



1st Quarterly Performance Report 2020/2021
Social Housing and Mortgage Finance Fund

From 1/7/2020 till 30/9/2020



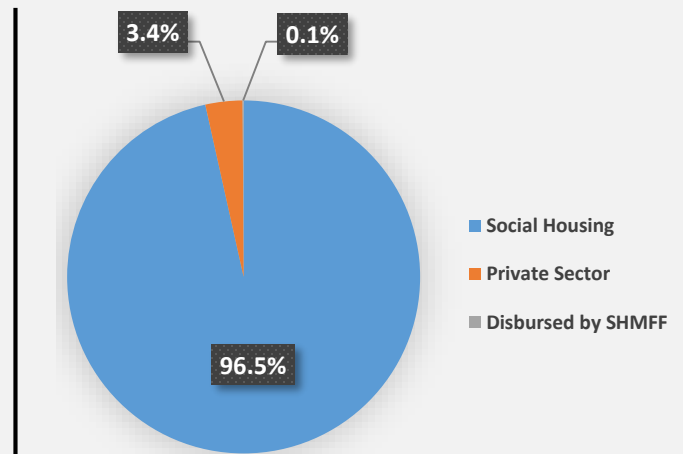
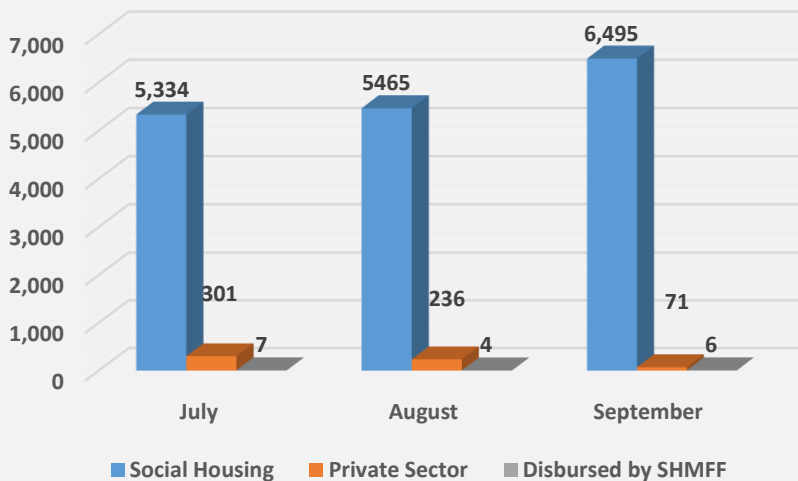
Table of Content

| Content | Page |
|--|------|
| Total No. Of Beneficiaries According to Project Type | 3 |
| Total No. Of Beneficiaries According to Age Group | 4 |
| Total No. Of Beneficiaries According to Work Classification | 5 |
| Total No. Of Beneficiaries According to Marital Status | 6 |
| Total No. Of Beneficiaries According to Income Level | 7 |
| Total No. Of Beneficiaries According to Gender | 8 |
| Total No. Of Beneficiaries According to Governorates | 9 |
| Total No. Of Beneficiaries granted Subsidies by the Fund | 10 |
| Total No. Of Beneficiaries received loans According to Lenders | 11 |
| Total No. Of Allocated Units According to Project Type | 12 |
| Total No. Of Allocated Units According To units Size | 13 |
| Call Center Operation Performance | 14 |
| Total No. of SMS (1124) | 14 |
| The SHMFF's website Traffic | 15 |
| Customer Service Complaints Summary Report | 15 |

1- Total No. Of Beneficiaries According to Project Type

- The Social housing Projects are on the top of our projects with (69.5%) with a total number of beneficiaries that reached (17,294) applicants, as shown in the following table:

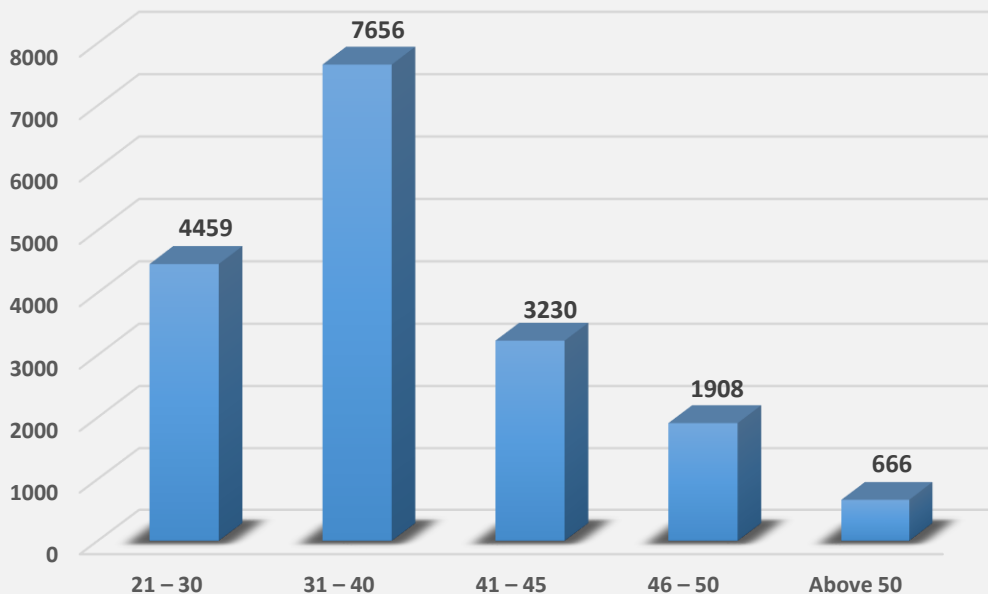
| Project Type | No. of Beneficiaries | | | | % |
|--------------------|----------------------|--------------|--------------|---------------|-------------|
| | July | August | September | Total | |
| Social Housing | 5,334 | 5,465 | 6,495 | 17,294 | 96.5% |
| Private Sector | 301 | 236 | 71 | 608 | 3.4% |
| Disbursed by SHMFF | 7 | 4 | 6 | 17 | 0.1% |
| Total | 5,642 | 5,705 | 6,572 | 17,919 | 100% |



2- Total No. Of Beneficiaries According to Age Group

- The age group (31 – 40) is the highest number of beneficiaries receiving subsidy with a total number (7,656) constituting (43%), as shown in the following table:

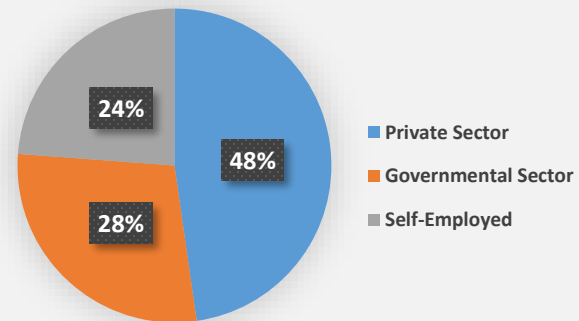
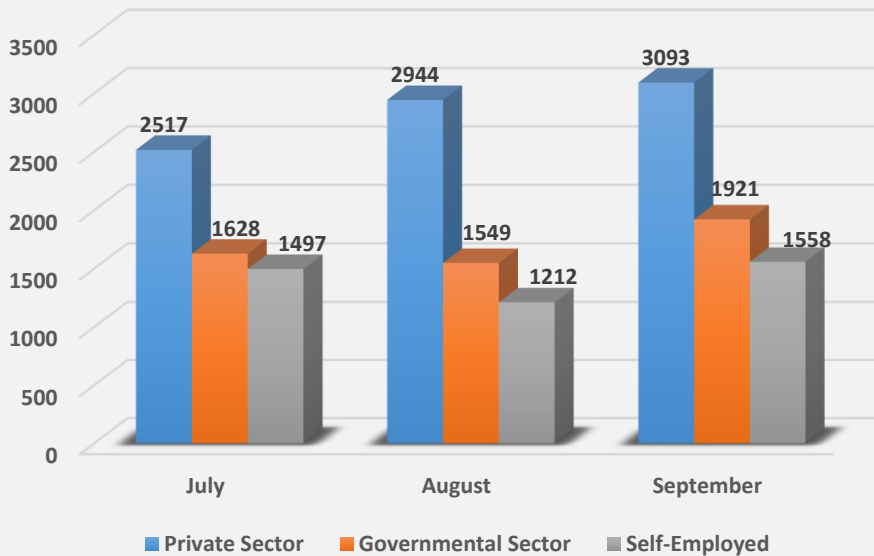
| Age Group | No. of Beneficiaries | | | | % |
|--------------|----------------------|--------------|--------------|---------------|-------------|
| | July | August | September | Total | |
| 21 – 30 | 1,427 | 1,473 | 1,559 | 4,459 | 25% |
| 31 – 40 | 2,578 | 2,352 | 2,726 | 7,656 | 43% |
| 41 – 45 | 959 | 1,038 | 1,233 | 3,230 | 18% |
| 46 – 50 | 440 | 664 | 804 | 1,908 | 10% |
| Above 50 | 238 | 178 | 250 | 666 | 4% |
| Total | 5,642 | 5,705 | 6,572 | 17,919 | 100% |



3- Total No. Of Beneficiaries According to Work Classification

- Applicants working in the (Private Sector) are the highest number of beneficiaries reaching (8,554) constituting (48%) of the total number of beneficiaries receiving subsidy, as shown in the following Table:

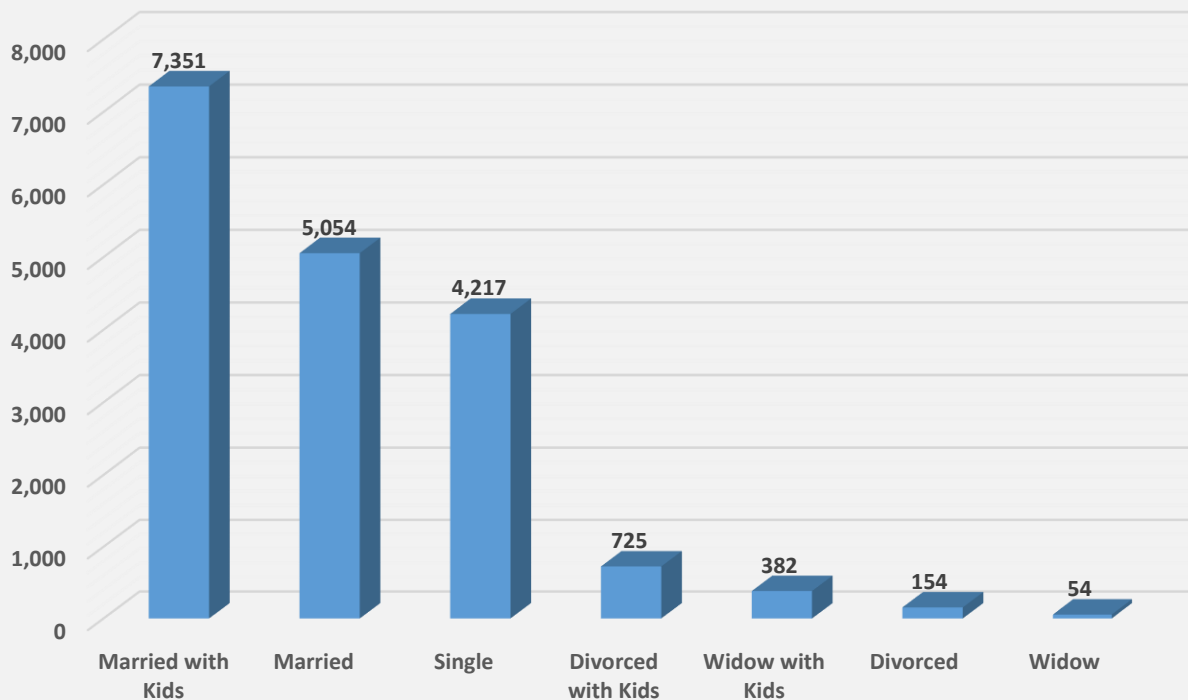
| Work Classification | No. of Beneficiaries | | | | % |
|---------------------|----------------------|--------|-----------|--------|------|
| | July | August | September | Total | |
| Private Sector | 2,517 | 2,944 | 3,093 | 8,554 | 48% |
| Governmental Sector | 1,628 | 1,549 | 1,921 | 5,098 | 28% |
| Self-Employed | 1,497 | 1,212 | 1,558 | 4,267 | 24% |
| Total | 5,642 | 5,705 | 6,572 | 17,919 | 100% |



4- Total No. Of Beneficiaries According to Marital Status

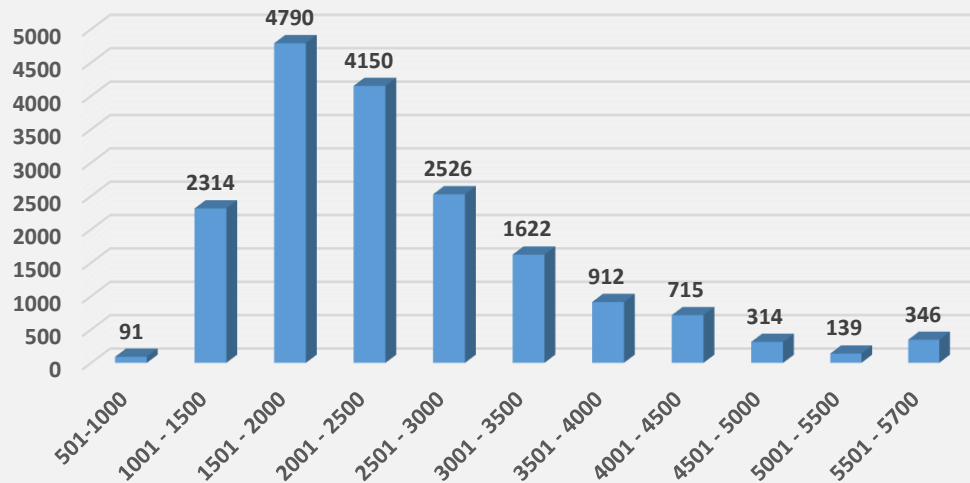
- The (Married with Kids) category is the highest beneficiaries of the Fund subsidy, with (7,351) constituting (41%), as shown in the following Table:

| Marital Status | No. of Beneficiaries | % |
|--------------------|----------------------|-------------|
| Married with Kids | 7,351 | 41% |
| Married | 5,054 | 28.2% |
| Single | 4,217 | 23.5% |
| Divorced with Kids | 725 | 0.04% |
| Widow with Kids | 382 | 2.1% |
| Divorced | 154 | 0.9% |
| Widow | 54 | 0.2% |
| Total | 17,919 | 100% |



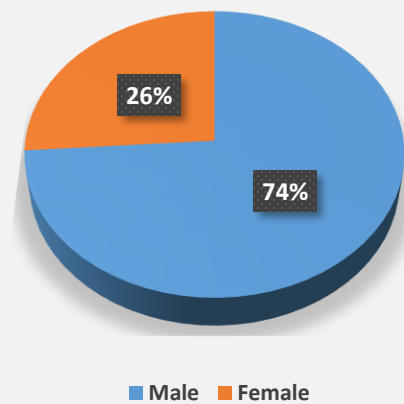
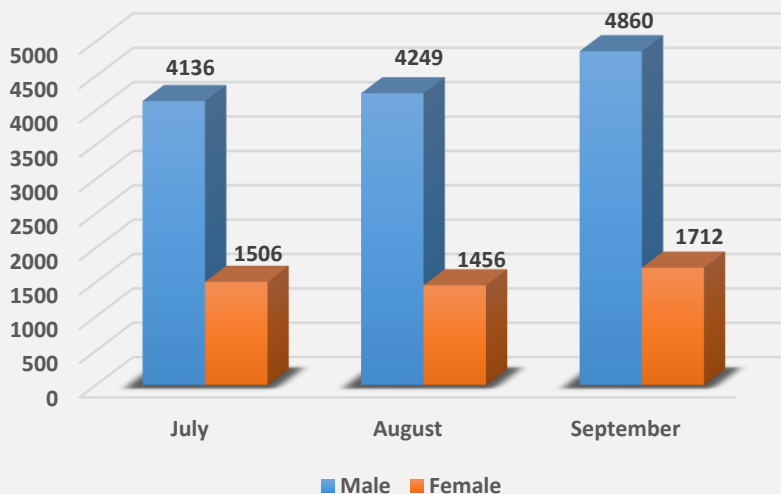
5- Total No. Of Beneficiaries According to Income Level

- The Highest income level that receives subsidy is between income (LE 1501 – LE 2000) with a total of (4,790) beneficiaries constituting (26.7%) of the total Number of recipients. The fund grants subsidies to income levels between LE 501 as a minimum, up to LE 5,700 max, as shown in the following Table:



6- Total No. Of Beneficiaries According to Gender

- (Males) are the highest beneficiaries of subsidy with a total number of (13,245) constituting (74%), while (Females) beneficiaries are (4,674) constituting (26%), as shown in the following Table:



7- Total No. Of Beneficiaries According to Governorates

- The beneficiaries from (Giza) Governorate are the highest beneficiaries of subsidy with a total number of (5,831) constituting (32.5%) of the total Number of beneficiaries, as shown in the following Table:

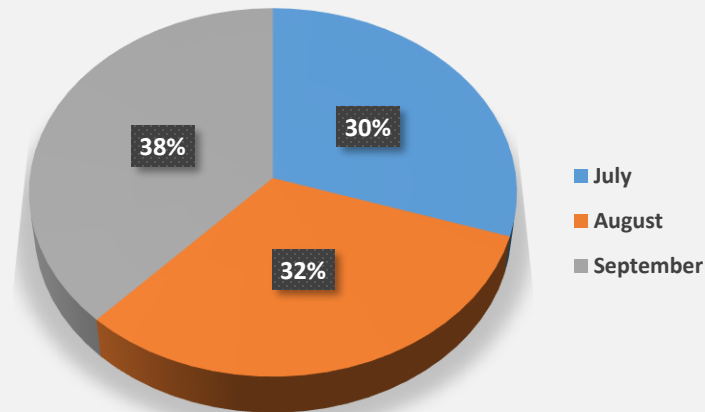
| Governorates | No. of Beneficiaries | % |
|----------------|----------------------|-------------|
| Giza | 5,831 | 32.5% |
| Cairo | 5,346 | 29.8% |
| Alexandria | 1,329 | 7.4% |
| Dakahlia | 1,210 | 6.8% |
| Qalyubia | 621 | 3.5% |
| Sohag | 590 | 3.3% |
| Sharqia | 436 | 2.4% |
| Asyut | 232 | 1.3% |
| Red Sea | 229 | 1.3% |
| Suez | 229 | 1.3% |
| Luxor | 199 | 1.1% |
| Aswan | 198 | 1.1% |
| Port-Said | 195 | 1.1% |
| Beheira | 188 | 1% |
| Monufia | 161 | 0.9% |
| Gharbia | 153 | 0.9% |
| Qena | 145 | 0.8% |
| Damietta | 119 | 0.7% |
| Faiyum | 117 | 0.7% |
| Kafr El Sheikh | 114 | 0.6% |
| Beni Suef | 94 | 0.5% |
| Minya | 69 | 0.4% |
| Ismailia | 34 | 0.2% |
| South Sinai | 30 | 0.2% |
| New Valley | 25 | 0.1% |
| Matruh | 20 | 0.1% |
| North Sinai | 5 | 0.03% |
| Total | 17,919 | 100% |



8- Total No. Of Beneficiaries granted Subsidies by the Fund

- The total amount of subsidy granted by the SHMFF during the 1st quarter of the fiscal year 2020/2021 reached L.E 263 million for (17,919) beneficiaries, with an average subsidy amount of LE 14,674 per beneficiary, as shown in the following Table:

| Period | No. of Beneficiaries | Value of Subsidy (Million L.E) |
|-----------|----------------------|--------------------------------|
| July | 5,642 | 79 |
| August | 5,705 | 84 |
| September | 6,572 | 100 |
| Total | 17,919 | 263 |



9- Total No. Of Beneficiaries received loans According to Lenders

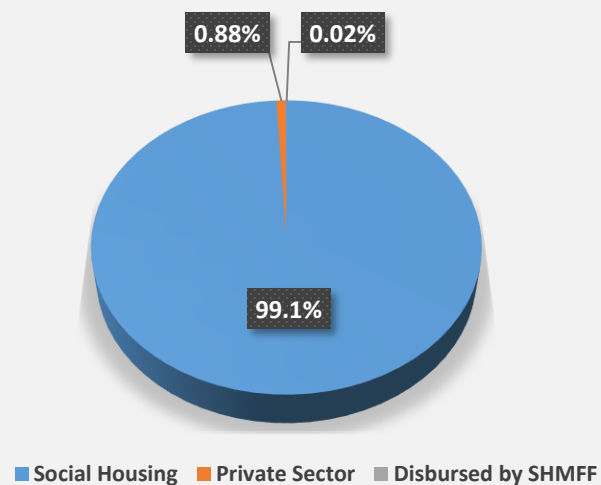
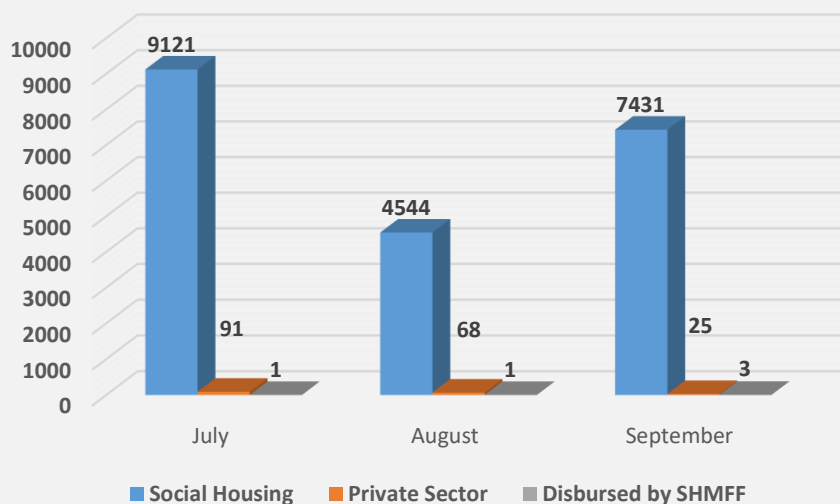
- The total Mortgage amount granted by Lenders reached LE 2064.5 million for (17,919) beneficiaries. (National Bank of Egypt) during the 1st quarter of the fiscal year 2020/2021 is the highest Mortgage lending bank reaching L.E (528.2) million constituting (25.6%) of total mortgage for (4,567) beneficiaries constituting (25.5%) of the total number of beneficiaries, followed directly by (Banque Misr) with L.E (415.4) million constituting (20.1%) of total mortgage for (3,844) beneficiaries constituting (21.5%) of the total number of, as shown in the following Table:

| Lenders | No. of Beneficiaries | Mortgage Amount (Million L.E) |
|--|----------------------|----------------------------------|
| National Bank of Egypt | 4,567 | 528.2 |
| Banque Misr | 3,844 | 415.4 |
| Commercial International Bank | 1,844 | 237.1 |
| Banque du Caire | 1,351 | 146.6 |
| Industrial Development Bank | 856 | 127 |
| The United Bank Of Egypt | 754 | 103 |
| Qatar National Bank | 788 | 92.3 |
| Housing & Development Bank | 1,598 | 75.3 |
| Development & Agricultural Credit bank | 3 | 70.1 |
| Taamir Mortgage Company | 424 | 57.4 |
| Mashreq Bank | 368 | 50.7 |
| Faisal Islamic Bank | 359 | 40.4 |
| Egyptian Arab Land Bank | 253 | 28.7 |
| National Bank Of Kuwait | 224 | 25.1 |
| Egyptian Gulf Bank | 220 | 24 |
| BLOM Bank Egypt | 137 | 16.1 |
| SAIB Bank | 72 | 8.9 |
| Arab Investment Bank | 159 | 6.9 |
| Arab African International Bank | 52 | 5.6 |
| Credit Agricole Egypt | 19 | 2.4 |
| Export Development Bank | 17 | 2.1 |
| Union National Bank | 7 | 0.8 |
| Suez Canal Bank | 3 | 0.4 |
| Total | 17,919 | 2064.5 |

10- Total No. Of Allocated Units According to Project Type

- The total number of allocated units reached (21,285) units during the 1st quarter of the fiscal year 2020/2021 divided into 3 types (Social housing projects - Disbursed by SHMFF projects - Private sector projects) The Social Housing Project units were the highest reaching (21,096) constituting (99.1%) of the total units allocated, as shown in the following table:

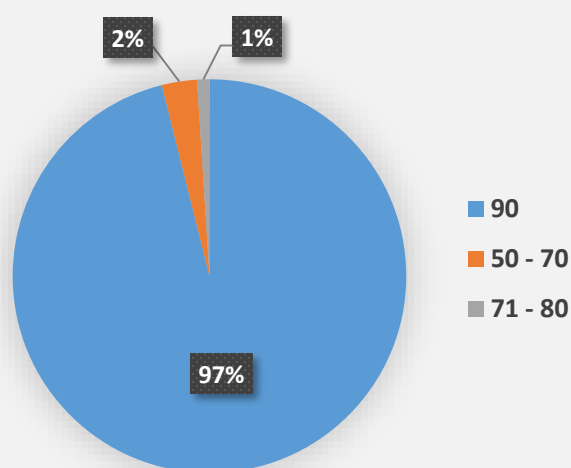
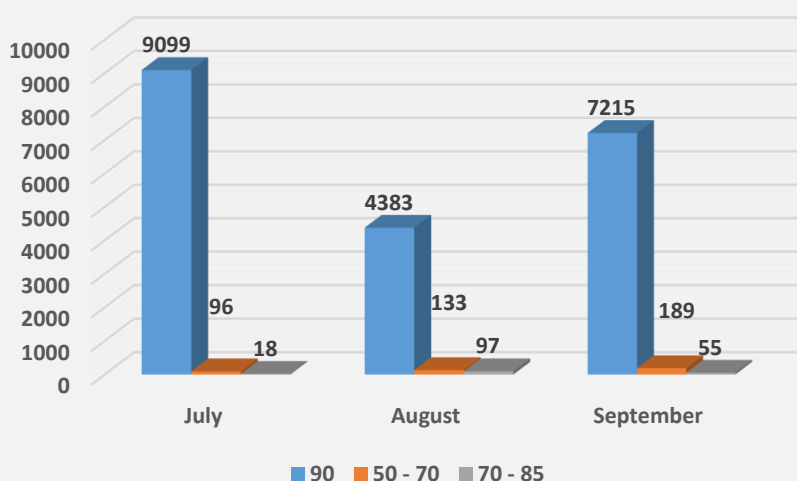
| Project Type | No. of Beneficiaries | | | | % |
|--------------------|----------------------|--------|-----------|-------|-------|
| | July | August | September | Total | |
| Social Housing | 9121 | 4544 | 7431 | 21096 | 99.1% |
| Private Sector | 91 | 68 | 25 | 184 | 0.88% |
| Disbursed by SHMFF | 1 | 1 | 3 | 5 | 0.02% |
| Total | 9213 | 4613 | 7459 | 21285 | 100% |



11- Total No. Of Allocated Units According to units Size

- The total number of allocated units reached (21,285) units during the 1st quarter of the fiscal year 2020/2021, The units with size (90 m²) are the highest number of allocated units with (21,096) units reaching (99.11%) of the total, as shown in the following table:

| Units Size (m2) | No. of Beneficiaries | | | | % |
|-----------------|----------------------|-------------|-------------|--------------|-------------|
| | July | August | September | Total | |
| 90 | 9121 | 4544 | 7431 | 21096 | 99.11% |
| 50 - 70 | 91 | 68 | 25 | 185 | 0.86% |
| 71 - 85 | 1 | 1 | 3 | 5 | 0.03% |
| Total | 9213 | 4613 | 7459 | 21285 | 100% |



12- Call Center Operation Performance

| Quarter | Total Number Of Received Calls | Total Number Of Answered Calls | Total Number Of non- Answered Calls before 30 sec | non- Answered Calls before 30 sec (%) | Total Number Of non- Answered Calls | non- Answered Calls (%) | Service Level (%) | Average Response-speed | Average Call Duration |
|--------------|--------------------------------|--------------------------------|---|---------------------------------------|-------------------------------------|-------------------------|-------------------|------------------------|-----------------------|
| July | 102346 | 50,613 | 771 | 1.0% | 12,957 | 20.40% | 87% | 0:01:50 | 0:03:19 |
| August | 90787 | 55,463 | 736 | 1.0% | 9,131 | 14.10% | 89.90% | 0:01:03 | 0:02:49 |
| September | 110052 | 68,565 | 889 | 1.0% | 12,796 | 15.70% | 88% | 0:01:11 | 0:02:22 |
| Total | 303185 | 174641 | 2396 | 0.8% | 34884 | 11.51% | 88.53% | 0:01:21 | 0:02:50 |

13- Total No. of SMS (1124)

| Month | July | August | September | Total |
|------------------|-------|--------|-----------|-------|
| Total No. of SMS | 21709 | 18497 | 16278 | 65484 |
| Daily Average | 700 | 597 | 543 | 728 |

14- Summary report of applicants' complaints and requests for the technical operations

| Requests for the technical operations | | |
|---|--|-------|
| 1 | Requests for re-investigation | 4549 |
| 2 | Requests to change Lender | 3265 |
| 4 | Requests to inquire about the request status | 1392 |
| 3 | Requests to adjust applicants' data | 1290 |
| 5 | Requests to transfer from one project to another | 963 |
| 6 | Requests to Project assignment | 66 |
| Total requests | | 11525 |
| Complaints about the technical operations | | |
| 1 | Complaint about the lender's procedures | 3728 |
| 2 | Complaint about a delay in the investigation report | 2145 |
| 3 | Complaint about the reason for rejection | 1201 |
| 4 | Complaint about a delay in unit allocation | 1108 |
| 5 | Complaint about Website (while applying) | 260 |
| 6 | Complaint about an inquirer of the investigation company | 170 |
| Total Complaints | | 7612 |

14- The SHMFF's website Traffic

- The SHMFF's website visitors reached 4.14 Million visitors during the 1st quarter of the fiscal year 2020/2021; July was the highest traffic by 1.92 Million visitors constituting (46.4%) of total number of visitors at this year:

(Million visitors)

| Month | Website Traffic | % |
|--------------|-----------------|-------------|
| July | 1.92 | 46.4% |
| August | 1.12 | 27% |
| September | 1.1 | 26.6% |
| Total | 4.14 | 100% |

Ministry of Housing, Utilities & Urban Communities

Social Housing and Mortgage Finance Fund



44 - 46 Giza St in front of the State Council - Dokki - Giza - P.O Box: 289

www.shmff.gov.eg