



SHMFF

Performance Report

Year 2022



From Achievements to Harvest



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Performance Report . . . According to SHMFF's acceptance of governance principles and transparency, periodically the performance report is issued to present the Fund Operative Indicators over one year of the Housing for All Egyptians.

About SHMFF . . . SHMFF was established according to the presidential Decree No. 93 of 2018, to assist government of EGYPT to improve performance of housing sector through designing and implementing new programs that will address the housing gap to provide adequate and affordable housing units for low income households.



Vision

Achieving a Global Leading Model to Provide Governmental Social Housing to Ensure Adequate and Affordable Housing Units to Improve Housing Conditions for Citizens.



Message

The Fund seeks to establish a social safety net to support low-income families, deliver housing units for all citizens in line with their capabilities and in accordance with international standards, develop integrated residential communities for low and middle income citizens, subsidize mortgage finance activity, to achieve social justice, improve performance and workflow mechanisms to ensure sustainability and continuity of the program.



Objectives

- **Ensuring sustainability of the program using Mortgage Finance Mechanism to achieve financial inclusion.**
- **Levitation citizens' affordability through providing direct and indirect subsidy.**
- **Ensuring Subsidy Delivery to Eligible Applicants and monitoring units' occupancy rate.**
- **Contracting with Private Sector Developers to Expanding Real Estate Investment in Social Housing Projects.**
- **Providing Social Housing Units According to UN Standards in All Egyptian Governorates.**

Overview: Housing For All Egyptians Till 31 December 2022



وزارة الإسكان والمرافق والمجتمعات العمرانية
Ministry of Housing, Utilities & Urban Communities



2024: 1 Million People
Will live in affordable housing.
End of Dec. 2022: **480k Beneficiaries**

1 Million Units
For low income households

SHMFF Funding Sources

SHMFF Achievements
From 2014 till 2022

Program's Conditions

SHMFF Financing Performance

Egypt Population is **104 Million**
2001 – 2022
+34.6%
500K Units Annually Demand
19.2% Spending on Housing

Finished Units **619K**
Under Construction **232K**
Planned to be Built **15K**
In Tendering Process **134K**

EGP 30 Billion Loans from World Bank
EGP 120 Billion from Central Bank of Egypt
EGP 40 Billion Subsidy from Ministry of Finance.
Free Serviced Land from New Urban Communities Authority and Governorates.

480K Beneficiaries
504k Allocated Housing Units
EGP 54,5 Billion Mortgage Finance
EGP 7.9 Billion upfront subsidy

Annual Incomes up to **EGP 8K** for Low-incomes
Units Prices up to **EGP 310K** for Low-incomes
Egyptian Citizens between **21 - 60** Years
Units are **Registered** or be **Registrable**

30 Financing Entities
EGP 54,5 Billion Mortgage Finance
EGP 114K Average Mortgage Finance per beneficiary
Less than **1%** Default Rate

Women's Empowerment → **22.5%** of Beneficiaries are Females

65% Acceptance Rate

Highly prioritizing households headed women:
• Divorced with Children
• Widows with Children

80% Beneficiaries are Lowest income **40%**

5% of Beneficiaries are Disabled Persons

69% of Beneficiaries are Self-Employed and Private sector

49.5% of Beneficiaries are between (31 – 40) Age

55.7% of Beneficiaries are Married With kids

SHMFF Services

SHMFF adopts housing comprehensive and establish integrated societies to prevent people to occupy hazard areas and ensure adequate use of public spaces:

SHMFF Contribution to SDGs

5 SHMFF is Keen on empowering women and giving them **equal opportunity** to apply and obtain housing units.

6 SHMFF units are connected to basic infrastructure to provide inhabitants with an **easy access to clean water**.

10 SHMFF works to meet the needs of the **most needy citizens** in society, who may be affected more by aspects of inequality.

11 SHMFF is **bridging the affordability gap** and housing units prices, it targets building over million units distributed over 283 cities in Egypt.

Environment unit extended the program SDGs targets to the following:



SHMFF Impacts

Economic Impact

- SHMFF generate **4.2 million job opportunities** over a seven years period.
- Reduce commuting times **within max of 60 minutes** from the work place
- SHMFF contributed to **GDP by 0.6%** in first year and close to **2%** in subsequent years.

Environmental Impact

- SHMFF **decreases expansion of informal housing** on agricultural land.
- Projects locations **away from natural disasters** areas.
- Using pre-paid** electricity power, gas and water meters.

Social Impact

- Positive discrimination for women** especially, divorced, widows women with children
- Enabling people with special needs** to integrate normally into society, and eliminating any form of discrimination.
- Enabling Self-employed** craftsmen and technicians to obtain their adequate housing

SHMFF Policies

SHMFF Targeting:

- First-time home buyers
- Families and individuals
- Low income citizens

SHMFF Providing:

- One unit per household
- Positive discrimination for marginalized citizens
- Various forms of subsidies for eligible citizens

Untapped Market Potential And Ease Of Market Entry

Supply Chain

SHMFF reviews income levels periodically. → SHMFF depends on the "income and expenditure" report to identify subsidy amount and income level. → SHMFF launches a call for applications to collect units demand using an automated system.

Free serviced lands by "New Urban Communities Authority" all over Egypt's governorates → SHMFF contracts (private & public) contractors to build housing units (SHMFF contracted around 546 private & public contractors). → Units are built according to no. of eligible applicants as received.

SHMFF automatically allocates units and subsidies to eligible applicants. → Public & private banks and MFCs underwrite potential beneficiaries (after credit check & mortgage approvals) then beneficiaries receive their units. → Differential is disbursed to banks and MFCs (This interest rates subsidies and supplied by Ministry of Finance).



Executive Summary

- Social Housing program “Housing for All Egyptians” launched in 2014 targeting to construct one million adequate, affordable housing units for low-income citizens and provide cash subsidies for the beneficiaries. The Social Housing and Mortgage Finance Fund (SHMFF) was established to deliver subsidy and facilitate mortgage finance liquidity facility to Egyptians.
- With an increase in number of beneficiaries by 26,399 compared to last year 2021, SHMFF has managed to subsidize 81,105 beneficiaries during 2022, and the total number of beneficiaries since the beginning of the program till December 2022 reached 480,446 beneficiaries.
- With an increase by L.E 346.6 million in subsidy value compared to last year 2021, the total value of cash subsidy reached L.E 1.4 billion during 2022, with an average of L.E 17.735 for each beneficiary. Accordingly, the total value of subsidy since the beginning of the program till December 2022 reached L.E 7.9 billion, with an average L.E 16.4k for each beneficiary.
- With an increase by L.E 5 billion in value of mortgage finance compared to last year 2021, the total value of mortgage finance loans reached L.E 12,5 billion, with an average of L.E 154k for each beneficiary. Accordingly, the total value of mortgage finance since the beginning of the program till December 2022 reached L.E 54,5 billion, with an average of L.E 114k for each beneficiary. In 2022, SHMFF has managed to include 30 banks and mortgage finance companies in Housing for All Egyptians Program.
- SHMFF offers different types of projects (Housing for all Egyptians Projects - Private Sector projects – SHMFF offered projects). With a total of 81,102 beneficiaries for (Housing for all Egyptians projects) were subsidized representing 99.9% of the total beneficiaries in 2022. Accomplishing, 467,885 beneficiaries up to December 2022 from the beginning of the program representing 97.4% of the total number of beneficiaries.
- SHMFF provides subsidized units to different age groups starting from 21 - 50 years, 43% of beneficiaries are within (31-40 years) totaling up to 34,687 beneficiaries in Dec. 2022, to reach 237,761 beneficiaries representing 49.5% of the total number of beneficiaries from the beginning of the program till December 2022.
- SHMFF is keen on including all working Categories in the program, 50.6% of beneficiaries are from the private sector and self-employed, totaling for 41,031

beneficiaries in 2022. Reaching 331,726 beneficiaries that is 69% of the total number of beneficiaries from the beginning of the program till December 2022.

- All eligible Egyptians are allowed to benefit from the program (Individuals and households) with priority to households. Almost, 56.2% of beneficiaries are married with kids, reaching 45,546 beneficiaries in 2022, while the total number of beneficiaries since the beginning of the program till December 2022, reached 267,448 beneficiaries; represent 55.7% of the total number of beneficiaries.
- Any eligible household with income level up to L.E 6K per month is allowed to benefit from the program, beneficiaries between (L.E 2001 – L.E 2500) in 2022 are the highest number beneficiaries (16,909); representing 20.8%. The accumulated number of beneficiaries within income level (L.E 1501 – L.E 2000) considered the highest group subsidized over all the program from start till Dec. 2022 totaled up to 137,080 beneficiaries with 29%. The average income levels for low-income beneficiaries during 2022 reached L.E 3,075, while from the beginning of the program till December 2022 reached L.E 2,099.
- SHMFF is keen on adopting positive discrimination strategy for household headed women (women with kids- divorced – widows) in addition to special needs citizen, 23.8% of beneficiaries are Females, totaling up to 19,342 beneficiaries in 2022, which is according to the disbursement linked indicators set by the World Bank loan agreement No. (EG-8498) and additional Loan No. (EG-9033). Therefore, the total number of women beneficiaries since the beginning of the program till December 2022, reached 108,287 beneficiaries; representing 22.5% of the total number of beneficiaries.
- Housing Units are well distributed geographically all over Egyptian governorates. 57.1% of beneficiaries are from (Greater Cairo) accounting for 46,279 beneficiaries in 2022. Whereas, the total number of beneficiaries since the beginning of the program till December 2022 within greater Cairo governorates, reached 268,888 beneficiaries; representing 55.9% of the total number of beneficiaries.
- SHMFF allocates units for different types of projects (Housing for all Egyptians Projects - Private Sector projects – SHMFF offered projects). With a total allocated unit of 93,573 in 2022. Moreover, the total number of allocated units since the beginning of the program till December 2022, reached 504,005 units with an increase by 33,4k unit compared to year 2021.
 - Housing for all Egyptians projects represents the highest percentage of allocated units in 2022, reached 93,570; represent 100%, while the total number of allocated units since the beginning of the program till December

- 2022, reached 492,275 units; represent 97.7% of the total number of allocated units.
- (90 m2) Units size represents the highest percentage of allocated units in 2022, reached 86,397 units, represent 92.3%.
 - SHMFF provides different types of digital services, the Call Center and Customer Services performance level in 2022 was 74%. Further, an increase in number of SMS (1124) by 750k compared to SMS in 2021, the total number of SMS (1124) reached 1,3M SMS in 2022, while the total number SMS (1124) since the beginning of the program till December 2022 reached 5 million SMS. In addition to 18,6k messages through SMS (9311) service during 2022, while the total number of SMS (9311) since the beginning of the program till December 2022, reached 188,6k.
 - With an increase in number of SHMFF's Facebook followers by 190k compared to last year 2021, the total number of Facebook followers since the launching in May till December 2022 reached 554K followers. Moreover, the total number of SHMFF Portal visits in 2022 reached 49 million visitors, while the total number since the beginning of the program till December 2022, reached 151,9 million visitors. SHMFF disseminated 74 illustrative videos on official YouTube channel, with a total view of 479K in 2022.
 - SHMFF conducts allegation to ensure that the housing units are used for its built purposes. Accordingly, the Total number of Violation received by the Housing Directorates and Cities Authorities during 2022, reached 770 allegations, 763 case are convicted allegation and innocence allegation reached 7.
 - 54,516 requests were received through SHMFF Hot Lines (090071117 - 1188 - 5999 - 5777), Also 68,279 complaints & suggestions were closed and resolved through our different channels (Government Complaints Portal – Complaints Received from Upper management - Complaints on the Ministry's Customer Service 15100 - Complaints from Post Office - SHMFF Complaints Portal).



Most Important Sectors Related to SHMFF Work

1- Mortgage Finance Sector

Mortgage finance sector is one of the most effective sectors in Egypt, and important indicators of economic growth in the country. It has become imperative for Egypt's Economy to benefit from real estate wealth and maximize its societal role in establishing social justice. The most important indicators of the sector – according to FRA annual report as of 2022 – are as follows:

- Mortgage Finance Companies number reached 17 companies provided Mortgage Finance with total number 13.4 billion as of December 2022, compared to 8.1 billion in 2021, with a growth rate of 65.4%.
- With a growth rate of 15.1% Real Estate Refinancing amounted to 1,8 billion till December 2022, compared to L.E 1,6 billion in 2021.
- Real Estate Appraisal Experts reached 260 by the end of 2022.
- Real Estate Agents reached 271 by the end of 2022.
- Real Estate Finance Brokers reached 245 by the end of 2022.

2- Construction & Building and Real Estate Sectors

The Construction & Building and Real Estate Sectors are considered very the dynamic and fast-growing sectors in Egypt, as thus provide Egyptian with needed housing units.

The most significant indicators of these Sectors – according to CBE economic report, by FY 2021/2022 – are as follows:

- These two sectors represent 17.7% of Egypt's GDP in FY 2021/2022.
- The total investments amount of urban development sector reached to L.E 61.2 billion, which represents 10% of the total investments in FY 2021/2022.
- Directed investments of real estate activities amounting to L.E 18.5 billion and construction & building Directed investments with an amount of L.E 42.7 billion in FY 2021/2022.



SHMFF Performance – 2022

I. Total Number of Ownership Module Applicants

In 2022, despite the challenges faced and the impact of Russo-Ukrainian War, SHMFF has achieved many goals: Launched a new call for application (presidential initiative (3), for both two income levels (low-middle income) finished and ready to be allocated units, in addition to under construction units to be delivered after 18 months. The total number of application for this call reached 174,6k applicants, in addition to (Dura call) in New Valley Governorate, (stock of units call) in different governorates, and the complementary call (Sakan-Dar-Janna), adding up to 1,6 million applicants since the beginning of the program till December 2022.



سكن لكل المصريين



١٠٪ مقدم

لوحدهات منخفضة الدخل

١٥٪ مقدم

لوحدهات متوسطة الدخل

٣٠ عاماً

مدة التمويل
(بسرعة عائد ٣٪ - متناقصة)

بمساحة ٩٠م^٢

ثلاث غرف وصالة

الحد الأقصى للدخل
لمتوسطي الدخل

١٣ ألف للأعزب

١٨ ألف للأسرة

الحد الأقصى للدخل
لمنخفضي الدخل

٦ آلاف للأعزب

٨ آلاف للأسرة

مقدم جدية الحجز يتراوح بين
١٥ ألف جنيه - ٢٢ ألف جنيه

اسعار بيع الوحدات تتراوح بين
١٩٤ ألف جنيه - ٣١٠ ألف جنيه

وحدات سكنية
جاهز للتسليم

بالمحافظات والمدن : الأقصر - القليوبية - برج العرب الجديدة - قنا - الفيوم الجديدة - البحيرة - كفر الشيخ - مرسى مطروح - أسبوط - المنوفية - الإسماعيلية - سوهاج - أخميم الجديدة الشرقية - السويس - بني سويف - الغربية - دمياط - أسوان - الدقهلية - شمال سيناء - المنيا - المنيا الجديدة - سوهاج

وحدات سكنية تسلم خلال
١٨ شهراً

بمدن
أكتوبر الجديدة (غرب المطار)
جززا القطوري-العياط) - دمنهور

يتم الحجز على البوابة الالكترونية للندفوق www.shmff.gov.eg

www.shmff.gov.eg

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وزارة الإسكان والمرافق والمجمعات العمرانية

صندوق الإسكان الاجتماعي ودعم التمويل العقاري

يُعلن

في ضوء مبادرة السيد رئيس الجمهورية للتمويل العقاري

عن فتح باب حجز وحدات سكنية ضمن المبادرة الرئاسية سكن لكل المصريين (٣)
لمنخفضي ومتوسطي الدخل

الوحدات السكنية عبارة عن ثلاث غرف وصالة بمساحة تصل ٩٠م^٢

وحدات سكنية تسلم خلال ١٨ شهراً بالمدن: أكتوبر الجديدة (غرب المطار) - جززا القطوري-العياط) - دمنهور
وحدات سكنية جاهزة للتسليم بالمحافظات والمدن الآتية: الأقصر- القليوبية- برج العرب الجديدة- الفيوم
الفيوم الجديدة- البحيرة- كفر الشيخ- مرسى مطروح- أسبوط- المنوفية- الإسماعيلية- سوهاج- أخميم الجديدة
الشرقية- السويس- بني سويف- الغربية- دمياط- أسوان- الدقهلية- شمال سيناء- قنا - المنيا- المنيا الجديدة
يتم شراء كراسة الشروط بمبلغ ٢٠٠ جنيه وسداد مقدم جدية الحجز والمصرفوات الإدارية
من خلال مكاتب البريد الممكّن بالمدن والمحافظات المطروح بها الوحدات السكنية
اعتباراً من يوم الأحد ٢٠٢٢/٩/٢٥ وحتى يوم السبت ٢٠٢٢/١٠/١ (للمواطنين من ذوي الإعاقة فقط)
اعتباراً من يوم الأحد ٢٠٢٢/١٠/٢٧ وحتى يوم الخميس ٢٠٢٢/١٠/٢٧ (لكافة المواطنين متضمنين ذوي الإعاقة)

نظام التمويل العقاري

بمقدم يبدأ من ١٠٪ لوحدات محدودي الدخل ومقدم يبدأ من ١٥٪ لوحدات متوسطي الدخل
لمدة تصل إلى ٣٠ عاماً بسعر عائد ٣٪ سنوياً (متناقصة)
وفقاً للشروط التفصيلية للمبادرة الصادرة من البنك المركزي المصري بتاريخ ١٣ يوليو ٢٠٢١

مقدم جدية الحجز يتراوح بين

١٥ ألف جنيه - ٢٢ ألف جنيه

اسعار بيع الوحدات تتراوح بين

١٩٤ ألف جنيه - ٣١٠ ألف جنيه

الحد الأقصى لتصافي كافة مصادر الدخل للمتقدم
للوحدات السكنية لمنخفضي الدخل

٧٢ ألف جنيه سنوياً للفرد (بما يعادل ٦٠٠٠ جنيه شهرياً)
٩٦ ألف جنيه سنوياً للأسرة (بما يعادل ٨٠٠٠ جنيه شهرياً)

الحد الأقصى لتصافي كافة مصادر الدخل للمتقدم
للوحدات السكنية لمتوسطي الدخل

١٥٦ ألف جنيه سنوياً للفرد (بما يعادل ١٣٠٠٠ جنيه شهرياً)
٢١٦ ألف جنيه سنوياً للأسرة (بما يعادل ١٨٠٠٠ جنيه شهرياً)

يتم الحجز على البوابة الالكترونية للندفوق www.shmff.gov.eg

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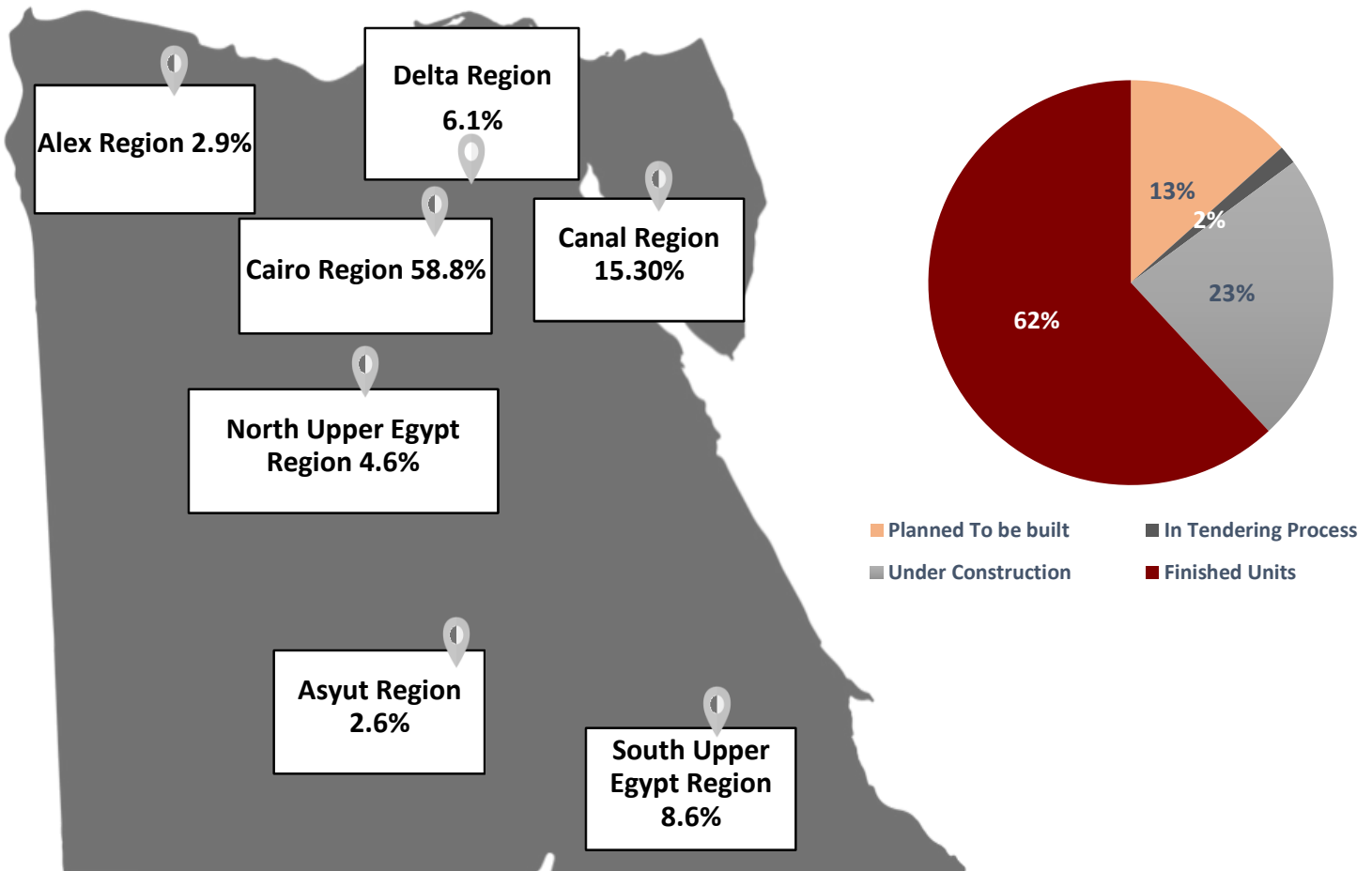
**Table of Applicants for The Ownership Module
Until The End of 2022**

Call for Applications	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	No. of Applicants
	No. app	No. app	No. app	No. app	No. app	No. app	No. app	No. app	No. app	
1 st Call	19,316	-	-	-	-	-	-	-	-	19,316
2 nd Call	-	14,838	-	-	-	-	-	-	-	14,838
3 rd Call	-	66,374	-	-	-	-	-	-	-	66,374
4 th Call	-	40,402	-	-	-	-	-	-	-	40,402
5 th Call	-	-	105,075	-	-	-	-	-	-	105,075
6 th Call	-	-	916	-	-	-	-	-	-	916
7 th Call	-	-	71,779	-	-	-	-	-	-	71,779
8 th Call	-	-	372,836	-	-	-	-	-	-	372,836
9 th Call	-	-	-	81,522	-	-	-	-	-	81,522
10 th Call	-	-	-	-	217,150	-	-	-	-	217,150
11 th Call	-	-	-	-	12,915	-	-	-	-	12,915
12 th Call	-	-	-	-	-	18,298	-	-	-	18,298
13 th Call	-	-	-	-	-	24,564	-	-	-	24,564
14 th Call (presidential initiative)	-	-	-	-	-	-	294,216	-	-	294,216
15 th Call (presidential initiative)	-	-	-	-	-	-	-	40,189	-	40,189
16 th Call (presidential initiative)	-	-	-	-	-	-	-	-	174,581	174,581
Stock of Units Call	-	-	-	-	-	-	-	5410	-	5,410
Dura Call	-	-	-	-	-	-	-	1002	-	1,002
Middle Income Module	-	-	-	-	164	25	12,203	26,529	1267	40,188
Total	19,316	121,614	550,606	81,522	230,229	42,887	306,419	73,130	175,848	1,601,571

II. Housing for All Egyptians Units Status

SHMFF continued to build new housing units despite the closing measures due to the Corona virus pandemic, so as to meet delivery dates on time. Housing for All Egyptians units' status as end of 2022 is as follows:

Planned to be built	In tendering Process	Under Construction	Finished Units
133,757	14,818	232,282	619,143



III. Total No. of Beneficiaries

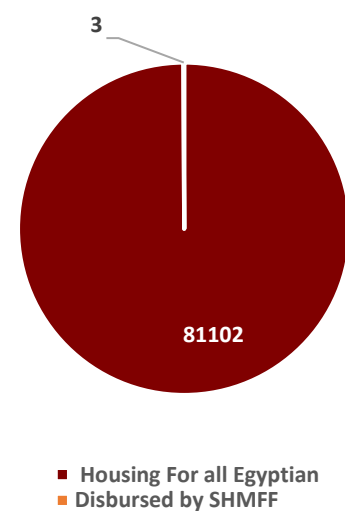
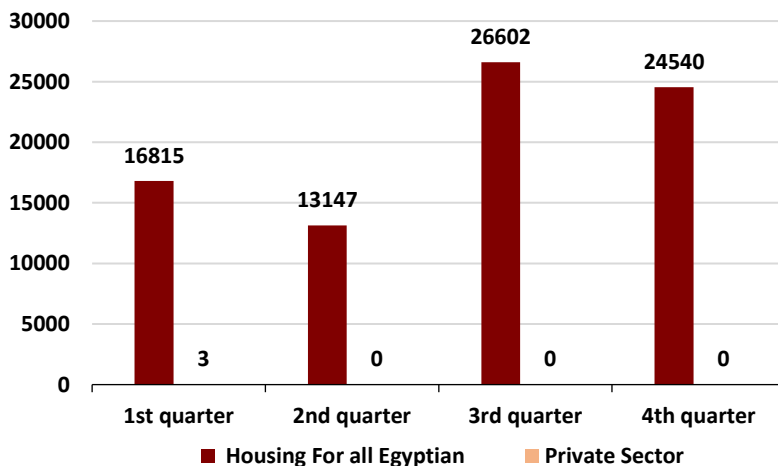
Number of beneficiaries increased during 2022 thanks to Continuous Improvement of the automated workflow that reduced the time required to deal with applicants' files by 87%. The total number of beneficiaries during 2022 reached 81,105, thus the total number of beneficiaries reached 480,446 beneficiaries since the beginning of the program to December 2022, classified as follows:

A- Total No. of Beneficiaries According to Project Type

(Housing for All Egyptians) Beneficiaries are the highest with 81,102 beneficiaries represent 99.9% during 2022. Thus the total number of (Housing for All Egyptians projects) beneficiaries reached 467,885 beneficiaries that is 97.4% of the total beneficiaries since the beginning of the program till the end of 2022. as shown in the following table:

Project Type	No. of Beneficiaries					Percentage
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
Housing For All Egyptians	16813	13147	26602	24540	81102	99.9%
Disbursed by SHMFF	3	0	0	0	3	0.1%
Total	16,816	13,147	26,602	24,540	81,105	100%

No. of Beneficiaries According to Project Type

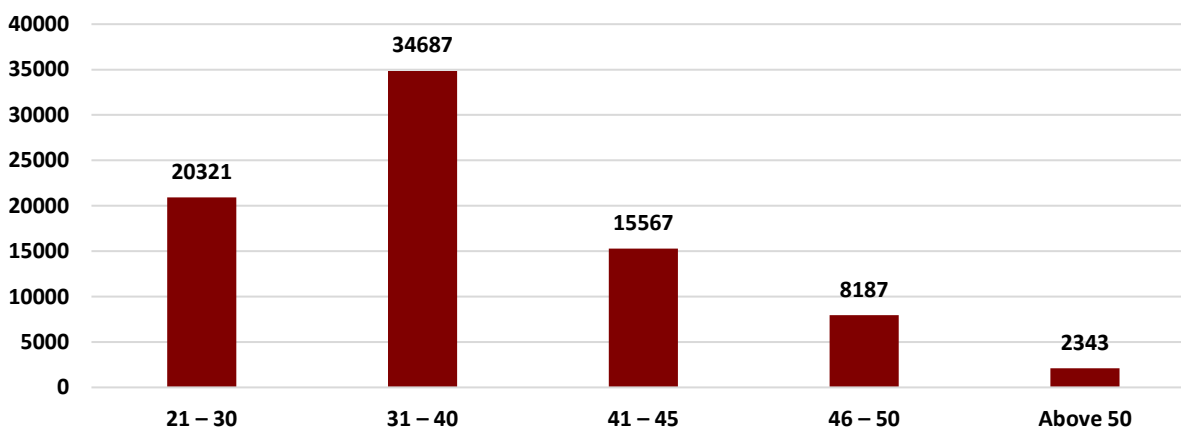


B- Total No. of Beneficiaries According to Age Group

Youth represents the highest category benefited from Housing for All Egyptians program. Beneficiaries (aged from 31-40 years) are the highest with 34,687 beneficiaries with (43%) during 2022, totaling up to 237,761 beneficiaries that is 49.5% of the total beneficiaries since the beginning of the program till the end of 2022. As shown in the following table:

Age Group	No. of Beneficiaries					Percentage
	1st quarter	2nd quarter	3rd quarter	4th quarter	Total	
21 -30	1605	1885	9032	7799	20321	25.1%
31 – 40	9149	5742	9758	10038	34687	42.8%
41 – 45	4506	3412	3722	3927	15567	19.2%
46 – 50	1233	1716	3192	2046	8187	10.1%
Above 50	323	392	898	730	2343	2.9%
Total	16,816	13,147	26,602	24,540	81,105	100%

No. of Beneficiaries According to Age Group

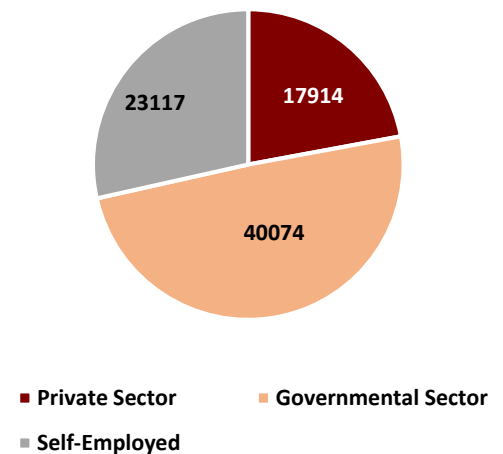
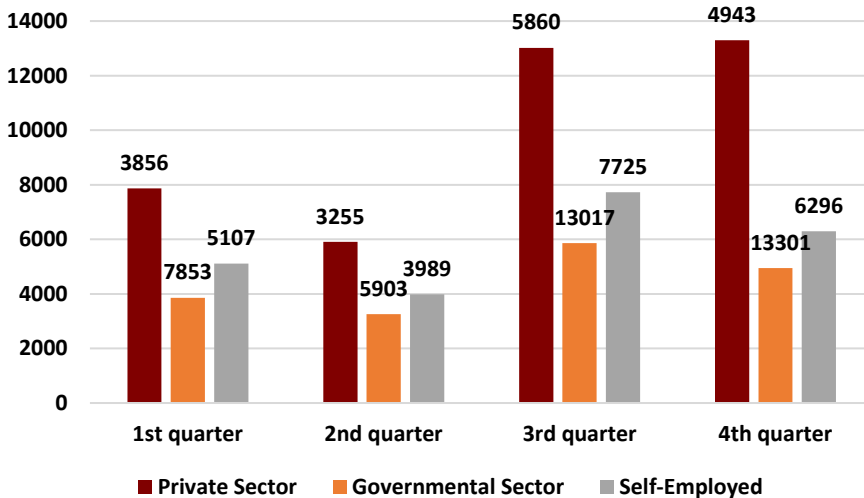


C- Total No. of Beneficiaries According to Work Classification

SHMFF includes all employees & workers within its program to obtain subsidized housing units. Beneficiaries from (private sector and self-employed) are the highest, with a number of 41,031 beneficiaries that is 50.6% during 2022; reaching 331,726 beneficiaries (i.e. 69% of the total beneficiaries) since the beginning of the program till the end of 2022. As shown in the following Table:

Work Classification	No. of Beneficiaries					Percentage
	1st quarter	2nd quarter	3rd quarter	4th quarter	Total	
Private Sector	3856	3255	5860	4943	17914	22.1%
Governmental Sector	7853	5903	13017	13301	40074	49.4%
Self-Employed	5107	3989	7725	6296	23117	28.5%
Total	16,816	13,147	26,602	24,540	81,105	100%

No. of Beneficiaries According to Work Classification

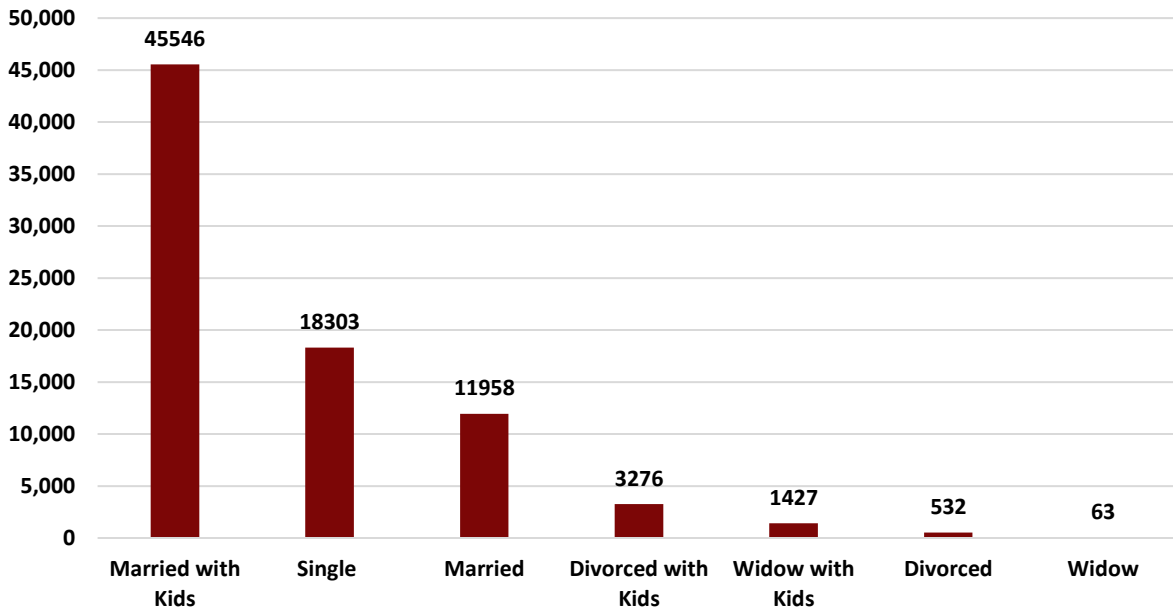


D- Total No. of Beneficiaries According to Marital Status

SHMFF gives priority to the households’ families throughout the automated allocation system of housing units. Beneficiaries (Married with kids) category are highest with 45,546 beneficiaries representing 56.2% as of 2022, the same group reached 267,448 beneficiaries (55.7%) of the total beneficiaries since the beginning of the program till the end of 2022, as shown in the following Table:

Marital Status	No. of Beneficiaries	Percentage
Married with Kids	45,546	56.2%
Single	18,303	22.6%
Married	11,958	14.7%
Divorced with Kids	3,276	4.0%
Widow with Kids	1,427	1.8%
Divorced	532	0.7%
Widow	63	0.1%
Total	81,105	100%

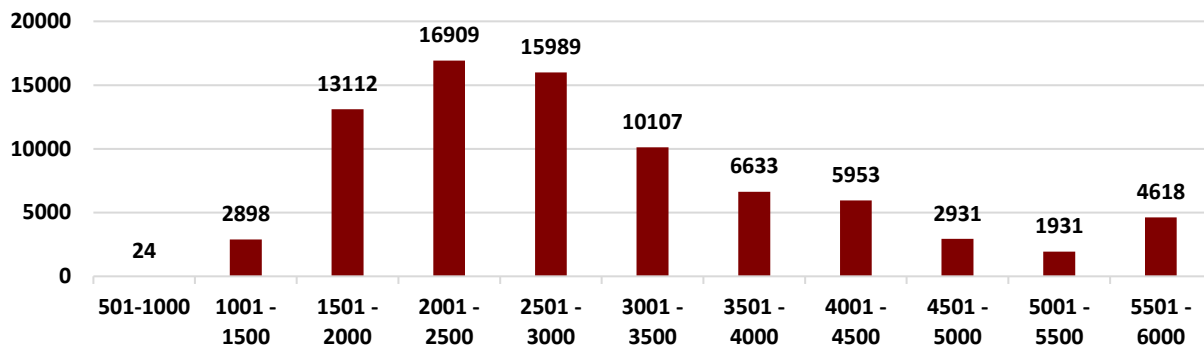
No. of Beneficiaries According to Marital Status



E- Total No. of Beneficiaries According to Income Level

SHMFF is subsidizing the lowest 40% of the Egyptians to own housing units with higher cash subsidy to lowest income brackets. Beneficiaries within (L.E 2001 – L.E 2500) category are the highest, with 16,909 beneficiaries (20.8%) during 2022, the accumulated number of beneficiaries within income level (L.E 1501 – L.E 2000) considered the highest group subsidized over all the program from start till the end of 2022 totaled up to 137,080 beneficiaries with 29%. As shown in the following chart:

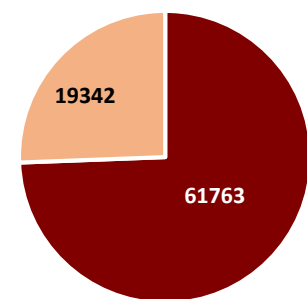
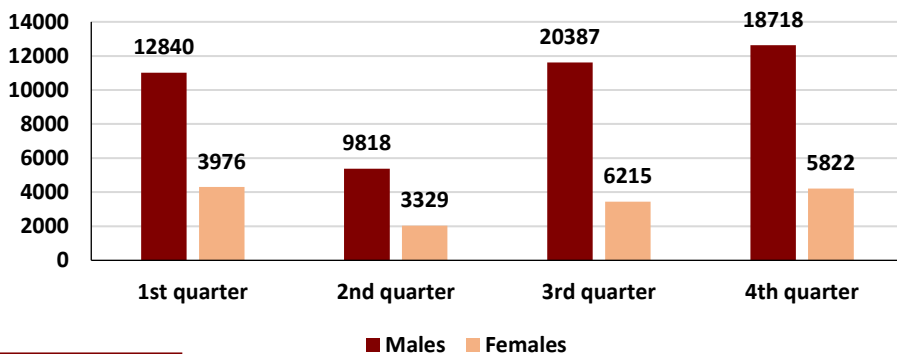
No. of Beneficiaries According to Income Level



F- Total No. of Beneficiaries According to Gender

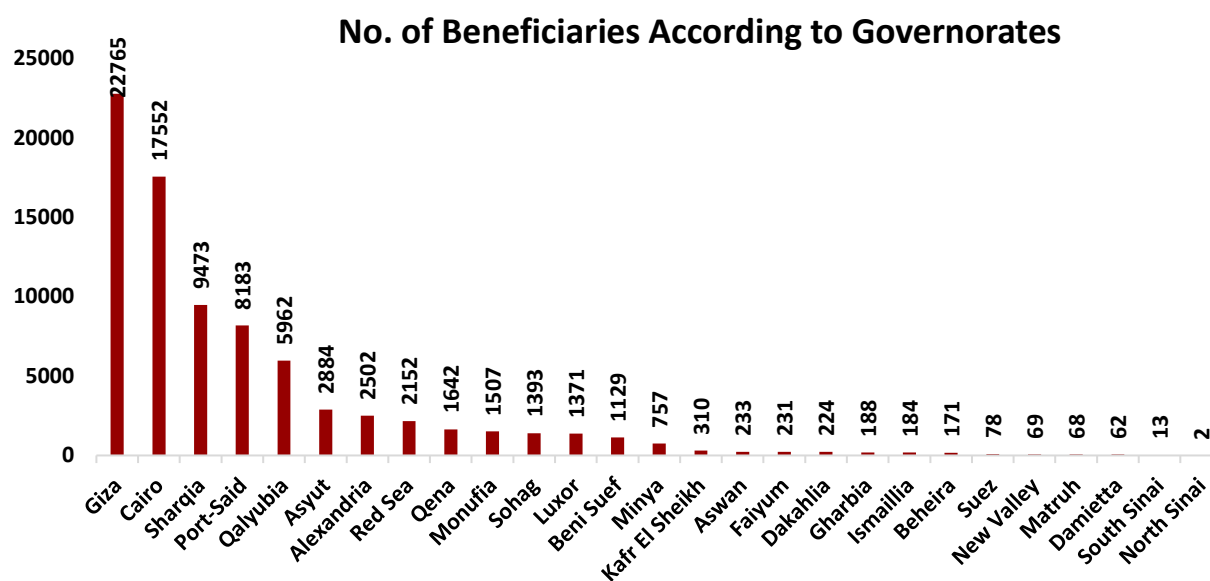
SHMFF adopts positive discrimination principle for females in general and divorced females and widows in particular. Females beneficiaries reached 19,342 that is 23.8% a percentage that is almost what is targeted by the World Bank loan agreement during the year 2022, which make the total number of beneficiaries from females 108,287 beneficiaries representing 22.5% of the total beneficiaries since the beginning of the program till the end of 2022. Number of subsidized males reached 61,763 which is 76.2% as of Dec. 2022, which make the total number of beneficiaries from males reached 372,159 beneficiaries representing 77.5% of the total beneficiaries since the beginning of the program till the end of 2022. As shown in the following:

No. of Beneficiaries According to Gender



G- Total No. of Beneficiaries According to Governorates

SHMFF Constructs units in new cities in order to expand Egypt's urban area. The beneficiaries from (Greater Cairo) Governorates in (15th May City- 6 October- October Gardens- Pyramids Gardens- EL Obour City -EL-Shorouk City - Badr), represents the highest percentage of beneficiaries of subsidy with a total number of 46,279 constituting 57.1% of the total number of beneficiaries during 2022, and the total beneficiaries since the beginning till 31 December 2022 amounted 268,888 constituting 55.9%, As shown in the following Table:



H- Total No. of Beneficiaries Granted Subsidies by The Fund

The total value of the subsidy granted during 2022 amounted L.E 1,4 billion, while the total value of the subsidy granted since the beginning till 31 December 2022 amounted L.E 7,9 billion while Average subsidy amount L.E 16,7K per beneficiary.

Period	No. of Beneficiaries	Value of Subsidy (L.E)
1st quarter	16,816	309,513,759
2nd quarter	13,147	246,623,322
3rd quarter	26,602	472,097,057
4th quarter	24,540	410,146,550
Total	81,105	1,438,380,688

* Average subsidy amount L.E 17,735 per beneficiary during 2022.

I- Total No. of Beneficiaries Received Finance According to Lenders

SHMFF is keen on including more financing entities to the program up till now 30 banks and mortgage companies. Total value of the mortgage granted during 2022 was L.E 12.5 billion, while the total value of the mortgage amounted L.E 54,5 billion with an Average Mortgage amount of L.E 114k per beneficiary since the beginning till 31 December 2022.

Lenders	No. of Beneficiaries	Mortgage Amount (L.E)
National Bank of Egypt	25,227	3,724,745,568
Banque Misr	24,340	3,779,270,777
Qatar National Bank	5,954	959,817,110
Housing & Development Bank	3,572	537,086,808
Banque du Caire	3,259	450,077,540
Commercial International Bank	3,162	568,805,873
The United Bank Of Egypt	2,672	393,778,604
Contact Mortgage Company	1,771	309,403,092
Mashreq Bank	1,705	293,945,095
Agriculture bank of Egypt	1,559	236,442,286
Arab Investment Bank	1,071	178,202,803
National Bank Of Kuwait	1,071	156,066,992
Industrial Development Bank	1,043	141,203,137
SAIB Bank	934	142,096,035
Arab African International Bank	903	151,010,971
BLOM Bank Egypt	851	141,761,133
Faisal Islamic Bank	836	133,871,373
Egyptian Arab Land Bank	439	79,374,088
Suez Canal Bank	415	72,467,337
Egyptian Gulf Bank	255	43,125,214
Export Development Bank	57	10,494,411
Al-Tameer Mortgage Finance Company	5	646,471
Credit Agricole Egypt	3	511,000
Amlak Mortgage Company	1	115,396
Total	81,105	12,504,328,116

* Average Mortgage amount of L.E 154,000 per beneficiary during 2022.



IV. Total No. of Allocated Units

1- Total No. of Allocated Units According to Project type

SHMFF is keen to accelerate the housing units' allocation process to applicants, as a commitment to citizens and delivering these units on time. The total number of allocated units reached 93,573 units in 2022, Housing for All Egyptians allocated units represents the highest percentage of allocated units reaching 93,570 constituting 100% of the total units allocated, while 492,275 is the total units that have been allocated from Housing for All Egyptians Project since the beginning of the program till 31 December 2022 as shown in the following table:

Project Type	No. of Allocated Units					Percentage
	1st quarter	2nd quarter	3rd quarter	4th quarter	Total	
Housing for All Egyptians	19,880	20,688	27,075	25,927	93,570	100%
Private Sector	0	0	0	2	2	0%
SHMFF Offered Projects	0	0	1	0	1	0%
Total	19,880	20,688	27,076	25,929	93,573	100%

2- Total No. of Allocated Units According to Unit Size

SHMFF provides variety of sizes of units for citizens to suit their different needs. (90m²) Units represents the highest percentage of allocated units with 86,397 units that is 92.3% of the total allocated units, then comes (70m² - 80m²) units with 7,062 units constituting 7.5%, then comes (63m²) units with 114 units constituting 0.2% in 2022. As shown in the following table:

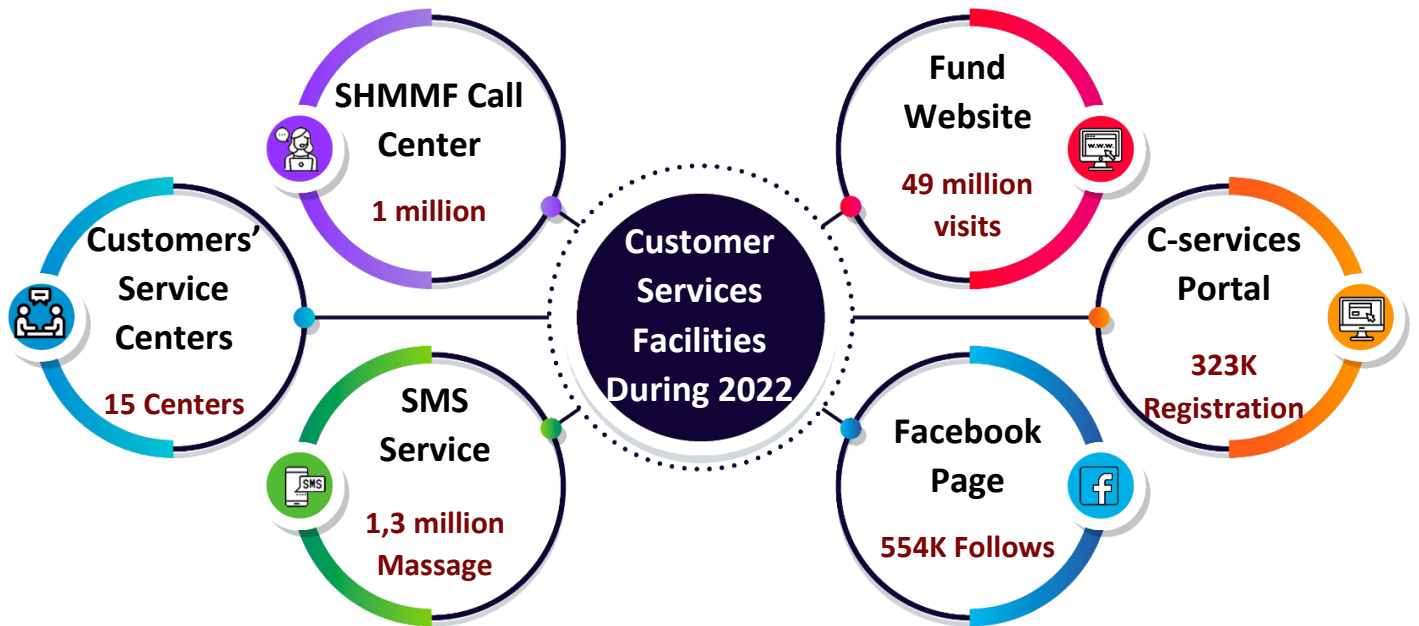
Units Size (m ²)	No. of Allocated Units					Percentage
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total	
90	17,502	18,715	25,427	24,753	86,397	92.3%
70 - 80	2,376	1,932	1,608	1,146	7,062	7.5%
63	2	41	41	30	114	0.2%
Total	19,880	20,688	27,076	25,929	93,573	100%



Customer Services Facilities

SHMFF has succeeded in developing a strategy for digitalization to accelerate the provision of its services and by saving time and effort, in addition to adding credibility and accuracy to subsidy process, through the availability of new various digitalized services.

Therefore, Digitalized citizen’s services is the main challenge to SHMFF, as the digital illiteracy rate in Egypt reaches about 69% of the Egyptian, the Program primarily targets low-middle income citizens and aims to widen the financial inclusion scope and increase digitalization among its customers.





Call Center Operation Performance

SHMFF receives customer inquiries and requests through different channels, including (call center), to saving time and effort for citizens. In 2022, about 375K calls were received via the call center services, and 698K calls to customer service, .as shown in the following table:

Item	Total Number of Received Calls		Total Number of Answered Calls	Total Number of Non- Answered Calls	Service Level	Average Response Speed	Average Call Duration
	Voice Services	Customer Services					
1st quarter	94,758	202,367	134,774	67,593	78%	0:03:24	0:02:57
2nd quarter	87,195	163,023	91,018	72,005	72%	0:05:05	0:02:40
3rd quarter	87,943	153,167	94,977	58190	75%	0:05:34	0:03:13
4th quarter	108,149	179,665	97,053	82612	73%	0:07:49	0:03:17
Total	375,045	698,222	417,822	280,400	74%	0:05:28	0:03:02



SHMFF Activity on Social Media



Web-Site

Number of Visits to Web-Site in 2022

49 Million Visits

Number of Applicants Visited Web-Site

24,8 Million Visitors



C-Service

Number of Registration to C-Service in 2022

323K Registration

Number of Applicants Apply Requests to C-Service

76K Requests



Total No. of SMS (1124 – 9311)

SHMFF established SMS service (1124) to allow applicants to follow up Applications status by sending a text message with their national ID, and they are automatically answered for the system with a text message that includes updated status. The total number of messages received through (1124) service reached 1,3 million messages during 2022, as shown in the following table:

Item	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total
Total No. of SMS	192,520	305,583	372,150	462,827	1,333,070
Monthly Average	64,173	101,861	124,050	154,275	111,089

In addition to, 18,588 SMS have been sent to applicants through (9311) service to inform applicants their initial screening results during 2022.

Customers' Service Centers

15 Customers' Service Centers service SHMFF applicants, covering the majority of cities and governorates that have witnessed high demand on Housing for All Egyptians.

1. 15th May City	8. Beni-Suef East City
2. EL-Obour City	9. Kafr El-Sheikh City
3. Asyut City	10. Beni-Suef New City
4. EL-Shorouk City	11. 10th Ramadan City
5. Sadat City	12. Aswan City
6. Minya City	13. New Valley City
7. Port-said City	14. New Salihya City
15. Damietta City	

Fund's Media Events and Internal Activities

SHMFF has published media materials on social media pages, as well as carrying out a number of internal activities to serve SHMFF's employees within framework of SHMFF's strategy to improve the work environment and moral support for employees by providing trips, games and gifts & discounts in some selected shops, as shown with the following tables During 2022:



Item	Total
No. of Media Materials	216
No. of Followers	6,113
Classification of Items	
Text	158
Infographic	34
Videos	9
Official Holydays	13
SHMFF News	2



Item	Total
No. of Media Materials	102
No. of Followers	554,650
No. of Likes	516,315
Classification of Items	
Press Releases	41
Infographic	34
Official Holydays	13
Videos	9
SHMFF News	5



Item	Total
Videos	74
No. of Subscribers	16,9K
No. of Views	478,7K
No. of Hours Viewing	15,2k hours
Classification of Items	
Infographic Videos	8
interviews	66



Item	Total
No. of Media Materials	103
No. of Followers	11,5K
Classification of Items	
Infographic	33
Videos	3
Official Holydays	7
SHMFF News	7
Project's Pics	18
Press Releases	35

Item	Total
Monthly Trips	12
Summer Trips	6
Discounts	3
Gifts	9
New Year Gifts	175



Summary of Beneficiaries' Status of Violation

According to SHMFF annual plan for supervising Housing for All Egyptians Units, SHMFF conducts allegation to ensure that the housing units are used for housing purposes and to follow up on the occupancy rates, thus the supervision resulted in 2022:

Items	NO.
Total Number of Units Actually Visited	33,210 Units
Total Number of Allegations Reconciliation	680 Reconciliation
Total Number of Allegations for Housing for All Egyptians Violations	2644 Allegation

Statement of the Judgments of Housing for All Egyptians Violations in 2022

Judgments and cases	No.
Default Judgment	
A default judgment of a fine and the unit return to the fund	652
A default judgment of a fine	23
A default judgment of an imprisonment and the unit return to the fund	50
A default judgment of an imprisonment	4
A default judgment of a fine, an imprisonment, and the unit return to the fund	33
A default judgment of a fine, and imprisonment	1
Final Judgment	
A final judgment of innocence	7
Total	770



Summary of Applicants' Complaints and Requests

SHMFF seeks customer satisfaction and developing workflow, so the Fund receives complaints, requests and suggestions from citizens through several different channels and works to implement those requests and resolve their complaints.

1- Requests for The Technical Operations (090071117 – 1188 – 5999 – 5777)

Technical Operations Requests In 2022		
1	Re-investigation Requests	25,506
2	Change Lender Requests	24,019
3	Adjust Applicant's Data Requests	4,469
4	Transfer from One Project To Another	0
5	Project Assignment Requests	522
Total Requests		54,516

2- Applicants' Complaints from the Following Entities During 2022:

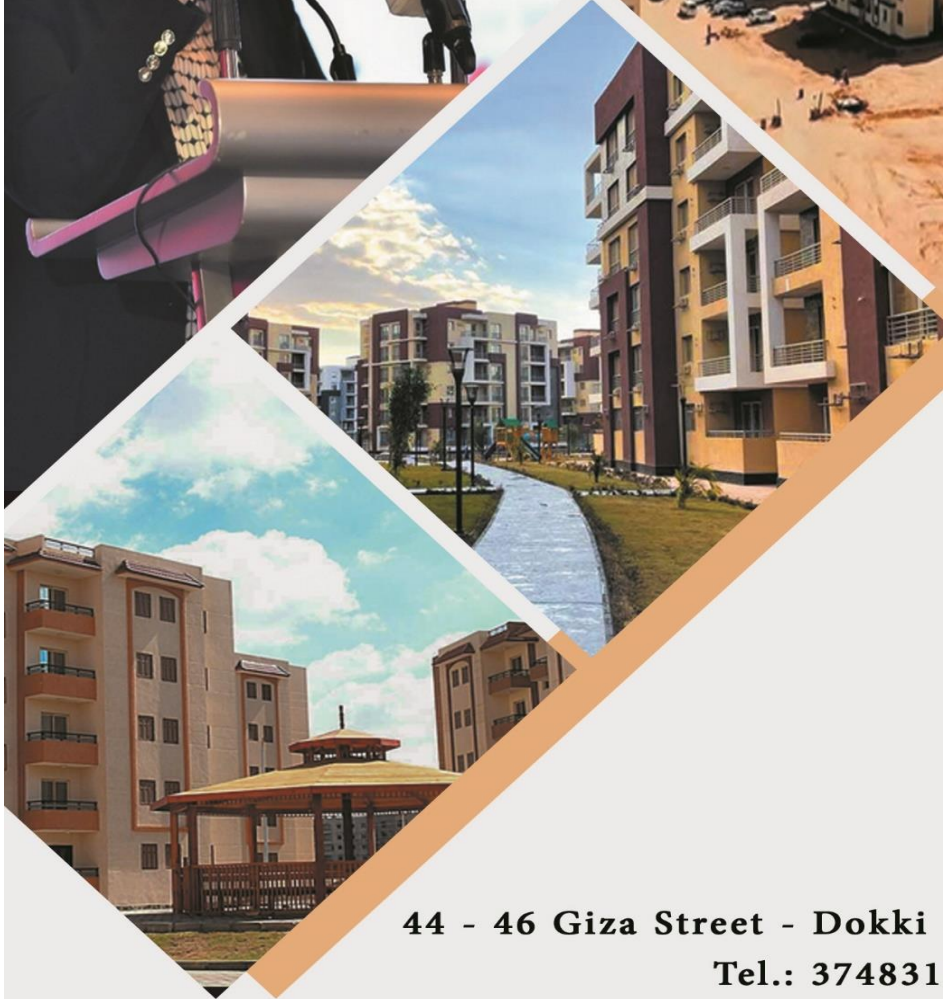
Complaints Entities in 2022	No.
SHMFF Complaints Portal	36725
Government Complaints Portal	29449
Complaints Received from High Board	1817
Complaints Received on the Ministry's Customer Service	1144
Complaints Received from Post Office	514
Total	69,649

3- Complaints, Suggestions and Grievances received from the following Entities: (SHMFF Complaints Portal- Government Complaints Portal- Complaints Received from High Board- Complaints Received on the Ministry's Customer Service- Complaints Received from Post Office) which have been closed and resolved

#	Complaints Type	No.
1	Applicants stays at the current condition	18782
2	Complaints about investigations companies	10381
3	Complaints about lenders procedures	9196
4	Complaints about the automated system and website services	9718
5	Complaints about the reason for rejection	7879
6	Complaints about allocation	4380
7	Applicants Inquiry	2356
8	Public complaints	1764
9	Complaints about SHMFF's Call Center	1129
10	Complaints about Post offices	509
11	Complaints about not including the applicant's file on system	622
12	Financial and Administrative complaints	517
13	Special cases complaints	980
14	Applicants Grievances	29
15	Judgmental complaints	16
16	Applicants suggestions	21
Total		68,279

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