000
		001 Foreign loans interests	0	350000	350000	340000	248000	197000
		Total	0	350000	350000	340000	248000	197000
28		Other Expenditures						
2821		Other Current Expenditures						
	302	Contributions	0	10000	10000	10000	10000	10000
	303	Scientific scholarships and training courses	0	8000	8000	8000	8000	8000
	305	Non-Employees' Bonuses	0	5000	5000	5000	5000	5000
		Total	0	23000	23000	23000	23000	23000
		Total of Activity	0	1530000	1500000	1541000	1458000	1415000
		Total of Program	1397113	1530000	1500000	1541000	1458000	1415000
		Total of Chapter	2154726	2491000	2429000	2520000	2451000	2422000