



**2<sup>nd</sup> Quarter Performance Report 2020/2021**  
**Social Housing and Mortgage Finance Fund**

**From 1/10/2020 till 31/12/2020**



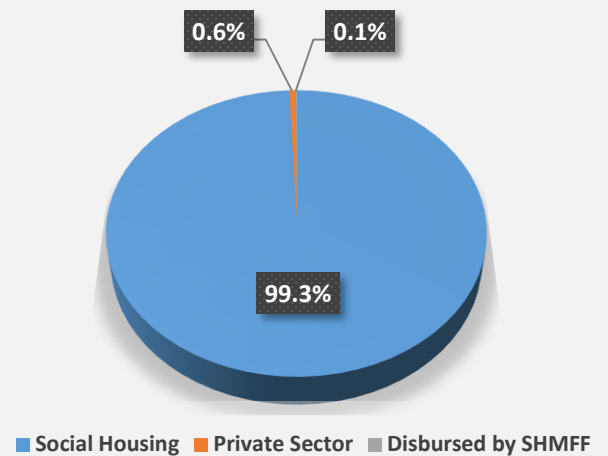
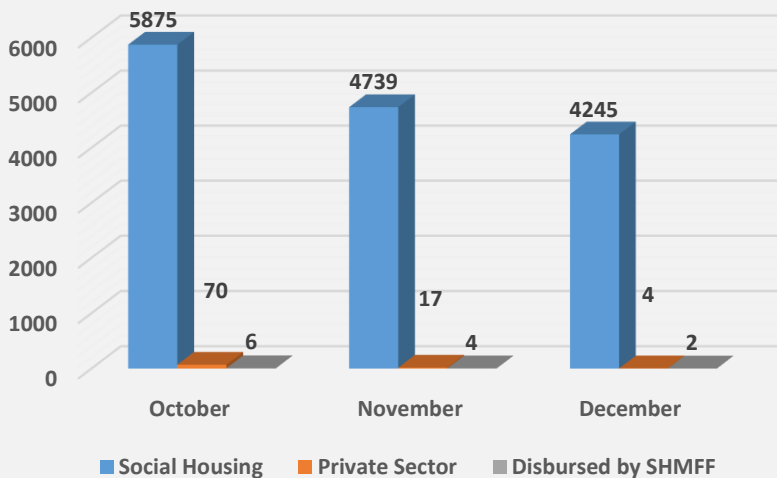
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## 1- Total No. of Beneficiaries According to Project Type

- The Social housing projects are on the top of our projects with (99.3%) with a total number of beneficiaries that reached (14,859) applicants, as shown in the following table:

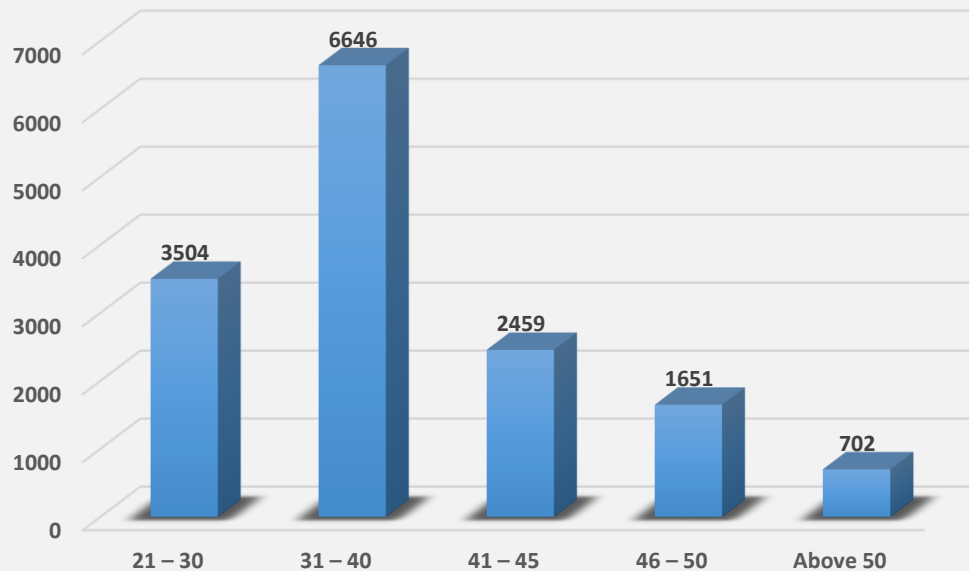
Project Type	No. of Beneficiaries				%
	October	November	December	Total	
Social Housing	5,875	4,739	4,245	14,859	99.3%
Private Sector	70	17	4	91	0.6%
Disbursed by SHMFF	6	4	2	12	0.1%
<b>Total</b>	<b>5,951</b>	<b>4,760</b>	<b>4,251</b>	<b>14,962</b>	<b>100%</b>



## 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 (6,646) constituting (44%), as shown in the following table:

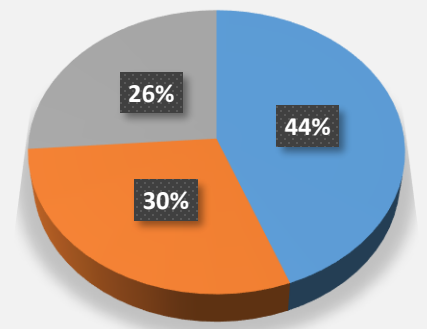
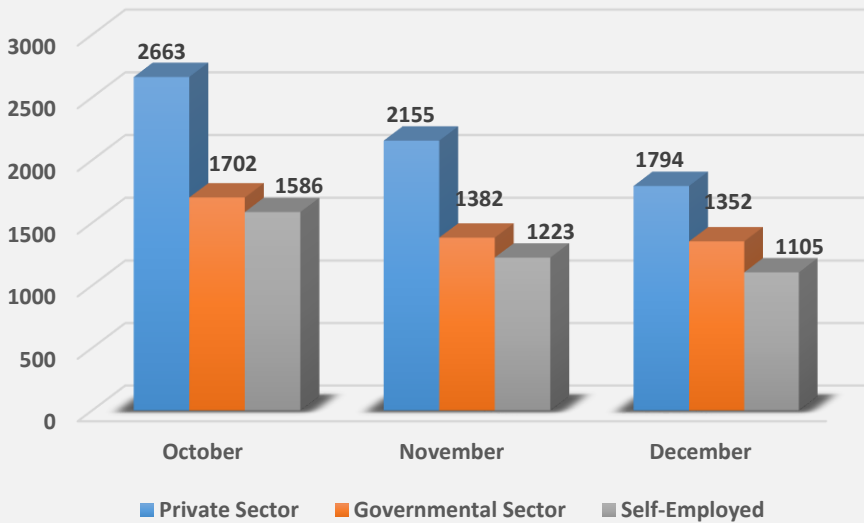
Age Group	No. of Beneficiaries				%
	October	November	December	Total	
21 – 30	1,468	1,036	1,000	3,504	23%
31 – 40	2,503	2,144	1,999	6,646	44%
41 – 45	945	805	709	2,459	16%
46 – 50	718	547	386	1,651	11%
Above 50	317	228	157	702	5%
<b>Total</b>	<b>5,951</b>	<b>4,760</b>	<b>4,251</b>	<b>14,962</b>	<b>100%</b>



### 3- Total No. Of Beneficiaries According to Work Classification

- Applicants working in the (Private Sector) are the highest number of beneficiaries reaching (6,612) constituting (44%) of the total number of beneficiaries receiving subsidy, as shown in the following Table:

Work Classification	No. of Beneficiaries				%
	October	November	December	Total	
Private Sector	2,663	2,155	1,794	6,612	44%
Governmental Sector	1,702	1,382	1,352	4,436	30%
Self-Employed	1,586	1,223	1,105	3,914	26%
<b>Total</b>	<b>5,951</b>	<b>4,760</b>	<b>4,251</b>	<b>14,962</b>	<b>100%</b>

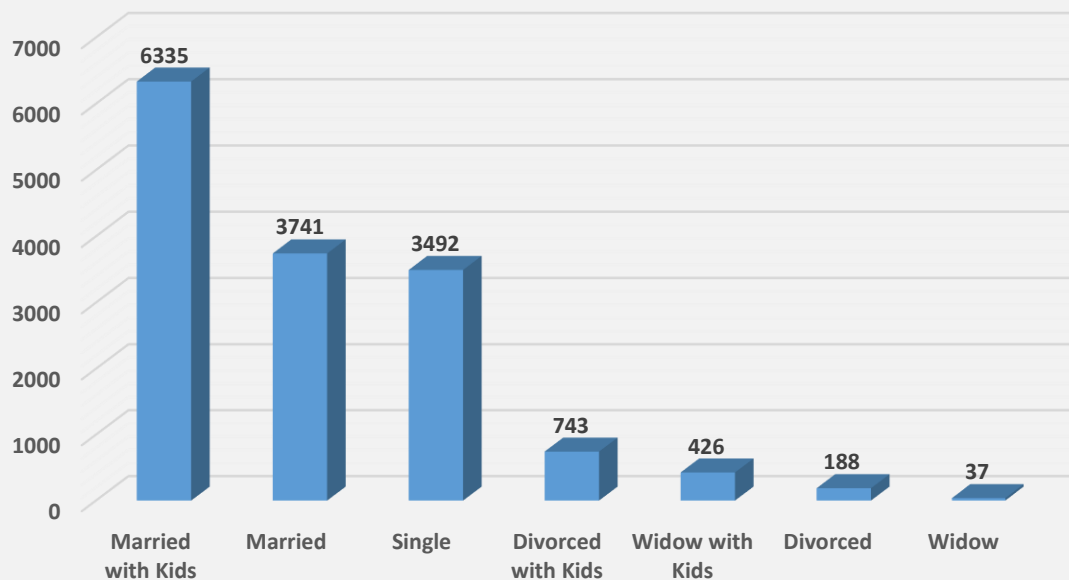


■ Private Sector ■ Governmental Sector ■ Self-Employed

#### 4- Total No. Of Beneficiaries According to Marital Status

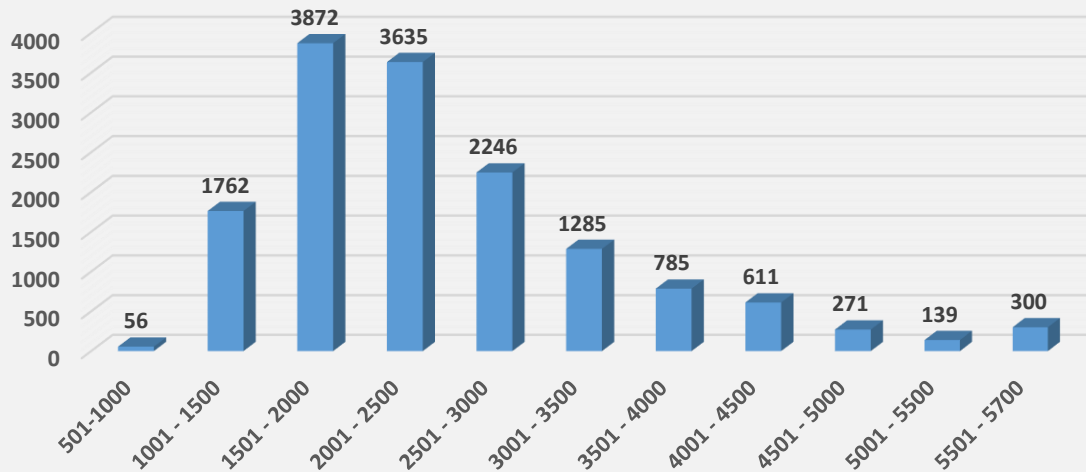
- The (Married with Kids) category is the highest beneficiaries of the Fund subsidy, with (7,351) constituting (41%), as shown in the following Table:

Marital Status	No. of Beneficiaries	%
Married with Kids	6335	42.3%
Married	3741	25.0%
Single	3492	23.3%
Divorced with Kids	743	5.0%
Widow with Kids	426	2.8%
Divorced	188	1.3%
Widow	37	0.2%
<b>Total</b>	<b>14962</b>	<b>100%</b>



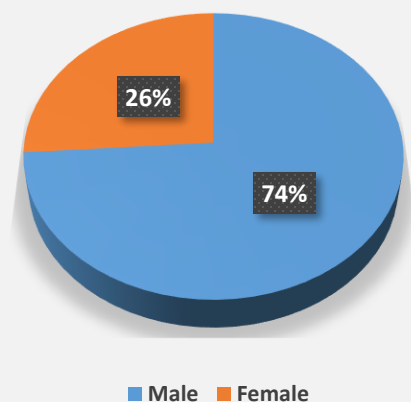
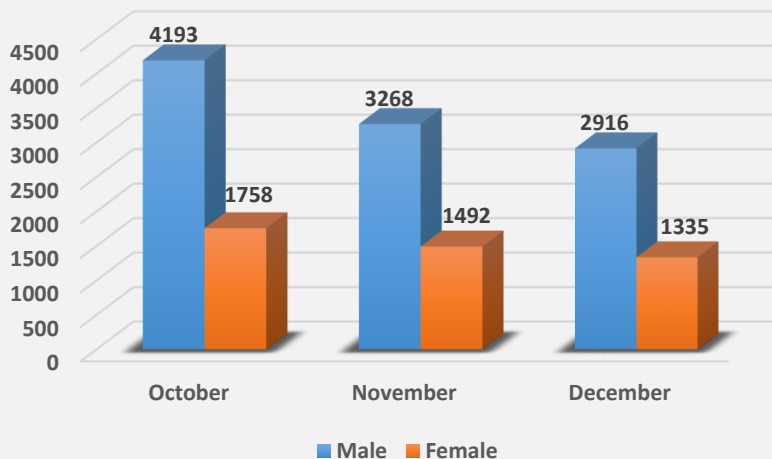
## 5- Total No. Of Beneficiaries According to Income Level

- The Highest income level that receives subsidy is between income (LE 1501 – LE 2000) with a total of (3,872) beneficiaries constituting (25.9%) 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 (10,377) constituting (74%), while (Females) beneficiaries are (4,585) constituting (26%), as shown in the following Table:



## 7- Total No. Of Beneficiaries According to Governorates

- The beneficiaries from (Cairo) Governorate are the highest beneficiaries of subsidy with a total number of (4,767) constituting (31.9%) of the total number of beneficiaries, as shown in the following Table:

Governorates	No. of Beneficiaries	%
Cairo	4767	31.9%
Giza	3902	26.1%
Dakahlia	1087	7.3%
Alexandria	787	5.3%
Qalyubia	538	3.6%
Sharqia	502	3.4%
Asyut	450	3.0%
Sohag	337	2.3%
Monufia	329	2.2%
Gharbia	328	2.2%
Luxor	246	1.6%
Minya	215	1.4%
Aswan	195	1.3%
Port-Said	163	1.1%
Suez	162	1.1%
Damietta	159	1.1%
Beheira	148	1%
Kafr El Sheikh	132	0.9%
Qena	120	0.8%
Ismailia	99	0.7%
Beni Suef	85	0.6%
Faiyum	81	0.5%
Red Sea	79	0.5%
South Sinai	22	0.1%
Matruh	14	0.1%
New Valley	11	0.1%
North Sinai	4	0.01%
<b>Total</b>	<b>14962</b>	<b>100%</b>

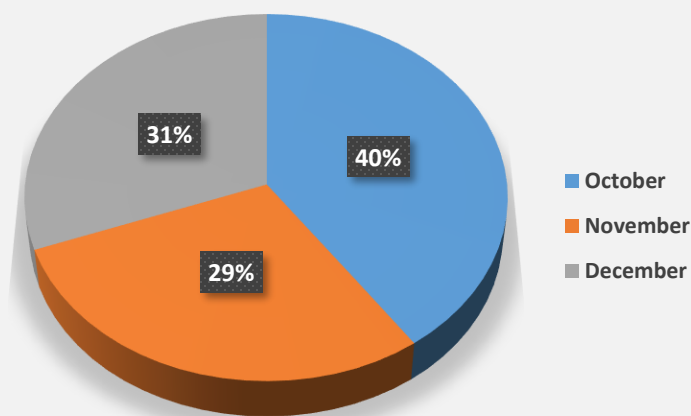




## 8- Total No. Of Beneficiaries granted Subsidies by the Fund

- The total amount of subsidy granted by the SHMFF during the 2<sup>nd</sup> quarter of the fiscal year 2020/2021 reached L.E 219.5 million for (14,962) beneficiaries, with an average subsidy amount of LE 14,668 per beneficiary, as shown in the following Table:

Period	No. of Beneficiaries	Value of Subsidy (L.E)
October	5,951	88,294,617
November	4,760	63,842,731
December	4,251	67,320,893
Total	14,962	219,458,241



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

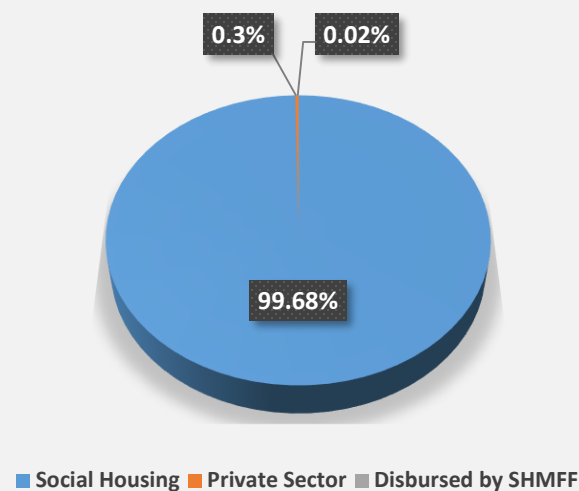
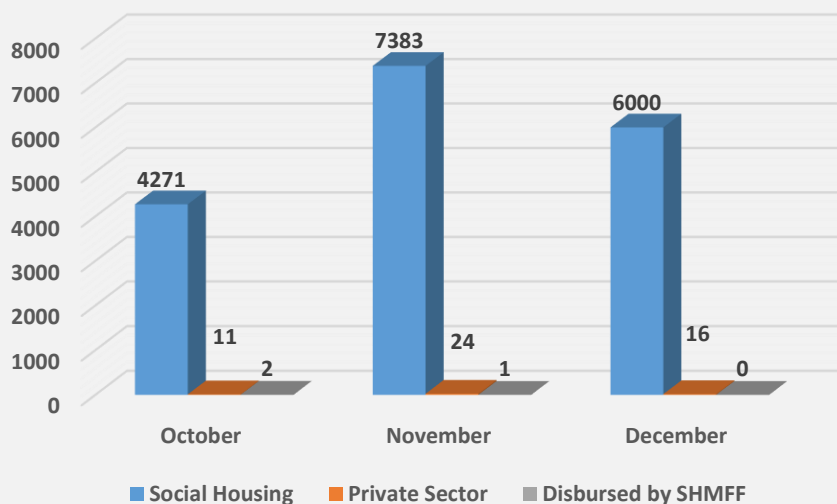
- The total Mortgage amount granted by Lenders reached LE 1708 million for (14,962) beneficiaries. (Banque Misr) during the 2<sup>nd</sup> quarter of the fiscal year 2020/2021 is the highest Mortgage lending bank reaching L.E (342.9) million constituting (20.1%) of total mortgage for (3,214) beneficiaries constituting (21.5%) of the total number of beneficiaries, followed directly by (National Bank of Egypt) with L.E (333.6) million constituting (19.5%) of total mortgage for (2931) beneficiaries constituting (19.6%) of the total number of, as shown in the following Table:

Lenders	No. of Beneficiaries	Mortgage Amount (Million L.E)
Banque Misr	3,214	342.9
National Bank of Egypt	2,931	333.6
Housing & Development Bank	1,799	196.3
Commercial International Bank	1,114	141.2
Banque du Caire	1,053	114.3
Qatar National Bank	953	110.1
The United Bank Of Egypt	505	69.1
Industrial Development Bank	530	59.1
Taamir Mortgage Company	488	64.1
Arab African International Bank	411	47.3
Mashreq Bank	366	49.9
Faisal Islamic Bank	289	30.7
Egyptian Gulf Bank	245	26.4
Arab Investment Bank	217	23.1
Egyptian Arab Land Bank	194	22.8
BLOM Bank Egypt	152	17.7
SAIB Bank	130	15.2
National Bank Of Kuwait	127	14.7
Contact Mortgage Company	92	10.8
Development & Agricultural Credit bank	49	6.0
Tamweel Mortgage Company	35	4.3
Export Development Bank	27	3.4
Suez Canal Bank	26	3.4
Credit Agricole Egypt	14	1.8
Amlak Mortgage Company	1	0.1
<b>Total</b>	<b>14,962</b>	<b>1,708</b>

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

- The total number of allocated units reached (17,708) units during the 2<sup>nd</sup> 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 (17,654) constituting (99.68%) of the total units allocated, as shown in the following table:

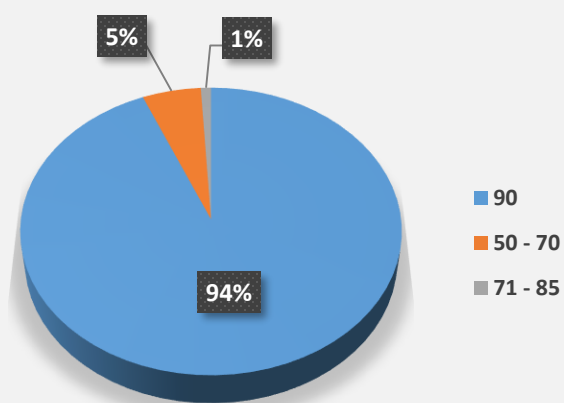
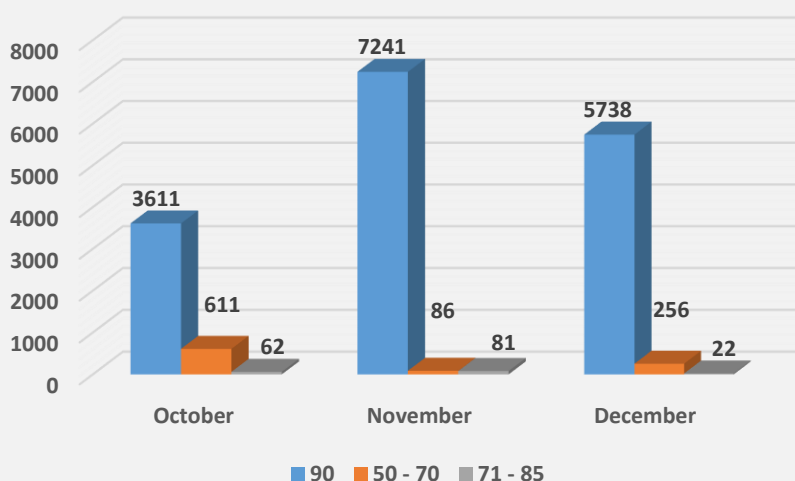
Project Type	No. of Beneficiaries				%
	October	November	December	Total	
Social Housing	4,271	7,383	6,000	17,654	99.68%
Private Sector	11	24	16	51	0.3%
Disbursed by SHMFF	2	1	0	3	0.02%
<b>Total</b>	4,284	7,408	6,016	17,708	100%



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

- The total number of allocated units reached (17,708) units during the 2<sup>nd</sup> quarter of the fiscal year 2020/2021, The units with size (90 m<sup>2</sup>) are the highest number of allocated units with (16,590) units reaching (94%) of the total, as shown in the following table:

Units Size (m2)	No. of Beneficiaries				%
	October	November	December	Total	
90	3611	7241	5738	16590	94%
50 - 70	611	86	256	953	5%
71 - 85	62	81	22	165	1%
<b>Total</b>	<b>4284</b>	<b>7408</b>	<b>6016</b>	<b>17708</b>	<b>100%</b>



## 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
October	91959	56722	763	1.0%	9702	15.00%	89.00%	0:01:03	0:02:16
November	156345	65970	1924	2.0%	39081	37.20%	75%	0:03:01	0:02:46
December	150922	71292	1485	1.5%	26878	27.38%	82.19%	0:02:37	0:03:05
<b>Total</b>	<b>399226</b>	<b>193984</b>	<b>4172</b>	<b>1.0%</b>	<b>75661</b>	<b>18.95%</b>	<b>82.06%</b>	<b>0:02:14</b>	<b>0:02:42</b>

## 13- Total No. of SMS (1124)

Month	October	November	December	Total
Total No. of SMS	12979	13194	12128	38301
Daily Average	433	440	404	426

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

Requests for the technical operations		
1	Requests to change Lender	3443
2	Requests for re-investigation	3127
3	Requests to adjust applicants' data	2177
4	Requests to inquire about the request status	569
5	Requests to Project assignment	63
6	Requests to transfer from one project to another	44
Total requests		9423
Complaints about the technical operations		
1	Complaint about a delay in the investigation report	2477
2	Complaint about Website (while applying)	2059
3	Complaint about the lender's procedures	1655
4	Complaint about a delay in unit allocation	1108
5	Complaint about the reason for rejection	1059
6	Complaint about an inquirer of the investigation company	8
Total Complaints		8336

### 14- The SHMFF's website Traffic

- The SHMFF's website visitors reached 14.7 Million visitors during the 2<sup>nd</sup> quarter of the fiscal year 2020/2021; September was the highest traffic by 8.2 Million visitors constituting (56%) of total number of visitors at this year:

(Million visitors)

Month	Website Traffic	%
July	1.34	9%
August	5.15	35%
September	8.2	56%
<b>Total</b>	<b>14.7</b>	<b>100%</b>

**Ministry of Housing, Utilities & Urban Communities**

**Social Housing and Mortgage Finance Fund**



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