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Quarterly Progress Report April 1 - June 30, 1993

***Egypt: Small Enterprise Credit Project
Contract Number: 263-0228-A-00-2026-00***

Prepared for:
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April 1 - June 30, 1993



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AGRICULTURAL COOPERATIVE DEVELOPMENT INTERNATIONAL

(ACDI)

SMALL ENTERPRISE CREDIT PROGRAM

(SECP)

QUARTERLY REPORT

April 1st – June 30th, 1993



TABLE OF CONTENTS

PROGRESS ACHIEVED DURING THE QUARTER	
I. EXECUTIVE SUMMARY	1
II. MASTER PLAN OBJECTIVES STATUS	4
III. PROBLEMS ENCOUNTERED	9
PROPOSED ACTIVITIES FOR THE NEXT QUARTER	9
I. FURTHER DEVELOPMENT OF STANDARD OPERATING PROCEDURES	9
II. POLICY GUIDANCE DOCUMENTS FOR NBD	10
ANNEX A:	
LISTING OF OUTPUTS PRODUCED LAST QUARTER	11
ANNEX B:	
LISTING OF NBD/SECP PERSONNEL TRAINED	13
ANNEX C:	
FLOOR PLAN FOR TRAINING CENTER	28

I. EXECUTIVE SUMMARY

SMALL ENTERPRISE CREDIT PROGRAM / COOPERATIVE AGREEMENT NUMBER:
263-0228-A-00-2026-00

SIGNED MARCH 31 EFFECTIVE MARCH 1, 1992 – JUNE 30, 1995

MODIFICATION OF COOPERATIVE AGREEMENT NO. 01

SIGNED MAY 5TH, EFFECTIVE MARCH 31, 1992

PIO/T NO. : 263-0228-3-91088

PROJECT NO : 263-0228

TOTAL AMOUNT OBLIGATED : \$ 1,288,105
L.E. 415,921

The quarterly report comments on progress made in the last quarter in the Small Enterprise Credit Program (SECP). Also proposed are activities for the Technical Assistance Team in the next quarter based upon consultation with the USAID TI-FI Office. Agricultural Cooperative Development International (ACDI) is in an advisory role and works with the implementing agent, the National Bank for Development (NBD). ACDI reports to the donor who funds the project, the United States Agency for International Development (USAID). Guidance for activities is the USAID approved ACDI Master Plan (January 93) and NBD Work Plan.

The end of the project's fifth quarter (June 1993) saw the completion of the critical initial training phase, and the beginning of lending activity. For all parties involved in the project, this was an extremely active and demanding period with many meetings, presentations, and much local travel.

Lending funds were received by the NBD in late June. The official operations phase will commence with actual loan disbursements on July 1st. As of June 30, SECP branches had received 5,090 loan applications and 2,890 of them were approved. USAID's Mission Director and his staff attended an official opening of the project hosted by the NBD Chairman at two branches on May 4th, when the NBD disbursed 40 loans from their own funds.

The ACDI Technical Assistance Team assisted in the training of personnel, documented the full scope of "Conditions Precedent" that had to be fulfilled by the project before USAID agreed to deliver the first requested tranche of loan funds, and advised the senior NBD management on many details of procurement, personnel, and project management. ACDI is responsible to advise the NBD in a

professional manner to try to make certain that agreed targets will be reached by the NBD. USAID has verified that this has been done to date and all parties are pleased with the strong progress made in this last quarter. The goal of the technical assistance team next quarter, in cooperation with USAID and the NBD, is to focus on recurrent deliverables and the formalization of documented procedures that will lead to the self-reliance and viability of the SECP. In general, the ACDI Team's observation is that the NBD, due in particular to the strong leadership of the Project Director, is very much on track and will accomplish the project objectives.

The NBD has recently installed a system for the branch offices to operate as independent cost centers. The critical financial control and administrative support systems appear to be firmly in place, although staff require additional training. Coupled with this, a full complement of extension officers are hired and trained and an in-house training program has begun. The focus hereafter will be on the careful management of operating costs, expanding the portfolio volume, controlling delinquency/default to less than 1.5%, executing the plan of continued training, and searching for innovative ways of motivating the staff to exceed lending targets.

Despite the problems encountered because of unforeseen delays in NBD support for the T.A. Team, the T.A. Team with the assistance of the ACDI Middle East North Africa Regional Office was responsive to USAID and NBD requests and aided in the project start-up.

The planned three month start-up phase finished during this quarter. However, the NBD's procurement activities are not yet fully completed. The plan for procurement is basically on target with the exception of obtaining the computer equipment, required accounting software, and equipment for the training center. In addition, 5 of the 13 branches have not yet been fully remodelled and equipped, although this is not a serious problem. The SECP remains within the NBD's implementation budget as specified in PIL No. 1, so these matters can be resolved in the beginning of the next quarter.

The recruitment and training of SECP staff was finalized during the quarter, and the Headquarters' accounting unit was strengthened in late June. One of the two Deputies to the Project Director has resigned and already left the project. The newly assigned H.Q. personnel have completed full field training, but need special direction in their new assignments. Another delayed action by the NBD is the recruitment of a top-notch MIS group. As stated in the last quarterly report, a manager and deputy were assigned, but they are still learning about the Project. Their experience does not match the experience requirements for the positions as set forth by the MIS Specialist prior to the commencement of recruiting.

The allocation of additional H.Q space, (a third floor) was promised and the remaining space assignments in the H.Q. unit will be completed this next quarter.

ACDI's efforts were instrumental in obtaining the June 20, 1993 certification from USAID that the SELFA Agreement's conditions precedent had been met by NBD. (The main requirements were to have an MIS system operating in loan tracking and accounting, and to have adequate, trained staff and procedures and operations manuals in place). USAID is aware that the automated MIS system has been delayed, due to lack of access to MIS funds and due to lack of access to an intact copy of the agreed upon loan tracking software chosen for SECP. In addition, the bid process for computers was delayed due to indecision by the NBD/EDP person assigned to head the Computer Unit in H.Q. However, the proven manual MIS system is acceptable and will be automated when the funding comes through the pipeline.

The activities proposed for the next quarter for the Technical Assistance Team of ACDI are to assist the NBD accomplish unfinished project start-up objectives, begin a program of continual training, and then provide advice in the monitoring and evaluation of lending activity. A weekly training session has been held in project methodology and documentation for lending staff members since May. Two or three different branches participate in the session each week. Branch managers also meet weekly with the Project Director in a Thursday problem solving meeting.

During the next quarter ACDI will also encourage the NBD to give serious attention to financial and procedural controls as well as the finalization of manuals produced for SECP use. (The NBD has not commented on the credit and training manuals delivered by the T.A. Team during the first quarter of 1993).

Strategies to address the difficulties faced by NBD/SECP personnel should be developed and implemented in a coherent and responsive way. The weekly meetings help in this regard.

II. MASTER PLAN OF ACTION OBJECTIVES STATUS

As a professional organization ACDI is concerned about deliverables under its Cooperative Agreements to which it is a party. Full and timely delivery is an ACDI standard. ACDI conducts internal reviews of the status of projects under implementation and participated on May 11, 1993 with USAID TI/FI management personnel in a formal Project Review. The following is a review of SECP project implementation and an assessment of project progress to date.

Background:

The ACDI/USAID Cooperative Agreement was signed on March 30th, 1992, effective March 1st, 1992, following a hiatus between the pilot program (RSSE) which ended June 30th, 1991. ACDI was assured in March 1992 that a timely conclusion of the agreement between the implementing agent, the NBD, and USAID would follow. However, negotiations on the Small Enterprise Loan Fund Agreement (SELFA) were protracted and this USAID-NBD agreement was signed on August 16th, 1992. In addition, the funding for the NBD start up was delayed and the grant money to activate the approved NBD recruitment, procurement, MIS, and training plans was dependent on finalization of a second NBD/USAID Project Implementation Letter and Modification to SELFA. A special MIS development fund of \$100,000 was established in Modification 1 of SELFA, but access to these monies has yet to be granted to NBD. Consequently, the target dates for various deliverables under the ACDI Cooperative Agreement required adjustment. The adjustments to the ACDI Master Plan were last made in January 1993.

Progress to Date:

Early in the Project life, ACDI recommended the need for a decision making forum and it was agreed that all parties (USAID, NBD, and ACDI) would meet as the "Task Force Committee" to discuss issues and formulate plans. ACDI produces the minutes of these meetings and circulates them to all members. To date, twenty such meetings have occurred. This has proven to be a valuable means of advancing project objectives, and provides a record of the project implementation. T.A. Team members participate in an advisory role in all NBD project meetings and committees. Additionally, ACDI personnel played a key role in the recently completed initial 3 month training.

The ACIDI Master Plan is divided into five modules, each of which has specific activities, inputs, outputs, time frames and assumptions/preconditions. Activities whose outputs were completed in previous quarters will normally not be mentioned in this report. Should such information be desired, the reader is referred to earlier Quarterly Progress Reports. The following are ACIDI's observations and comments related to each module.

TRAINING MODULE

The ACIDI training module consists of nine activities. Of the scheduled outputs, ACIDI has prepared the curricula, lesson plans, and evaluations of the initial training sessions. In addition, the Continued Training Plan and a Training Manual (second draft) are in the process of being reviewed by the NBD. (These tasks should be completed by the end of July). The NBD approved the recruitment/personnel plan, with over 200 lending group people thus far trained, of which about 100 are seconded from the Bank. Headquarters space to accommodate the planned Training Center is approved and preparations are underway to outfit this area. Preliminary training for project accounting staff selected and screened thus far was done in the branches by working with regular NBD accountants. An on-going training plan is underway in credit and administration, but is delayed as the plan called for MIS training as the first priority. Delays in the MIS area have made it appropriate to postpone training until the required staff, hardware and software are procured.

The initial 3 month training phase followed the recruitment of over 200 professional lending personnel, the majority of whom will be assigned to the 13 branches in SECP. This training consisted of 3 groups that each spent 1 week at the Baron Hotel in Cairo for orientation lectures providing a solid foundation in the project model and methodology. Lectures in marketing and comparative lending systems were mixed with SECP credit training and presentations. All sessions were video taped for future reference. The one week sessions were followed by 2 weeks in one of the NBD's five operating SME units for practical training with experienced lending personnel in the field. Then the groups were assigned to their branches where they learned project accounting and canvassed one of their assigned Cairo areas for client contact training and loan application solicitation. (There are 178 such defined geographical areas that shall be visited weekly). Ongoing weekly in-house training sessions followed at Headquarters, with a focus on credit, forms completion and case studies of real clients. ACIDI's Training Specialist was a key person in training organization and implementation, and did an outstanding job. The Team Leader delivered a class lecture to all groups on comparative credit systems and marketing. At least one member of the ACIDI TA Team attended all sessions and visited all branches (with the exception of Minia) during field training.

In addition to evaluating the initial training sessions, the ACDI Training Specialist has conducted visits to evaluate the latter phases of training i.e., the two weeks in the old SME Units and the on-site training phase in the 13 project branches.

ACDI has thus completed Master Plan activities one through six and is on schedule. Objective seven (conducting refresher training) will be initiated next quarter.

MIS Module:

The MIS module implementation has been delayed due to funding delays and a delay in the NBD in securing trained adequate staff. Two personnel have been assigned and are becoming familiar with the project and MIS progress to date. Their backgrounds however, do not match the experience requirements established for their posts by the ACDI MIS Specialist prior to their appointment. They are reluctant to make decisions without knowing details of decisions made in the past and are in need of more time to study the systems offered by the T.A. Specialist and the T.A. Team. The two persons have assisted in the hardware procurement process and are in training on virus protection.

The ACDI MIS module consists of 11 activities, of which the first three have been finalized in past periods. (No. 2, "Analyze NBD's existing MIS capability" was finalized in that no further effort was possible in the activity without certain information that NBD for proprietary reasons will not divulge.) Activity No. 6, "Assist NBD in developing & implementing policies/procedures for bookkeeping, accounting, accurate financial controls & timely reporting," has received a great deal of emphasis, and will continue to receive SECP Team attention. The MIS Specialist has already recommended specific training topics for Activities No. 7 and No. 8 (Preliminary and In-Depth MIS Training). Preconditions for these two activities being completed are appointment of additional MIS personnel, procurement of hardware and procurement of software. It is expected these preconditions will be met in the next quarter.

It is very important that the personnel for the remaining MIS positions are quickly hired and brought into the process to work with the T.A. Team. Based on experience gained from MIS recruiting to date, there is a twofold difficulty: one, there are few qualified candidates available in country (Gulf state opportunities), two, the salary scale NBD can offer to a qualified candidate under SECP is grossly inadequate. It appears that lesser qualified staff may need to be hired and then trained. This would entail a substantial extra training effort.

Additional interviews for the remaining MIS positions will be held as soon as qualified candidates can be identified. The NBD should be able to accomplish this goal in the up-coming period.

In the upcoming period it is expected that additional outputs will be met. When full-scale lending activity begins, the TA Team will work further on writing procedures into appropriate manual sections (Activity 2) as needs dictate.

Activity 8, which is to provide policy guidance for improvements, is expected to generate more recommendations. With the full commencement of Activity 7 (lending), Activities 9 (credit reporting) and 10 (assisting the NBD in administration of the loan program to reach profitability in the shortest period of time) will begin.

FINANCIAL ANALYSIS MODULE:

The outputs of the financial analysis module are scheduled to occur after lending activity begins, and the first activity is to hire a professional analyst. Interviews have been held with four such people, and the selection committee will review 10 other candidates' C.V.s recently received. This position will be filled in the next quarter.

PROJECT MANAGEMENT SUPPORT MODULE:

This Master Plan module consists of eight activities with associated outputs. ACDI's Team Leader is the individual responsible for each of the activities which are mostly on-going activities. This module has been the most active of all modules as evidenced by the fact that outputs have been forthcoming in each of the activities. Much of the work related to assisting the NBD with meeting requirements leading up to the signing of SELFA and subsequently to meeting NBD's obligations under SELFA in order to begin receiving project funds. This did occur in the last quarter, as mentioned.

Activity one of this module includes identifying and resolving problems. The Team Leader with the assistance of the Credit and MIS Specialists provided advice to the Project Director related to resolving a claim made by the developer of the loan tracking software to be used for SECP. The issue first formally surfaced in February 1993 with a letter from the USAID Project Officer to the Project Director. During this quarter, a special effort was exerted by the Project Director to resolve the issue, and he and USAID sought input from the TA Team to resolve the issue. The issue should be resolved by the middle of the next quarter.

III. Problems Encountered

As reported previously and as evidenced in the Task Force and Executive Committee minutes the problems encountered during this period that caused delays were as follows;

1. NBD senior management's lack of approval of the structure of the SME department and the subsequent inability of the Project Director to hire his own senior staff.
2. The indecision by NBD regarding an MIS accounting software application.
3. Delays in the NBD's provision of support to the T.A. Team, i.e. vehicles, computers, offices, etc. (Profiled in PIL No.1)
4. Over budget on C.A. Local Travel Cost items due to No. 3 above. (Not foreseen by ACDI or USAID in original budget.)
5. Delays in MIS funding and NIB account funding for NBD pre-operating expenses.
6. Inability of SECP to obtain an intact latest version of the loan tracking system software (ALTS) due to financial claims by the software developer. All parties had agreed in December 1992 that this tested version of ALTS would be the nucleus of the automated MIS system.

The above difficulties are being addressed by SECP staff and resolution is expected on all items in the next quarter. Accordingly, these items are not constraints to project implementation.

PROPOSED ACTIVITIES FOR THE NEXT QUARTER

In addition, to achieving the tasks described above that remain unfinished, the T.A. Team is proposing to undertake the following activities that are required under the agreements.

I. Further Development of Standard Operating Procedures

ACDI shall continue to emphasize written procedures and manuals on all aspects of the SECP program.

II. Policy Guidance Documents For NBD

ACDI is required to give policy guidance to the NBD and proposes that the following areas of activity be commented on by ACDI's T.A. Team to enhance the NBD's implementation of SECP.

1.) Specialized training plan for managers, accountants, and computer operators.

2.) A description of the requirements for NBD to do an adequate financial analysis of a program like SECP. This statement would help the NBD determine future plans and predict outcomes under different economic scenarios.

ANNEX A: LISTING OF OUTPUTS LAST QUARTER

ACDI, working closely with the NBD Project Director and his staff produced the following for SECP:

1. A "Credit Policy Guide" in Arabic (credit procedures manual).
2. "Promotion of Credit to Women in SECP" ; an advisory report on how to achieve the goals for participation of women in SECP.
3. "Requirements of Accounting System for SECP".
4. "Basic Accounting Principles".
5. "Basic Financial Analysis".
6. "Training Manual" second draft.
7. Various lesson plans related to Phase I of training.
8. Request for Sales Tax Waiver from USAID.
9. "Officers Certificate" and request for Credit Funds.
10. Forms 272-101 and 272A completed for accessing funds for NBD MIS software procurement.
11. Written explanation of USAID procurement policy and guidelines to NBD Executive/Procurement Committee members.
12. Request for Operating Support Requirements of T.A. Team.
13. MIS Recruitment Committee agendas and minutes.
14. Task Force Committee agendas and minutes.
15. All Executive Committee and MIS Committee minutes.
16. Announcement (pre-qualifying) and Bid formats.
17. Newspaper ads for recruitment and procurement.
18. Preparation of course materials in training.
19. MIS Hardware and Software Specifications.
20. MIS Enhancements Plan.
21. Proposal to automate Training Data and Payroll Schedules.
22. Floor plan and suggestions on new MIS and Training Center.
23. MIS contract to Arabize ALTS.
24. MIS reports on accounting systems packages.
25. Replied to "Cairo Today" regarding article printed.
26. Translations of Project Description, Methodology, SME articles.
27. Review and comments to NBD regarding PIL 2 and Modification 1 to SELFA.

ACDI Regional Office Management oversight and assistance

1. Meetings with the Team Leader and Credit Advisor for quarterly update.
2. Reviewed progress reports (minutes of task force meetings, report drafts).
3. Review of expense reports and follow-up on financial and administrative issues.
4. Review of correspondence and meeting minutes regarding MIS.
5. Regular supervisory meetings with TA staff for compliance with cooperative agreement, ACDI Standard Operating Procedures, Personnel Policies and Procedures & Corporate Conduct Policies.

6. Quarterly meetings with USAID project officer for progress assessment.
7. Liaison with contract officer, approvals for travel, replies to audit questions, etc.
8. Liaison with ACDI/Washington for contracts, finance, audit and personnel actions.
9. Provided NBD the use of ACDI's P.O. Box to receive employment applications.
10. Supplied NBD with candidate CVs from ACDI's own employment database.

ACDI Regional Office General Services to SECP team

1. Rental of housing, arranging for real estate agents visits, related paperwork and contracts.
2. Work permits for US TA team.
3. Residence visas for US TA team.
4. Custom clearance for POV's of US TA.
5. Housing make ready arrangements and procurement for US TA.
6. Custom clearance for HHG.
7. Rental of project vehicle.
8. Drivers license for expatriate personnel and family members.
9. Vehicle licenses for POV's.
10. Advertisement for FSN SECP staff recruitment.
11. Screening interviews, arrangements for meetings and hiring FSN staff.
12. Personnel contracts for SECP FSN staff, social insurance and other benefits.
13. Procurement of local office stationary and supplies, literature from Accion, Gemini, etc.
14. Messenger (local) and courier service to HQ/Washington.
15. Secretarial and office space support for TA team, report production and printing.
16. Procurement of model manuals and reports to be used in SECP.

ACDI Regional Office Finance and Accounting

1. Review of invoices and preparation of checks.
2. Preparation of payroll for SECP FSN staff.
3. Tax deductions and social insurance payments.
4. Payments for housing leases, vehicle rental, utilities.
5. Control of SECP bank accounts and monthly reconciliation.
6. Preparation of monthly financial reports in LE and \$.
7. Preparation and submission of requests for project funds from USAID in LE and \$.
8. Procurement and voucher audit for procurement actions.
9. Audit of expense reports.
10. Budget preparation, transfer of funds to ACDI/Washington.
11. Special reports to ACDI management.
12. Requests for USAID line item overage in Local Travel.

SECP
BRANCH NAME : HEAD OFFICE.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADUATION	POSITION
1	MOHAMMED OSMAN	BCH.COM.& M.A.POL.SC	1958	DEPTY. GEN. MGR
2	MOHAMMED MAHMOUD AWAD	BCH. COMMERCE	1970	ADMINISTRATIVE MGR.
3	HILIA ESAM AL-SAGHER	BCH. COMMERCE	1988	
4	NEVIEN FUAD SHAHEED	BCH. COMMERCE	1989	
5	WAFAA IBRAHIM ALI	COM.SEC.SCHOOL	1981	
6	AHMED MAHMOUD AHMED	BCH. COMMERCE	1990	
7	JAMAL ABDEL AZIZ	TECH. SEC.SCHOOL	1982	
8	NASHAWI LABIB SAID	COM. SEC.SCHOOL	1987	
9	SUHEIR LABIB AHMED	BCH.SOC.SCIENCE	1978	
10	HATIM ESSAM ALDIN JAME	BCH. COMMERCE	1986	
11	HUSAMA MOHAMED HAJAZY	COM.SEC.SCHOOL	1987	
12	SULEIMAN MOHAMMED SULEIMAN	COM.SEC.SCHOOL	1973	
13	NAGILA MOHAMMED AMIN	COM.SEC.SCHOOL	1985	
14	AHMED MUSTAFA KATIB	BCH. COMMERCE	1985	
15	MOHAMMED ABDEL HAMID	COM.SEC.SCHOOL	1961	
16	LAILA MABURUK	BCH. COMMERCE	1976	
97	MAHER GHANEM	BCH.COMMERCE	1978	DEP/GEN/M ANAGER
98	MOHAMED HAMUDA	BCH.COMMERCE	1975	FOLLOWUP MANAGER
99	MAGIDY HANNA	COM.SEC.& BCH.SOC.SC	1988	FINANCIAL MANAGER
101	KHALED HASSEN	COM.SEC.SCHOOL	1983	
102	TAREK ABD AL-TAWAB	COM.SEC.SCHOOL	1984	
103	OMER AL-MAGARBI	BCH.COMMERCE	1985	

SECP
BRANCH NAME : HEAD OFFICE.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADUATION	POSITION
104	HANNY SHUBAKI	BCH.COMMERCE	1986	
105	FAUZY FARAH	TECH.SEC.SCHOOL	1986	
106	AHMED SAAD **	BCH.COMMERCE	1980	
107	ALAA OSMAN	BCH.COMMERCE	1979	
108	MAHMOUD HUSSEIN	BCH.COMMERCE	1983	
109	PAUL BABA EZIBON	HIGHER DIPLOMA (AUC)	1991	
178	MOHAMMED YUSSIF		0	
179	WAFIQ EL REIDY		0	
180	MOHAMMED IBRAHIM NASAR		0	
181	AMAL FOUZY		0	
182	DALAL AL-HAMY		0	
183	AMAL LABIB SAID		0	

SECP
BRANCH NAME : BORSA.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADUATION	POSITION
215	HUSSEIN IBRAHIM IBRAHIM	BCH.COMMERCE .	1977	BRANCH MANAGER
216	MOHAMMED ABD AL-MUNEIM M.	TECH.SEC.SCHOOL	1981	BRANCH. DE P/MANAGER
217	MITHAD HUSSEIN AL-WASIMY	BCH.COMMERCE	1981	
218	AMR MOHAMMED AL-HANAFY **		0	
219	ALI AL-SAID ALI **	COM.SEC.SCHOOL	1980	
220	AHMED MAHMOUD ABD AL-WAHAB	BCH.COMMERCE	1989	
221	AKARAM MOHAMMED MUSTAFA	BCH.COMMERCE	1989	
222	EMAD ABD AL-HAFIZ	BCH.COMMERCE	1989	
223	ASHARAF MOHAMMED ALI	BCH.COMMERCE	1990	
224	ATIF AHMED AHMED	TECH.SEC.SCHOOL	1990	
225	WAEEL AHMED YUNIS	COM.SEC.SCHOOL	1985	
226	DINA AHMED ABD AL-TAWAB	BCH.SOCIAL SCIENCE	1992	
227	FATIMA AL-HUSSEIN	BCH. LAW	1992	
228	SABAH ABD AL- HAMID AHMED	COM.SEC.SCHOOL	1989	
229	RINY FAHAMY ELIAS	COM.SEC.SCHOOL	1992	
230	NABILA MOHAMED ABD AL-MUHUSSIN	COM.SEC.SCHOOL	1990	

SECP
BRANCH NAME : SARWAT.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
199	TAHA ABD AL-MAGID AL-SAID	BCH.COMMERCE	1986	BRANCH MANAGER
200	REIDA ABD AL-HALIM MAHMOUD	COM.SEC.SCHOOL	1975	BRANCH.DE P/MANAGER
201	TAREK MAHMOUD MOHAMMED	COM.SEC.SCHOOL	1978	
202	HUSAMA FOUZY ALI **	COM.TECH.INSTITUTE	1981	
203	ALAA MUSTAFA ABD AL-NABI	COM.SEC.SCHOOL	1986	
204	REIDA MUSTAFA AL-DAFURY	COM.SEC.SCHOOL	1988	
205	EMAD SHAFIK TAWFIQ	BCH.COMMERCE	1989	
206	KHALED MOHAMMED AL-SAWI **		0	
207	AHMED MOHAMMED FAROUK	BCH. LAW	1990	
208	MOHAMMED MUHUSSIN GASSIM	BCH. LAW	1990	
209	SAID LABIB SAID		0	
210	EMAN SAID MUSTAFA	SECRET & ADMIN.S INST	1985	
211	AMAL AHMED AL-BAYUMI AHMED	COM.TECH.INSTITUTE	1989	
212	HIBA ABD AL-WAHAB MOHAMMED	BCH.COMMERCE	1992	
213	NAWAL ABD AL-ALI MARJAN	BCH.COMMERCE	1986	
214	NOHA AHMED AL-JANIBIHI	BCH.COMMERCE	1991	

SECP
BRANCH NAME : BAB EL-LOUK.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADUATION	POSITION
248	ADIL SAID MOHAMMED		0	BRANCH MANAGER
249	MAHMOUD ABD AL-FATAH		0	BRANCH.DEP/ MANAGER
250	MAHMOUD ABD AL-AZIZ		0	
251	KHALED MOHAMMED IBRAHIM	BCH.COMMERCE	1987	
252	SHARIF MOHAMMED AL-GAMARY	BCH.ENGINEERING	1989	
253	MUNIR WILLIAM REIDA	BCH.COMMERCE	1985	
254	SHUKRI ABD AL-TAWAB	COM.TECH.INSTITUTE	1985	
255	Wael RAMADAN MOHAMMED	BCH.COMMERCE	1991	
256	IHAB HANAFY MAHMOUD	BCH. LAW	1991	
257	AKARAM MOHAMMED KAMAL	COM.TECH.INSTITUTE	1990	
258	AYMAN ABD AL-SAMIHA MAHURUS	COM.TECH.INSTITUTE	1989	
259	LAMIA SALEH ABD AL-FATAH	BCH.COMMERCE	1992	
260	NAJAWA AHMED DAUD	BCH.COMMERCE	1992	
261	JEHAN ABD AL-MUNEIM	BCH.COMMERCE	1992	
262	HANAA MAHMOUD MOHAMMED	HIGHER SCHOOL	1986	

SECP
BRANCH NAME : HELWAN.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
110	FATIMA NAHAMEDO ALI	BCH. COOPERATIVE	1987	BRANCH MANAGER
111	SAMIR MAHMOUD ABD AL-HAMID	BCH.COMMERCE	1983	BRANCH.DE P/MANAGER
112	Wael SAAD MAHRAN	BCH.COMMERCE	1985	
113	ABDEL AZIZ MOHAMED ABDEL AZIZ	BCH.COMMERCE	1987	
114	HASSEN MOHAMED ABDEL RAHMAN	BCH.COMMERCE	1988	
115	SAMIR SURUR MOHAMED	BCH.COMMERCE	1989	
116	HISHAM ABD AL-MUNEIM SALEM	BCH.COMMERCE	1990	
117	HUDA JABIR ALI	BCH.COMMERCE	1990	
118	EBTISAM MOHAMED HASSEN	BCH.COMMERCE	1991	
120	MOHAMED MAHMOUD HUSSEIN	BCH.COMMERCE	1991	
121	AMIR MUSTAFA AHMED	BCH.COMMERCE	1991	
122	AL-SAID ALI HASSEN	BCH.COMMERCE	1992	
123	ESSAM AHMED SAID	BCH.COMMERCE	1989	
124	HANAN FOUZY AMIN	BCH.ADMINISTRATION	1990	
125	MOHAMED OSMAN IBRAHIM	TECH.SEC.SCHOOL	1992	

SECP
 BRANCH NAME : ZAMALEK.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
62	MOHAMMED ABDEL MUNEIM SULEIMAN	BCH. COMMERCE	1981	BRANCH MANAGER
63	HASSEN AHMED ABU ZAID	BCH. COMMERCE	1979	BRANCH. DE P/MANAGER
64	MOHAMMED ABD AL-RAHMAN	BCH. COMMERCE	1982	
65	RAMADAN SAAD IBRAHIM	BCH.COMMERCE	1990	
66	MAGIDY HASSEN MOHAMMED	BCH.COMMERCE	1991	
67	HASSEN MOHAMMED ABDEL RAHMAN	BCH.COMMERCE	1988	
67	SAID SABIR SULEIMAN	TECH.SEC.SCHOOL	1992	
68	AHMED MOHAMMED AL-DAMARANY	COM.SEC.SCHOOL	1984	
69	FAHAMY MOHAMMED NAJAM	TECH.SEC.SCHOOL	1991	
70	AMINA ABDEL AZIZ ASHISH	COM.SEC.SCHOOL	1991	
71	DUAH MOHAMMED MUHUSSEIN	BCH.COMMERCE	1991	
72	HUDA JABIR ALI	BCH.COMMERCE	1990	
73	AMR MUSTAFA HASSEN	BCH. ENGINEERING	1987	

SECP
BRANCH NAME : AL-AZHAR.

ERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
184	HUSSEIN KAMEL ABD AL-MAGID	COM.SEC.SCHOOL	1974	BRANCH MANAGER
185	MOHAMMED SAID OSMAN	COM.SEC.SCHOOL	1983	BRANCH.DE P/MANAGER
186	JALAL SALEM NASAR	BCH.COMMERCE	1981	
187	ESMAT HUSSEIN HASHUR	BCH.COMMERCE	1987	
188	KAYIR AHMED SAID **	BCH.COMMERCE	1989	
189	WAEEL SALAH AL-DIN ABDEL	BCH.COMMERCE	1992	
190	TAMIR EZAD BADIR	BCH.MONMENTS	1991	
191	YUSSIRY MOHAMMED MOHAMOUD	BCH.COMMERCE	1987	
192	AHMED ABD AL-AZIZ AHMED	BCH.COMMERCE	1991	
193	SHARIEF MOHAMMED ABDU	BCH.COMMERCE	1990	
194	ABD AL-MOUTY NAGIB MOHAMMED	COM.TECH.INSTITUTE	1981	
195	HUSAMA HASSEN ALI **	COM.SEC.SCHOOL	1988	
196	AMANI ABD AL-HAKIM ABDEL	BCH.COMMERCE	1992	
197	SUHA SAID AHMED	SECRETARIAL INST.	1991	
198	GADA MOHAMMED ABDEL	BCH.COMMERCE	1988	

SECP
BRANCH NAME : KASR EL-NIL.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
231	MOHYII AL-DIN OSMAN	BCH.COMMERCE	1979	BRANCH MANAGER
232	AHMED MUSTAFA AL-AMUSHARI	BCH. LAW	1977	BRANCH.DE P/MANAGER
233	AMIN ABD ALMUNEIM IBRAHIM	COM.SEC.SCHOOL	1981	
234	SAID ALI AL-SAID IBRAHIM	COM.SEC.SCHOOL	1982	
235	SAHAR OMER BAKIT	BCH.COMMERCE	1983	
236	SANA ABDELLA ABD AL-HALIM	BCH.COMMERCE	1992	
237	MUhibat SAID HUSSEIN	COM.SEC.SCHOOL	1991	
238	LAILA MAHDI RASHAD	BCH.COMMERCE	1986	
239	HALA MUSTAFA KAMAL	BCH.LAW	1992	
240	FATIMA SHAWKY MOHAMMED	COM.SEC.SCHOOL	1983	
241	AYMAN ABD AL-WAHAB	BCH.COMMERCE	1990	
242	MOHAMMED MUSTAFA FAHAMY	BCH.COMMERCE	1990	
243	ESSAM SAID ABD AL-JAWAD	BCH.ENGINEERING	1988	
244	ABD AL-MUNEIM MOHAMMED	BCH.COMMERCE	1989	
245	SAMY ABD AL-RAHMAN D.	BCH.COMMERCE	1986	
246	MOHAMMED ALI RAMADAN	BCH.COMMERCE	1991	
247	SAHAR MAMUDOU AL-SHARIBINY	BCH.COMMERCE	1992	

SECP
BRANCH NAME : HELIOPOLIS.

ERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
17	MUHUSSEIN HUSSENIEN MOHAMMED	BCH. COMMERCE	1975	MANAGER
18	YUSSIRY SULEIMAN	BCH. COMMERCE	1979	D/MANAGER
19	AMRY AL-SHARIBINY	BCH. ECONOMICS	1972	
20	NADIA TALAAT	BCH. COMMERCE	1980	
21	NIHAD MAHMOUD ABD AL-WAHAB	BCH. COMMERCE	1991	
22	SIHAM ABBAS TAHA	BCH. COMMERCE	1992	
23	SAHAR MOHAMMED ABU LAIL	TECH.SEC.SCHOOL	1989	
24	YASSER MOHAMMED YUSSIR	SECONDARY SCHOOL	1987	
25	MUKTAR AHMED TAHIR	BCH. COMMERCE	1982	
26	SAMI SADIQ ZAKY	COM.SEC.SCHOOL	1983	
27	ALI MUSTAFA KHALIFA	BCH. COMMERCE	1991	
28	HAZIM KAMAL ATIA	BCH. COMMERCE	1992	
29	ALI HASSEN AMIN	BCH. COMMERCE	1992	
30	AHMED SALEH HASSEN	BCH. AGRICULTURE	1992	

SECP
BRANCH NAME : SAWAH.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
126	FAROUK SAID MAHMOUD	COM.TECH.SCHOOL	1973	BRANCH MANAGER
127	MAHMOUD HUSSEIN HASIB	COM.TECH.INSTITUTE	1976	BRANCH. DE P/MANAGER
128	AHMED SHAUQI MOHAMED	BCH.COMMERCE	1984	
129	SEME HASSEN ALI SHARIF AL-DIN	BCH.COMMERCE	1977	
130	IBRAHIM ABDEL FATAH	BCH.COMMERCE	1989	
131	IHAB ALI AL-ABUD ISMAIL	BCH.COMMERCE	1990	
132	FATIMA MAHMOUD ABDEL FATAH	BCH.COMMERCE	1990	
133	ABD AL-HAMID ABD AL-JAYID SAID	BCH.COMMERCE	1991	
134	HUSSEIN GUDA TAHA	BCH. ENGINEERING	1991	
135	HUSSNY ABDEL MUNEIM MOHAMED	BCH.COMMERCE	1991	
136	AMR ABD AL-SATAR IBRAHIM	BCH.COMMERCE	1991	
137	IHAB HAMDY ABD AL-MAGID	COM.TECH.INSTITUTE	1984	
138	ESSAM MOHAMED HASSEN	IND.TECH.INSTITUTE	1990	
139	AZA ATIF MOHAMED	COM.TECH.INSTITUTE	1991	
140	DALIA HUSSEIN IDRIS	COM. SEC.SCHOOL	1987	

SECP
 BRANCH NAME : SHOBRA EL-KHEIMA

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
156	SAID RAGAB NAWAR	BCH.COMMERCE	1976	BRANCH MANAGER
157	MOHAMED TAWFIQ AL-BABULAWI	BCH.COMMERCE	1985	BRANCH.DE P/MANAGER
158	MOHAMED AHMED ANUAR ATIA	BCH.COMMERCE	1974	
159	ASHARAF MOHAMED ABDEL SAMIHA	BCH.COMMERCE	1989	
160	SAMI AHMED ISMAIL	BCH. LAW	1989	
161	AYMAN GEBRIEL SIDAROUS	BCH.COMMERCE	1990	
162	ABDEL SALAH AL-SAID	BCH.COMMERCE	1991	
163	MAHMOUD MUSTAFA KAMAL	BCH.COMMERCE	1991	
164	SUAAD HUSSEIN ALI	COM.SEC.SCHOOL	1988	
165	HISHAM SAID HASSEN	COM.SEC.SCHOOL	1989	
166	GIHAN MOHAMED ALI	COM.SEC.SCHOOL	1991	
167	MOHAMED BAKIR HASSEN SURUR	COM.TECH.INSTITUTE	1981	
168	ASHRAF RAJAHY ABD AL-RAHMAN	VOCC.TECH.INSTITUTE	1992	
169	MAGIDY MAHMOUD MOHAMED	COM.SEC.SCHOOL	1989	

SECP
BRANCH NAME : GARDEN CITY.

S RIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
47	MOHAMMED FAROUK FAGALI	BCH.COMMERCE	1977	BRANCH MANAGER
48	MUSTAFA MOHAMMED MUSTAFA J	BCH. COMMERCE	1980	BRANCH.DE P/MANAGER
49	MAGIDY AHMED RAFIHY	TECH.SEC.SCHOOL	1980	
50	ABEER ABDEL FATAH HASSEN	BCH. COMMERCE	1988	
51	MUNA SAID IBRAHIM	ACCOUNTS.TECH.INST	1989	
52	SHARIN MAHIR AHMED	BCH. COMMERCE	1989	
53	NAGILA HALIM IBRAHIM	BCH. LAW	1992	
54	ABEER AHMED RAFAD	BCH. COMMERCE	1992	
55	SAHAR OSMAN AHMED	TECH.SEC.SCHOOL	1992	
56	IMAM ABDEL HADY IMAM	BCH. ARTS	1984	
57	HUSAMA NUR AL-DIN IBRAHIM	TECH.SEC.SCHOOL	1983	
58	MOHAMMED ABDEL AL-FATAH	BCH. COMMERCE	1990	
59	NAGI HANAFY MUTWALI **	BCH. COMMERCE	1991	
60	WAEEL SUBEHY AL-SHARKAWY	BCH. COMMERCE	1992	
61	KHALED IBRAHIM ABD-AL-AZIM	BCH. COMMERCE	1992	

SECP
BRANCH NAME : HELIOPOLIS (ISLAMIC)

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
31	ABU SALEM MOHAMMED AHMED	BCH.COMMERCE	1982	BRANCH/ MANAGER
32	MAGIDY MOHAMMED YAHIA	BCH.COMMERCE	1976	BRANCH.DE P/MANAGER
33	MOHSSIN MUSTAFA ADAM	BCH.COMMERCE	1984	
34	FAIZA AHMED ABD AL-MAGID	COM.SEC.SCHOOL	1980	
35	MAHJBIN SALAH AL-DIN	BCH.COMMERCE	1986	
36	KHALED ALI HASSENIEN	BCH.COMMERCE	1985	
37	JAMAL AHMED JABIR	BCH.COMMERCE	1986	
38	KHALED HASSENEIN FEKIR	BCH.ENGINEERING	1992	
39	YASSER FAIZ AZUZ	BCH.COMMERCE	1989	
40	HALAA MOHAMMED SAMIR	BCH.COMMERCE	1987	
41	RIHAM MOHAMMED AL FIKY	BCH.LAW	1990	
42	AYMAN ABDEL MUNEIM ALI	INST.ADMIN.& ACC/S	1990	
43	MOHAMMED TAFADY ALI	COMM.TECH.INSTITUTE	1991	
44	MOHAMMED AHMED HUSSENIEN	BCH.COMMERCE	1987	
45	MANAL AHMED IBRAHIM	BCH.COMMERCE	1988	
46	RIHAB AHMED AWAD	COM.TECH.INSTITUTE	1992	

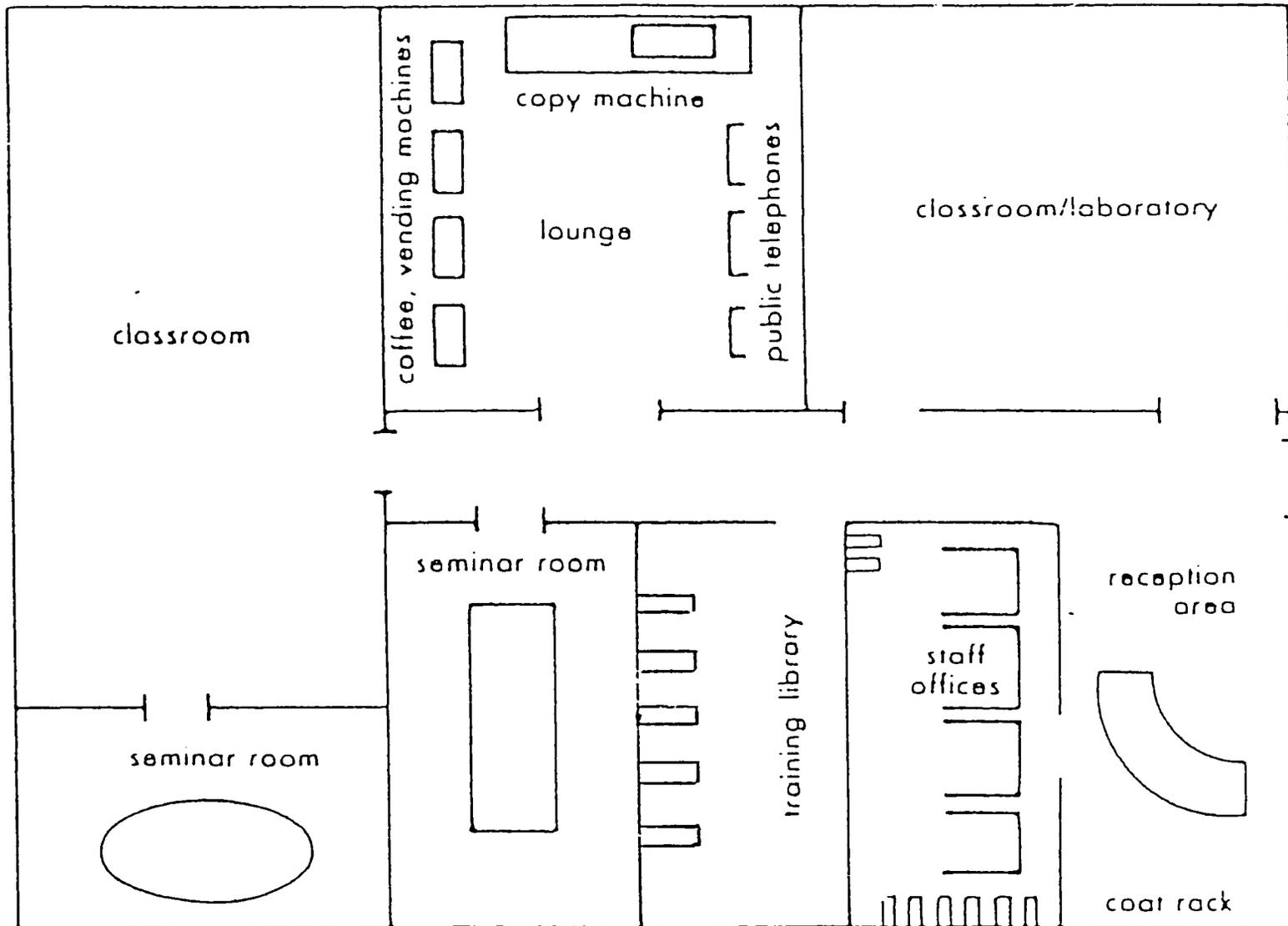
- 26

SECP
BRANCH NAME : GIZA.

SERIAL NUMBER	EMPLOYEE NAME	QUALIFICATION	GRADU- ATION	POSITION
=====	=====	=====	=====	=====
141	AHMED ADIL ZEKI	BCH.COMMERCE	1972	BRANCH MANAGER
142	AHMED ABD AL-HAMID ISMAIL	COM.SEC.SCHOOL	1967	BRANCH.DE P/MANAGER
143	MOHAMED FAHAMY ABD AL-AZIZ	BCH.COMMERCE	1979	
144	MOHAMED SALAH AL-DIN HUSSEIN	BCH.COMMERCE	1985	
145	AKRAM ABD AL-HAMID ISMAIL	BCH.COMMERCE	1985	
146	MAHMOUD AHMED MAHMOUD	BCH.COMMERCE	1990	
147	MOHAMED HASSEN SALEM	BCH.COMMERCE	1990	
148	HANA ALI HAFIZ	BCH.COMMERCE	1991	
149	HUSAMA MOHAMED MOHAMED SALEM	BCH.COMMERCE	1992	
150	DALIA FATEH AL-HUSAWI	BCH.COMMERCE	1992	
151	AYMAN HUSSEIN AL-SAFATY	BCH. LAW	1984	
152	MAGIDA ADIL AHMED	BCH. ARTS	1992	
153	HUMEIMA FAHIM IBRAHIM	COM.TECH.INSTITUTE	1991	
154	ADIL RAGIB ABU SERIA	COM.SEC.SCHOOL	1985	
155	MUHUJA ALI ABDEL	COM.SEC.SCHOOL	1986	

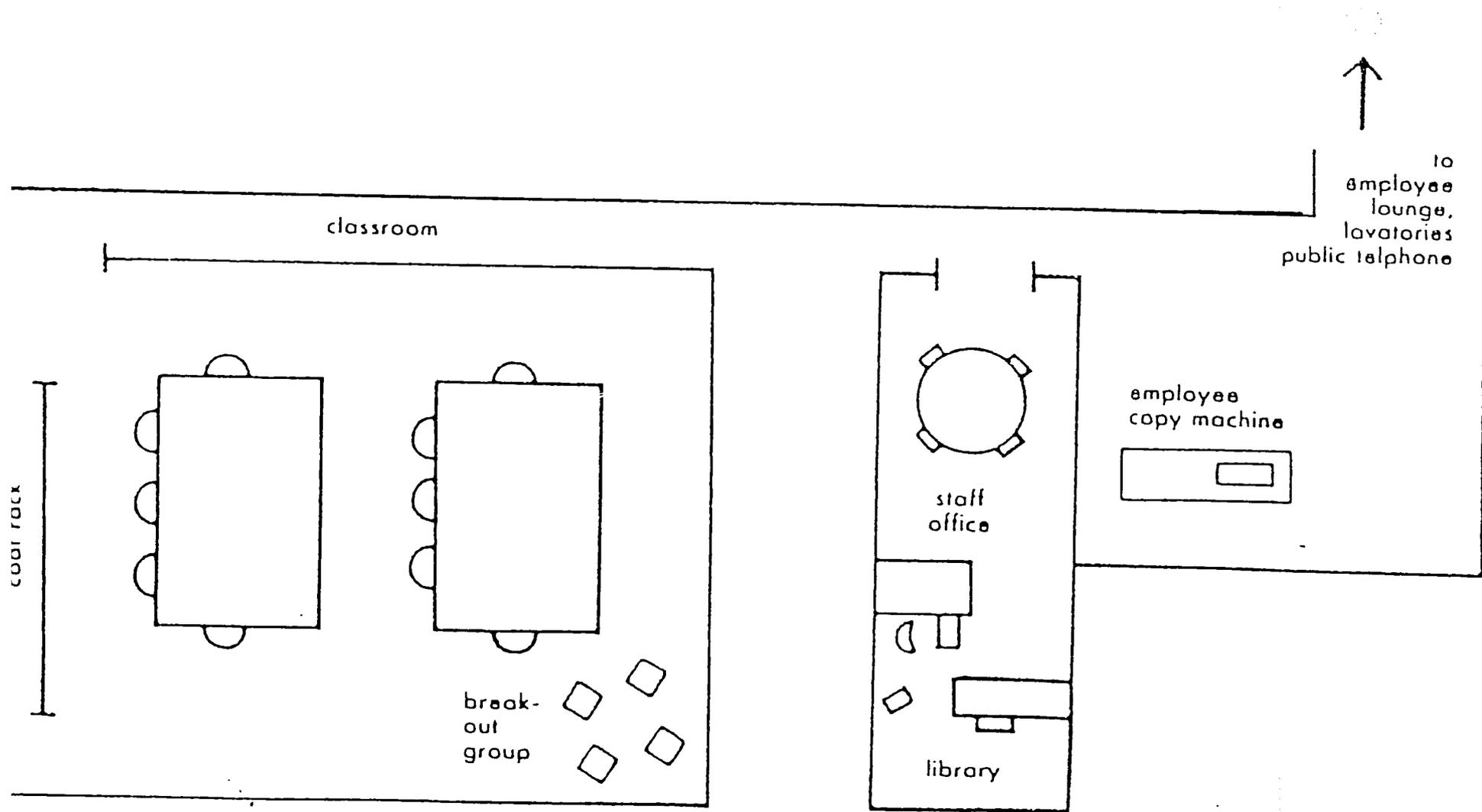
TRAINING FACILITY FLOOR PLAN

Mid-Size Training Operation



TRAINING FACILITY FLOOR PLAN

Small Training Operation



29