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LOCAL DEVELOPMENT FUND (LDF) FACTBOOK II

ORGANIZATION FOR RECONSTRUCTION AND DEVELOPMENT OF
THE EGYPTIAN VILLAGE

15 GAMIET EL NESR
MOHANESSEIN, CAIRO, EGYPT

UPDATED APRIL 1984

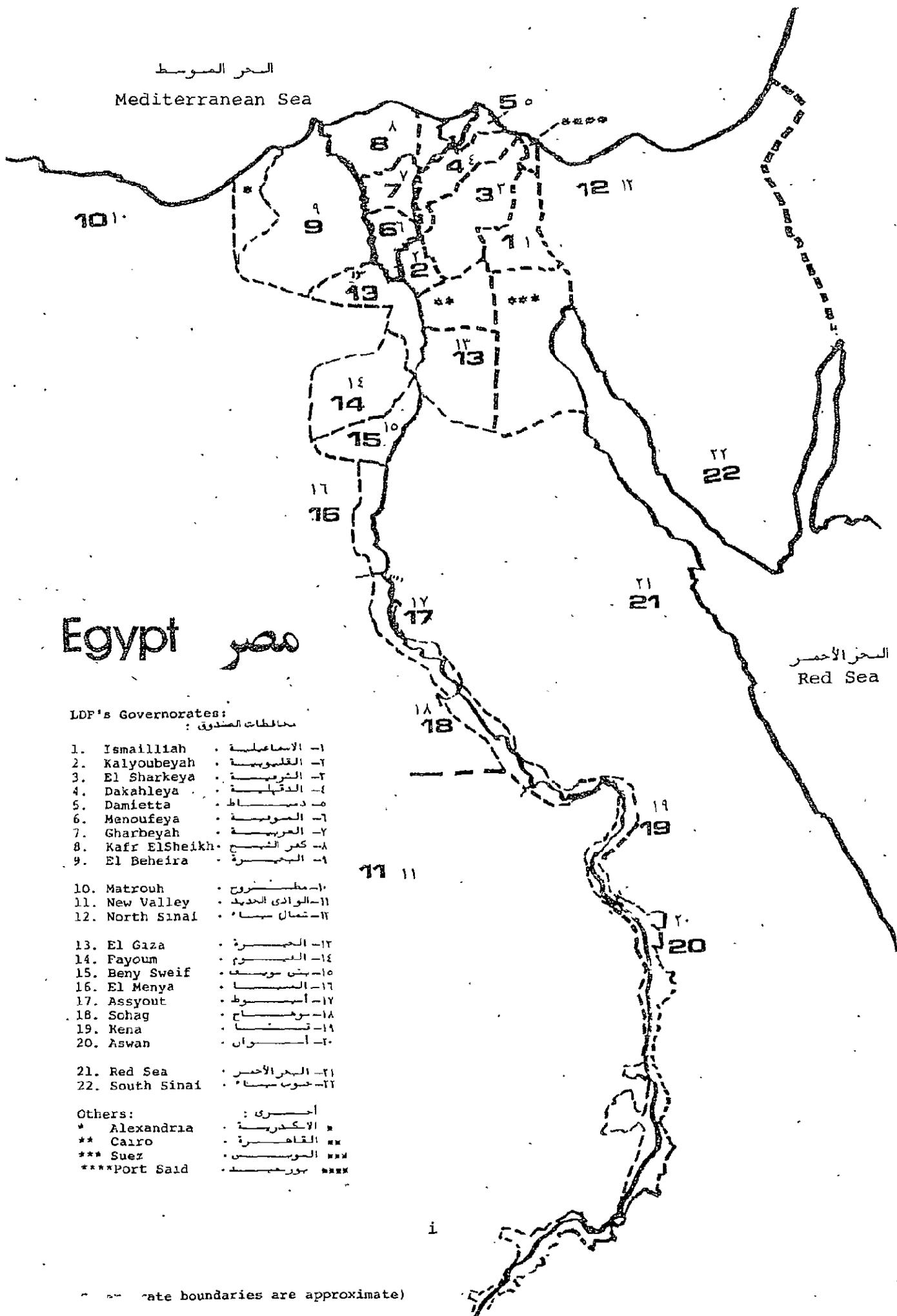
LDF FACTBOOK II

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البحر المتوسط
Mediterranean Sea



Egypt

مصر

البحر الأحمر
Red Sea

LDP's Governorates:

مخالفات المتدوق :

- | | | |
|------------------|-----------------|-------------------|
| 1. Ismailiah | . الإسماعيلية | ١- الإسماعيلية |
| 2. Kalyoubeyah | . القليوبية | ٢- القليوبية |
| 3. El Sharkeya | . الشرقية | ٣- الشرقية |
| 4. Dakahleya | . الدقهلية | ٤- الدقهلية |
| 5. Damietta | . دمياط | ٥- دمياط |
| 6. Menoufeya | . المنوفية | ٦- المنوفية |
| 7. Gharbeyah | . الغربية | ٧- الغربية |
| 8. Kafr ElSheikh | . كفر الشيخ | ٨- كفر الشيخ |
| 9. El Beheira | . البحيرة | ٩- البحيرة |
| 10. Matrouh | . مطروح | ١٠- مطروح |
| 11. New Valley | . الوادي الجديد | ١١- الوادي الجديد |
| 12. North Sinai | . شمال سيناء | ١٢- شمال سيناء |
| 13. El Giza | . الجيزة | ١٣- الجيزة |
| 14. Fayoum | . الفيوم | ١٤- الفيوم |
| 15. Beny Sweif | . بني سويف | ١٥- بني سويف |
| 16. El Menya | . المنيا | ١٦- المنيا |
| 17. Assyout | . أسيوط | ١٧- أسيوط |
| 18. Schag | . شبراخيت | ١٨- شبراخيت |
| 19. Kena | . كينا | ١٩- كينا |
| 20. Aswan | . أسوان | ٢٠- أسوان |
| 21. Red Sea | . البحر الأحمر | ٢١- البحر الأحمر |
| 22. South Sinai | . جنوب سيناء | ٢٢- جنوب سيناء |

Others:

أخرى :

- | | | |
|---------------|--------------|--------------|
| * Alexandria | . الإسكندرية | * الإسكندرية |
| ** Cairo | . القاهرة | ** القاهرة |
| *** Suez | . السويس | *** السويس |
| ****Port Said | . بورسعيد | **** بورسعيد |

LDF FACTBOOK II

INTRODUCTION

The LDF Factbook, published in November 1983, contained an overview of LDF, including its history, organization and operation. It summarized current loan activity, including total loans and loan value, and highlighted various project types and the number and value of loans in each category. It presented data illustrating the growth and change of LDF loans over time.

In addition, the Factbook discussed technical assistance under the DDI project, and the LDF training program operated in conjunction with ORDEV.

The Factbook contained detailed information about loans in each governorate, the LDF training program, and descriptions of two LDF projects in each governorate.

This second Factbook presents similar information on the LDF program brought up to date to March 31, 1984. It also contains information on new developments in LDF since last November.

The new Factbook contains descriptions of each LDF project type, including growth, output, operation and management. Finally, it describes a number of new and innovative LDF projects financed during the last six months.

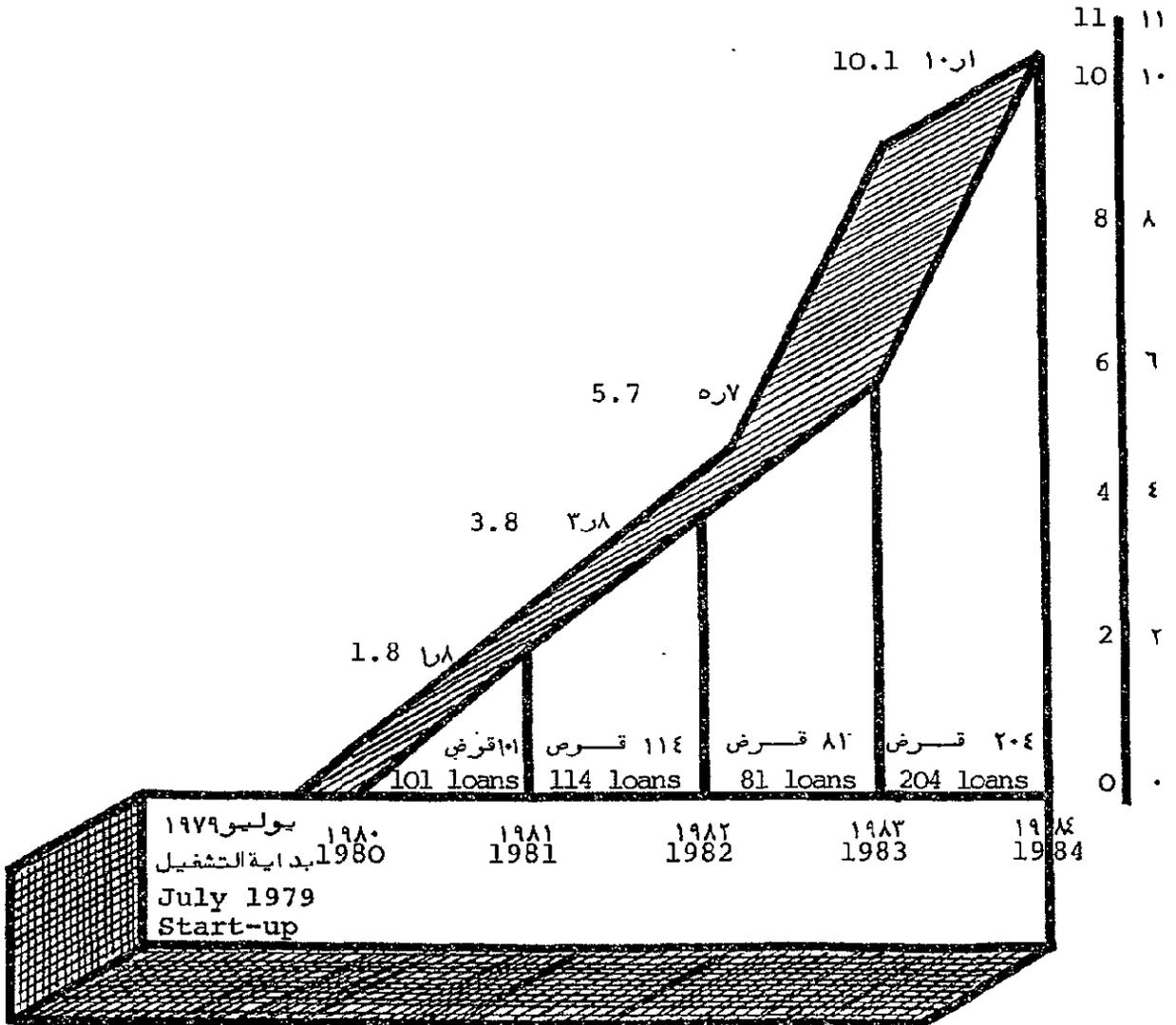
Factbook II can be used in conjunction with the November Factbook to obtain a full and current picture of LDF's history, operations, lending, and productive village projects.

صندوق التنمية المحلية
التمويل السنوي

Local Development Fund Annual Growth

مليون جنيه مصري

In Millions
Of Egyptian Pounds



Loan Status as of December 31, 1983.

Chart reflects total numbers of loans from each year, after cancellations, as of December 31, 1983.

OVERVIEW OF THE LDF PROGRAM

SECOND EDITION, APRIL 1984

LDF/DDI History

The Local Development Fund (LDF) is administered by the Organization for Reconstruction and Development of the Egyptian Village (ORDEV). The LDF makes loans for productive village projects to Popular Councils in 22 non-urban governorates in the Arab Republic of Egypt. Loans ranging in size from LE 6,000 to LE 210,000 have been made for poultry and egg production, cattle and sheep fattening, aquaculture, apiculture, agricultural equipment, food processing, transportation, and small enterprises.

Profits from village projects are deposited in each village's Services and Development Account, which can be used to finance needed services and improvements in the village. The overriding objective is to strengthen the Village Units by increasing the funds available for discretionary spending on such local development projects.

The LDF is financed by the U.S. Agency for International Development (USAID), and has provided over 550 loans totaling over LE 11.1 million for projects in Egyptian villages since the first loans were made in March 1980.

The LDF program began in May 1978 with the institution of the Development Decentralization I (DDI) program funded by USAID. The DDI project provides for an \$18 million capitalization of the Local Development Fund, technical assistance to ORDEV in building and managing LDF as a lending institution, and training of ORDEV, LDF, governorate, markaz and village representatives in the design, planning and management of profit-making village projects.

The framework of the DDI program can be traced to the early 1970's, when the Government of Egypt passed a number of laws which increased the participatory role of local government units. In 1973, the Organization for Reconstruction and Development of the Egyptian Village (ORDEV) was created within the Ministry of Local Government, with the role of

implementing the Government of Egypt's program of economic and social development of rural villages. In 1975, Public Law 52 was enacted, providing for a popularly elected council for each unit of local government, and executive heads or local administrators, to act as chairmen of Executive Councils made up of representatives of ministries functioning in the local unit of government. The objective was to strengthen the decision-making ability and administrative autonomy of Local Units in Egypt's villages, thus promoting the decentralization of government.

The Development Decentralization I program was the first of a group of USAID-funded programs designed to assist the Government of Egypt's decentralization effort. The goals of the project parallel Egypt's goals for decentralization, economic and social development in rural villages, fostered through the financing of profit-making projects.

The development of entrepreneurial ability and decision making capability fostered by the DDI program is vital to the economic development of Egypt.

LDF Organization and Operation

Organization

The Local Development Fund is governed by a twelve-member Board of Directors. The Chairman of the Board is the Chairman of ORDEV. The Board includes: the Undersecretary of State and General Director of ORDEV; the ORDEV General Manager for Administrative and Financial Affairs; a representative of the Ministry of Finance; six appointed representatives of various levels of local government including two Secretaries-General of governorates, two Chairmen of District Councils, and two Chairmen of Village Councils, with broad geographical distribution; and two ORDEV Governorate representatives.

The LDF Loan Committee reviews all applications and has the power to approve loans up to LE 25,000. Three members of the Loan Committee are General Directors of ORDEV departments and are appointed by the Board of Directors. The Chairman of the Loan Committee is the ORDEV First Under-Secretary of State.

The Organization Chart in Annex A describes the LDF Board, Committee, and Staff relationships.

Operation: Loan Procedures, Terms and Approval

All legally established Village Councils, and legal districts in the desert governorates, may apply for LDF loans. The village councils or districts may develop projects in conjunction with individuals, but the council or district must apply for the loan and is completely responsible for its repayment.

A loan application is first reviewed by the Local Council and is signed by the Executive Head of the Local Unit and the Chairman of the Village Popular Council. It is then reviewed by ORDEV staff in the markaz or governorate. ORDEV staff then forwards the application to the LDF office in Cairo for evaluation. If the application meets the established criteria, it is submitted to the Loan Committee. Applications for over LE 25,000 are submitted to the Board of Directors for approval.

Applications are evaluated against criteria of profitability, and the Village Council must demonstrate credit worthiness. Preference is given to projects with popular participation, defined as additional financial support from local village resources. In some cases preference is given on the basis of geographic location, as one of the basic goals of the LDF Board of Directors is to distribute projects among the various governorates as evenly as possible.

Once a loan is approved, a check is written by the LDF and signed by the General Director of ORDEV. The check is presented to the Executive Council Head, who is responsible for implementing the project. The check is deposited in a local village bank. The majority of loans are in the LE 15,000 - 25,000 range. (see Annex B for a graph of loan value distribution).

Most LDF loans are made for a maximum period of seven years, including a two-year grace period. The normal interest rate is 6 percent. This is reduced to 4 percent during the grace period, when only interest payments are made. Certain types of projects, such as transportation projects, are allowed only three years for repayment.

LDF requires that all loan recipients submit quarterly reports during the repayment period. These contain financial summaries and a record of project activities for each period. In addition, follow-up visits are made to the projects by LDF technical consultants to determine the projects' progress and status.

A flow chart describing the LDF loan operations cycle is included as Annex C.

LDF Branch Offices

During December 1983, LDF opened its first branch office in El Menya, Upper Egypt. The branch office has its own Loan Committee, empowered to review and approve loans up to LE 25,000. The branch is responsible for technical assistance and follow-up on LDF projects. The loan review process, loan terms, and interest rates are identical to those of LDF Central. Loans over LE 25,000 are referred to the LDF Central Board of Directors. As of March 31, 1984, El Menya branch has awarded 5 loans totaling LE 91,500.

In April 1984 LDF will open a second branch in Dakahleya Governorate in Lower Egypt. The branch will be organized as in El Menya. By the end of 1984, LDF plans to have seven operational branches.

Current Status of LDF

The Local Development Fund portfolio includes projects in eight major areas: Poultry, Animal Production, Aquaculture, Apiculture, Agricultural Equipment, Food Processing, Transportation, and Small Scale Enterprise.

As of March 31, 1984 the portfolio had 563 loans totaling LE 11.1 million. Poultry projects have the largest total loan value, LE 4.4 million in 183 projects. Transportation projects are largest in number, 270, with a total loan value of LE 4.1 million. Animal Production projects rank third in both number and value, with 54 loans totaling LE 1.37 million. Small Enterprise projects rank fourth with 23 projects having a total loan value of LE 791,500. LDF finances 8 Food Processing projects for a total of LE 206,000; 11 Agricultural Equipment loans totaling LE 201,000; 6 Aquaculture projects for LE 108,500, and 8 Apiculture projects for LE 53,000.

The LDF portfolio is currently dominated by Poultry and Transportation projects. These types of projects have proven to be successful profit-making ventures, easily managed and replicated, and well addressed to local demands for food and transportation.

Annex D compares the relative percentages and values of various types of LDF loans at four points in the program: December 31, 1980; December 31, 1981; December 31, 1982, and December 31, 1983. Poultry projects have consistently represented a large percentage of LDF loans. In recent periods, the growth of transportation project loans has been striking.

The LDF Board of Directors recognizes the need in villages for food and services projects, and fosters the stimulation of loan applications in those areas.

The current repayment status of the LDF program is as follows: of LE 2,277,658 in loan repayments due, LDF has received actual repayments of LE 2,130,215. The total of delayed repayments is LE 147,443. This means that the repayment rate on LDF loans is 93.5 percent.

Technical Assistance

The DDI project provides for technical assistance to ORDEV in all aspects of building and managing the LDF as a lending institution. Technical assistance is provided by Checchi & Company, an American consulting firm under contract to USAID. Checchi's technical assistance has involved Egyptian and American experts working side by side with ORDEV and LDF staff to design the LDF program, establish LDF lending procedures and policies, organize and manage financial and record-keeping systems, and assist villages in the design and management of productive enterprises.

Specialists in the following areas have been involved with DDI/LDF over the life of the project: poultry and egg production; cattle fattening; aquaculture; apiculture; small enterprises; training; computer systems, and accounting. These experts share offices with LDF and work directly with ORDEV and LDF personnel responsible for the various technical areas, providing essential on-the-job training which will benefit the LDF's future activities. Important management skills are transferred to ORDEV and LDF employees who will be capable of providing continuing good management once the technical assistance program is completed.

The technical assistance contract of Checchi & Co. ends June 30, 1984. Checchi is currently phasing out its technical assistance and completing its scope of work for the DDI project.

Training

The LDF training program has been fostered by training experts since the inception of the DDI project. In their role as technical assistants, Training Specialists on the Checchi team have worked directly with ORDEV training staff to design, implement, and manage LDF training. Training is offered for ORDEV, governorate and markaz personnel, as well as representatives from village Local Units that are

operating LDF-financed projects. Training is offered in Egypt as well as outside Egypt.

Training in Egypt is offered in several areas:

- 1) Programs for Planning, Management and Evaluation of LDF projects.

Training topics include: Feasibility Studies and Project Preparation; Bookkeeping and Financial Reporting; Project Follow-up and Evaluation. During 1982-83, 890 trainees attended these programs.

- 2) Programs for Local Government and Development Decentralization.

Training topics include: Local Government Laws and LDF Loan Policies and Procedures; Exchange of Development Experience, for sharing of information among village heads, governorate officials and LDF/ORDEV officials. These exchange programs are offered in various governorates (these are discussed further in the sections on Governorates). Symposia are also offered on a number of themes related to LDF projects. These provide a forum for exchange of views and opinions by local development officials. Approximately 2,635 persons attended these programs in 1982-83.

- 3) Technical Training is offered to strengthen the knowledge of technical specialists at the governorate, markaz, village, and LDF/ORDEV levels in special fields such as poultry, animal production, fish farming, apiculture, agricultural mechanization, training administration, and other topics as required. Technical programs drew 634 participants in 1982-83.
- 4) Intensive English Language Training has been offered to 295 participants at the American University in Cairo, and in the governorates.

Training abroad has been offered through the Bluegrass Consortium in Kentucky in the United States. The Consortium includes the Bluegrass Area Development District (BGADD), Morehead State University, and Eastern Kentucky University.

The Consortium's six-month training program offers an opportunity for ORDEV/LDF personnel, governorate and markaz officials, and Executive and Popular Village Council Heads to develop their leadership skills and abilities in substantive areas relevant to economic development. Each governorate with LDF projects has been represented by participants in the foreign training programs. Eighty-six trainees have benefited from U.S. training since DDI began.

In addition to the above LDF training, a special training program was designed to prepare governorates for the operation of LDF Branch Offices. The first of these sessions was held in December 1983 at LDF Cairo for 15 trainees from the El Menya Branch. A second session was held the last week in March 1984 for trainees from Dakahleya, the location of the LDF branch scheduled to open in April.

These sessions offered on-the-job training in the following areas: general guidelines for LDF branches and branch operations; feasibility studies for LDF projects; LDF financial and accounting systems; follow-up and evaluation of LDF projects; information management and dissemination.

Since the inception of the DDI program, over 7,400 persons have attended LDF training either at home or abroad.

ORDEV is currently developing a training center in Giza Governorate at Saqqara. Future training for the LDF program and other ORDEV-sponsored programs will be offered at this new facility, due to open during 1984.

NEW LDF PROJECTS

Since September 1984 the LDF has financed a total of 109 new projects. A number of these are non-traditional in type with respect to LDF's existing portfolio. Following are examples of some of the new projects that LDF considers to be innovative and worthy of note.

Markaz Kharga

LDF Loan: LE 110,000

Date of Loan: February 6, 1984

The Kharga Glass Project is financed with the LDF loan and LE 45,625 popular participation. It is a good example of a previously unprofitable project modified to operate on a profit-making basis.

Originally financed by an ORDEV grant, the Glass Factory was designed to produce pharmaceutical bottles and water glasses from recycled scrap glass. The construction of the project was completed but due to a lack of working capital and raw materials, operation of the project never materialized. Due to the limited population of the New Valley and its geographic location, it was impossible to provide a sufficient amount of scrap glass to ensure the continuity of production. Therefore, a large percentage of the raw material had to be transported from other governorates in Upper Egypt. Excessive transportation costs of the raw materials thus made the project economically unviable.

The location of the project did not appear to be based on any economic grounds: it was neither resource-based nor market-oriented, as evidenced by the lack of economically based raw materials and small market size. Nevertheless, a plant of 2500 square meters was constructed. Two furnaces, one for melting and one for tempering, were purchased, along with a compressor and two production devices for glass bottles. The factory was designed to process one ton of scrap glass daily. The total initial cost of the factory was LE 46,000, of which LE 11,625 was provided through ORDEV while the rest was allocated by the governorate.

Modification: An ORDEV/LDF glass and plastics consultant visited the project to determine its status and problems and to provide needed technical assistance, upon the

request of the governorate. The consultant assisted the Local Unit to begin operation of the project, but found that due to the inferior quality of glass produced through recycling, together with the small market and excessive transportation costs, the long-term financial viability of the project was doubtful.

Through his own independent on-site research, the consultant found unlimited amounts of sand and limestone that could be used in the production of quality glass available within 12 kilometers of the existing factory site. A sample was taken and analyses indicated sand of good quality for glass production (.056% iron oxide, 99% silicon oxide). The consultant proposed plant modifications to utilize the locally available resources. Shortly thereafter, the Local Unit applied for an LDF loan to finance the necessary conversion. LDF consultants and technicians prepared a comprehensive feasibility study for the project and a loan of LE 110,000 was approved, with a local contribution equal to the value of existing assets, or LE 45,625. The LDF loan was to be used for construction of a new furnace at a cost of LE 50,000 with capacity of 2.5 tons glass daily. The project also procured a new compressor for LE 6000, and other production equipment for LE 2000. Construction of new facilities amounted to LE 20,000. Working capital was LE 32,000: LE 20,000 for raw materials purchases (chemicals such as soda, borax, potassium carbonate, usually making up 13% by volume of material inputs), for a 3-month period, and LE 12,000 for labor for a 3-month period.

The Local Unit recruited 23 skilled workers from outside the area and 40 unskilled workers from the local area. During the first 6 months skilled workers were to be responsible for training local staff and replacing themselves. Many possibilities for diversification of glass output were investigated. At this time, the Local Unit intends to produce water glasses and small glasses and jars.

Annual Output: Annual output is estimated at 2.7 million units. Gross revenues are estimated at LE 308,475, once the plant operates at capacity. Total annual production costs, including interest payments, and depreciation allowances on buildings and machinery, are estimated at LE 151,616. The estimated rate of return on investment averages about 60% over the loan period which is six years including a one-year grace period.

The utilization of locally based raw materials in the production of clear glass definitely increases the potential of expanding market size beyond the local area. At present there is no other glass factory in Upper Egypt and given these modifications, the Khargà project promises to be a successful and profit-making undertaking.

Markaz Meit Ghamr

Egg Layer Projects

LDF Loans: LE 6,500

LE 19,000

Date of 2nd Loan:

The Meit El Faramawi Local Unit is engaged in a successful LDF joint venture decentralized egg production project with village families. The project is designed to supply table eggs for sale. Two loans were made for two projects; the new loan is a direct result of the success of the first one. Total LDF financing is LE 25,500. A total of 56 families are participating in the two projects.

The village of Meit El Faramawi is located seven kilometers from Meit Ghamr city in Dakahleya Governorate. It is a mother village with four other satellite villages and other small hamlets. Agriculture is the main economic activity. In addition, poultry raising has begun recently and has been expanding. Currently there exist 300 poultry farms within the local community and its surrounding villages.

The Local Unit decided to engage in an egg production project and investigated various alternatives for organization and management. After discussion with the village residents, they chose to operate the project as a joint venture with village farmers, utilizing battery cages. This would conserve valuable Local Unit and village land resources and utilize relatively simple technology.

Start-up was difficult due to an initial reluctance on the part of villagers to cooperate with the public sector. However, sixteen families expressed interest in participating and raised among them LE 6,000 popular participation to match an LDF loan of LE 6,500. The Local Unit began to gain the confidence of private individuals and batteries and chickens were bought and distributed to individuals.

Each participating household took responsibility for one battery with a capacity of 80 chickens of the Red Golden Comet strain, producing 50-60 eggs daily. The Local Unit provided participants with the necessary training and assigned two veterinarians as project advisors. The Local Unit also made all arrangements with the agricultural directorate to provide participating villagers with 0.25 tons of poultry feed per battery per month.

Eggs began to appear on the local market and the participants began to pay back loan installments on time. Based on the actual experience of some participants it is estimated that

each family is making between LE 50 and LE 60 net profit per month. Gross revenues from egg sales amount to approximately LE 150 per month per battery. Total monthly expenses per battery are approximately LE 90 (LE 50 for feed, LE 4 for medications and LE 36 for loan principal).

Total estimated revenues for the 15-month egg laying period are LE 25,371. At the end of the laying period, the remaining pullets will be sold at approximately LE 2.50 each for additional revenues of LE 3,040. Thus, total gross revenues for the 15-month period are estimated at LE 28,411. Net income for the initial 15-month period, excluding loan installments, is expected to be LE 2,544. In the second laying period, net income is expected to reach LE 8,769 as no new start-up costs will have to be absorbed.

Due to the popularity and success of this project, more households expressed great interest in participating in the project. As a result, the Local Unit applied for a new loan of LE 20,000 to be matched with local participation of LE 15,671. The Local Unit bought an additional 43 batteries to be distributed among 40 families. Each battery produces approximately 55 eggs daily and 59 batteries will be in operation. Thus, the project will be producing an estimated 200,000 eggs per year, generating a net profit of LE 39,000.

The joint venture has helped raise the income of village families and has created more active participation of women in village development. The project promises to be successful in helping meet market demand for eggs and generating revenues for villagers and the village development fund.

Tokh El Kheil

EL MENYA GOVERNORATE

Sheep Rearing Joint Venture

Markaz El Menya

LDF Loan: LE 37,500

Date of Loan: Dec. 23, 1983

This project will be financed with the LDF loan and LE 12,500 popular participation from area farmers who will enter into the joint venture with the Local Unit.

The project was requested by area farmers who need a source of financing to assist them to establish sheep rearing and breeding enterprises. They approached the Local Unit with the idea for the project.

The project is simple in design. One hundred farmers will participate. The Local Unit will buy young sheep, 30-40 kgs, from the local market, at about LE 100 each and sell them to farmers who will be required to pay 25% down payment. The rest will be considered a loan at 9% interest, payable to the Local Unit. Each farmer will buy 5 young female sheep and will be responsible for the cost of feed (berseem, straw and wheat, and nutrient concentrate). The sheep will be bred. Male offspring will be raised to about 54 kgs and sold as food in the local market. Any female offspring will be reared for breeding.

The farmers' ewes will produce an estimated 5 lambs per year. Estimated total income from sales of lambs per farmer is LE 405. Sales of wool will generate an additional LE 15. Total revenues are estimated at LE 258 per farmer per year, or LE 25,800 for all farmers participating.

The farmer's estimated annual expenses are LE 128 for feed, LE 500 for sheep, and LE 33.75 interest on the loan. The farmers' 9% interest includes the 4% payable to LDF and 5% administrative charges by the Local Unit.

The loan term will be 30 months, to be repaid by farmers in four installments. At the end of the first three months (grace period), farmers will pay only interest. At the end of 12 months, the first principal+interest payment will be made. At the end of 21 months, the second principal payment will be made, and the last repayment will be made at 30 months.

The estimated profits per farmer over the 30 months are LE 718. The project promises to be a catalyst in village small enterprises.

Shendaweel Village Ferry Boat

SOHAG GOVERNORATE

Markaz El Maragha

LDF Loan: LE 80,000

Date of Loan: November 22, 1983

This project is financed with the LDF loan and LE 60,000 popular participation.

The project is designed to meet the need for reliable transportation from this island village to the east and west banks of the Nile. It will serve the 12,000 people who live in 14 villages on the island.

The 45-ton capacity ferry will carry people, animals, produce, fertilizer, feed, building materials, oil and petrol, thus supporting the island economy by providing reliable and frequent transportation.

The following one-way fares are planned: pt 5 per passenger; LE 1.00 per animal; pt 25 per carton canned food; pt 3 per barrel of oil; pt 10 per 50-kg bag of produce, fertilizer or feed; LE 3 per 4 cubic meters of building materials.

The ferry will carry an estimated 30,000 persons a year, generating an income of LE 3,000. Revenues from other fares will bring total revenues to an estimated total of LE 23,188.

The project is innovative among LDF's transportation projects and demonstrates LDF potential to finance creative solutions to local development problems.

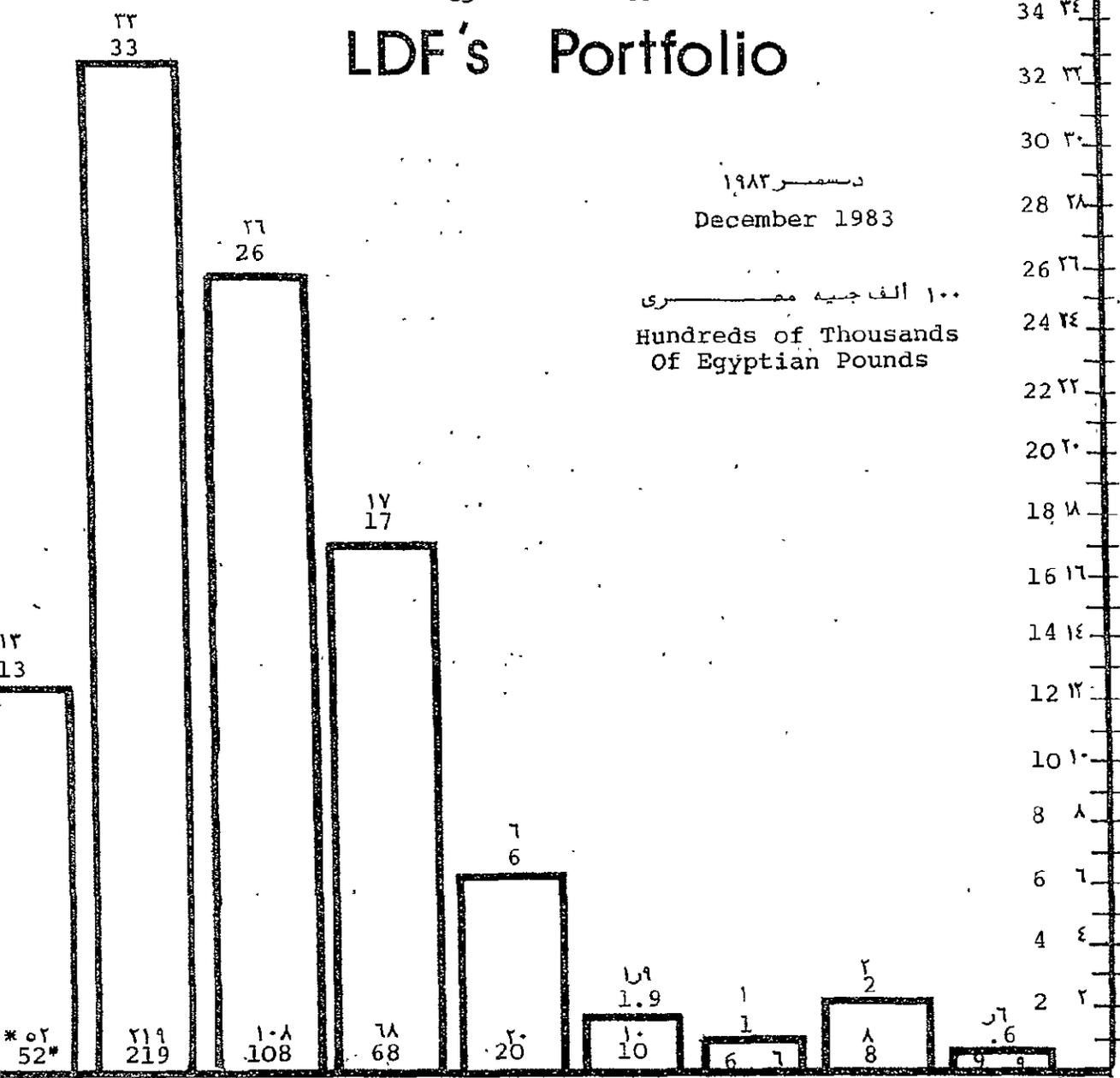
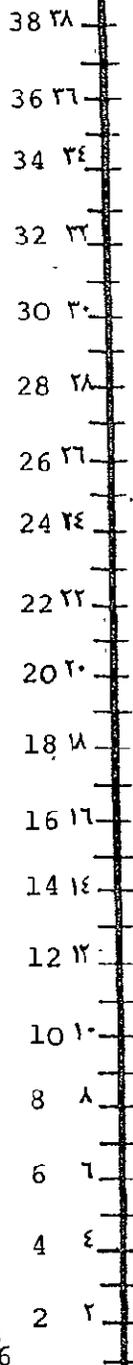
مشروعات الصندوق

LDF's Portfolio

ديسمبر ١٩٨٣

December 1983

١٠٠ الفاجيه مصري
Hundreds of Thousands
Of Egyptian Pounds



Animal Production
 الانتاج الحيواني
 Transportation
 وسائل نقل
 Broilers
 دواجن
 Other poultry
 سمين دواجن
 Small Scale Industries
 دواجن
 Agricultural Equipment
 صناعه اجهزه زراعيه
 Aquaculture
 صناعه زراعيه
 Food Processing
 ثروة
 Apiculture
 صناعه نحل
 *المشروعات

POULTRY

Project Growth

Poultry projects have represented a large percentage of the LDF loan portfolio since the fund began. In 1980, 43 projects had collective loan values equal to 45.8% of the LDF total. In 1981, with 109 projects, this percentage rose to 55.5%; in 1982, with 149 projects, it grew to 56.6%.

During 1983, the number of poultry projects grew 18% over 1982, to a total of 176, with a total value of LE 4.3 million. Because of the tremendous growth of transportation projects, by the end of 1983 poultry represented a relatively lower 35% of LDF loans, but maintained a healthy 42.3% of total loan values, making it the first-ranking LDF project type. As of March 31, 1984, poultry loans total 183, with a total value of LE 4.4 million.

This category of LDF-financed projects includes broiler chickens, brooder and pullet production, egg production, duck raising, and chicken feed mills. Broiler chicken and egg production total 81% of all LDF poultry projects.

Production

Since the inception of LDF, 35 table egg production projects have been financed. Twenty-one of these projects are now in the operational phase. They produce an estimated 12.8 million eggs per year, with total revenues of about LE 1.0 million, based on statistics from sample projects. Eggs are sold at pt 7-8 per egg. Many egg projects do not operate at capacity due to feed shortages.

LDF has financed 111 broiler chicken production projects and 73 of these are already operational. They produce an estimated 1.24 million chickens annually, based on statistics from sample projects. Chickens are sold for LE 1.00 to LE 1.40/kilogram liveweight. Estimated annual gross revenues for 1983 from chicken sales are LE 2.1 million. Net profit for LDF broiler production projects for 1983 is an estimated LE 373,027. Most broiler projects do not operate at capacity, due to feed shortages. The estimated average current capacity utilization is 61%.

LDF finances two egg hatcheries with an estimated total annual output of 463,600 eggs. There are 19 brooder projects raising 20-day-old laying chickens. They produce an estimated 136,966 brooders annually, for revenues of approximately LE 100,333. Net profits are estimated at LE 30,771 annually.

Four LDF pullet projects, raising chickens to 100 days, have total output estimated at 76,494 pullets annually. The two duck projects have a combined output of approximately 10,431 birds annually. In addition, four fertilized-egg production projects have been financed.

Six LDF poultry feed mill projects have a combined total estimated capacity of 73,440 tons of chicken feed per year. Only one such project is in the operation stage, producing 12,240 tons of feed per year.

Eggs, chickens, ducks and feed are sold to consumers and producers in the villages and surrounding areas. LDF financed projects thus help to meet the market demand for foods in Egypt's villages.

During recent periods, Local Unit projects have experienced difficulty in obtaining sufficient allocations of feed for six chicken broods per year. For this reason, the LDF

Board of Directors has slowed down approvals of poultry projects, as productive capacity and thus profitability is currently affected by this shortage.

Operation and Management

EGGS

All of LDF's egg production projects use imported commercial strains of chickens and most use wire "batteries"--groups of twenty cages holding 80 birds. The batteries are joined in long rows in heated chicken houses, or single units are placed in households, and food is placed in troughs that run alongside the cages. Water drips from a tube into a small cup inside the cage. Eggs drop from the cages onto a wire rack, to be easily collected by workers.

Chickens begin laying at 18 weeks of age, with the peak laying period at about 35 weeks. They continue to lay until the age of 60 weeks. The chickens are then usually sold, and a new brood is begun.

JOINT VENTURE PROJECTS

LDF is fostering the management of egg production projects by the private sector, in individual households. Villagers purchase batteries and chickens through the Local Unit, manage egg production, and sell eggs in the local market. By the end of March 1984, LDF had approved a total of 13 such battery projects to be implemented by private households. A total of 667 batteries will be placed with an estimated total capacity of 12 million eggs per 14-month laying period.

CHICKENS

The majority of LDF's chicken production projects are carried out in chicken houses on Local Unit grounds. Chicks roam freely in the houses and feed and water are placed at regular intervals on the floor. Some houses use automatic feeders. Temperatures are closely controlled by workers

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POULTRY GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	43	66	40	27
Total loans	43	109	149	176
Total value, 000LE	885	2243	3420	4270
Average loan size, 000LE	20.58	20.57	22.95	24.26
% Growth in number over previous year	-	153%	37%	18%
Growth in number since 1980*	-	250%	346%	409%
% Growth in total value over previous year	-	153%	52.5%	25%
Growth in value since 1980*	-	253%	386%	482%

*E.g., 250% equals 2½ times the original number; 482% equals almost 5 times the original value.

TRANSPORTATION

Project Growth

LDF has financed a growing number of microbus and minibus projects each year. By the end of 1980, the fund had made loans for 13 such projects. By the end of 1981, there were 33, and by the end of 1982, they had grown to 70.

During 1983, transportation projects grew to a total of 219, a 213% growth over 1982. Growth in total value was even more dramatic: in 1983, these projects grew in value by 293% to a total of LE 3.3 million, as compared to LE 841,000 in 1982. This value represents 32.7% of the LDF portfolio, making Transportation the second-ranking project type in total value.

As of March 31, 1984, LDF has financed 266 transportation projects with a total value of over LE 4 million.

Mini- and micro-bus projects constitute 99% of all LDF transportation projects. One ferry boat project was recently financed in Sohag governorate.

Output

LDF measures the output of bus transportation projects in gross revenues, which reflect kilometers traveled and passengers carried. Estimated total potential revenues from transportation projects is LE 3,471,022 per year. Fares range from pt 10 to 15, and are based on the length of the total route. The buses carry a potential 28.9 million passengers each year.

Total potential revenues from the ferry boat are LE 23,188 annually. The ferry will carry an estimated 30,000 persons a year, in addition to animals, materials, and commodities. The fares are pt 5 per person one-way, pt 3 for a barrel of oil, LE 3 per unit (4 cubic meters) building materials, etc.

Operation and Management

The bus projects are simple in design and are easily established and managed. The village Local Unit purchases one or more mini- or micro-buses from a dealer. The usual sizes are 11, 14 or 25-passenger. Routes and fares are established. Ticket prices average about pt 1 per kilometer of the total route.

Drivers and ticket takers are hired or reassigned from other Local Unit positions. They are usually paid overtime in addition to their government salaries because of the longer hours of work required. Drivers monitor maintenance of the project vehicles, and actual maintenance is performed by private sector mechanics.

Normal policy is that buses must be full when they leave the station or central pick-up point. For this reason, LDF transportation specialists work with Local Units during the application-development phase to help assure that the size of the bus is appropriate for the route. An important factor in planning is the length of time it will take to fill the bus. LDF transportation experts recommend that buses be in station no longer than 10 minutes. If this time is insufficient to fill the size of bus planned, the LDF recommends that the Local Unit consider buying a smaller bus.

Income from the projects begins to accrue as soon as the bus route begins operating. In some cases, additional revenues are generated by special off-hour routes to locations outside normal service areas.

The ferry boat at Shendaweel Island in Sohag will connect this island village with the east and west banks of the Nile. The ferry carries people, animals, equipment and materials, oil and petrol, fertilizer, feed and produce.

Transportation projects serve a need for reliable, low-cost transportation within and among villages, usually linking

Village Units with surrounding areas and Markaz centers. Prior to the existence of these projects, transportation in many villages was insufficient to carry residents to jobs, to schools, and to centers for marketing and for health care. The high demand for village transportation explains the popularity of these projects, and helps to guarantee their success.

TRANSPORTATION GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	13	20	37	149
Total number of loans	13	33	70	219
Total value, 000LE	93	290.75	841.30	3303.10
Average loan size, 000LE	7.1	8.8	12.0	15.1
% Growth in number over previous year	-	154%	112%	213%
Growth in number over 1980*	-	253%	538%	1685%
% Growth in total value over previous year	-	213%	189%	293%
Growth in value since 1980*	-	313%	905%	3552%

*E.g., 253% equals 2½ times the original number; 1685% equals over 16 times the original number; 3552% equals over 35 times the original value.

ANIMAL PRODUCTION

Project Growth

Animal production projects have gradually increased in number since 1980, when 31 loans were made with a total value equal to 32.7% of the LDF portfolio. By the end of 1983, the number of loans was 51, and their percentage of total loan values was 12.7%, making animal production projects the third-ranking LDF project type.

By March 31, 1984, animal production loans were 54 in number with a total value of LE 1.4 million.

Production

Since inception of the LDF, 51 Animal Production projects have been financed. They produce an estimated 3000 head of cattle annually, or 950,000 kilograms liveweight. In addition, LDF sheep and buffalo rearing projects produce an estimated additional 90,000 kgs of animals annually. Dairy projects capacity totals 730,000 kgs of milk annually.

Products from these projects are sold in the local markets at prices ranging from pt 50 a kg of milk to LE 2-2.50 per kg live cattle/buffalo. The estimated net profit to Local Units from these projects is LE 200,000 annually.

Operation and Management

LDF's animal production projects are carried out on Local Unit grounds, and are managed by employees from the Local Units.

In LDF cattle, sheep and buffalo fattening projects, young sheep weighing 40-50 kgs or young cattle and buffalo weighing 180-200 kgs are purchased on the local market. Market prices range from LE 2-2.50 per kg. Sheep are fattened to 60-80 kgs, cattle and buffalo to 400 kgs. Animals are then sold on the local market at market prices.

In some governorates, Local Units are required to sell a percentage of their production to the government at controlled prices.

In LDF buffalo rearing projects, animals are bought when young and raised to 180 kgs, then sold in the local market. Sheep are bred, and sold in the local market when about 50 kgs.

The LDF dairy buffalo project rears female buffalo to produce milk. Output is 8-10 kgs of milk per day per head. The milk is sold to farmers in the village.

Animal production and rearing projects use a feed mixture of pellet concentrate and hay or straw. In addition, the dairy project uses berseem, necessary for milk production.

Feed pellets are bought at subsidized prices from the Ministry of Agriculture, and hay, straw and berseem are purchased from area farmers.

ANIMAL PRODUCTION GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
Total new loans	31	18	-3	6
Total loans	31	49	46	52
Average loan size, 000LE	631	1027	976	1321.5
Average loan size, 000LE	20.35	20.96	21.21	25.41
% Growth in number over previous year	-	58%	-6%	13%
Growth in number since 1980*	-	158%	148%	168%
% Growth in total value over previous year	-	63%	-5%	35%
Growth in value since 1980*	-	163%	155%	209%

*E.g., 158% equals over 1½ times the original number; 209% equals over 2 times the original number.

SMALL SCALE ENTERPRISES

Project Growth

LDF Small Enterprise loans have grown steadily in number and value since 1980. In that year, 9 projects were financed with total value of LE 165,000, equal to 8.5% of LDF portfolio. In 1983, the number grew to 12, with values of LE 220,500 or 5.5% of the total portfolio. In 1982, small enterprise projects grew to 16, valued at LE 392,500, or 6.5% of the portfolio.

During 1983, additional small enterprises were financed, bringing the total to 20, with total value of LE 643,500, or 6.3% of the LDF portfolio, thus ranking small enterprises fourth in total loan values among LDF project types.

As of March 31, 1984, 23 small enterprise projects have been financed, with a total value of over LE 790,000.

This category of projects currently includes cement tile factories, carpentry shops, stone cutting operations, a gravel quarry, red brick factories, cooperative stores, a plastic products factory, and a glass factory.

Production

CEMENT TILE PROJECTS

Based on a sample of fifty percent of tile projects, the estimated output during 1983 amounted to 26,226 square meters. The gross revenues from the tile projects is estimated at LE 54,859 and net revenues are LE 12,553. These projects are still operating at less than full capacity. Actual capacity output for the projects examined amounted to only 25% of capacity. The interruption of high voltage electric power, lack of skilled foremen and the relatively low wages offered by Local Units, as well as absence of marketing strategies, explains much of the unused capacity.

RED BRICKS

3

The LDF has financed two red brick projects located in Upper Egypt. One of these, at Khozam in Qena Governorate, had produced 2,568,000 bricks. Gross revenues amounted to LE 72,547 and net profits realized amounted to LE 31,510. This project is also operating at less than capacity. The other project, located in El Menya Governorate, has been leased to a private entrepreneur for LE 3000 a month, thus generating LE 12,000 revenues to the Local Unit on a quarterly basis.

STONE CUTTING AND GRAVEL QUARRIES

4

LDF has financed three projects of this type, two in Fayoum Governorate and one in El Menya Governorate. Two of these projects are operational and generating an annual gross revenue of LE 91,110 and net revenues of LE 20,964. The production equipment of the third project was found to be unsuitable for stone cutting and is currently rented to private contractors engaged in road construction. The Local Unit is in the process of liquidating the project.

Operation and Management

Each small enterprise is managed by the Local Unit, and many are carried out on land adjacent to the Local Unit. Some use existing buildings and others construct new ones to house the projects. Enterprises are managed by the heads of Local Units and staffed by Local Unit employees. Products are marketed in the villages and surrounding areas.

Before a small enterprise is financed, a feasibility study is required. The purpose of the analysis is to identify potential demand for the product, sources of raw materials and labor, potential markets, available transportation, and estimated revenues and profits.

LDF has financed a variety of small enterprise projects and will further diversify this segment of the loan portfolio in the coming year.

SMALL ENTERPRISE GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	9	3	4	4
Nubmer of loans	9	12	16	20
Total value, 000LE	165	220.5	392.5	643.5
Average loan size, 000LE	18.3	18.4	24.53	32.17
% Growth in number over previous year	-	33%	33%	25%
Growth in number since 1980*	-	133%	178%	222%
% Growth in total value over previous year	-	34%	78%	64%
Growth in value since 1980*	-	134%	238%	390%

*E.g., 133% equals 1-1/3 times the original number; 390% equals 3.9 times the original value.

FOOD PROCESSING

Project Growth

LDF has financed a small but growing number of Food Processing projects since 1980. In that year, 3 projects with total value of LE 71,000 were financed, equal to 3.7% of the total LDF loan values. In 1981, an additional project was financed, bringing the total value to LE 86,000. By the end of 1982, the total number was 5, valued at LE 136,000.

During 1983, 3 new food processing projects were financed, bringing total loan value in this type of LE 206,900. These projects now rank 5th in the LDF portfolio by total value. As of March 31, 1984, there are 8 food processing projects. No new projects have been financed since December 1983.

This category of projects currently includes 3 garlic cultivation enterprises, 2 oil extraction plants, an olive pickling facility, a bakery, and a vegetable cold storage facility.

Production

Due to the diversity of food processing industries, the inclusion of primary and secondary products, and seasonality of operation, production figures are difficult to obtain.

Three garlic projects have paid back the LDF loan and interest in full. They provided storage facilities to farmers for garlic seed during the off-season.

The bakery project is rented to a private entrepreneur for LE 120 a month or LE 360 a quarter, which is not high enough to cover the debt service (loan principal and interest). The capacity of the project is 4.5 million loaves of bread annually.

The two projects for extraction of linseed oil are encountering difficulties due to interruption of high voltage electric power, increased price of inputs with no corresponding increase in product prices, and having a large percentage of output in inventories. These two projects are currently producing around 46 tons of linseed oil and derivatives, or only 11.3% of planned capacity, with a value of LE 33,076, but a large percentage of the production is in inventory. Reluctance of the Local Units to sell inventories is due to the decline in market prices for the product.

The cold storage facility started operation in July 1983. During the first season, it generated gross revenues of LE 18,000 and a net profit of LE 9,019. The project provided cold storage for 600 tons of seed potatoes to farmers in surrounding areas.

The olive pickling plant's revenues from sales during 1983 on the basis of three quarterly reports, amounted to LE 26,666. Operational expenses were LE 22,875. The relatively small gross revenue figure, LE 3,791, is due mainly to the nature of the operation, where inventory is relatively high due to the lack of an effective marketing plan.

Operation and Management

Each food processing project is managed by the Local Unit, with Local Unit employees as staff. Most projects are carried out on land adjacent to the Local Unit, either in adapted existing buildings or in new buildings constructed for this purpose.

The projects offer a variety of services and goods, from storage of garlic pods to be used as seeds for future crops, to storage of harvested potatoes and other vegetables to provide an even and fresh supply, to manufacture of food stuffs such as bread and olives, and extraction of linseed oil for use in cooking and making paint, with oil by-products sold as animal feed components.

Products are sold in local markets at prevailing market prices. Services such as potato storage are offered also at market prices.

FOOD PROCESSING GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	3	1	1	3
Total loans	3	4	5	8
Total value, 000LE	71	86	136	206.9
Average loan size, 000LE	23.6	21.5	27.2	25.86
% Growth in number over previous year	-	33%	25%	60%
Growth in number since 1980*	-	133%	166%	267%
% Growth in total value over previous year	-	21%	58%	52%
Growth in value since 1980*	-	121%	192%	291%

*E.g., 133% equals 1-1/3 times the original number; 267% equals 2-2/3 times the original value.

AGRICULTURAL EQUIPMENT

Project Growth

Agricultural equipment projects have doubled in number since 1980. In that year, 5 such projects were financed with a total value of LE 49,500, or 2.6% of the LDF portfolio. No new projects were financed in 1981. In 1982, total projects grew to 7, with a total value of LE 89,000.

During 1983, 3 new agricultural equipment projects were financed, bringing total loans to 10 and value to LE 188,000. The projects ranked 6th in the LDF portfolio, with 1.9% of total loan value. As of March 31, 1984, there are 11 such projects with a total value of LE 201,000.

Output

Output capacity of these projects is usually measured by estimating total potential number of hours of work and then calculating potential revenues from various types of earth moving and land preparation tasks. Prices in the farm tractor projects are calculated for various services, ranging from LE 10 per hour to pull loads of earth, sand or stones, to LE 3 per hour for field plowing. In the mechanical digger projects, prices are calculated by the cubic meter of material or land moved or prepared, from pt 30 for moving earth, sand or stones, to LE 1.30 for digging wells or irrigation channels.

Most projects calculate a capacity of 2200 hours work per year, a little over 42 hours per week.

Total potential annual revenues, based on estimated capacities, are LE 127,438.

Operation and Management

Most projects are managed by the heads of Local Units. The drivers of equipment are Local Unit employees.

Local Units purchase equipment, and make it available for rent to farmers in the village and surrounding areas. Services in addition to those mentioned above include preparation of land for planting, seed planting, and separation of wheat straw from wheat.

AGRICULTURAL EQUIPMENT GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	5	-	2	3
Total loans	5	5	7	10
Total value, 000LE	49.5	49.5	89	188
Average loan size, 000LE	9.9	9.9	12.71	18.85
% Growth in number over previous year	-	-	40%	43%
Growth in number since 1980*	-	-	140%	200%
% Growth in total value over previous year	-	-	80%	111%
Growth in value since 1980*	-	-	180%	380%

 *E.g., 200% equals 2 times the original number; 380% equals 3.8 times the original value.

AQUACULTURE

Project Growth

Growth of LDF aquaculture projects was steady from 1980 to 1983. In 1980, 2 projects were financed, and their total value was 1.5% of the LDF portfolio. In 1981, the total grew to 5, with total value equal to 1.8% of the LDF portfolio. In 1983, the total number was 8, for 2.3% of the LDF portfolio.

During 1983, two aquaculture loans were cancelled, and the total number of projects is now 6, with a total value of LE 108,500, or 1.1% of the total LDF loan portfolio. They rank 7th in LDF project categories.

This category of LDF projects includes two fishing boat projects and four fish farms.

Production

FISH FARMS AND FISHING BOATS

LDF financed six aquaculture projects. The latest information available shows that two of the fish farm projects are not yet operational, due mainly to legal and technical problems that delayed implementation. LDF is providing the needed technical assistance to solve these problems. The two fish farms that are operational are producing fish and ducks for a gross revenue of LE 16,504.

In the two fishing boat projects, the boats work jointly with northern Delta fishing fleets and the Local Units are given their share in the revenues. The fishing boats generally operate six times a month on four-day fishing trips. The catch of each boat averages 317 kilograms per trip, valued at LE 471. Thus, in the eight-month annual fishing season, the catch amounts to some 30,432 kilograms, valued at LE 22,608.

Operation and Management

The LDF fishing boat projects are operated as joint ventures with private fishermen. The Local Unit purchases 8-person motor powered boats and finances the fishing trips, providing money for fuel, bait, ice, food, etc. The boats fish in the Mediterranean between Matrouh and Alexandria. Each one-way trip lasts 3-4 days and nets approximately 450 kgs of fish. The fish are sold in Matrouh or in Alexandria. Net income after expenses is split equally, half going to the fishermen and half to the Local Unit.

Boats operate 8 months of the year, from April to November. From December to March, annual maintenance and repair of the boats is done at the Local Unit.

Fish farming projects are usually carried out in man-made ponds, stocked with tilapia fish fry. Local Unit employees control environmental conditions, providing sufficient feed and curbing overgrowth of algae. Fish are collected in nets and marketed locally.

AQUACULTURE GROWTH

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	2	3	3	-2
Total loans	2	5	8	6
Total value, 000LE	30	75	138.5	108.5
Average loan size, 000LE	15	15	17.31	18.08
% Growth in number over previous year	-	150%	60%	-25%
Growth in number since 1980*	-	250%	400%	300%
% Growth in total value over previous year	-	150%	85%	-22%
Growth in value since 1980*	-	250%	462%	362%

*E.g., 400% equals 4 times the original number; 250% equals 2.5 times the original value.

APICULTURE

Project Growth

LDF's apiculture projects have grown only slightly since 1980. In that year, one apiculture project was financed. In 1981, the total grew to 8, and remained at that level in 1982. In 1983, one new apiculture project was financed, and one was cancelled, leaving the total number at 8.

The 8 LDF apiculture projects have a total loan value of LE 53,000. They rank last in total loan value among LDF project types.

This category of the LDF portfolio currently includes only honey production projects.

Production

The 8 apiculture projects have a total estimated annual capacity of 525 kgs of honey. Honey is sold to government employees and villagers at about LE 1.20 per kg. Estimated potential gross revenues to Local Units from sales are LE 630 per year.

Operation and Management

Projects are managed by Local Unit employees. Bees are purchased from bee rearers in the New Valley. For each hive, a small box containing 9 bees (one queen bee and 8 female servant bees) is purchased. They are introduced into the wooden hives, or cells, in which there are approximately 10,000 worker bees.

In each cell are 4 frames: two covered with wax, and two with feed for the bees. The waxed cells are used by the worker bees to make the combs. The feed is placed in the other frames so the bees will not consume honey as it is produced. Most LDF honey projects are located near citrus groves.

Approximately 8 months are required to fill one box or cell with honey. The honey is removed and sold, and a new production cycle is begun.

APICULTURE GROWTH

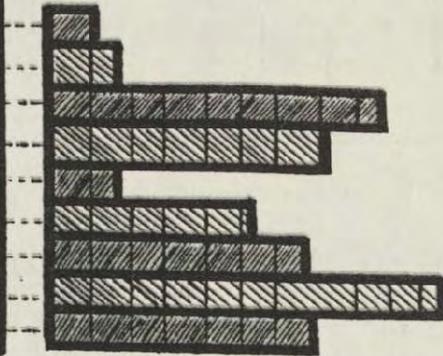
	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>
New loans	1	7	0	1
Total loans	1	8	8	8
Total value, 000LE	7.0	53	53	53
Average loan size, 000LE	7.0	6.6	6.6	6.6
% Growth in number over previous year	-	700%	-	-
Growth in number since 1980*	-	800%	800%	800%
% Growth in total value over previous year	-	657%	-	-
Growth in value since 1980*	-	757%	757%	757%

 *E.g., 800% equals 8 times the original number; 757% equals 7½ times the original value.

PRESENT LDF LOAN VALUES PER GOVERNORATE

LOWER EGYPT الوجه البحرى

Ismailiah	الاسماعيلية
Kalyoubeyah	القليوبية
El Sharkeya	الشرقية
Dakahleya	الدقهلية
Damietta	دمياط
Menoufeya	المنوفية
Gharbeyah	الغربية
Kafr El Sheikh	كفر الشيخ
El Beheira	البحيرة



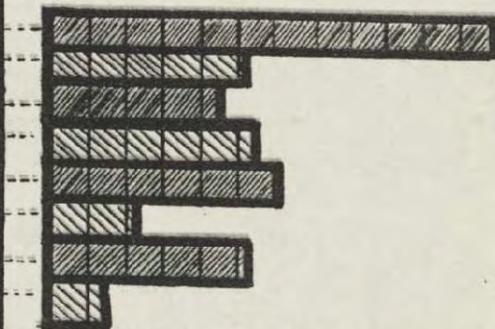
THE DESERT الصحراء

Matrouh	مطروح
New Valley	الوادى الجديد
North Sinai	شمال سيناء
South Sinai	جنوب سيناء
Red Sea	البحر الأحمر



UPPER EGYPT الوجه القبلى

El Giza	الجيزة
Fayoum	الفيوم
Beny Sweif	بنى سويف
El Menya	المنيا
Assyout	أسيوط
Sohag	سوهاج
Kena	قنا
Aswan	أسوان



DECEMBER 1983

ديسمبر ١٩٨٣



Hundreds of Thousands of Egyptian Pounds

مائة الف جنيه مصرى

THE GOVERNORATES

INTRODUCTION

The Local Development Fund lends to Local Village Units in 22 non-urban governorates in Egypt. These include nine in Lower Egypt, eight in Upper Egypt, and five Desert governorates. Projects and monies are distributed among the regions as follows, as of March 31, 1984:

Lower Egypt	301 projects	LE 5.9 million
Upper Egypt	238 projects	LE 4.6 million
Desert	<u>19 projects</u>	<u>LE 0.6 million</u>
TOTAL	558 projects	LE 11.1 million

In keeping with the Government of Egypt's policy of decentralization, ORDEV has begun to decentralize LDF. The first move toward decentralization took place in May 1983 with the expansion of the LDF Board of Directors to include two governorate representatives, one each from Lower and Upper Egypt.

During the months of October and November 1983, additional planning was done to enable LDF to open regional offices in governorates in Lower and Upper Egypt. The first LDF Branch Office opened in El Menya Governorate in December 1983. Another LDF branch will open in April in Dakahleya Governorate.

The LDF branch offices will have loan committees with authority to approve loans and will be responsible for technical assistance and follow-up for villages with LDF projects. Five additional branch offices are scheduled to open by the end of 1984.

In the Governorate Profiles that follow, LDF loan projects and training activities in each governorate are summarized. The Profiles include brief descriptions of two projects in each governorate.

NEW LOANS SUMMARY

OCTOBER 1, 1983 - MARCH 31, 1984

	<u>No.</u>	<u>Project Type</u>	
Lower Egypt	12	Poultry	
	40	Transportation	
	1	Animal Production	
	1	Small Enterprise	
	<u>1</u>	Agricultural Equip.	
	55	Total	
Upper Egypt	8	Poultry	
	43	Transportation	
	2	Animal Production	
	<u>2</u>	Agricultural Equip.	
	55	Total	
Desert Governorates	5	Animal Production	
	<u>1</u>	Small Enterprise	
	6	Total	
All Governorates	<u>No.</u>	<u>Project Type</u>	<u>Value</u>
	20	Poultry	LE 484,000
	83	Transportation	LE 1,362,100
	8	Animal Production	LE 302,500
	2	Small Enterprise	LE 148,000
	<u>3</u>	Agricultural Equip.	LE 88,000
	116	Total	LE 2,384,600

LOW E R E G Y P T

ISMAILLIAH

KALYUBAYAH

EL SHARKEYA

DAKAHLEYA

DAMIETTA

MENOUFEYA

GHARBEYA

KAFR EL SHEIKH

EL BEHEIRA

Lending

New loans (since Sept. 30, 1983):	None
Total loans:	8
Total value:	LE 178,000
Popular participation:	LE 57,250

Repayments:

Total due:	LE 64,302
Actual repayments:	LE 51,240
Delayed repayments:	LE 13,062
Repayment rate:	79.2% *

*This figure does not reflect the rescheduling of one LDF Poultry Egg Layer project. Excluding this loan, repayment rate is 100%.

Loan Applications

Under review:	4 poultry project applications
Potential total value:	LE 201,940

Training Update

Since September 1983, representatives from Ismailiah participated in an Exchange of Development Experience which drew a total of 180 participants from 12 governorates.

Ismailiah representatives also attended a training session on Feasibility Studies, which drew a total of 133 trainees from 11 governorates.

In addition, Ismailiah hosted a training session on the DDI program for 40 participants.

ISMAILLIAH GOVERNORATE

LDF Loans

This governorate in Lower Egypt has eight LDF loans for a total of LE 178,000 as of September 30, 1983. Popular participation by villages totals LE 57,250. The projects are distributed among seven of the governorate's 10 village units. Projects include four poultry projects with a total loan value of LE 100,000, three cattle fattening projects with total value of LE 72,000, and a queen bee rearing project with a loan of LE 6,000.

Repayments due on loans total LE 41,496 and actual repayments equal LE 27,916. Delayed repayments thus total LE 13,580.

There are four new loan applications from Ismailliah currently under review. All four are for poultry projects.

LDF Training

During 1982 and 1983, 144 representatives from Ismailliah Governorate attended LDF training sessions in Egypt. Another two attended training in the U.S. One was a Department Head from the Governorate and the other was an Executive Head from a markaz in Ismailliah Governorate.

Ismailliah was host for several LDF training programs during 1982 and 1983. In September 1982 a three-day session for the Exchange of Development Experiences drew 32 participants from Ismailliah, Fayoum and Qena.

Technical training sessions on a number of topics were also held in Ismailliah. A 9-day bee-keeping seminar for 29 persons from Ismailliah, Beni Sweif, Qena, Menufia, Sohag and Fayoum was held in September 1982. A 5-day session in December drew 8 persons from Ismailliah; another December session on Animal Production drew 8 persons from Ismailliah. An Agricultural Mechanization seminar in March 1983 drew 25 participants from Ismailliah and other governorates. Ismailliah sent representatives to a Fish Farming seminar held in Cairo in September 1982.

In January 1983, English Language training was offered in Ismailliah for 18 persons. Ismailliah also sent representatives to an intensive English training program offered at the American University in Cairo in June and July of 1982.

Ismailiah sent representatives to Exchange of Development Experiences seminars in Qena in November 1982, and in Fayoum in February 1983. A total of 89 persons from five governorates attended these two seminars.

Ismailiah was represented at a seminar on Planning, Management and Evaluation held in December at Alexandria's Sidi Bishr training center. Eight persons from Ismailiah and Giza attended.

The governorate was also represented at a symposium held in Alexandria in June 1983.

Fanara Village Queen Bee Rearing

Markaz Fayed

LDF Loan: LE 6,000

Date of Loan: February 12, 1981

This project is financed with a relatively small LDF loan and popular participation of LE 2,250.. Its goal is to provide a steady supply of a superior strain of queen bees for the numerous honey producers in the surrounding area.

The project began operation with 50 hives, each intended to house one queen to be bred for five years, producing 30,000 eggs. New queens produced by breeding are isolated in small cages. The first group of 40 queens was purchased in May 1981. By August, 15 queens had been produced.

The project has not yet reached its full capacity, originally estimated at 2,000 queens a year. Between January and September 1982, for example, 65 queens were produced and isolated in new cells for sale. Cells were sold at LE 12 each, for a total of LE 780. In addition, revenues from the sale of honey, a by-product, totalled LE 176.

One constraint to production is the fact that mating occurs only once a year, in the spring. Expenses for sugar, yeast and condensed milk used as feed, and artificial wax totalled LE 189 during the spring of 1982.

While this project is not a highly lucrative one, it provides an essential service to honey producers in the area.

Update

As this project had not been highly lucrative as a bee-rearing project, it was converted during the latter half of 1983 to concentrate on honey production. Total revenues from the sale of 80 kilograms of honey equalled LE 120. Total expenses amounted to LE 380. Though the project operated at a loss in the six-month period, it is expected that after the conversion has been fully implemented and is underway, positive income will be realized.

El Kassasin El Gedidah
Cattle Fattening Project

Markaz El Tal El Kebir

LDF Loan: LE 24,000

Date of Loan: December 10, 1980

This cattle fattening project is financed with an LDF loan and popular participation of LE 10,000. Its goal is to provide fattened cattle for the local market to increase the area's food supply.

The Local Unit feeds the animals a combination of rice straw and dried clover. During the period July 1, 1982 to June 30, 1983, 114 cows and 2 buffaloes were fattened and sold live in the local market. Total revenues from these sales were LE 75,292.70.

During the same period, one cow was sold slaughtered for LE 452.50. In addition one cow died and the Local Unit collected LE 75 in insurance.

Additional revenues came from the sale of 286 cubic meters of cow manure for fertilizer, adding LE 286 to the income of the project. Burlap feed bags were re-sold for LE 92.75.

The total revenues for the project during this period were LE 76,199.20. Expenses during the same period were LE 58,585.51. This includes the cost of the original cattle, plus purchases of 54 additional cows, feed, wages, transportation, medicines, and equipment.

This project promises to be a profitable one for the Local Unit and it helps meet local demands for meat.

Update

As of December 30, 1983, this project had temporarily closed down for necessary electrical and water repairs. It is expected that the project will resume once these repairs are completed.

STATISTICAL CHARTS

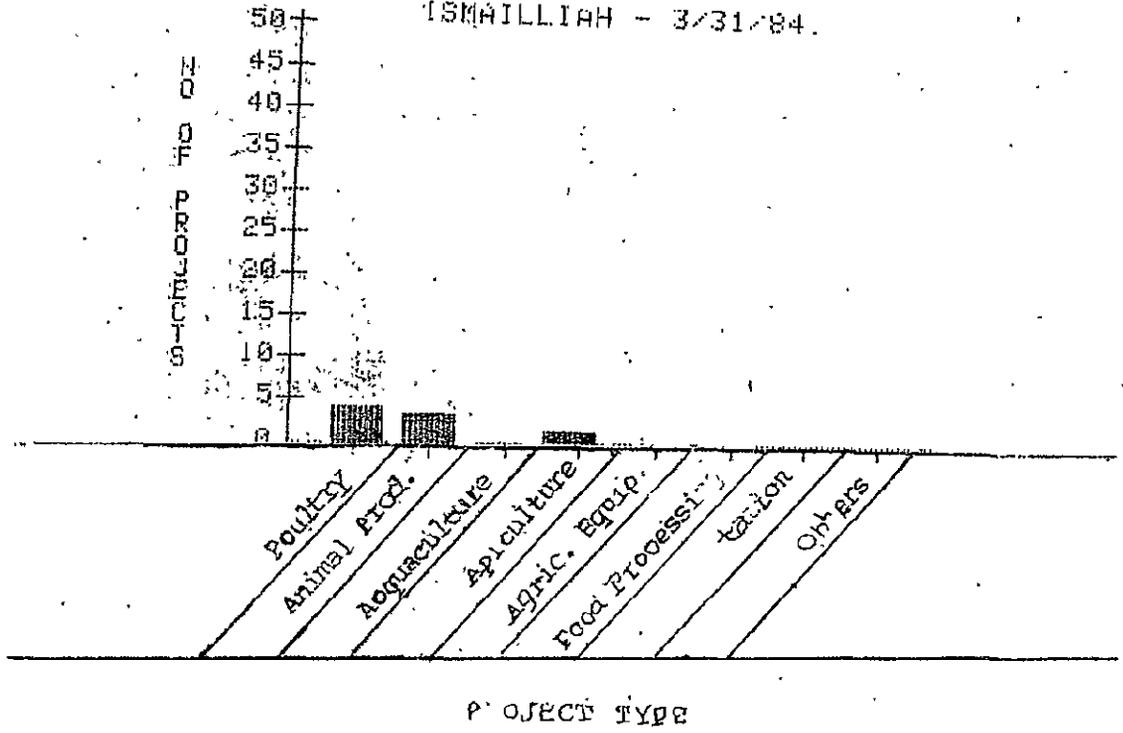
ISMAILLIAH

The following charts give detailed information on the LDF program in Ismailliah Governorate.

The first bar chart represents the number of projects of each type in Ismailliah as of March 31, 1984.

The second chart of LDF loans contains a list of all projects in Ismailliah as of March 31, 1984. Projects are identified by markaz, village, type, loan value, amount of popular participation, total financing, and date of the loan check. Total loan values, popular participation and total financing can be read at the bottom of the chart.

ISMAILLIAH - 3/31/84.



4-62-84

LDF LOANS

GOVERNORATE 1 ISMAILIAH

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	DATE
1	ISMAILIAH	EIN GHOSEIN	BROILERS	25000	6000	31000	11-10-81
2	ISMAILIAH	ABOU SEIR	BROILERS	25000	6000	31000	12-10-81
3	FAYED	SERABIUM	BROILERS	25000	6000	31000	12-10-81
4	FAYED	SERABIUM	LAYERS-TABLE EGGS	25000	7000	32000	02-19-81
5	EL TAL EL KEBIR	EL KASSASIN EL GEDIDAH	CATTLE FATTENING	24000	10000	34000	07-11-81
6	ISMAILIAH	NEFISHA	CATTLE FATTENING	24000	10000	34000	12-10-81
7	EL TAL EL KEBIR	EL KASSASIN EL KADIMA	CATTLE FATTENING	24000	10000	34000	12-10-81
8	FAYED	FANARA	QUEEN BEE REARING	6000	2250	8250	02-11-81
T O T A L S F O R I S M A I L I A H				176000	57250	235250	

Lending

New loans (since Sept. 30, 1983): 4 : 1 Cattle fattening,
1 Cement Tile,
2 transportation

Total loans: 14
Total value: LE 261,750
Popular participation: LE 127,603

Repayments:

Total due: LE 41,496
Actual repayments: LE 37,464
Delayed repayments: LE 4,032
Repayment rate: 90.2%

Loan Applications

Under review: 2 applications for 1 transportation
1 poultry

Potential total value: LE 29,000

Training Update

Since September 1983, Kalyoubeyah representatives attended an Exchange of Development Experience symposium with a total of 180 persons from 12 governorates. Kalyoubeyah was also represented at a Village Council orientation program with a total of 137 trainees from Kalyoubeyah and Gharbeyah.

KALYUBEHYAH GOVERNORATE

LDF Loans

This Lower Egypt governorate has 10 LDF loans totalling LE 181,750 as of September 30, 1983. Popular participation by villages totals LE 101,203. The projects are distributed among 9 of the governorate's 37 village units and include 6 poultry projects (LE 121,000) 2 cattle fattening projects (LE 45,000), and 2 transportation projects (LE 15,750).

Repayments due on loans total LE 36,067, and actual payments total LE 23,965. Delayed payments thus equal LE 12,102.

There are two new LDF loan applications from Kalyoubeyah currently under review, both for transportation projects.

LDF Training

During 1982 and 1983, 116 representatives from Kalyoubeyah attended LDF training sessions in Egypt. Another five attended training programs in the U.S. These included 2 Department Heads from the Governorate, a markaz development official, and Executive Heads from two villages.

Kalyoubeyah held a two-session orientation program for village councils on the topic of Local Government and Decentralization in March of 1983. Sixty-five local leaders from Kalyoubeyah attended the two sessions.

Kalyoubeyah sent representatives to a number of other LDF training programs during 1982 and 1983. The governorate was represented at an Exchange of Development Experiences seminar held in Giza Governorate in June 1982 for 24 representatives of Kalyoubeyah, Giza and Menoufeyah.

A technical training seminar on fish farming in Cairo in September 1982 was attended by a Kalyoubeyah representative. Fourteen persons from 13 governorates attended.

Kalyoubeyah representatives participated in LDF Symposia on special topics in May and October of 1982.

Ekyad Degwei Village
Calf Rearing Project

Markaz Toukh

LDF Loan: LE 30,000

Date of Loan: June 1, 1982

This project is financed with the LDF loan and LE 10,543 of popular participation. The goal is to raise young calves to cows for sale as farm animals and meat.

The project is currently operating with 70 calves whose total weight is 12,065 kgs, or average weight of 172 kgs. The value of this inventory is LE 25,336.50, or LE 2.10 per kilogram. The value of feed inventories is LE 860.

Some revenues have been realized from sales of slaughtered animals, and the manure by-product. Also, the Local Unit collected insurance due to the death of seven calves. These revenues total LE 1,390.

Expenses incurred from November 1982 to June 30, 1983 on the project total LE 21,865. These include: the purchase of 99 calves for LE 15,942, feed, medicine, and insurance.

While no major revenues have been earned yet by this project, the value of its inventory is increasing. This promises to be a lucrative and useful project for the village.

Update

During the six-month period July 1, 1983 to December 31, 1983, the Ekyad Degwei project generated revenues of LE 4,800 from the sale of six calves. As of December 31, 1983, the project's inventory of 24 calves was valued at LE 18,240. Revenues plus inventory totalled LE 23,040. Operational expenses during the six-month period equalled LE 16,066, while fixed costs amounted to LE 140. Total expenses equalled LE 16,206.

Tahouria Village Broiler Project

Markaz Shebin El Kanater

LDF Loan: LE 15,000

Date of Loan: February 12, 1981

This project is financed with the LDF loan and LE 11,000 popular participation. The goal is to provide an ample supply of chickens to the market, increasing the local food supply.

The project's capacity is six broods per year of 5000 birds each. Birds are raised to 45 days and sold to villagers. The project operates nearly at capacity year round with some decrease due to death of chickens.

During the quarter from April 1, 1983 to June 30, 1983, for example, 3379 birds were sold. The total weight of these birds was 5554 kgs, an average of 1.64 kgs per bird. Total revenues were LE 6,109.70, about LE 1.84 per bird. The price per kilo was approximately LE 1.09.

Other revenues are generated by the project from the sale of chicken manure which is used as fertilizer by nearby farmers. These revenues totalled LE 30 for the same quarter.

Total expenses during the spring quarter were LE 5,829. This project is currently operating at a small profit, which could increase as the project operates closer to capacity.

The project is representative of other such poultry projects in Kalyoubeyah. Of the ten existing LDF loans in this governorate, six are for poultry projects.

Update

During the second half of 1983, this project produced two broiler broods. Total number of chickens produced was 9,360. Sales of chickens generated gross revenues of LE 17,409. Sales of manure and packaging materials generated LE 90, bringing total gross revenues to LE 17,499 for the six-month period. Total operational expenses for the same period were LE 14,678, while fixed expenses were LE 517. Thus total expenses were LE 15,195. Net income for the six-month period was LE 2,304. The project realized substantial growth in net income as it operated closer to capacity. It is expected to continue to operate in a successful fashion.

STATISTICAL CHARTS

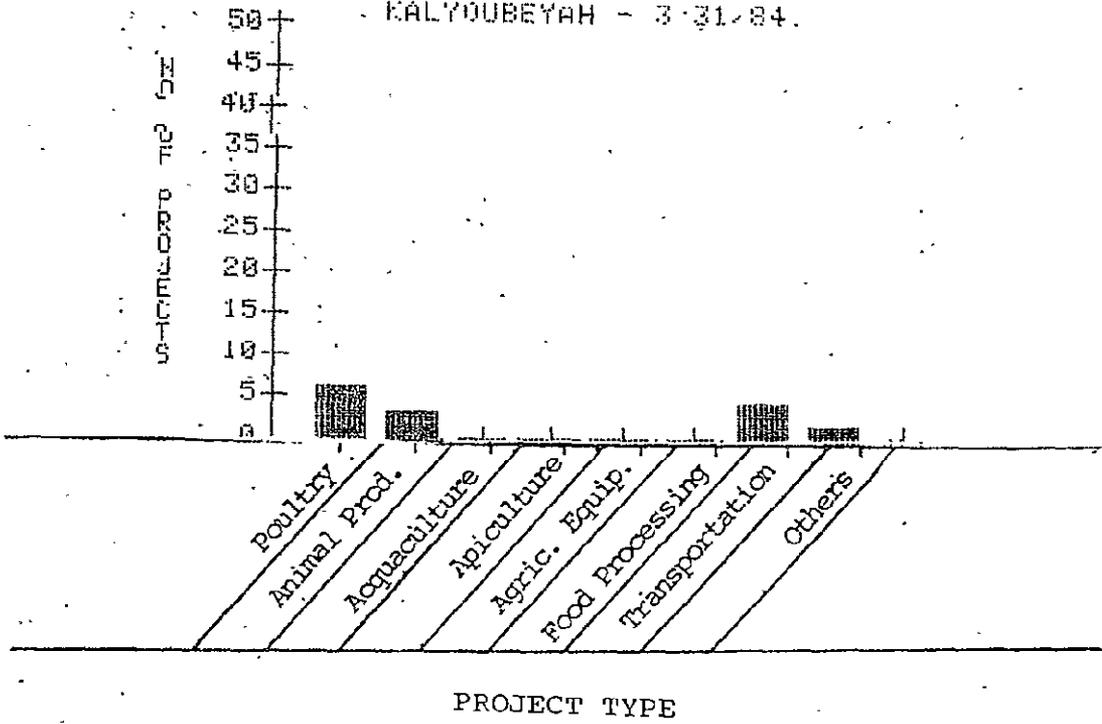
KALYOUBEYAH

The following charts give detailed information on the LDF program in Kalyoubeyah.

The first, a bar chart, represents the number of projects of each type in Kalyoubeyah as of March 31, 1984.

The second chart is a detailed summary of all LDF loans in the governorate as of the end of March 1984. Information is given on markaz, village, project type, loan value, amount of popular participation, total project financing, and date of the LDF loan check. Total loan values, popular participation, and total financing can be read at the bottom of the chart.

KALYOUBEYAH - 3-31-84.



LOAN LOANS

GOVERNORATE : KALYOUNBEYAH

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL
1	KALYOUB	SANAFEA	BROILERS	18000	6000	24000
2	SHEBIN EL KHATER	TAHOURIA	BROILERS	18000	6000	24000
3	KALYOUB	NAVY	BROILERS	25000	5000	30000
4	SHEBINE EL KHATER	TAHANOUB	BROILERS	21000	4500	25500
5	BANHA	BETMEIDA	BROILERS	19000	6000	25000
6	SHEBIN EL KHATER	EL HARAC	BROILERS	20000	7000	27000
7	TOUKH	EKYAD DEGNEI	CATTLE FATTENING	15000	59000	68000
8	TOUKH	NOUSHTOHR	CATTLE FATTENING	15000	12400	27400
9	TOUKH	EKYAD DEGNEI	CHLF REARING	11000	19543	30543
10	TOUKH	EL AMNAR EL ROGRA	CEMENT TILES	15000	5000	20000
11	TOUKH	MCET KENANA	MICROBUS-BUS	6000	2000	8000
12	EL KHANKA	SERYAKOS	MICROBUS-BUS	5150	1250	6400
13	TOUKH	EL DEIR	MICROBUS-BUS	10000	9000	19000
14	TOUKH	AGHOUR EL KOUKH	SEMI-TRAILERS	21000	0	21000
TOTALS FOR KALYOUNBEYAH				361750	127600	489350

Lending

New loans (since Sept. 30, 1983): 15: 5 poultry,
10 transportation
Total loans: 51
Total value: LE 1,101,550
Popular participation: LE 478,110

Repayments

Total due: LE 224,659
Actual repayments: LE 222,657
Delayed repayments: LE 2,002
Repayment rate: 99.1%

Loan Applications

Under review: 28 applications for 20 poultry,
4 food processing,
3 transportation,
1 agric. mechanization
project

Potential total value: LE 739,125

Training Update

Since September 1983, El Sharkeya representatives attended the Exchange of Development Experience symposium with 180 trainees from 12 governorates, and the Feasibility Studies seminar with 133 persons from 11 governorates. El Sharkeya was also represented at a Bookkeeping and Financial Reporting seminar with 94 trainees from 10 governorates.

In addition, El Sharkeya hosted a seminar on the DDI program for a total of 92 trainees in January 1984.

EL SHARKEYA GOVERNORATE

LDF Loans

This Lower Egypt governorate has 36 LDF loans with a total value of LE 811,650 as of September 30, 1983. Popular participation totals LE 332,010. The projects are distributed among 35 of the governorate's 71 Local Units, and include: 25 poultry projects (LE 620,000); 9 transportation projects (LE 158,650); a cattle fattening project (LE 18,000), and an agricultural equipment project for LE 15,000.

Repayments due on loans in El Sharkeya total LE 179,571. Actual repayments equal LE 159,556, and delayed payments, LE 20,015.

There are 8 new LDF loan applications from El Sharkeya currently under review; 4 transportation projects; 3 poultry projects, and an agricultural equipment project.

LDF Training

During 1982 and 1983, 198 representatives of El Sharkeya attended LDF training in Egypt. Another five attended training in the U.S., including two governorate department heads, two village executive heads, and one village popular council head.

El Sharkeya hosted a training session for Exchange of Development Experience in June 1982. Forty-two persons attended from El Sharkeya and four other governorates.

This governorate also held two orientation sessions on Local Government and Decentralization for its village councils. The May 1983 sessions were attended by 76 local village leaders. In April 1983 the governorate hosted an orientation session for the three levels of government (governorate, markaz, village) which was attended by 66 persons from El Sharkeya and other governorates.

A special session on Planning, Management and Evaluation was held for 18 representatives from El Sharkeya in Alexandria in October 1982. Another seminar in April 1983 on Bookkeeping and Financial Reporting was attended by 21 persons from El Sharkeya and three other governorates.

El Sharkeya sent a representative to the Fish Farming seminar held at LDF in Cairo in September 1982. The governorate has also been represented at special symposia held over the past two years.

Gheithah Village
Egg Layer Project

Markaz Bilbeis

LDF Loan: LE 25,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 6,000 popular participation. The egg layer unit is adjacent to the Local Unit compound. The project is designed to supply eggs to villagers in Gheithah and to residents of the markaz.

The project encountered some initial difficulties in implementation because construction time was longer and costs higher than anticipated.

Operation of the project began November 12, 1980, with 4000 laying chicks. Originally the plan was to purchase mature birds, but the increased construction costs limited the available funds for purchase of layers. The Local Unit raised the birds to maturity, thus delaying production but getting the project going.

Originally, eggs were priced at pt 5-6 each, depending upon size and weight. The project's revenues at that time were roughly equal to its costs.

In recent periods, revenues have increased and the project is making a profit. Eggs are currently sold at approximately pt 7. During the period July 1 to September 30, 1983, 86,000 eggs were sold for revenues of LE 6,179. Additional revenues from the sale of chickens (after laying) and manure, totalled LE 1,295. Total revenues were LE 7,473 and total expenses during the same period LE 5,468.

The project is helping to meet market demand for eggs in the village. It is a well-run project which is generating revenues for the village development fund.

Update

For the period October 1 to December 30, 1983, 140,042 eggs were sold for revenues of LE 10,205 (approximately pt 7 per egg). Additional revenues from the sale of manure totalled LE 92. Total revenues for the period were LE 10,297. Total expenses during the three-month period were LE 16,501, a figure which includes LE 9,356 for the purchase of a new breed of 4,000 laying chicks.

In sum, total egg production for the latter half of 1983 equalled 226,042, generating an income of LE 16,384 for sale of eggs and LE 1,387 for the sale of chickens and manure. Thus, total revenues for the six-month period equalled LE 17,771. Total expenses equalled LE 21,969. Total expenses exceeded total revenues for this period as the new breed of chickens purchased in the last quarter had not yet begun to lay. Once they mature to the egg laying phase, revenues are expected to exceed costs and the project will realize positive income.

El Helmeyah Broiler Project

Markaz Abu Hammad

LDF Loan: LE 20,000

Date of loan: February 26, 1980

This poultry project, financed with the LDF loan and LE 7,000 popular participation, was the first chicken production facility in El Helmeyah village. As such it has served as a demonstration project for farmers in the area. Over fifteen chicken farms now exist in the village.

The Popular Council and Village Head decided to implement this project because of its protein production possibilities. They had discussed such projects with residents of other villages in which similar projects were operating and were encouraged by their success.

The Helmeyah broiler project operates on a production schedule of six broods per year with 5000 birds per brood. Purchased feed is supplemented with additional vitamins and minerals. Production cost per each Hubbard broiler is approximately LE 1.25 (allowing for loan repayments). Birds are raised to 1.5 kg in 45 days. Chickens are sold for LE 1.00/kg live weight to villagers and to merchants from Zagazig and Cairo. The net profit per chicken is LE 0.25.

Chicken manure is sold as a byproduct and revenues from these sales total LE 500 per year.

The market area, originally intended to be the village and markaz, has expanded to include Zagazig and Cairo.

Due to the success of the project, the Village Council plans to add a second floor to the chicken house. Once completed, production capacity will double.

Update

During the second half of 1983, the project produced a total of 19,190 chickens, sales of which brought LE 35,222. Sales of manure brought LE 172. Total gross revenues for the six-month period were LE 35,394. Total operational costs for the same period were LE 24,866 and fixed costs LE 827, bringing total expenses to LE 25,693. Net income for the six-month period was LE 9,701, marking the continued success of the project.

STATISTICAL CHARTS

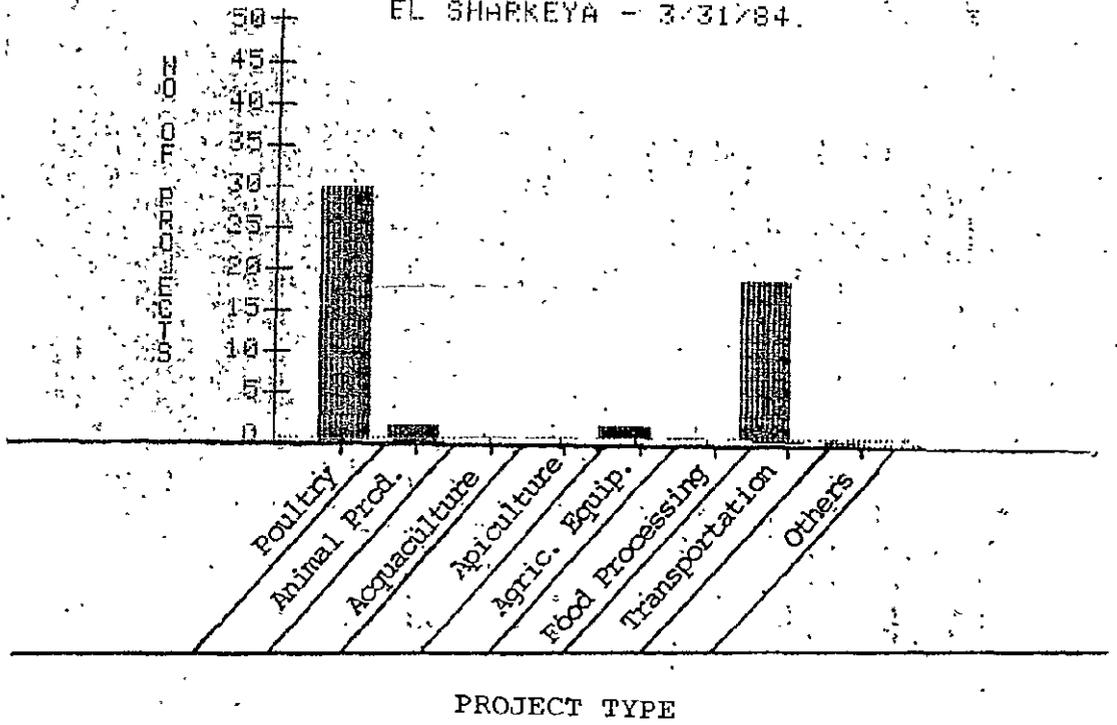
EL SHARKEYA

The following charts give detailed information on the LDF program in El Sharkeya.

The first bar chart identifies the number of projects of each type as of March 31, 1984.

The second chart of LDF loans lists all loans in El Sharkeya as of March 31, 1984, giving markaz, village, project type, loan value, popular participation, total project financing, and the date of the LDF loan check. Total loan values, popular participation and total financing is at the bottom of the chart.

EL SHARKEYA - 3/31/84.



NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHRG. DATE
1	MENYA EL KAMH	SANHOUT	BROILERS	15000	10000	25000	02-26-80
2	EL EBRAHIMEYAH	MOBASHER	BROILERS	15000	7000	22000	02-26-80
3	ABOU KEBIR	EL RAHMANEYAH	BROILERS	15000	10000	25000	01-26-80
4	EL ZAKAZEIK	SHENBARRET EL MAYMOUNA	BROILERS	15000	10000	25000	02-26-80
5	BELBEIS	AWLAD SEIF	BROILERS	20000	8000	28000	02-26-80
6	ABOU HANNAD	EL HELMEYAH	BROILERS	20000	7000	27000	02-26-80
7	EL HOSANEYAH	GEZIRET SECUD	BROILERS	20000	10000	30000	02-26-80
8	MENYA EL KAMH	EL SHARFEIN	BROILERS	22000	5000	27000	08-17-81
9	ABOU HANNAD	EL ADASSAH	BROILERS	21000	7000	28000	08-17-81
10	ABOU HANNAD	TOKHAR	BROILERS	21000	7000	28000	08-17-81
11	MEHYA	EL HALLIKMAH	BROILERS	21000	6500	27500	08-17-81
12	FAKOUS	EL DEMEEN	BROILERS	22000	6500	28500	08-17-81
13	FAKOUS	EL SALHEYAH	BROILERS	21000	7000	28000	08-17-81
14	ABOU KEBIR	HARBEIT	BROILERS	27000	8000	35000	09-15-81
15	EL HOSANEYAH	SAN EL HAGAR	BROILERS	25000	8000	33000	08-17-81
16	EL ZAKAZEIK	BEISHET MAYED	BROILERS	25000	9000	34000	08-17-81
17	MEHYA	EL ZARCAMON	LAYERS-TABLE EGGS	25000	6000	31000	02-26-80
18	EL EBRAHIMEYAH	KOFOUR NEGM	LAYERS-TABLE EGGS	25000	6000	31000	02-26-80
19	BELBEIS	CHEITHA	LAYERS-TABLE EGGS	25000	6000	31000	02-26-80
20	MENYA EL KAMH	SANHOUT (EL SHEDEIN)	LAYERS-TABLE EGGS	25000	7000	32000	08-17-81
21	MENYA EL KAMH	EL TALLEIN	LAYERS-TABLE EGGS	25000	6000	31000	08-17-81
22	ABOU HANNAD	EL KOREIN	LAYERS-TABLE EGGS	25000	7000	32000	08-17-81
23	MENYA EL KAMH	SHALSHALAMON	LAYERS-TABLE EGGS	25000	15000	40000	11-10-81
24	ABOU KEBIR	MONSHAT RADWAN	LAYERS-TABLE EGGS	25000	11000	36000	07-27-81
25	DIARB NEGM	SAFT ZUREIK	LAYERS-TABLE EGGS	25000	12000	37000	07-27-81
26	MENYA EL KAMH	SANHOUT	LAYERS-TABLE EGGS	25000	15000	40000	08-17-81
27	DIARB NEGM	KARHOUT SABARA	LAYERS-TABLE EGGS	25000	10000	35000	08-17-81
28	EL HOSANEYAH	SAMMAKIN EL GHARE	LAYERS-TABLE EGGS	25000	20000	45000	08-17-81
29	EL ZAKAZEIK	BANY AMER	PULLETS	21000	17000	38000	08-17-81
30	DIARB NEGM	EL ASAIED	PULLETS	21000	17000	38000	08-17-81
31	MENYA EL KAMH	SANHOUT (EL SHEDEIN)	CATTLE FATTENING	15000	5000	20000	08-17-81
32	KAFR SAKR	EL HAGARSAH	FARM TRACTORS & IMPLEMENT	15000	3000	18000	12-18-81
33	MASHTOUL EL SOUK	KAFR IERASH	MICROBUS-BUS	15000	5000	20000	04-06-81
34	BELBEIS	KAFR AYOUS SOLIMAN	MICROBUS-BUS	15000	4000	19000	04-21-81
35	EL ZAKAZEIK	OM EL ZEIN	MICROBUS-BUS	9000	2250	11250	08-06-81
36	EL ZAKAZEIK	EL ZAKALON	MICROBUS-BUS	15075	5625	20700	08-17-81
37	EL ZAKAZEIK	SHOBAK BASTA	MICROBUS-BUS	15075	5625	20700	08-17-81
38	EL ZAKAZEIK	SHENBARRET EL MAYMOUN	MICROBUS-BUS	15075	10000	25075	08-17-81
39	MASHTOUL EL SOUK	EL SAHFAH	MICROBUS-BUS	15075	5625	20700	08-17-81
40	MENYA EL KAMH	EL AZIEZIAH	MICROBUS-BUS	15075	5625	20700	10-11-81
41	MENYA EL KAMH	SHALSHALAMON	MICROBUS-BUS	11730	11250	22980	08-17-81
42	BELBEIS	EL BALASHON	MICROBUS-BUS	15525	5175	20700	11-27-81
43	ABOU HANNAD	EL HELMEYAH	MICROBUS-BUS	34500	11500	46000	11-27-81
44	MENYA EL KAMH	BANY HELAL	MICROBUS-BUS	17525	3075	20600	12-05-81
45	DIARB NEGM	EL ASAIED	MICROBUS-BUS	15500	5200	20700	12-05-81
46	EL ZAKAZEIK	BANY AMER	MICROBUS-BUS	17550	3550	21100	

LDF LOANS

GOVERNORATE 3 EL SHARKEYA

NO.	MARAKEZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
7	EL ZAKZEIK	SHOBAK BASTA	MICROBUS-BUS	17550	5850	23400	
8	DIARB NEGM	KARMOUT SAHARA	MICROBUS-BUS	9750	1250	11000	
9	MEHYA	EL HALANMAH	MICROBUS-BUS	10500	1500	12000	
10	BELBEIS	AWLAD SEIF	MICROBUS-BUS	17475	5825	23300	
11	BELBEIS	GHEITAH	MICROBUS-BUS	17475	5825	23300	
TOTALS FOR EL SHARKEYA				110150	47810	157960	

Lending

New loans (since Sept.30,1983):	5	:	2 poultry	1
			2 transportation-	
			1 agric. equipment	
Total loans:	51			
Total value:	LE 851,475			
Popular participation:	LE 722,500			

Repayments

Total due:	LE 222,091
Actual repayments:	LE 210,308
Delayed repayments:	LE 11,783
Repayment rate:	94.7%

Loan Applications

Under review:	13 applications for	3 poultry,
Potential total value:	LE 617,500	10 transportation

Training Update

Since September 1983, representatives from Dakahleya attended the Exchange of Development Experience seminar with 180 persons from 12 governorates, and the Bookkeeping and Financial Reporting seminar with 94 persons from 10 governorates.

In addition, Dakahleya hosted an Exchange symposium for 40 participants. Also, 20 Dakahleya governorate employees participated in LDF Branch training at LDF Central in March 1984.

DAKAHLEYA GOVERNORATE

LDF Loans

This governorate in Lower Egypt has 46 LDF loans with a total value of LE 779,375 as of September 30, 1983. Popular participation by villages totals LE 670,000. The loans are distributed among 38 of the governorate's 72 Local Units. The projects include: 14 poultry projects (LE 385,500); 29 transportation projects (LE 348,875); an agricultural equipment project for LE 20,000, and a small enterprise with a loan of LE 25,000.

Repayments due on loans total LE 152,802, actual repayments are LE 134,772, and delayed payments total LE 18,030.

There are two new LDF loan applications under review, both for poultry projects.

LDF Training

A total of 161 persons from Dakahleya attended LDF training in 1982-83 in Egypt. Another seven were trained in the U.S., including a governorate department head, a development official and an executive head of a markaz, and four village executive heads.

Dakahleya hosted a session for the Exchange of Development Experience in January 1983 attended by 27 persons from Dakahleya and Beny Sweif. English training was offered in the governorate for 22 persons, in February 1983.

Representatives from Dakahleya attended the June 1982 Exchange of Development Experience in Gharbeyah, along with representatives of Damietta and Gharbeyah. The governorate was also represented at another such seminar held in Beheira in December 1982 with three other governorates.

Thirty-four Dakahleya representatives attended a Feasibility Studies training session in Mansura in March 1983. The governorate also sent trainees to the training seminar on Bookkeeping, Finance and Reporting in Alexandria in April 1983, and to a Follow-up and Basic Evaluation seminar in Alexandria in May.

Atmidah Village Feed Mill Project

Markaz Meit Ghamr

LDF Loan: LE 56,000

Date of loan: July 7, 1982

The Local Unit in Atmidah village is operating a successful chicken feed mill with LDF financing, using an innovative community development corporation as its organizational structure.

The feed mill employs 72 persons and manufactures three types of feed for laying and broiler chickens. It has a production capacity of 10 tons per hour.

The Atmidah Company for Investment in Local Development was organized to operate the feed mill and other village development projects. Atmidah Company finances the feed mill with the LDF loan and shares in the corporation purchased by the villagers totalling LE 96,000. The mill was built on land owned by the Local Unit, valued at LE 30,000.

Available feed from the mill has stimulated new poultry raising by about 150 village households, and nine new poultry farms have been built in the area. Total production from these ventures is over 300,000 birds a year.

During its first year of operation, the feed mill realized a profit of LE 150,000. Profits are distributed as return on shares purchased by the Local Unit population. The remaining profits sponsor village services, worker incentives at the mill, and other investments.

Update

During the second half of 1983 the Atmidah village feed mill produced 8775.45 tons of feed which generated revenues of LE 1,883,831. Operational expenses amounted to LE 1,866,011 including labor and materials expenses. Fixed expenses totalled LE 3,698. Total expenses were LE 1,869,709. Net profits realized for the six-month period were LE 14,122.

Kom El Derby Village Broiler Project

Markaz El Mansoura

LDF Loan: LE 15,000

Date of loan: December 10, 1980

This project is financed with LE 6,000 popular participation in addition to the LDF loan.

The project is one of ten broiler projects in this governorate. While it is the smallest of the broiler projects in loan value, it has good production capacity and is operating at a profit.

The broiler house has a capacity of 6000 chickens and operates on cycles of six broods per year.

The period March 19, 1983 to June 30, 1983 illustrates the successful nature of the project. During that time, 5492 chickens were raised to maturity (45 days) and when sold their total weight was 8425 kgs. The average price per bird was LE 1.60, and revenues were LE 9,288. In addition, chicken manure was sold as fertilizer for LE 100, bringing total revenues to LE 9,388.

Total expenses for the same period for chicks, feed, medicine and wages were LE 7,520, leaving a profit of LE 1,868. If this is projected over the year, potential annual profits are at least LE 11,208.

This village project is serving its residents well with regular supplies of broiling chickens.

STATISTICAL CHARTS

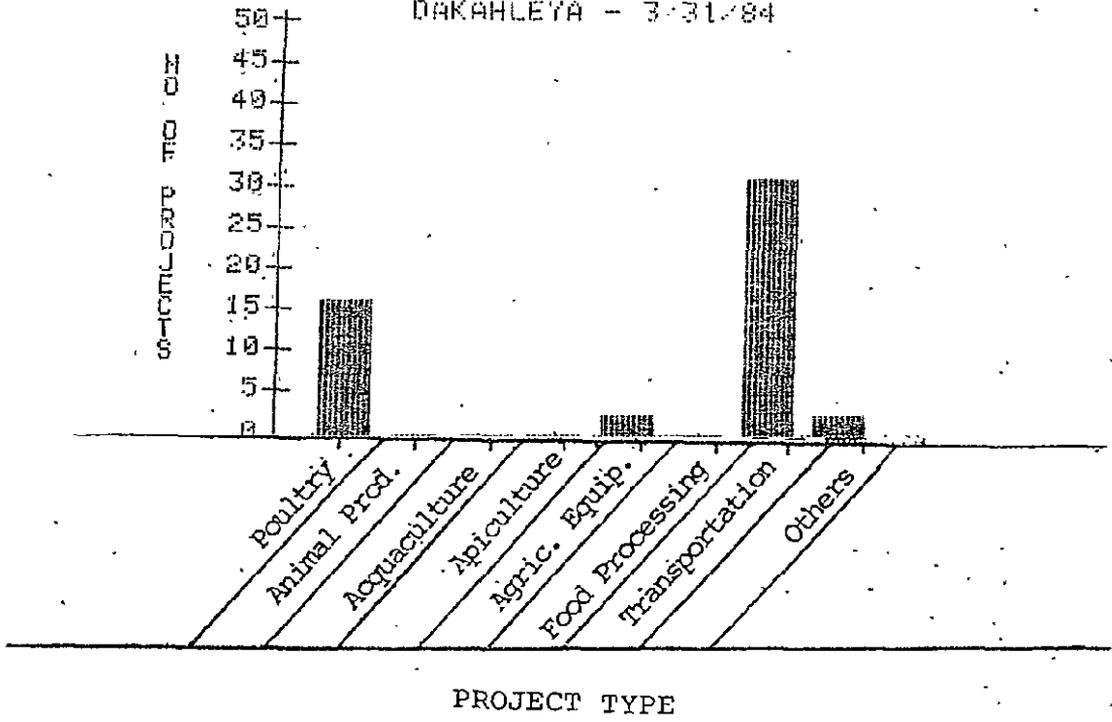
DAKAHLEYA

The following charts give detailed information on the LDF loan program in Dakahleya Governorate.

The first is a bar chart which identifies the number of projects of each type in Dakahleya as of March 31, 1984.

The second chart of LDF loans contains a list of all LDF loans in Dakahleya as of March 31, 1984. Information is given on village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and the date of the LDF loan check. Total loan values, popular participation and total financing can be read at the bottom of the chart.

DAKAHLEVA - 3-31-84



GOVERNORATE: 4 DAKHLEHA

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOAN VALUE	TOTAL	CHRG. DATE
1	EL MANSOURA	KOM EL DEREN	BROILERS	15000	5000	21000	12-10-80
2	EL MANSOURA	EL BADWAY	BROILERS	20000	7000	27000	05-06-81
3	EL SENBELAWEIN	EL HASINAH	BROILERS	20000	8000	28000	08-17-81
4	EL SENBELAWEIN	EL BALAMOUN	BROILERS	25000	9000	34000	06-01-82
5	MEIT GHAMR	OLELAH	BROILERS	21000	10000	31000	06-01-82
6	BELKAS	EL MAASRAH	BROILERS	14000	14000	48000	03-06-83
7	BELKAS	BASANDEILAH	BROILERS	20000	9000	28000	03-06-83
8	BELKAS	EL SATAMONY	BROILERS	28000	11000	39000	03-06-83
9	BELKAS	EL SHAHAWNY	BROILERS	29000	8000	37000	03-06-83
10	BELKAS	EL GAZAYER	BROILERS	15000	15000	46000	03-06-83
11	BELKAS	BELKAS KHAMES	BROILERS	25000	27000	55000	03-06-83
12	MEIT GHAMR	MEIT EL FARAWAN	LAYERS-TABLE EGGS	6500	6000	12500	07-27-83
13	MEIT GHAMR	MEIT EL FARAWAN	LAYERS-TABLE EGGS	19000	17000	26000	
14	MEIT GHAMR	DANNAH	PULLETS	1000	1000	12000	
15	BELKAS	EL MAASRAH	POULTRY FEED	40000	12275	52375	12-10-80
16	MEIT GHAMR	ETMEIDAH	POULTRY FEED	55000	124000	280000	07-07-82
17	EL MANZALA	MEIT SALSEIL	AGRICULTURAL EQUIPMENT	20000	5000	25000	05-04-82
18	MEIT GHAMR	BOSHLAH	FARM TRACTORS & IMPLEMENT	15000	4000	17000	
19	DEKERNEIS	NEGEIR	MICROBUS-BUS	5000	2000	8000	02-20-81
20	ABA	SORG NOUR EL HOMOS	MICROBUS-BUS	9000	1500	11500	02-20-81
21	TALKHA	MEIT EL KORAMA	MICROBUS-BUS	6000	2000	8000	02-20-81
22	TALKHA	BAHGUT	MICROBUS-BUS	6000	2000	8000	02-20-81
23	DEKERNEIS	MONSHAT ABDEL RAHMAN	MICROBUS-BUS	6000	2000	8000	02-26-81
24	MEIT GHAMR	OLELAH	MICROBUS-BUS	6000	2000	8000	06-29-80
25	TALKHA	TENEIKH	MICROBUS-BUS	6000	2000	8000	06-29-80
26	TALKHA	DEMEIRAH	MICROBUS-BUS	6000	2000	8000	06-29-80
27	MEIT GHAMR	KOM EL NOUR	MICROBUS-BUS	6000	2000	8000	06-29-80
28	TALKHA	DREIN	MICROBUS-BUS	6000	2000	8000	06-29-80
29	BELKAS	BELKAS KHAMES	MICROBUS-BUS	15000	6500	21500	07-07-82
30	BELKAS	BASANDEILAH	MICROBUS-BUS	15000	6500	21500	07-07-82
31	BELKAS	EL SATAMONY	MICROBUS-BUS	15000	6500	21500	07-07-82
32	EL SENBELAWIN	SHOBRA HOUR	MICROBUS-BUS	9000	24000	43000	12-12-81
33	BELKAS	EL MAASRAH	MICROBUS-BUS	15000	6500	21500	07-07-82
34	BELKAS	EL SHAHAWNY	MICROBUS-BUS	15000	6500	21500	07-07-82
35	BELKAS	EL GAZAYER	MICROBUS-BUS	15000	6500	21500	07-07-82
36	SHERDEIN	BOSAT KARIN EL DEIN	MICROBUS-BUS	16500	6000	22500	02-12-80
37	EL MANSOURA	TANAH	MICROBUS-BUS	17250	5750	23000	10-01-80
38	EL MANSOURA	MAHALLET DEMNAH	MICROBUS-BUS	9000	3000	12000	07-15-82
39	EL SENBELAWEIN	EL RABAE	MICROBUS-BUS	9000	3000	12000	07-15-82
40	EL SENBELAWEIN	BARKEIN	MICROBUS-BUS	18000	6000	24000	12-20-82
41	EL MANZALA	EL BOSRAT	MICROBUS-BUS	15000	5000	20000	05-11-82
42	DEKERNEIS	DEMCH	MICROBUS-BUS	8250	2750	11000	03-02-82
43	DEKERNEIS	NEGEIR	MICROBUS-BUS	17000	6000	23000	03-12-82
44	DEKERNEIS	MEIT SWEID WA TABYL	MICROBUS-BUS	17000	6500	23500	02-12-82
45	DEKERNEIS	BANY EBEID	MICROBUS-BUS	17000	6500	23500	02-12-82
46	DEKERNEIS	MONSHAT ABDEL RAHMAN	MICROBUS-BUS	17000	6500	23500	02-06-81

84-02-84

LOANS

COVERDRIVE 4 DAKHLEYS

NO.	MARK	VILLAGE	PROJECT TYPE	LOAN VALUE	LOAN VALUE	TOTAL	
47	DEKERNEIS	ASHMOUH EL ROMAN	MICROBUS-BUS	5000	1500	12500	03-12 00
48	MEIT GHARR	SARAFI	MICROBUS-BUS	10000	5025	22500	10-09 00
49	EL SENBELANEIN	DARIMTUSH	MICROBUS-BUS	10100	2400	10500	
50	BELKAS	EL SATHAMNY	STORES	25000	42000	67900	06-11 00
51	AGA	SHARRANISH	STORES	21000	21000	45000	
TOTALS FOR DAKHLEYS				62100	122500	1571375	

Lending

New loans (since Sept.30,1983):	6: 1 poultry, 5 transportation
Total loans:	14
Total value:	LE 257,500
Popular participation:	LE 125,025

Repayments

Total due:	LE 36,766
Actual repayments:	LE 33,641
Delayed repayments:	LE 3,125
Repayment rate:	91.5%

Loan Applications

Under review:	8 applications for 3 poultry, 5 agricultural machinery
Potential total value:	LE 375,500

Training Update

Since September 1983, Damietta sent trainees to a Development Symposium with 38 persons from 5 governorates. Damietta was also represented at Training Administration and Follow-Up and Evaluation seminars which drew 40 and 50 people respectively from all LDF governorates.

DAMIETTA GOVERNORATE

LDF Loans

This Lower Egypt governorate has 8 LDF loans totalling LE 164,375 as of September 30, 1983. Popular participation totals LE 66,825. The projects are distributed among 8 of the governorate's 25 Local Units and include: 4 poultry projects (LE 90,500); 3 cattle fattening projects (LE 57,000), and one transportation project with a loan of LE 16,875.

Loan repayments due total LE 26,216, actual repayments are LE 20,875, and delayed payments total LE 5,340.

There are three new LDF loan applications under study from Damietta, two for poultry projects and 1 transportation project.

LDF Training

A total of 88 representatives from Damietta attended LDF training in 1982-83. Two more were trained in the U.S., both of them department heads from the governorate level.

Damietta hosted two orientation seminars for its village councils in April 1983. Forty persons attended. English language training was offered in the governorate for 20 trainees in March 1983.

Representatives from Damietta were among 32 trainees who attended an Exchange of Development Experience seminar in June 1982 in Gharbeya Governorate. Trainees from Damietta also attended a similar seminar for 33 participants held in Beheira in December 1982.

Damietta was represented at a technical training session on LDF poultry and animal production projects held in Alexandria in October 1982 for 38 participants. Damietta leaders attended a May 1983 seminar on Follow-up and Basic Evaluation in Alexandria for 17 trainees from four governorates.

Damietta was among three governorates sending representatives to a symposium in Alexandria attended by 38 persons, in October 1982.

DAMIETTA GOVERNORATE

El Mohamadayah Village
Cattle Fattening Project

Markaz Kafir Saad

LDF Loan: LE 19,000

Date of loan: July 31, 1980

This cattle fattening project is financed with the LDF loan and LE 7,000 in popular participation.

Of 8 LDF projects in Damietta, three are cattle fattening projects. This village project is the most successful of the three.

The project is small when compared to similar LDF projects. During the year from July 1, 1982 to June 30, 1983, total cattle being fattened were 25 head. Six males were sold for LE 2,650 and one female for LE 710. The average price per kilogram was LE 1.05 liveweight.

Eight slaughtered cows were also sold, with a total weight of 1564 kgs. Revenues were LE 3,950, or LE 2.30 per kg. Additional revenues from the sale of manure, etc. brought the total revenues to LE 8,443.

The project currently has an inventory of 11 cows valued at LE 6,592. Revenues plus inventory total LE 15,035.

Total expenses during the same one-year period were LE 11,172.

Cattle fattening projects in general are difficult to operate because of a variety of constraints such as feed availability and prices. This project promises to meet the challenges effectively and provide cows to the local market while earning profits for the Local Unit.

Update

During the latter half of 1983, the sale of three head of cattle generated revenues of LE 1,802. Additional revenues from sale of manure, etc., totalled LE 651. The project had as of 31 December 1983 an inventory of 14 head of cattle valued at LE 8,200. Revenues plus inventory totalled LE 10,653. Total expenses equalled LE 9,179 for the same six-month period, including the purchase of 14 head of cattle. The project is progressing well and is expected to continue to generate income for the local unit.

El Rahmaneyah Village
Transportation Project

Markaz Faraskour

LDF Loan: LE 16,875

Date of loan: August 1983

Transportation projects are the fastest growing group in the LDF portfolio. They provide essential transportation for villagers, are easily managed, and have proven to be profitable.

This microbus project is financed with a newly-approved LDF loan and LE 5,625 in popular participation. The project was created to solve the problem of transportation between the Local Unit and its surrounding villages, and between the villages and the markaz and governorate capital.

The estimated life of the project is five years. The Local Unit has estimated that revenues from the project will total LE 85,000 during the first 3.5 years. Estimated costs including loan repayment are LE 7,368 during the loan grace period and roughly LE 23,000 during the two-year repayment period. During the first year after repayment, costs will drop to LE 12,300.

The village unit estimates total profits of LE 18,000 during the three years.

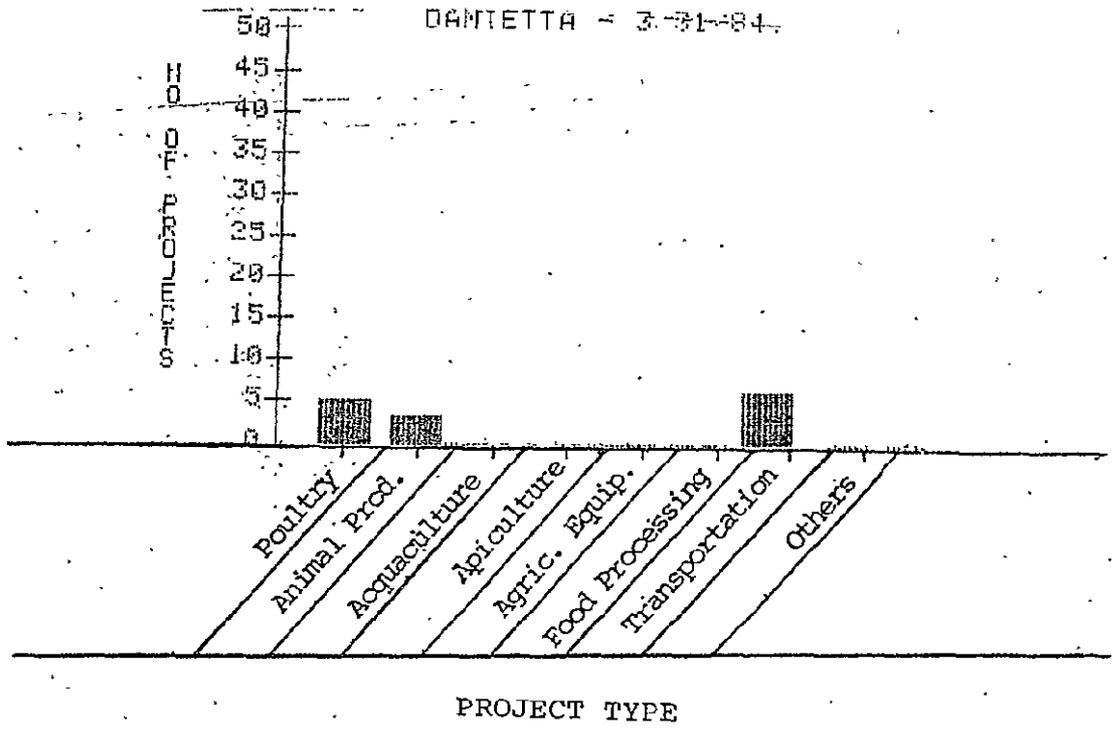
STATISTICAL CHARTS

DAMIETTA

The following charts give detailed information on the LDF program in Damietta Governorate.

The first bar chart represents the number of projects of each type in Damietta as of March 31, 1984.

The second chart is a listing of all LDF loans in Damietta governorate as of March 31, 1984. Loans are identified by village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation, and total financing can be read at the bottom of the chart.



4-02-84

LDF LOANS

GOVERNORATE OF DAMIETTA

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	FILE NO.
1	KAFR SAAD	MEIT ABOU GHALEB	BROILERS	36000	5200	29200	00-00-
2	KAFR SAAD	KAFR EL BATEIKH	BROILERS	27000	6000	33000	00-01-0.
3	DAMIETTA	EZAB EL NAHDAN	BROILERS	27000	5000	32000	07-03-0.
4	KAFR SAAD	MEIT ABOU GHALEB	BROILERS	8000	17200	25200	
5	DAMIETTA	EL SENANEYA	BROODERS	8500	20000	28500	06-07-0.
6	DAMIETTA	SHAT EL SHOARRA	CATTLE FATTENING	19000	7000	26000	07-21-0.
7	KAFR SAAD	KOFOUP EL GHAB	CATTLE FATTENING	19000	7000	26000	07-21-0.
8	KAFR SAAD	EL MOHAMADEYAH	CATTLE FATTENING	19000	7000	26000	07-21-0.
9	FARASKOUR	EL EBEDEYAH	MICROBUS-BUS	16875	18250	35125	11-19-0.
10	FARASKOUR	EL RAHMANEYAH	MICROBUS-BUS	16875	5625	22500	03-21-0.
11	DAMIETTA	SHAT EL SHEIKH DORLHAM	MICROBUS-BUS	17250	3750	21000	
12	FARASKOUR	EL DAHRA	MICROBUS-BUS	16370	5625	22000	
13	FARASKOUR	KAFR EL ARIE	MICROBUS-BUS	16375	5625	22000	
14	FARASKOUR	EL GHANASSIA	MICROBUS-BUS	17250	5750	23000	
- - - - T O T A L S F O R D A M I E T T A - - - -				237000	125025	362025	

Lending

New loans (since Sept.30,1983): 1 cancellation - poultry
Total loans: 23
Total value: LE 545,000
Popular participation: LE 194,840

Repayments

Total due: LE 156,027
Actual repayments: LE 138,422
Delayed repayments: LE 17,605
Repayment rate: 88.7%

Loan Applications

Under review: 4 applications for 4 poultry projects
Potential total value: LE 204,000

Training Update

Since September 1983, Menoufeya sent representatives to a Poultry Production Training session with 20 trainees from 3 governorates.

Trainees from Menoufeya participated in the Exchange of Development Experience with 180 persons from 12 governorates.

In addition, Menoufeya hosted a DDI program training session for 80 persons in January 1984, and a poultry breeding seminar for 40 trainees in March 1984.

MENOUFEYA GOVERNORATE

LDF Loans

This governorate in Lower Egypt has 27 LDF loans totalling LE 570,000 as of September 30, 1983. Popular participation by villages totals LE 197,340. The projects are distributed among 23 of the governorate's 65 local units. The majority are poultry projects, with 21 projects worth LE 510,000 in loans, and three other projects totalling LE 60,000 loans.

Repayments due on loans total LE 135,900, actual repayments are LE 97,727, and delayed payments LE 38,173.

There is one new poultry project application from Menoufeya currently under review at LDF.

LDF Training

During 1982-83, 245 persons from Menoufeya attended LDF training sessions in Egypt. An additional five persons were trained in the U.S., including three governorate officials, and two markaz development officials.

Technical training sessions held in Menoufeya 1982-83 included a Poultry Production seminar in October 1982 for 30 persons and a Bookkeeping seminar for 18 officials in March 1983.

Village Council orientation was held in the governorate in February 1983 for 73 Menoufeya trainees.

Menoufeya representatives attended two sessions for Exchange of Development Experience. A June 1982 session was held in Giza for three governorates and a session in Gharbia with four governorates was held, with a total of 56 persons in the two sessions.

Menoufeya officials attended a number of technical training seminars on a variety of topics. Twenty-four Menoufeya officials attended a Bookkeeping seminar in Alexandria in September 1983. The governorate was also represented at a September 1982 Beekeeping seminar for 29 persons from six governorates, in Ismailiah. Menoufeya sent a trainee to the September 1982 Fish Farming seminar in Cairo and officials attended a Planning, Management and Evaluation seminar in April 1983 for 21 trainees from four governorates.

English training was offered to Menoufeya trainees in Cairo at the American University and in Menoufeya. Twenty persons attended English training in Menoufeya in October 1982.

Estebary Village Broiler Project

Markaz Shebin El Kom

LDF Loan: LE 22,000

Date of loan: February 12, 1981

This LDF project is financed with popular participation of LE 8,000 in addition to the LDF loan. Its goal is to provide poultry to the local area.

The project has a rather large capacity, 60,000 birds per brood. The Local Unit has used this capacity effectively to operate a well-managed, profit-making project.

During the year July 1, 1982 to June 30, 1983, 22,630 chickens were raised to 45 days and 34,384 kgs total weight. They were sold for a total of LE 43,306, or approximately LE 1.25 each.

Younger birds, three weeks to one month old, were also sold on the local market. A total of 13,716 birds were sold, for total revenues of LE 5,350.

Total revenues for the period were LE 48,656 and total costs amounted to LE 34,754, leaving profits of LE 13,902.

Because of the size of this project, its potential impact on the village's poultry supply is great. It also should have a positive effect on the Local Unit's financial situation by providing needed funds for other village projects.

Update

During the period July 1, 1983 to December 31, 1983, the Estebary village broiler project produced 11,540 chickens, sale of which brought revenues of LE 25,152. Operational costs were LE 18,034 and fixed costs LE 717. Total costs were LE 18,751, leaving a net profit of LE 6,401 for the six-month period.

Darageel El Shohada Village
Broiler Project

Markaz El Shohada

LDF Loan: LE 15,000

Date of loan: July 31, 1980

This broiler project is financed with LE 5,000 popular participation in addition to the LDF loan. Its goal is to raise broiler chickens for sale in the local market.

There are 20 broiler projects in Menoufeya, of which this project is the most successful.

The capacity of the chicken house is 3000 birds. The project raises six broods per year. Birds are raised to 45 days old and sold locally. The house is cleaned for 15 days, and a new brood begun.

During the year period from July 1, 1982 to June 30, 1983 20,959 chickens were raised with a total weight of 35,909 kgs. The birds were sold for a total of LE 14,261 or LE 1.05-1.20 per kg. Revenues from the sale of manure added another LE 500 to the project income.

Total expenses for the year were LE 31,111. Profits were LE 10,650. The project promises to be a continuing source of poultry for the village and of funds for the Service and Development Fund.

Update

During the second half of 1983 the Darageel El Shohada broiler project produced 7,746 chickens which brought LE 20,148. Additional revenues of LE 137 were generated by the sale of manure. Total revenues equalled LE 20,285 for the six-month period. Operating expenses amounted to LE 13,217, while fixed expenses equalled LE 998. Total expenses were thus LE 14,215. Net income realized for the period was LE 6,070.

STATISTICAL CHARTS

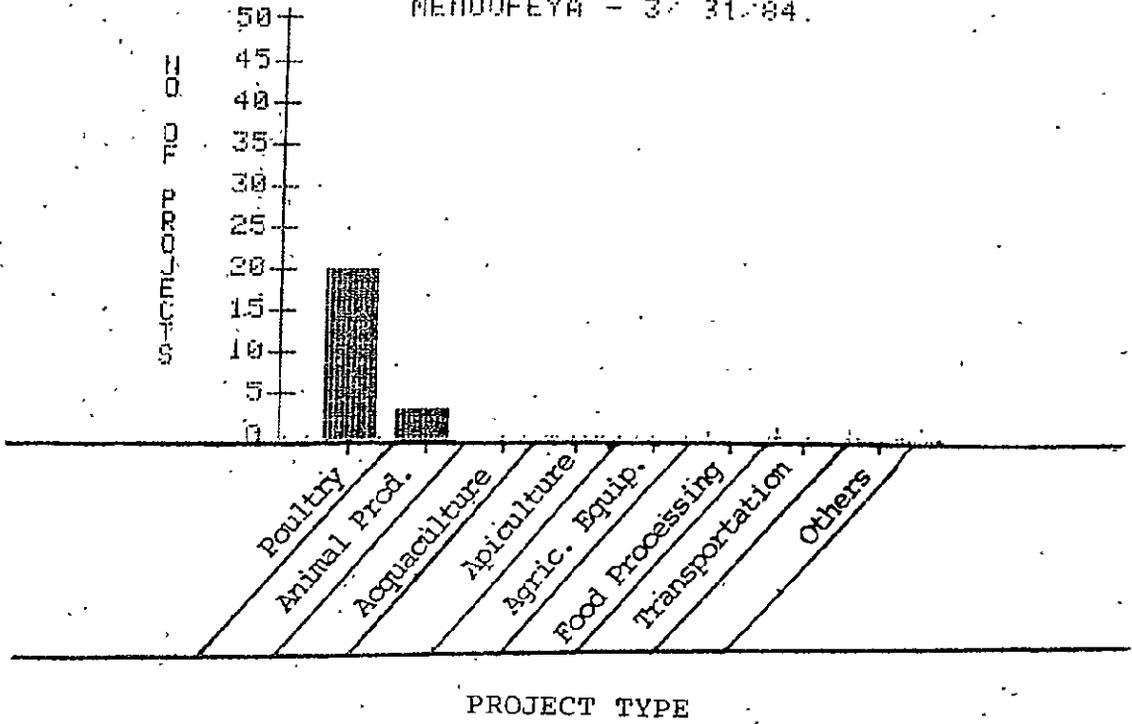
MENOUFEYA

The following charts give detailed information on the LDF program in Menoufeya Governorate.

The first chart identifies the number of projects of each type in Menoufeya as of March 31, 1984.

The second chart identifies LDF loans in the governorate as of March 31, 1984. Information is given on village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and date of loan. Total loan values, popular participation and total financing can be read at the bottom of the chart.

NENDUFEYA - 31.31.84.



LOUENKOSITE. MENOUFEYA

NO.	MARNAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHL
1	MENOUF	TAMALAI	BROILERS	15000	5000	20000	07-1
2	EL SHOHADA	DARRAGEEL	BROILERS	15000	5000	20000	07-1
3	KENEISNA	BEGERUM	BROILERS	20000	4000	24000	05-0
4	MENOUF	SARHIM	BROILERS	22000	3000	25000	02-1
5	ASHMOON	SHAMMA	BROILERS	25000	3000	28000	02-1
6	SHEBIN EL KOM	ESTEBARY	BROILERS	22000	3000	25000	02-1
7	SHEBIN EL KOM	EL MESELHAN	BROILERS	25000	5000	30000	02-1
8	EL SHOHADA	ASHNA	BROILERS	22000	8000	30000	02-1
9	ASHMOON	SAKYET ABU SHANKH	BROILERS	12000	6000	18000	02-1
10	EL SHOHADA	ZANET EL GIKLY	BROILERS	20000	1000	21000	03-0
11	KENEISNA	TAM SHOBRA	BROILERS	22000	7500	29500	02-1
12	KENEISNA	OH KHENAN	BROILERS	22000	7000	29000	02-1
13	MENOUF	FEISHA EL NOBHA	BROILERS	12000	3500	15500	02-1
14	SHEBIN EL KOM	EL MAI	BROILERS	21000	7500	28500	02-0
15	EL BAGOUR	MARANAHLAN	BROILERS	25000	3500	28500	02-0
16	ASHMOON	SHATHANOF	BROILERS	24000	7500	31500	02-1
17	ASHMOON	SOEN EL AHAD	BROILERS	25000	7000	32000	02-1
18	SHEBIN EL KOM	SHOBRA BANS	BROILERS	41000	14000	55000	02-0
19	SHEBIN EL KOM	MELIG	BROILERS	17000	7000	24000	02-1
20	SHEBIN EL KOM	ESTEBARY	LAYERS-TABLE EGGS	15000	13000	28000	02-1
21	TALA	SAKT GOHAM	CATTLE FATTENING	20000	7000	27000	02-1
22	KENEISNA	AHAD EL RAML	CATTLE FATTENING	15000	5248	20248	02-1
23	ASHMOON	SHANSHOUF	CATTLE FATTENING	22000	5000	27000	02-1
T O T A L S FOR MENOUFEYA				545000	124400	669400	

BEST AVAILABLE

Lending

New loans (since Sept. 30, 1983):	11: 3 poultry, 8 transportation.
Total loans:	38
Total value:	LE 774,125
Popular participation:	LE 435,305

Repayments

Total due:	LE 129,833
Actual repayments:	LE 121,036
Delayed repayments:	LE 8,797
Repayment rate:	93.2%

Loan Applications

Under review:	1 application for a transportation project
Potential total value:	LE 16,875

Training Update

Since September 1983, Gharbeyah representatives attended a Poultry technical seminar with 20 persons from 3 governorates, and a Village Council orientation program with 137 representatives from Gharbeyah and Kalyoubeya.

GHARBELYAH GOVERNORATE

LDF Loans

This Lower Egypt governorate has 27 LDF loans totaling LE 523,125 as of September 30, 1983. Popular participation by villages totals LE 264,625. The projects are distributed among 23 village units and include: twelve poultry projects with a total loan value of LE 283,000; one agricultural equipment project, LE 24,000; one food processing project for linseed oil extraction, LE 30,000, and thirteen transportation projects with a total value of LE 186,100.

Repayments due on loans total LE 106,839 and actual repayments equal LE 91,075. Delayed repayments thus total LE 15,764.

There are six new LDF loan applications from Gharbelyah currently under review. These applications are for five transportation projects and a poultry feed mill project.

LDF Training

During 1982 and 1983, 189 representatives from Gharbelyah Governorate attended LDF training sessions in Egypt. An additional seven persons attended training abroad. These included one Department ORDEV Head from the governorate, one Head of a markaz Popular Council, and four Executive Heads of Local Units.

Gharbelyah hosted two training sessions for the Exchange of Development Experiences in June and September, 1982. The June session, held for Gharbelyah, Damietta and Dakahlia governorates, drew 32 participants. The September session, for Gharbelyah, Menufia and Beni Suef, was attended by 45 persons.

Representatives from Gharbelyah attended a Planning, Management and Evaluation training session in December 1982 which emphasized evaluation skills. Among the 38 trainees from all LDF governorates were several from Gharbelyah.

Special symposia were offered in 1982 for governorates with relatively few LDF loans, and representatives from Gharbeya attended a November 1982 symposium along with trainees from Beni Suef and Assiut. A total of 57 persons attended these.

In the training area of Local Government and Decentralization, Gharbeya hosted two special Orientation sessions for Village Councils in April 1983. Trainees at the orientation sessions totalled 68.

Gharbeya was among the thirteen governorates represented at a Technical Training session on Fish Farming held in September, 1982, at the LDF offices in Cairo. The session drew 14 participants.

Gharbeya leaders were among twelve trainees from seven governorates who attended an intensive English Language training course offered at the American University in Cairo during June and July of 1982.

Abou Seirbena Village
Broiler Project

Markaz Samanoud

LDF Loan: LE 22,000

Date of loan: February 12, 1981

This project is financed with the LDF loan and LE 8,000 popular participation. The goal of the project is to provide broiler chickens for sale to village residents.

The capacity of the chicken house is 5000 birds per cycle and the project operates six cycles per year.

The majority of chickens sold are matured 45 days, but the project sometimes sells chicks and 21-day-old birds. Production figures from January 1983 to April 1983 show a range of weights and prices for chickens from LE 0.50 for baby chicks, LE 0.70 for 21-day-old birds, and LE 1.05-1.20 for mature birds. The total number of chickens sold during this period was 12,869. Total revenues from sales were LE 19,819. Manure sales brought an additional LE 80. Total expenses during the period were 17,000.

The project is operating successfully and at a profit. It is meeting its goal of providing food for villagers, and at the same time generating revenues for the improvement of the village. The project is representative of poultry projects in Gharbayah. Of 12 such projects, 8 are broiler production projects.

Damat Village Duck Project

Markaz Kotour

LDF Loan: LE 11,000

Date of loan: May 6, 1981

This duck production project is financed with the LDF loan and LE 6,500 popular participation.

The project is designed as a duck hatchery as well as duck raising facility. Its capacity as a hatchery is 5000 and as a raising facility, 2000. Some ducks are marketed as chicks and the rest are raised to maturity and marketed locally.

During the year July 1, 1982 to June 30, 1983 approximately 8500 ducks were sold, ranging in price from LE 0.80 to LE 1.147 depending on age and weight. Total revenues from these sales were LE 11,270.

The project also receives additional revenues from sales of manure and excess feed. Manure added LE 39 to revenues and feed sales added LE 425. The total revenues were LE 11,734. Total expenses during the same period were LE 10,305.

The project is financially healthy and promises to continue to grow. It is well managed and is helping to meet local market demands for food.

Update

During the latter half of 1983 the Damat village duck project sold 1,583 ducks weighing approximately 2449 kgs and with an average price ranging between LE 1.10 and LE 1.20 each. Total revenues were LE 2,913. Additional revenues from the sale of 7 cubic meters of manure equalled LE 28, bringing total revenues to LE 2,941. Variable expenses including the purchase of 1,600 ducks, feed, medicine, wages, etc. were LE 2,464, while fixed costs were LE 157. Total expenses for the six-month period were thus LE 2,621. The project realized a net income of LE 320. The project continues to be healthy and promises continued success.

STATISTICAL CHARTS

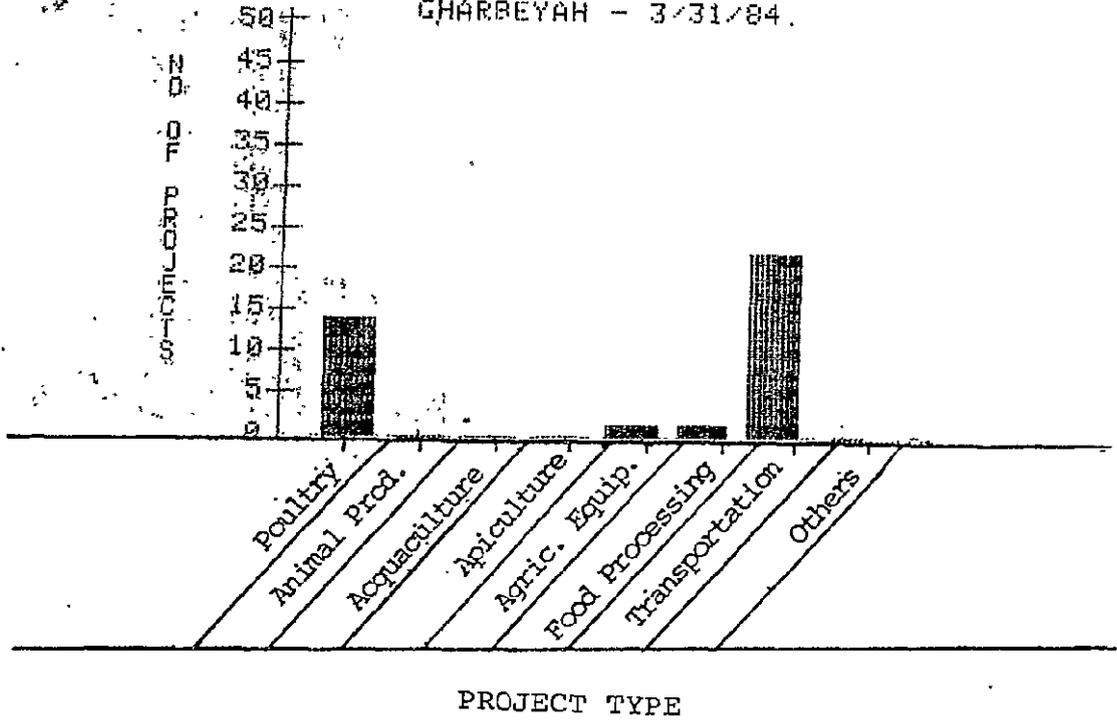
GHARBELYAH

The following charts give detailed information on the LDF program in Gharbeyah Governorate.

The first bar chart represents the number of projects of each type in Gharbeyah as of March 31, 1984.

The second chart of LDF Loans contains a listing of all LDF loans in Gharbeyah Governorate as of March 31, 1984. Loans are organized by markaz, with information on villages, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation and total financing can be read at the bottom of the chart.

GARBEYAH - 3/31/84.



GOVERNORATE			GARBEVIAH				
NO.	MARSA	VILLAGE	PROJECT TYPE	LOAN VALUE	E. C. VALUE	TOTAL	DECOM. DATE
1	KAFR EL ZAYAT	MESHLAH	BROILERS	20000	6000	26000	07-31-60
2	BASYOUN	SA EL HAGAR	BROILERS	22000	3000	25000	02-12-61
3	EL SANTA	MEIT HAWNAI	BROILERS	22000	3000	25000	02-12-61
4	ZEFTA	SONBAT	BROILERS	22000	3000	25000	02-12-61
5	SAMANNODD	ABOU SEIRBENA	BROILERS	22000	3000	25000	02-12-61
6	TANTA	EKHANAWY EL ZALAKAH	BROILERS	25000	6000	31000	02-12-61
7	KAFR EL ZAYAT	ABOU EL GHOR	BROILERS	22000	3000	25000	05-06-61
8	TANTA	BERMA	BROILERS	22000	3000	25000	02-12-61
9	TANTA	DEFRAH	LAYERS-TABLE EGGS	12000	0250	12250	07-31-60
10	EL SANTA	KAFR KELA EL BAD	LAYERS-TABLE EGGS	20000	16500	46500	08-17-61
11	KAFR EL ZAYAT	MESHLAH	PULLETS	7000	7000	14000	
12	KOTOUR	DAMAT	DUCKS	11000	6500	17500	05-06-61
13	BASYOUN	KATAMET GHAFHH	TURKEYS	12000	5025	22500	03-22-61
14	EL SANTA	ESHANAWI	POULTRY FEED	12000	60000	130000	05-06-61
15	EL SANTA	ESHANAWI	POULTRY FEED	42000	50600	131600	10-21-61
16	ZEFTA	SHOORA MALLAS	OIL EXTRACTION	10000	42000	72000	02-20-60
17	ZEFTA	NAHTAI	DIGGER	24000	6000	30000	04-13-61
18	KOTOUR	SHOORA NEBAS	MICROBUS-BUS	12750	11250	45000	11-10-61
19	EL MAHALLAH EL KOBRA	DEMERGA EL SADAT	MICROBUS-BUS	16075	5625	22500	03-21-61
20	TANTA	SHOUBER	MICROBUS-BUS	16075	5625	22500	03-21-61
21	ZEFTA	SENGOU EL KOBRA	MICROBUS-BUS	16000	4000	20000	03-21-61
22	TANTA	NAWAG	MICROBUS-BUS	12750	11250	45000	10-21-61
23	KOTOUR	DAMAT	MICROBUS-BUS	12750	11250	45000	11-15-61
24	TANTA	MEHALLET MENOUF	MICROBUS-BUS	16075	5625	22500	03-21-61
25	KOTOUR	EL SHIEN	MICROBUS-BUS	16075	5625	22500	03-21-61
26	KOTOUR	EBSHAWY EL MALAK	MICROBUS-BUS	12750	11250	45000	11-15-61
27	BASYOUN	KAFR EL MONEHEM ABOU HANN	MICROBUS-BUS	16075	5625	22500	03-21-61
28	BASYOUN	SA EL HAGAR	MICROBUS-BUS	16075	5625	22500	03-21-61
29	KAFR EL ZAYAT	ABOU EL GHOR	MICROBUS-BUS	9750	3250	13000	10-21-61
30	KAFR EL ZAYAT	KAFR BELSHAI	MICROBUS-BUS	8000	5000	13000	10-21-61
31	KAFR EL ZAYAT	EBYAR	MICROBUS-BUS	9750	3250	13000	10-21-61
32	KAFR EL ZAYAT	MESHLAH	MICROBUS-BUS	9750	3250	13000	07-22-61
33	KAFR EL ZAYAT	EL DALGAMON	MICROBUS-BUS	9750	3250	13000	07-22-61
34	ZEFTA	NAHTAI	MICROBUS-BUS	12000	10500	22500	03-21-61
35	TANTA	BERMA	MICROBUS-BUS	9750	3250	13000	
36	EL MAHALLAH EL KOBRA	DEMERGA	MICROBUS-BUS	14000	9000	23000	
37	ZEFTA	TAFANNA EL AZAB	MICROBUS-BUS	17325	5875	22500	
38	BASYOUN	KATAMET EL GHABAH	MICROBUS-BUS	17325	5875	22500	
TOTALS FOR GARBEVIAH				774125	435005	1209430	

Lending

New loans (since September 30, 1983): 7 : 7 transportation
1 : 1 apiculture cancelled
Total loans: 61
Total value: LE 1,185,375
Popular participation: LE 417,785

Repayments

Total due: LE 260,417
Actual repayments: LE 255,999
Delayed repayments: LE 4,418
Repayment rate: 98.3%

Loan Applications

Under review: 3 applications for transportation projects
Potential total value: LE 85,500

Training Update

Since September 1983, Kafr el Sheikh sent representatives to a Feasibility Studies seminar with 133 representatives from 11 governorates.

KAFR EL SHEIKH GOVERNORATE

LDF Loans

This governorate in Lower Egypt has 55 LDF loans with a total value of over one million Pounds. Popular participation totals LE 378,135. The projects are distributed among 40 of the governorate's 43 Local Units and include: 17 poultry projects (LE 372,000); 9 cattle fattening projects (LE 173,000); 26 transportation projects (494,615); a fish farm (LE 15,000); an apiculture project (LE 15,000), and an oil extraction project for LE 11,000.

Repayments due total LE 189,791, actual repayments are LE 145,551, and delayed repayments LE 44,240.

In addition, one new transportation project application is currently under review at LDF.

LDF Training

During 1982 and 1983, 136 representatives from Kafr El Sheikh were trained in Egypt. Another 4 were trained in the U.S., including a governorate department head, a markaz development official, and two executive heads of villages.

Kafr El Sheikh held an orientation session for village councils in August 1982 attended by 67 of its local leaders.

Representatives of the governorate also attended two sessions for Exchange of Development Experience, the first held in June 1982 in El Sharkeya for four governorates and the second held in December 1982 in Beheira for four governorates. A total of 75 persons attended the sessions.

Kafr El Sheikh was represented at the LDF Fish Farming seminar in Cairo in September 1982. It also sent representatives to the two symposia in Alexandria in December 1982 and April 1983, attended by 101 persons from seven governorates.

Seidy Ghazy Linseed Oil Extraction

Markaz Kafr El Sheikh

LDF Loan: LE 11,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 4,000 popular participation. The project produces two marketable commodities: linseed oil and linseed cake.

Products are sold to villages in the immediate area. Extracted oil can be used as a foodstuff, and also as a base for paints. The cake, a byproduct of the pressing process, is sold chiefly as animal feed.

The project is not constrained by fixed prices for raw materials, oil or cake. However, the cost of flax seed increased 36 percent during the first year of the project.

The project's capacity is a half ton of seeds per day, with two presses and a filtering system to clean the oil. Production problems include obtaining an adequate inventory of seeds and electrical power shortages. The project operates only three months of the year. Production has been much lower than anticipated due to these problems. From 1980 to 1981, only 43 tons of flax seed were processed, compared to the 150 tons estimated for that period. The selling price for the linseed oil was LE 1,129 a ton.

During the period from July 1982 to March 21, 1983, revenues from sales of linseed, linseed oil and linseed cake totalled LE 11,330. The products were: 11 tons of linseed at LE 1,495 per ton; 4.4 tons linseed oil at LE 1,300 per ton, and 11.5 tons of linseed cake at approximately LE 100 per ton.

Expenses during the same period totalled LE 11,373. Expenses are running only slightly higher than revenues, and as the price of oil has increased, the project can look forward to future growth.

Update

During the six-month period July 1 to December 31, 1983, the project generated revenues of LE 7,875 from the sale of 6 tons of linseed oil at LE 1,313 per ton, and LE 3,567 from the sale of linseed cake. Total revenues were LE 11,442. Operational expenses were LE 11,374, fixed costs LE 155, thus total expenses LE 11,529. Though expenses slightly exceeded revenues, the project has progressed remarkably well considering such reported production problems as high feed costs and electrical power shortages; the project should continue to expect favorable progress.

Kom El Hagar Village Fish Farm

Markaz El Hamoul

LDF Loan: LE 15,000

Date of loan: February 26, 1980

This aquaculture project, financed with the LDF loan and LE 5,000 popular participation, is located on 21 feddans of land owned by the land reclamation authority. The land is fallow and thus was not usable for normal farming purposes. There was some initial resistance to the project on the part of some village council members but they were eventually convinced that the project would have no detrimental effect on the surrounding farm land.

The project employed 30 local citizens during the construction phase, which consisted of excavation of four ponds and related irrigation and drainage facilities, and construction of a small office and equipment storage building.

The ponds were first stocked with 150,000 fry in September 1980. Initial problems with feeding were solved by technical assistants, who also recommended deepening the ponds and planting grass on the pond banks to prevent erosion.

The first harvest in July 1981 totalled an estimated three tons of fish per pond. Fish are sold locally at fixed prices set by the governorate. This fixed price is one third that of the private sector market price.

Early profits from the sales were used to open a store for fish sales, equipped with a freezer. Other improvements to the project include re-design of the pond drainage gates, and the addition of ducks to the ponds to provide fertilizer and food for the fish.

During the period July to December 1982, 7500 kgs of fish were sold for LE 4,752. Additional revenues came from the sale of grass plants (LE 40), hiring of the project vehicle (LE 500), and sale of ducks (LE 3,193). Duck inventories were valued at LE 1,700. Total revenues were LE 10,185 and total expenses during the same period were LE 3,004.

This project has been successful in meeting its goals for providing food protein at reasonable cost, using previously unproductive land, acting as a model for other fish farms

(several of which have begun in the area), and providing jobs for the village. The village's Services and Development Fund has also been increased.

Update

During the latter half of 1983 production decreased due to a number of problems. First, approximately 96% of the baby fish died because the cage in which they were being raised was not deep enough (it was 40 cm deep) and so did not provide protection against the winter cold. Also, the gates of the cage were not well secured; thus permitting wild fish to eat the baby fish. The project also suffered a shortage of skilled workers. Furthermore, they experienced problems of excessive algae and problems in purchasing feed.

The village has called upon the fish farming specialists in the Ministry of Agriculture for help in securing more feed and baby fish, and to provide other technical assistance to help bring the project back into production.

STATISTICAL CHARTS

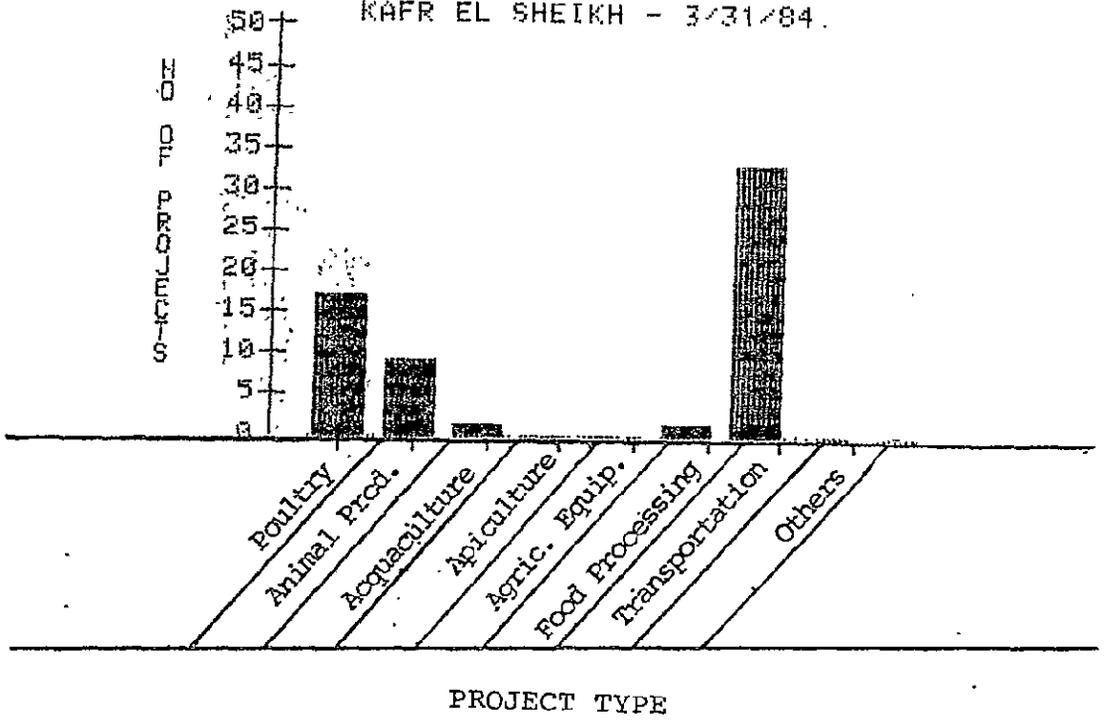
KAFR EL SHEIKH

The following charts give detailed information on the LDF program in Kafr El Sheikh governorate.

The first chart identifies the number of projects of each type in Kafr El Sheikh as of March 31, 1984.

The second chart identifies LDF loans in the governorate as of March 31, 1984. Information is given on village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and date of loan. Total loan values, popular participation and total financing can be read at the bottom of the chart.

KAFR EL SHEIKH - 3/31/84.



GOVERNORATE, S KAFR EL SHEIKH

NO.	MARRAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	START DATE
1	MOTOBUS	MENVET EL MORSHED	BROILERS	20000	6000	26000	02-26-80
2	KAFR EL SHEIKH	EL HASAFA	BROILERS	15000	6000	21000	02-26-80
3	KELLEIN	KAFR EL MARAZKAH	BROILERS	20000	10000	30000	02-26-80
4	MOTOBUS	BEREMBAL	BROILERS	20000	6000	26000	02-26-80
5	FOWAH	KABREIT	BROILERS	30000	14500	44500	05-11-82
6	BEYALA	EZBET BADAHY	BROILERS	22000	6000	28000	04-11-82
7	KAFR EL SHEIKH	EL REYAD	BROILERS	20000	6000	26000	05-06-81
8	EL HAMOUL	KOM EL HAGAR	BROILERS	22000	8000	30000	01-17-82
9	EL HAMOUL	EL ZAFARAN	BROILERS	20000	6000	26000	05-06-81
10	BEYALA	EBSHAN	BROILERS	22000	7000	29000	08-17-81
11	DESOUK	KAFR HAGARR	BROILERS	21000	7000	28000	02-21-82
12	KAFR EL SHEIKH	MESIER	BROILERS	22000	8500	30500	02-21-82
13	BALTEEM	EL SHAHABIA	BROILERS	22000	7000	29000	02-21-82
14	KELLEIN	EL BAKATOUSH	BROILERS	22000	5000	27000	06-04-82
15	MOTOBUS	EL GEZIRAH EL KHADIMAH	BROILERS	21000	5000	26000	06-01-82
16	KAFR EL SHEIKH	SAD KAHMIES	BROILERS	20000	10000	30000	05-06-81
17	DESOUK	SHABAS EL SHOHADA	BROILERS	24000	6000	30000	03-06-81
18	SEIDY SALLM	EL WAKAH	CATTLE FATTENING	22000	5000	27000	05-06-81
19	DESOUK	MAHALLET DIAIE	CATTLE FATTENING	10000	6000	16000	02-26-80
20	FOWAH	KABREIT	CATTLE FATTENING	10000	6000	16000	02-26-80
21	FOWAH	SENDEYON	CATTLE FATTENING	10000	6000	16000	02-26-80
22	SEIDY SALEM	ABOU GHONEIMAH	CATTLE FATTENING	13000	6000	19000	02-26-80
23	DESOUK	KENISET EL SARADOUS	CATTLE FATTENING	18000	6000	24000	02-26-80
24	SEIDY SALEM	EL HADAWY	CATTLE FATTENING	22000	3000	25000	12-26-82
25	KELLEIN	MEIT EL DIEBAH	CATTLE FATTENING	18000	6000	24000	02-26-80
26	KAFR EL SHEIKH	ARIMONE	CATTLE FATTENING	23000	3040	26040	05-05-81
27	EL HAMOUL	KOM EL HAGAR	FISH FARMS	15000	5000	20000	02-26-80
28	KAFR EL SHEIKH	SEIDY GHAYY	OIL EXTRACTION	11000	4000	15000	02-26-80
29	BALTEEM	BORG EL BOROLLOS	MICROBUS-BUS	15000	7500	22500	08-17-81
30	DESOUK	SHADR	MICROBUS-BUS	17000	1750	18750	03-26-81
31	KAFR EL SHEIKH	EL REYAD	MICROBUS-BUS	14000	11000	25000	05-25-81
32	EL HAMOUL	EL ZAFARAN	MICROBUS-BUS	12000	11000	23000	05-07-81
33	DESOUK	ABOU MANDOUR	MICROBUS-BUS	15000	7000	22000	12-26-82
34	DESOUK	SANHOUR EL MADINAH	MICROBUS-BUS	17000	5750	22750	12-05-82
35	SEIDY SALEM	MONSHAT ABBAS	MICROBUS-BUS	16000	6000	22000	04-16-81
36	DESOUK	MAHALLET ADOU ALY	MICROBUS-BUS	16500	6000	22500	05-23-81
37	KAFR EL SHEIKH	DAKELLEIT	MICROBUS-BUS	17000	6000	23000	12-26-82
38	KAFR EL SHEIKH	KAFR EL HANRANY	MICROBUS-BUS	17250	5750	23000	12-05-82
39	KAFR EL SHEIKH	MAHALLET MOUSA	MICROBUS-BUS	16500	6000	22500	12-05-82
40	BEYALAH	EL KOM EL TAMEEL	MICROBUS-BUS	17250	5750	23000	12-16-82
41	DESOUK	SHABAS EL MALH	MICROBUS-BUS	17000	6000	23000	02-19-81
42	KAFR EL SHEIKH	EL KHADEMYAH	MICROBUS-BUS	15000	5750	20750	02-01-81
43	KAFR EL SHEIKH	MESIER	MICROBUS-BUS	16000	5000	21000	02-01-81
44	KAFR EL SHEIKH	EL HAMRA	MICROBUS-BUS	15000	5750	20750	02-01-81
45	BEYALA	EBSHAN	MICROBUS-BUS	32000	10740	42740	02-17-82
46	KELLEIN	KOUTAH	MICROBUS-BUS	16075	5025	21100	06-04-81

GOVERNORATE: 6 KAFR EL SHEIKH

NO.	MARAKA	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	VALID DATE
47	DESOUK	MAHALLET DIRIE	MICROBUS-BUS	16500	6000	22500	04-14-83
48	KELLEIN	KAFR EL MARAKKAH	MICROBUS-BUS	10500	6000	21500	05-11-82
49	DESOUK	KENISET EL SARADOUS	MICROBUS-BUS	16500	6000	22500	03-20-82
50	DESOUK	KAFR MAGARR	MICROBUS-BUS	16500	6000	22500	05-23-82
51	DESOUK	SHAFAS EL SHOHADA	MICROBUS-BUS	16500	6000	22500	05-23-82
52	BEVALA	EZBET BADAWY	MICROBUS-BUS	16500	6000	22500	03-20-82
53	MOTOBUS	BEREMBAL	MICROBUS-BUS	16500	6000	22500	05-04-83
54	FOWAH	SENDEYON	MICROBUS-BUS	22750	11250	45000	05-20-83
55	KAFR EL SHEIKH	MAHALLET MOUSA	MICROBUS-BUS	15500	7500	23000	12-07-83
56	KAFR EL SHEIKH	EL HAMRA	MICROBUS-BUS	17050	5050	22900	
57	KAFR EL SHEIKH	EL KHADEMEYAH	MICROBUS-BUS	17250	5750	23000	
58	KAFR EL SHEIKH	ESHAKKAH	MICROBUS-BUS	17050	5750	23000	
59	KAFR EL SHEIKH	KAFR EL HAMRAWY	MICROBUS-BUS	17025	5075	21500	
60	KAFR EL SHEIKH	DAKELLEI	MICROBUS-BUS	17025	5075	21500	
61	KAFR EL SHEIKH	MESIER	MICROBUS-BUS	17050	5750	23000	
T O T A L S FOR KAFR EL SHEIKH				145675	41700	1662100	

EL BEHEIRA GOVERNORATE

LDF Loans

This Lower Egypt governorate has 34 LDF loans totalling LE 658,375 as of September 30, 1983. Popular participation totals LE 349,065. The projects are distributed among 31 of the governorate's 67 local units. The projects include: 12 transportation projects with total value of LE 209,875; 10 poultry projects for LE 240,000; 2 cattle fattening projects for LE 44,000; 3 apiculture projects for LE 24,000; 2 food processing projects for LE 65,000, and four small enterprises with total loans of LE 46,500, and one aquaculture project for LE 27,000.

Repayments due on loans equal LE 120,945, actual repayments are LE 80,379, and delayed payments total LE 40,566.

In addition, 10 new project loan applications are currently under review including five poultry projects and five transportation projects.

LDF Training

During 1982-1983, 149 persons from El Beheira governorate attended LDF training sessions in Egypt. Another 9 were trained in the U.S. These included 2 governorate department heads, 2 markaz development officials, and 5 village executive heads.

El Beheira hosted a seminar for Exchange of Development Experience in December 1982 for El Beheira, Kafr El Sheikh, Dakahleya, and Damietta governorates, for 33 persons. The governorate also sent representatives to a similar seminar held in Matruh governorate in March 1983, attended by 35 persons.

Two orientation seminars for village councils were held in Beheira for 75 of its leaders in August 1982.

The governorate's representatives attended technical seminars on two occasions, in September 1982 at the LDF Fish Farming seminar in Cairo, and in April 1983 a Bookkeeping and Financial Reporting seminar in Alexandria attended by 21 persons.

Edfina Village
Cement Tile Project

Markaz Rashid

LDF Loan: LE 15,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 10,000 popular participation.

The LDF loan financed the expansion of an existing tile workshop that began operations in 1977. The new financing was used to purchase improved production equipment. The new equipment and increased production caused no extra labor needs. The project employs four supervisors and 16 workers.

The products are a selection of tiles that vary in size, quality and cost. Prices range from LE 1.50 to LE 5.00 per square meter. Tile products are displayed at a sales office in the village headquarters and are sold to villages in the area. Primary customers are village residents, government offices and local mosques.

The raw materials are white cement, sand and coloring agents. White cement is a controlled commodity at a fixed price of LE 60 per pack. Sand and coloring agents are purchased on the open market from a variety of sources. The project has experienced difficulties in receiving sufficient quantities of white cement as the production capacity requires 50 tons per month and the government allocates 25 tons per month.

Another problem is lost production time caused by the shortage of raw materials and electrical power shortages. About seven production days per month are lost due to power shortage.

In spite of these problems, the project is making profits for the village fund. During the year July 1, 1981 to June 30, 1982, revenues from the project totalled LE 26,940. Expenses during the same period were LE 24,993. Profits have been used to help finance the maintenance of village housing, schools, roads and mosques.

Update

During the period July 1, 1982 to June 30, 1983, the Edfina tile project sold 5309 square meters of tiles. Estimated revenues for the year were LE 23,840. Estimated operating expenses were LE 21,408, while fixed costs were estimated at LE 664. Total expenses were thus (estimated) LE 22,072, leaving a net income of LE 1,768. Income was used to repay installments on the LDF loan, for project maintenance, for new equipment purchases, and to extend the project. The project continues to be successful and is expected to generate revenues to contribute to the village services and development fund.

El Dahriah Village
Cold Storage Project

Markaz Itay El Baroud

LDF Loan: LE 50,000

Date of loan: August 31, 1982

This project was financed with the LDF loan and LE 104,000 popular participation. The purpose of the LDF loan was to assist the local unit to complete the construction of a potato cold storage facility, including the installation of electric generators, transformers and cooling system. Financing for the initial stages of the project came from a Development Bank loan, agricultural cooperatives, village residents, and local unit resources. The cost of construction was reduced by half as the plant was built by the local unit rather than by a contractor.

The cold storage facility is a 20x20 meter building with a capacity of 600 tons. It was built to meet the demand for storage by local and area potato farmers, who store small potatoes from each harvest to use as seed potatoes for the next growing season.

The facility opened in May 1983, in time for farmers to store potatoes from the spring harvest. There is a great demand for storage and no other facilities exist in Itay El Baroud markaz. Within 23 days after opening, the plant was filled to 95 percent of capacity. A total of 234 potato farmers from El Dahriah and 17 from nearby villages are using the facility. They pay LE 5 per ton when the potatoes are stored and an additional LE 30 per ton at the end of season.

Total employment in the cooling plant is 7 employees from the local unit who work on a part time basis regularly and 10 other seasonal workers. Workers are well trained to operate this modern facility.

Revenues from July 1, 1983 to September 30, 1983 totalled LE 18,000 for space rental. Expenses totalled LE 1,300.

As there are two growing seasons a year for potatoes; the facility is filled about half the year. The Local Unit is planning to use the facility for storage of fruits, mainly bananas and pears, also grown in the area, during the off seasons of potatoes.

This is a very innovative and successful project and a good example of a non-traditional activity in the LDF portfolio.

STATISTICAL CHARTS

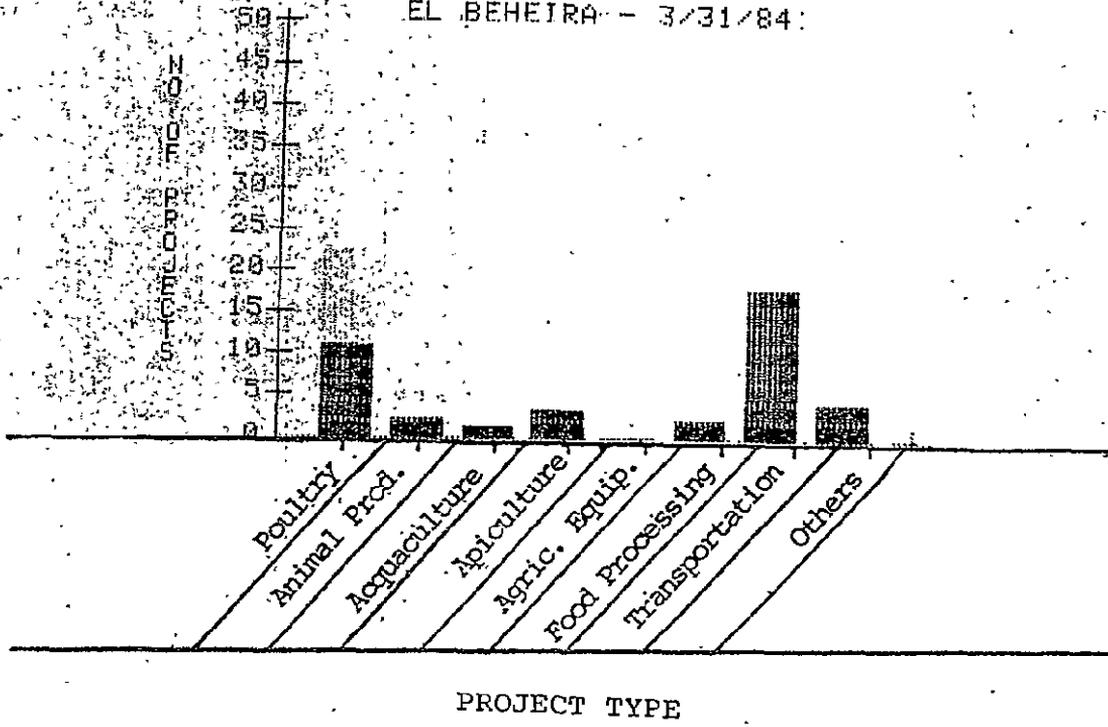
EL BEHEIRA

The following charts give detailed information on the LDF program in El Beheira Governorate.

The first bar chart represents the number of projects of each type in El Beheira as of March 31, 1984.

The second chart is a listing of all LDF loans in El Beheira governorate as of March 31, 1984. Loans are identified by village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation and total financing can be read at the bottom of the chart.

EL BEHEIRA - 3/31/84:



GOVERNORATE: 9 EL BEHEIRA

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
1	EITAI EL BAROUD	EL NOBIERA	BROILERS	15000	6250	21250	07-21-80
2	KOM HAMADA	KAFR DAMOD	BROILERS	15000	5000	21000	12-10-80
3	KOM HAMADA	KAFR BOLLEN	BROILERS	30000	9000	39000	02-12-81
4	EITAI EL BAROUD	MANIA	BROILERS	20000	5000	25000	05-06-81
5	RASHED	EL SAHEL	BROILERS	25000	5000	31000	06-01-82
6	SHABRAKHIEH	EL RIDAN	BROILERS	20000	7000	27000	09-23-82
7	RASHED	MAHALLET EL AMIR	LAYERS-FERTILIZED EGGS	25000	15000	40000	12-10-80
8	ABOU HOMMOS	KOM EL KANATER	LAYERS-TABLE EGGS	10000	5000	15000	07-21-80
9	EL DELENGAT	EL MESSIEN	LAYERS-TABLE EGGS	25000	10000	35000	05-06-81
10	EITAI EL BAROUD	SHEST EL ANHAM	PULLETS	62000	18000	80000	10-24-81
11	KOM HAMADA	DEST EL ASHRAF	POULTRY FEED	16000	16000	32000	05-06-81
12	KOM HAMADA	KOM SHERIEK	CATTLE FATTENING	24000	6000	30000	02-26-80
13	KOM HAMADA	WAKED	CATTLE FATTENING	20000	6100	26100	12-10-80
14	HOSH EISA	ABO EL SHOKAF	FISH FARMS	27000	10000	37000	04-18-81
15	EL MAHMOUDEYA	SERENBAI	HONEY PRODUCTION	2000	4000	12000	05-06-81
16	EL MAHMOUDEYA	FISHA	HONEY PRODUCTION	6000	4000	12000	05-06-81
17	EL MAHMOUDEYA	KOM EL NASR	HONEY PRODUCTION	5000	4000	12000	05-06-81
18	EITAI EL BAROUD	ARMANIA	BREADCRUSTS	15000	8640	23640	07-01-81
19	EITAI EL BAROUD	EL DAHRIAH	POT-VEG COLD STORAGE	50000	204000	154000	08-21-81
20	EL MAHMOUDEYA	SERENBAI	CARPENTRY SHOPS	5000	15000	20000	08-10-81
21	RASHED	EDFIENA	CEMENT TILES	15000	10000	25000	02-26-80
22	EL MAHMOUDEYA	DAYROUT	CEMENT TILES	25000	7500	32000	09-17-81
23	KOM HAMADA	OMAR MALFAM	CEMENT TILES	5000	7000	11000	10-17-81
24	ABOU EL MATANEER	DARVET SAKR	MICROBUS-BUS	20000	5000	25000	
25	EL DELENGAT	TIGAH	MICROBUS-BUS	16000	6000	22000	
26	EITAI EL BAROUD	NEKLA EL EINAB	MICROBUS-BUS	9000	1250	12500	07-01-81
27	KOM HAMADA	OM SABER	MICROBUS-BUS	17500	7000	24500	02-26-80
28	KAFR EL DANWAR	KOM EL BARAKA	MICROBUS-BUS	10875	5625	22500	08-25-81
29	KAFR EL DANWAR	MONSHAT BOLEIN	MICROBUS-BUS	16875	5625	22500	08-25-81
30	KAFR EL DANWAR	KOMBANEYET ABOU KIR	MICROBUS-BUS	16875	5625	22500	08-25-81
31	KAFR EL DANWAR	SEIDY GHAZY	MICROBUS-BUS	15000	6000	21000	08-25-81
32	KAFR EL DANWAR	EL OMARA	MICROBUS-BUS	33750	11250	45000	09-22-81
33	RASHED	EL SAHEL	MICROBUS-BUS	16875	5625	22500	08-25-81
34	EITAI EL BAROUD	SAFT EL HOREYA	MICROBUS-BUS	16875	5625	22500	12-06-82
35	SHABRAKHIEH	MAHALLET BISHR	MICROBUS-BUS	17500	5000	22500	
36	KAFR EL DANWAR	ZAHRAH	MICROBUS-BUS	16875	5625	22500	09-22-81
37	SHABRAKHIEH	ODREEN	MICROBUS-BUS	16875	5625	22500	
38	EL DELENGAT	KOM ZAMRAN	MICROBUS-BUS	16875	5625	22500	08-25-81
39	HOSH EISA	EL KUM EL AKHDAR	MICROBUS-BUS	17500	5000	22500	
40	EL DELENGAT	EL MESSIEN	MICROBUS-BUS	17500	5000	22500	
41	HOSH EISA	EL KARDOUR	MICROBUS-BUS	17500	5000	22500	
T O T A L S FOR EL BEHEIRA				624050	401650	1025700	

U P P E R E G Y P T

EL GIZA

EL FAYOUM

BENY SWEIF

EL MENYA

ASSYOUT

SOHAG

KENA

ASWAN

Lending

New loans (since Sept.30,1983):	18	: 2 poultry 16 transportation
Total loans:	64	
Total value:	LE	1,405,075
Popular participation:	LE	544,453

Repayments

Total due:	LE	291,062
Actual repayments:	LE	277,854
Delayed repayments:	LE	13,208
Repayment rate:		95.4%

Loan Applications

Under review:	11 applications for	7 poultry projects, 4 transportation
Potential total value:	LE	274,800

Training Update

Since September 1983, Giza representatives have attended the following LDF Training programs: an Exchange of Development Experience with 180 persons from 12 governorates; a Feasibility Studies seminar with 133 persons from 11 governorates; and a Bookkeeping and Financial Reporting seminar with 94 persons from 10 governorates.

In addition, Giza hosted a Poultry Breeding seminar for 35 trainees in March 1984.

GIZA GOVERNORATE

LDF Loans

This Upper Egypt governorate has 46 LDF loans totalling LE 1,039,400 as of September 30, 1983. Popular participation totals LE 393,503. The projects, distributed among 28 village units, include: nine poultry projects with total loan value of LE 337,000; five animal production projects with total loan value of LE 143,000, and 32 transportation projects with a total loan value of LE 559,400.

Repayments due on loans total LE 189,692 and actual repayments amount to LE 109,169. Delayed repayments on loans thus equal LE 80,523.

In addition, eleven new LDF loan applications, with a total value of LE 283,500, are currently under study by the Loan Committee. These potential projects include five poultry projects and six transportation projects.

LDF Training

During 1982 and 1983, a total of 144 representatives from Giza Governorate attended LDF training sessions in Egypt on a variety of topics. An additional six persons were trained abroad. These included two governorate Department Heads and four Executive Heads from Giza Village Units.

Training programs included two sessions in 1982 for Exchange of Development Experiences. One of these was held in Giza, with a total of 24 participants from Giza, Menufia and Qaliubia. The other session was offered in Minia for 27 representatives from Giza, El Minia, and Aswan governorates.

Planning, Management and Evaluation training sessions emphasizing Bookkeeping and Financial Reporting were attended by representatives from Giza in 1982 and 1983 at Sidi Bishr Training Center in Alexandria. A total of 23 representatives from Giza, Ismailia, Sohag and Dakahliya attended these sessions.

In the area of Local Government and Development Decentralization, 64 representatives from Giza attended Orientation sessions for Village Councils held in Giza during January 1983. Representatives from Giza also attended a symposium on the Future Role of Training in Development Decentralization in Alexandria in June 1983.

Technical Training in the area of Poultry Production was offered in Giza in March 1983 and was attended by 25 trainees.

Intensive English Language training at the American University in Cairo was attended by 12 persons from Giza and six other governorates in June-July 1982.

GIZA GOVERNORATE

Meit Rahina Village
Transportation Project

Markaz El Badrashein

LDF Loans: LE 9,000 and LE 17,250

Date of loans: July 1, 1981 and December 26, 1982

These projects were financed with LDF loans and LE 9,000 popular participation.

The first project purchased two 11-passenger minibuses to operate daily between Meit Rahina and Badrashein and between El Azazayah village and Badrashein. The fare is pt 5 one-way.

The Local Unit purchased a 26-passenger minibus with the second loan, using profits from the first project as "popular participation". The new bus operates between Badrashein and Giza City.

Passengers on the three routes total 600 a day. Project income averages LE 35-40 each day. Drivers are paid a percentage of the profits as an incentive for encouraging use of the buses by villagers. This has resulted in the drivers' extending the service hours of the buses.

This project has created direct opportunities for employment at the Local Unit, and has stimulated employment in private sector supportive activities such as vehicle repair.

The considerable income received by the project is being used in other productive village projects. For example, a portion of the profits were used to invest in battery cages for the Local Unit's LDF-financed egg layer project, which is also operating successfully.

Soal Village Egg Layer Project
El Saff Markaz.

IDF Loan: LE 45,000

Date of Loan: June 9, 1982

The Soal Village Local Unit is operating on innovative and successful joint venture egg production project with village families. The project is financed jointly by the Local Unit with IDF loan funds, and by participating villagers with personal investments.

Villagers keep chickens in their homes in wire "batteries", groups of 20 cages which hold 80 birds, and manage daily egg production and marketing. Since November of 1982, one hundred batteries have been purchased by twenty-eight village households.

In order to participate in the egg production project, farmers are required to provide a well ventilated, clear building with sufficient light. They agree to purchase batteries and birds through the Local Unit on contract, with 25% down and payment over 15 months. The Local Unit provides regular veterinary services and monitoring. Farmers buy feed from a private company.

Egg production in the households averages 75-81%. This high production rate is attributed to the close attention given to small groups of chickens in the households. Women and children perform most of the work on the egg projects.

Eggs are marketed within and outside the village at the prevailing market price. Villagers pay back the Local Unit from their profits. The Local Unit estimates that at the end of one year, villagers will realize 31 piastres of profit for every LE 1 of sales, and 76 piastres of profit for every LE 1 of investment.

The project is an excellent example of the productive use of IDF and village resources for the benefit of the local economy.

STATISTICAL CHARTS

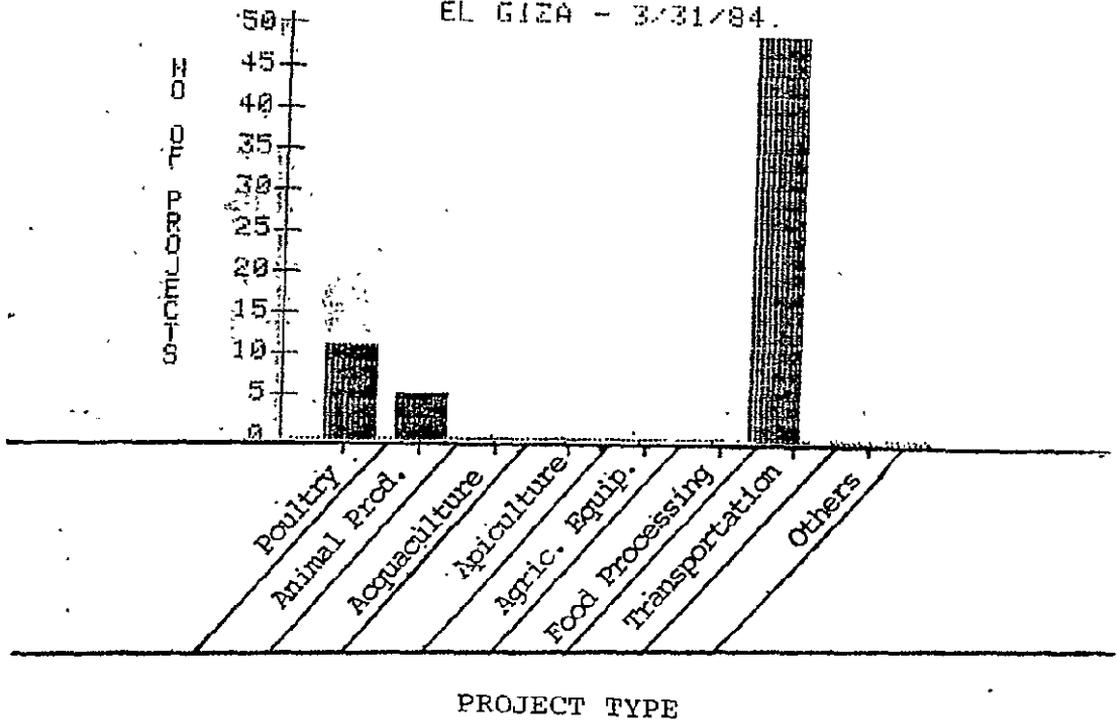
GIZA

The following charts give detailed information on the LDF program in Giza Governorate.

The first bar chart represents the number of projects of each type in Giza Governorate as of March 31, 1984.

The second chart, LDF Loans, provides a total list of all LDF loans in Giza Governorate as of March 31, 1984. Loans are organized by markaz, with information on village, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation, and total financing can be read at the bottom of the chart.

EL GIZA - 3/31/84.



BEST
AVAILABLE GOVERNORATE. 10 EL GIZA

LOF LOANS

AVAILABLE

PAGE 10

NO.	MARKA	VILLAGE	PROJECT TYPE	LOAN AMOUNT	LOCAL VALUE	TOTAL	CHECK DATE
1	EL SAFF	SOAL	LAYERS-TABLE EGGS	30000	17000	47000	12-11-80
2	EL SAFF	SOAL	LAYERS-TABLE EGGS	40000	17500	57500	02-21-82
3	EL BADRASHEIN	MEIT RAHINA	LAYERS-TABLE EGGS	40000	20000	60000	04-18-82
4	EL SAFF	SOAL	LAYERS-TABLE EGGS	45000	26000	71000	05-09-82
5	EL BADRASHEIN	MEIT RAHINA	LAYERS-TABLE EGGS	33000	10740	43740	02-19-83
6	EL SAFF	EL AKWAZ	LAYERS-TABLE EGGS	14000	14000	28000	11-27-83
7	EL SAFF	EL BERMELE	LAYERS-TABLE EGGS	41000	10000	51000	04-11-83
8	EL BADRASHEIN	EL MARAZIEK	LAYERS-TABLE EGGS	11000	5000	16000	05-11-83
9	EL AYAT	EL MATANIA	LAYERS-TABLE EGGS	19000	2000	27000	09-27-81
10	EL SAFF	SOAL	FULLETS	78000	20000	98000	06-27-81
11	EL SAFF	EL KOBABAT	FULLETS	43000	20000	78000	
12	EMBABA	BERKASH	CATTLE FATTENING	15000	5000	20000	06-29-80
13	EMBABA	WARDAN	CATTLE FATTENING	15000	5000	20000	06-29-80
14	EMBABA	ABOU GHALEB	CATTLE FATTENING	15000	5000	20000	02-20-80
15	EL AYAT	BARNASHT	CATTLE FATTENING	15000	8360	23360	02-12-81
16	EL GIZA	SHABRAMANT	DAIRY	81000	27650	110650	08-17-81
17	EL BADRASHEIN	SAKKARA	MICROBUS-BUS	2000	2000	4000	07-01-81
18	EL BADRASHEIN	MEIT RAHINA	MICROBUS-BUS	2000	2000	4000	07-01-81
19	EL AYAT	TAMMA	MICROBUS-BUS	14250	4750	19000	11-01-81
20	EL AYAT	EL MATANIA	MICROBUS-BUS	14250	4750	19000	11-01-81
21	EL AYAT	MEIT EL KAIED	MICROBUS-BUS	14050	4750	19000	11-01-81
22	EL AYAT	EL KOTURY	MICROBUS-BUS	15000	5000	20000	02-21-81
23	EL AYAT	EL BELEIDA	MICROBUS-BUS	15000	5000	20000	02-21-81
24	EL GIZA	MANIAL SHEHA	MICROBUS-BUS	3250	2750	11000	02-21-81
25	EMBABA	GEZIRET MOHAMED	MICROBUS-BUS	15000	5000	20000	02-21-81
26	EMBABA	KAFR MEGAZY	MICROBUS-BUS	15000	5000	20000	02-21-81
27	EL AYAT	BARNASHT	MICROBUS-BUS	15000	6500	21500	07-25-81
28	EL SAFF	KAFR KANDIEL	MICROBUS-BUS	12000	6000	24000	06-01-81
29	EL SAFF	EL KOBABAT	MICROBUS-BUS	13000	11000	44000	02-19-81
30	EL SAFF	EL SHUBAK EL SHARKY	MICROBUS-BUS	19500	6500	26000	12-06-81
31	EL SAFF	ATFIEH	MICROBUS-BUS	18750	6250	25000	12-01-81
32	EL BADRASHEIN	DAHSHOUR	MICROBUS-BUS	9750	3250	13000	04-02-81
33	EMBABA	WARDAN	MICROBUS-BUS	16500	10000	26500	12-12-81
34	EL GIZA	MANIAL SHEHA	MICROBUS-BUS	10000	7000	25000	01-03-81
35	EMBABA	BORTOS	MICROBUS-BUS	16000	5700	21500	
36	EL GIZA	SHABRAMANT	MICROBUS-BUS	26000	12000	48000	02-19-83
37	EL BADRASHEIN	MEIT RAHINA	MICROBUS-BUS	17250	6000	23250	12-20-82
38	EMBABA	EL BARAGIEL	MICROBUS-BUS	28500	9500	38000	10-17-82
39	EL AYAT	MEIT EL KAIED	MICROBUS-BUS	16500	6500	23000	02-12-83
40	EL AYAT	TAMMA	MICROBUS-BUS	16500	6500	23000	02-19-83
41	EL AYAT	EL MATANIA	MICROBUS-BUS	16500	6500	23000	04-19-83
42	EL BADRASHEIN	OM KHENAN	MICROBUS-BUS	15000	5000	20000	04-09-83
43	EMBABA	KERDASA	MICROBUS-BUS	29000	10000	39000	
44	EMBABA	KAFR MEGAZY	MICROBUS-BUS	15500	6500	22000	04-27-81
45	EMBABA	GEZIRET MOHAMED	MICROBUS-BUS	16925	5525	22500	10-01-81
46	EL GIZA	EL MANAWAT	MICROBUS-BUS	15000	5000	20000	04-26-83

GOVERNORATE: 10 EL GIZA

	MARKA	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
47	EL BADRASHEIN	EL MARAZIEN	MICROBUS-BUS	16000	5500	21500	06-12-82
48	EL BADRASHEIN	SAKKARA	MICROBUS-BUS	15500	6500	22000	06-11-82
49	EL SAFF	EL AKMAZ	MICROBUS-BUS	21000	16000	37000	10-09-82
50	EMBABA	DEKKAH	MICROBUS-BUS	26400	14000	40400	11-27-82
51	EL SAFF	EL AKHSAS	MICROBUS-BUS	19000	6500	25500	10-17-82
52	EL BADRASHEIN	OM KHENAN	MICROBUS-BUS	15375	5125	20500	10-24-82
53	EMBABA	WARDAN	MICROBUS-BUS	17500	6000	23500	10-29-82
54	EMBABA	ASOU GHALEB	MICROBUS-BUS	17500	6000	23500	10-29-82
55	EL BADRASHEIN	SAKKARA	MICROBUS-BUS	19000	6000	25000	
56	EL BADRASHEIN	OM KHENAN	MICROBUS-BUS	30750	10250	41000	
57	EMBABA	EL MONSOUREYA	MICROBUS-BUS	17100	5700	22800	
58	EL AVAT	BARNASHT	MICROBUS-BUS	17100	5700	22800	
59	EL SAFF	EL BERMIEL	MICROBUS-BUS	20250	3750	27000	
60	EL BADRASHEIN	DAHSHOOR	MICROBUS-BUS	16875	5725	22600	
61	EMBABA	KAFR HEGAZY	MICROBUS-BUS	17250	5750	23000	
62	EMBABA	HAHYA	MICROBUS-BUS	17250	5750	23000	
63	EMBABA	EEHERMS	MICROBUS-BUS	17250	5750	23000	
64	EL AVAT	EL MASEREA	MICROBUS-BUS	17250	5750	23000	
TOTALS FOR EL GIZA				146600	54453	194953	

BEST
AVAILABLE

FAYOUM GOVERNORATE

LDF Loans

This Upper Egypt governorate has 13 LDF loans totalling LE 441,500 as of September 30, 1983. Popular participation by villages totals LE 379,810. LDF projects are distributed among 13 of the governorate's Local Units and include: 6 poultry projects with total loans of LE 149,000; 3 agricultural equipment projects totalling LE 22,500; 2 small enterprise loans totalling LE 240,000, and one food processing project with a loan of LE 30,000.

Repayments due on loans total LE 103,778, actual repayments are LE 86,669. Delayed payments equal LE 17,079.

There are four new LDF applications from Fayoum currently under review. These potential projects a bakery, a stone cutting enterprise, and two agricultural equipment projects.

LDF Training

During 1982 and 1983, 137 representatives from Fayoum attended LDF training sessions in Egypt. Another five were trained in the U.S. These included three department heads from the governorate level, one development official and one executive head from the markaz level.

Fayoum has been very active in Exchange of Development Experience training sessions. The governorate hosted two such seminars: the first, in May 1982, drew 42 people from Beny Sweif, the New Valley, and Fayoum; the second, in February 1983 drew 42 trainees from Ismailliah and Fayoum. In addition, Fayoum representatives attended two other development exchange seminars. One was held in September 1982 in Ismailliah, with 32 trainees from Fayoum, Ismailliah and Kena. The other was held in November 1982 in Matrouh, with 39 representatives from Fayoum, Matrouh, and Sinai.

Fayoum also held a Planning, Management and Evaluation seminar in September 1982 on the topic of bookkeeping for village officials. Twenty-four Fayoum officials attended. The governorate held another such seminar for 23 Beny Sweif officials during the same month.

Representatives from Fayoum were involved in a number of technical training sessions. During September 1982, Fayoum trainees were present at a beekeeping seminar in Ismailliah for 29 persons from six governorates. Fayoum was also represented that month at the LDF fish farming seminar in Cairo.

During October 1982, Fayoum held a poultry project training session for 25 of its officials.

Zawyet El Kanadsa Egg Layer Project

Markaz El Fayyum

LDF Loan: LE 40,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 10,000 popular participation. The goal is to provide eggs to the local market, which includes a hospital in the village. The idea for the project came about when the hospital tendered an offer to buy eggs and other poultry products from the Local Unit.

The capacity of the chicken house is 6000 birds. Hens move freely about the floor of the poultry house and nests are provided for laying.

In addition to eggs, the project sells excess feed, chickens (once the laying period is completed), manure, and empty packaging.

The project is operating successfully and generating considerable profits. During the period July 1, 1982 to June 30, 1983, LE 35,259 was generated from the sale of 432,427 eggs. The average price of the eggs was pt 8. Additional revenues from feed were LE 125, from chickens LE 9,901 (8,111 birds), from manure LE 530, and from empty packaging, LE 193. Revenues totalled LE 46,008. Total expenses during the same period were LE 32,916.

Biahmou Village Egg Layer Project

Markaz Senoures

LDF Loan: LE 15,000

Date of loan: July 12, 1982

This project is financed with the LDF loan and LE24,000 popular participation. The goal of the project is to provide eggs to the local market.

The project uses battery cages (U.S. manufactured) to house Jaffa strain brown laying chickens. In March 1983 the project had a new brood of 2721 chickens at 158 days old. They had been purchased at 120 days and were beginning to lay at a 6% rate, which was considered excellent by the LDF poultry-consultant for layers of that age.

The project is well managed and currently operating very well. During the year July 1, 1982 to June 30, 1983, 175,011 eggs were produced for revenues of LE 11,125. The average egg price was pt 6. Additional revenues came from sales of chicken manure as fertilizer. Eight cubic meters were sold for LE 56. Total revenues were LE 11,181. Total expenses during the same period were LE LE 8,555.

This project is a productive one that is serving the local market and the village well.

Update

During the latter half of 1983 the Biahmou egg layer project generated revenues of LE 17,520 from the sale of eggs as well as LE 71 other revenue. Total revenues equalled LE 17,591, and the inventory of 2,736 chickens was valued at LE 6,840. Total operating expenses were LE 18,323, including the purchase of 2,750 chickens at approximately LE 3.75 per chicken. Total fixed costs were LE 667, and total expenses, LE 18,990.

STATISTICAL CHARTS

FAYOUM

The following charts give detailed information on the LDF program in Fayoum Governorate.

The first bar chart represents the number of projects of each type in Fayoum as of March 31, 1984.

The second chart of LDF loans contains a listing of all LDF loans in Fayoum governorate as of March 31, 1984. Loans are organized by markaz, with information on villages, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF check was issued. Total loan values, popular participation and total financing can be read at the bottom of the chart.

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
1	ESHENAI	ABOKSA	BROILERS	25000	27000	52000	02-26-80
2	EL FAYOUM	DEMOU	BROILERS	15000	35000	50000	02-26-80
3	SENDURES	SANHOOR	BROILERS	18000	17000	27000	02-26-80
4	EL FAYOUM	DESIA	BROILERS	20000	40000	60000	12-16-80
5	EL FAYOUM	ZAWYET EL KARADSA	LAYERS-TABLE EGGS	40000	10000	50000	02-26-80
6	SENDURES	DIHAMOU	LAYERS-TABLE EGGS	15000	24000	39000	07-12-82
7	ETSA	KALAHANA	LAYERS-TABLE EGGS	24000	12000	36000	07-16-83
8	SENDURES	FIDEMINE	PICKLING	38000	15500	43500	02-26-80
9	ETSA	ABOU GANDEER	STONE CUTTING	13000	13000	43500	12-16-80
10	EL FAYOUM	SEILA	STONE CUTTING	215000	138120	353120	06-27-81
11	EL FAYOUM	TALAT	FARM TRACTORS & IMPLEMENT	7500	2500	10000	06-23-80
12	ETSA	MATOOI	FARM TRACTORS & IMPLEMENT	7500	2500	10000	06-23-80
13	EL FAYOUM	HANWARET EL MAKTAH	FARM TRACTORS & IMPLEMENT	7500	2500	10000	06-23-80
14	TAMIA	KASR RASHWAN	DIGGER	37500	13000	50500	10-14-81
15	TAMIA	MONSHAT EL GAMAL	DIGGER	27500	13000	50500	10-14-81
T O T A L S FOR EL FAYOUM				516500	365010	882510	

EL FAYOUM - 3/31/84

0 10 20 30 40 50 60 70 80 90 100
MILLION DOLLARS

Poultry
Animal Prod.
Aquaculture
Apiculture
Agric. Equip.
Food Processing
Transportation
Others

PROJECT TYPE

Lending

New loans since September 30, 1983: 1 Cattle fattening
Total loans: 22
Total value: LE 448,676
Popular participation LE 180,751

Repayments

Total due: LE 224,574
Actual repayments: LE 224,574
Delayed repayments: 0
Repayment rate: 100%

Loan Applications

Under review: 8 applications for 6 poultry,
1 transportation,
1 apiculture

Potential total value: LE 274,000

Training Update

Since September 1983, Beny Sweif sent representatives to the following LDF training sessions: a seminar on Animal Production for 30 persons from 4 governorates; the Exchange of Development Experience for 180 trainees from 12 governorates, and a Feasibility Studies seminar for 133 persons from 11 governorates.

BENY SWEIF GOVERNORATE

LDF Loans

This Upper Egypt governorate has 21 LDF loans totalling LE 388,676 as of September 30, 1983. Popular participation totals LE 124,051. LDF projects are distributed among 16 of the governorate's 38 Local Units. They include: 11 transportation projects with total loans of LE 112,800; 5 cattle fattening projects totalling LE 150,000; 3 food processing projects with total loans of LE 70,926; 2 poultry projects with total loans of LE 55,000.

Repayments due on loans total LE 125,396, actual repayments equal LE 120,424, and delayed payments LE 4,972.

There are seven new LDF loan applications currently under review. They include four poultry projects, an animal production project, an agricultural equipment project, and an apiculture project.

LDF Training

During 1982 and 1983, 220 representatives from Beny Sweif attended LDF training sessions in Egypt. Another four were trained in the U.S., including three markaz level officials and a village executive head.

Beny Sweif officials participated in several sessions for Exchange of Development Experience. In May 1982 a session was held in Fayoum for 42 representatives of Beny Sweif, Fayoum and New Valley governorates. In September 1982, 45 officials from Gharbeya, Menoufeya and Beny Sweif attended a session in Gharbeya. In January 1983, Beny Sweif officials attended an exchange session in Damietta with a total of 27 persons from the two governorates.

Representatives from Beny Sweif participated in a September 1982 Planning, Management and Evaluation seminar in Fayoum on bookkeeping for village officials where 23 Beny Sweif trainees were present.

The governorate was represented at a number of technical training seminars: a beekeeping seminar in Ismailliah in September 1982 with 29 persons from 6 governorates; a fish farming seminar in Cairo in the same month. Poultry and Animal Production seminars were held in Beny Sweif in

October 1982 and a total of 36 trainees from the governorate attended the two seminars.

Beny Sweif held two Local Government and Decentralization seminars. The first, October 1982, was an orientation for 49 village council members. The second, April 1983, was an orientation for 62 officials from the three local government levels.

Representatives from Beny Sweif attended a November 1982 symposium in Alexandria with Gharbeyah and Assyout representatives and total attendance of 57.

English language training was offered to Beny Sweif officials at the American University in Cairo in June 1982. Twelve persons from seven governorates attended.

El Fant Village
Transportation Project

Markaz El Fashn

LDF Loan: LE 12,000

Date of loan: June 29, 1980

This project is financed with the LDF loan and LE 3,000 popular participation. The goal of the project is to supply transportation among the seven satellite villages and El Fant, which have a total population of 26,000.

The two 12-passenger buses provide transportation to all segments of the population, including school children. Buses cover an average of 250 kilometers a day. They operate every day but Friday, from 7 a.m. to 7 p.m., depending upon demand. Fares range from pt 5 for trips to nearby villages, to pt 10 to outlying villages. For special trips, on Fridays, the fare is pt 2 per kilometer. Income is approximately LE 35 a day. Between 350 and 400 passengers use the service daily.

A preventive maintenance program has been instituted for the buses. Each 1000 kms, the bus has an oil change, change of filters, and lubrication. In addition, every two weeks buses are checked for any other problems. This maintenance schedule has effectively prevented breakdowns of the buses. The buses are kept in a locked garage for security.

This project has created five new jobs in the village: two drivers, two ticket takers, and a project director. Two others do part time cleaning and maintenance work on the buses.

During 1983, 46,200 passengers rode the two microbuses. The fare was pt 12 per ride. Total income was LE 11,088. Expenses totalled LE 5,600. Net income was LE 5,488, a 49% return on sales.

This project is serving the village well, and has been well received by village residents. It is providing considerable revenues for the village and LDF loan repayments are proceeding on time.

Update

During the latter half of 1983, revenues continued to grow as did net income. The project attained such a degree of success that the village council was able to repay the entire loan principal by the end of December 1983.

Abou Sir El Malak Village
Transportation Projects

Markaz El Wasta

LDF Loan: LE 12,000 and LE 17,250

Dates of loans: June 29, 1980 and February 19, 1983

These projects are financed with LDF loans and a total of LE 8,750 popular participation. The goal of the projects is to provide transportation between the village and Beny Sweif, the capital of the governorate, and between the village and markaz seat, El Wasta.

A fare of pt 20 one way is charged. Buses make five round trips each day. Special irregular service is sometimes offered at night to locations such as Tanta, Cairo, and Port Said. The fare on these special rides is calculated by the kilometer.

The projects employ three drivers to operate the three minibuses purchased with the two loans. Salaries are paid by the Local Unit and overtime pay is earned for working the longer hours required by the project (7 am to 5 pm).

The projects have been very successful. The first LDF loan was repaid ahead of schedule, in two years instead of three. Thus, some interest was saved. An additional LE 3,000 of project profits were used to help finance the second LDF loan project.

Update

The projects continued to be successful and the second LDF loan was fully repaid by the end of December 1983.

STATISTICAL CHARTS

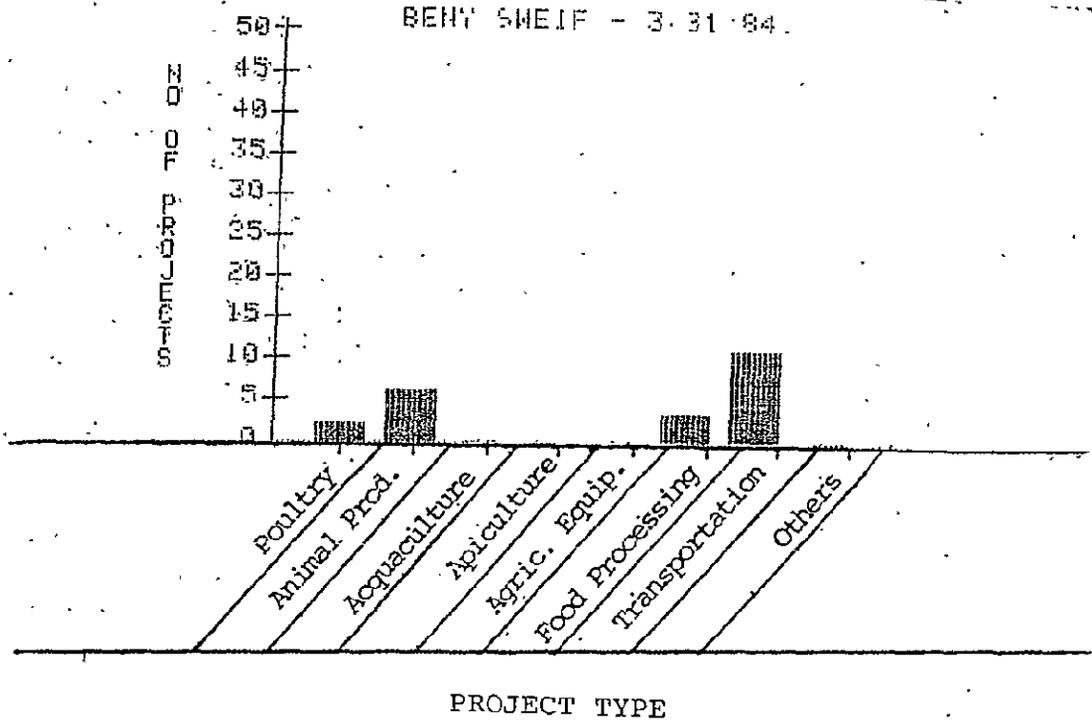
BENY SWEIF

The following charts give detailed information on the LDF program in Beny Sweif.

The first bar chart identifies the number of projects of each type as of March 31, 1984.

The second chart of LDF loans lists all loans in Beny Sweif as of March 31, 1984. giving markaz, village, project type, loan value, popular participation, total project financing, and the date of the LDF loan check. Total loan values, popular participation and total financing are at the bottom of the chart.

BENT SWEIF - 3.31.84.



BEST
AVAILABLE

LOAN LOANS

AVAILABLE

GOVERNORATE: 12 BENY SWEIF

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	EXPIRY DATE
1	EHNASYA	KATIE	HATCHERY	40000	12000	52000	07-31-80
2	EHNASYA	EL ANAWANA"-> KAI"	POULTRY FEED	15000	5000	20000	07-31-80
3	BENY SWEIF	EBSHANA	CATTLE FATTENING	15000	5000	20000	02-28-80
4	BENY SWEIF	BAROUT	CATTLE FATTENING	15000	5000	20000	06-29-80
5	BEBA	KOMBUSH EL HAMRAA	CATTLE FATTENING	15000	5000	20000	07-31-80
6	EHNASYA	BARAWET EL WAKF	CATTLE FATTENING	15000	5000	20000	07-31-80
7	BENY SWEIF	EBSHANA	CATTLE FATTENING	60000	56700	116700	11-20-83
8	BENY SWEIF	EBSHANA	CALF REARING	90000	41151	131151	02-19-83
9	SAMESTA	DASHTOUT	GARLICK CULTIVAT. IMPROVE	22642	0	22642	02-22-81
10	SAMESTA	EL SHANTOOR	GARLICK CULTIVAT IMPROVE	22642	0	22642	02-22-81
11	SAMESTA	BEDAH	GARLICK CULTIVAT IMPROVE	22642	0	22642	02-22-81
12	EL FASHN	EL FANI	MICROBUS-BUS	12000	1000	13000	06-29-80
13	EL WASTA	ABOU SIR EL MALAK	MICROBUS-BUS	12000	1000	13000	06-29-80
14	NASER	DANDIEL	MICROBUS-BUS	8000	2000	10000	06-29-80
15	SAMESTA	DASHTOUT	MICROBUS-BUS	6000	2130	8130	08-17-81
16	NASER	EL HANNAM	MICROBUS-BUS	4500	1700	6200	11-01-81
17	EL WASTA	MEYDOON	MICROBUS-BUS	12000	6500	18500	07-01-81
18	EL WASTA	KOHN EL AROUH	MICROBUS-BUS	12000	6500	18500	07-01-81
19	SAMESTA	EL SHANTOOR	MICROBUS-BUS	12000	4000	16000	11-01-81
20	EL WASTA	EL MAYMOON	MICROBUS-BUS	11000	4000	15000	11-01-81
21	SAMESTA	MAZOURA	MICROBUS-BUS	8000	4000	12000	08-01-81
22	EL WASTA	ABOU SIR EL MALAK	MICROBUS-BUS	17250	3750	21000	02-19-81
T O T A L S FOR BENY SWEIF				448670	180751	629427	

Lending

Total new loans (since Sept. 30, 1983):	10	:	5 poultry 1 animal prod. 4 transportation
Loans awarded by Branch Office:	9	:	6 transportation 3 animal prod.
Total value of Branch loans:			LE 159,000
Total loan value (LDF Central loans):			LE 585,500
Popular participation (Central loans):			LE 233,730
Total loan value (Central and Branch):			LE 677,000

Repayments

For both LDF Central and Branch Office loans, as of January 31, 1984 all repayments are now forwarded to the El Menya Branch Office.

Total due * :	LE 142,474
Actual repayments:	LE 142,474
Repayment rate	100%

*As of March 31, 1984

Loan Applications

	<u>LDF Central</u>	<u>El Menya Branch</u>
Under review:	5 : 4 poultry 1 transport.	7 : 5 poultry 1 small enter- prise 1 transportati
Potential value:	LE 168,207	LE 230,000

Training Update

Since September 1983, trainees from El Menya attended the following LDF training: an Animal Production seminar with 30 persons from 4 governorates; a Development symposium with 38 persons from 5 governorates; an Exchange of Development Experience with 180 persons from 12 governorates; and a Feasibility Studies seminar with 133 persons from 11 governorates.

In addition, 14 El Menya governorate employees received LDF Branch operations training at LDF Cairo in November 1983.

El Menya hosted an Exchange of Development Experience symposium for 40 persons in January 1984, and a Poultry Production seminar in February 1984 for 20 trainees.

EL MENYA GOVERNORATE

LDF Loans

This governorate in Upper Egypt has 20 LDF loans for a total of LE 394,000 as of September 30, 1983. Popular participation totals LE 177,730. The projects are distributed among 20 of the governorate's 57 Local Units and include: 7 small enterprise projects with total loans of 120,000; 5 poultry projects with total loans of LE 105,000; 4 animal production projects totalling LE 124,000; 3 transportation projects totalling LE 30,000, and an aquaculture project for LE 15,000 loan.

Repayments due on loans total LE 141,753. Actual repayments are LE 132,061, and delayed payments LE 9,692.

There are nine new LDF loan applications currently under review. They include seven poultry projects, an animal production project and an aquaculture project.

LDF Training

During 1982 and 1983, 333 representatives from El Menya attended LDF training sessions in Egypt. Another six were trained in the U.S., including one governorate secretary-general, an ORDEV department head, and four village executive heads.

El Menya was host to a number of LDF training sessions on various topics, and was represented at several held in other locations.

The governorate hosted two seminars for the Exchange of Development Experience in June and October 1982. The June session drew 35 persons from El Menya, Assyout and Sohag. The October session was attended by 27 trainees from El Menya, Giza and Aswan.

Three technical training sessions were held in El Menya. Two were poultry production seminars, held in February and June 1983 for a total of 94 officials from El Menya. An animal production seminar in May 1983 drew 19 trainees from El Menya. The governorate also sent a representative to the LDF fish farming seminar in Cairo in September 1982.

A Planning, Management and Evaluation seminar on bookkeeping was held in Alexandria in November 1982 for 21 El Menya officials.

Local Government and Decentralization seminars held in El Menya included an orientation for village councils held in January 1983 for 69 El Menya leaders, and an orientation for the three local government levels held in April 1983 for 65 of the governorate's officials.

El Menya representatives received English language training in El Menya in December 1982 along with New Valley trainees. A total of 40 representatives of these two governorates attended two sessions. El Menya also participated in English language training at AUC in Cairo in June 1982.

Talla Village Fertilized Egg Project

Markaz El Menya

LDF Loan: LE 30,000

Date of loan: December 10, 1980

This project is financed with the LDF loan and LE 28,000 popular participation. The goal of the project is to produce fertilized hatching eggs to supply local hatcheries in the area. The governorate has long-range plans for poultry production and supporting industries. This LDF project is thus in line with governorate plans and will act as a demonstration for other local projects. The ultimate goal is to provide two million hatching eggs annually throughout the governorate, and the Talla project will assist in that goal.

The Talla Local Unit project currently has approximately 2500 female and 270 male chickens of the Ross Tint variety. The parents of these birds were White Leghorn males and Rhode Island Red females with black wings and tails. Breeding from this second generation will produce chicks with color-variations from black to white.

The current batch of breeding chickens was started in November 1982 and began to lay eggs in March 1983. The number of males will be kept to 8-10 per 100 females in order to save feed and reduce mating interference.

The Local Unit sells the hatching eggs to local native hatcheries for pt 8.1 each. Nonfertilized eggs sold for eating are priced at pt 6 each.

Additional revenues come from the sale of young chickens identified as unsuitable for laying, and from manure. Total annual revenues are approximately LE 10,330. Total expenses are approximately LE 7,840.

Sandafa El Far
Cement Tile Project

Markaz Bany Mazar

LDF Loan: LE 15,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 7,250 popular participation. The goal of the project is to manufacture cement floor tiles for the area building industry. This is one of three such projects in El Menya governorate.

This is a good example of a nontraditional LDF project which has encountered some difficulties in operation.

The project began operation in May 1981. Availability of raw materials, adequate work space, machinery, market size and potential demand afford no immediate problems. Cement is purchased from the government at a highly subsidized price of LE 140 per ton (market price is LE 240/ton). Work space on Local Unit property is equipped with appropriate machinery. Demand for the product has been demonstrated in the nearby area.

One problem encountered has been the restriction that the project must sell the product at government set prices, ranging from LE 1.60 to LE 2.10 per square meter. Market prices range from LE 2.60 to LE 3.00 per square meter. This has an adverse effect on project revenues.

Another problem has been lack of experience among the four workers assigned to the project and lack of sufficient training opportunities for them. Output per worker is lower than planned, amounting to less than 3 square meters daily.

At one point in the project, during September 1981, the project recruited trained and skilled workers from Cairo. During that month, the project produced approximately 44 square meters.

A lack of quality control procedures has sometimes resulted in a product of inferior quality.

The project was visited in February 1983 by the LDF technical consultants. They found that as of December 31, 1982

the project had produced 4,674 square meters of tile. The value of gross sales and inventory was LE 8,723. Production costs were LE 2,656, excluding loan repayment. With loan repayment costs, the project was operating at a net loss of LE 3,476. The technical team made several recommendations concerning training, recruitment of skilled workers, quality control measures, and possible partnership with private industry.

A number of these recommendations are being put into practice, and the prospects for improved quality, higher production and increased revenues look good. In spite of the currently low production figures, the project has shown profit-making potential.

Update

During the year July 1, 1982 to June 30, 1983, total production was 3,004 square meters of tiles ranging in price from LE 1.60 to LE 3.00 per square meter. The total value of production was LE 6,061. Revenues from tile sales was approximately 4,611, while inventory as of June 30, 1983 was valued at LE 1,450. Total expenses were approximately LE 4,139 for the year period.

For the period July 1, 1983 to December 31, 1983, production of tiles was valued at approximately LE 2,047. Revenues from sales during the six-month period were approximately LE 2,863, while inventory as of December 31, 1983 was valued at approximately LE 849. Total expenses amounted to approximately LE 2,453.

The technical recommendations have been put into effect and the project has begun to realize net income. It is expected that the project will continue to be successful and will realize its profit-making potential.

STATISTICAL CHARTS

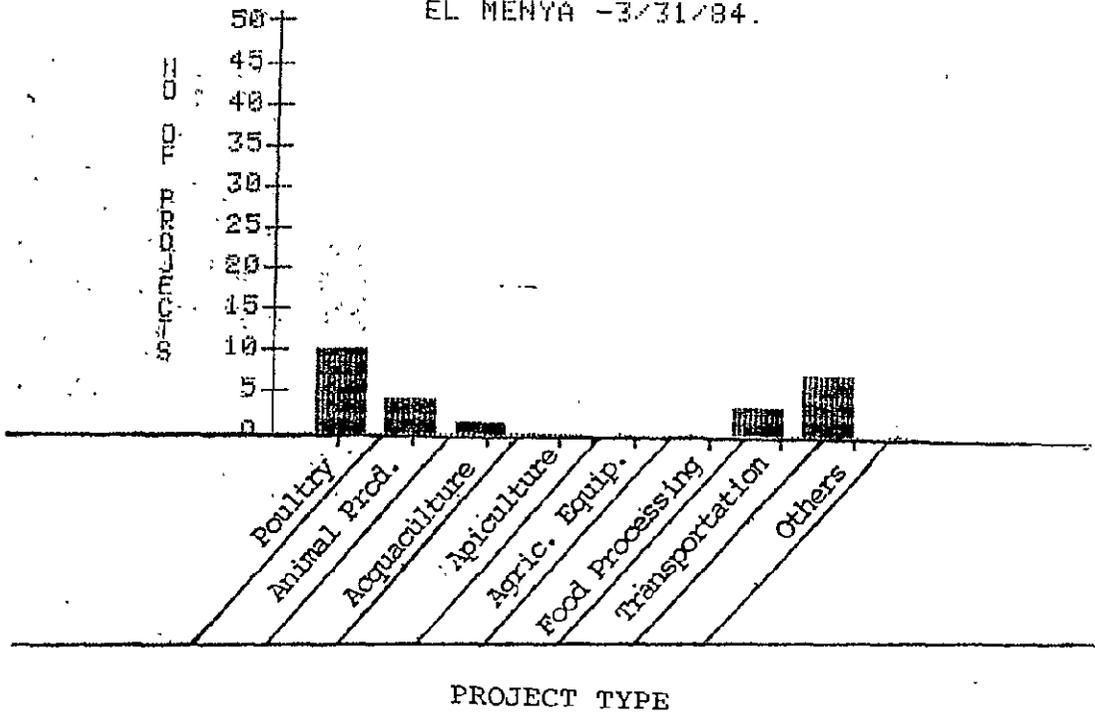
EL MENYA

The following charts give detailed information on the LDF programs in El Menya Governorate.

The first chart identifies the number of projects of each type in El Menya as of March 31, 1984.

The second chart identifies LDF loans in the governorate as of March 31, 1984. Information is given on village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and date of loan. Total loan values, popular participation and total financing can be read at the bottom of the chart.

EL MENYA -3/31/84.



GOVERNORATE 13 EL MENYA

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	DATE
1	EL MENYA	TOKH EL KHIEL	BROILERS	20000	5000	25000	12-11-81
2	MAGHAGHA	TEHADDY	BROILERS	15000	5000	20000	07-11-81
3	NATHY	EKNAN	BROILERS	25000	5000	30000	12-11-81
4	NATHY	BARDAHHA	BROILERS	11000	10000	41000	12-10-81
5	NATHY	HILLWA	BROILERS	11000	10000	41000	12-10-81
6	SAMALOUT	BANY GHISNY	BROILERS	11000	10000	41000	11-10-81
7	EL MENYA	BANY MOHAMED SOLTAN	BROILERS	11000	10000	41000	12-07-81
8	MAGHAGHA	SHAM EL BARRIA	BROILERS	61000	14000	74000	12-06-81
9	EL MENYA	TALLH	LAYERS-FERTILIZED EGGS	10000	10000	20000	12-10-81
10	ABOU KORKAS	NAZLET ASMANT	LAYERS-FERTILIZED EGGS	10000	5000	25000	07-11-81
11	EL MENYA	SAFT EL KHANNAK	CATTLE FATTENING	10000	15410	45410	07-11-81
12	EL MENYA	BANY MOHAMED SOLTAN	CATTLE FATTENING	10000	15410	45410	07-11-81
13	EL MENYA	QENSHEER	CATTLE FATTENING	10000	14410	45410	07-11-81
14	EL MENYA	TOKH EL KHIEL	SHEEP REARING	17500	12500	30000	
15	EL ELWA	SAFANYA	FISH FARMS	15000	3040	17840	11-01-81
16	BANY NAZAR	SHALAKAN	CEMENT TILES	15000	1000	16000	02-22-81
17	BANY NAZAR	SANDARA EL FAR	CEMENT TILES	15000	7250	22250	02-20-81
18	BANY NAZAR	ABOU GERG	CEMENT TILES	15000	3000	18000	02-10-81
19	EL MENYA	EL BERGANYA	RED BRICKS	15000	14000	29000	06-13-81
20	EL MENYA	NAZLET, HESSIEN	STONE CUTTING	10000	20950	30950	04-21-81
21	BANY NAZAR	EL KIERSS	MICROBUS-BUS	7500	1400	10900	01-22-81
22	MALLAWY	MALHANDOUL	MICROBUS-BUS	7500	2500	10000	03-17-81
23	ABOU KORKAS	ABOU KORKAS EL BALAD	MICROBUS-BUS	15000	15000	25000	07-11-81
24	SAMALOUT	SHOSHA	CONSUMER COOP.	15000	5000	20000	06-06-81
25	SAMALOUT	ESTHL	CONSUMER COOP.	15000	5000	20000	02-11-81
TOTALS FOR EL MENYA				565000	11713	812213	

Lending

New loans (since Sept. 30, 1983):	12 (all transportation)
Total loans:	58
Total value:	LE 714,200
Popular participation:	LE 214,755

Repayments

Total due:	LE 124,977
Actual repayments:	LE 106,981
Delayed repayments:	LE 17,996
Repayment rate:	LE 85.6%

Loan Applications

Under review:	1 application for transportation
Potential total value:	LE 10,100

Training Update

Since September 1983, Assyout sent representatives to the following LDF training programs: an Animal Production seminar with 30 persons from 4 Upper Egypt governorates; an Exchange of Development Experience with 180 persons from 12 governorates; and a Bookkeeping and Financial Reporting seminar with 94 persons from 10 governorates.

In addition, Assyout hosted a seminar on the DDI program for 80 participants.

ASSYOUT GOVERNORATE

LDF Loans

This Upper Egypt governorate has 46 LDF loans with a total value of LE 595,550 as of September 30, 1983. Popular participation totals LE 174,905. The loans are distributed among 44 of the governorate's 49 Local Units. The projects include: 35 transportation projects with total loans of LE 348,550; 6 poultry projects (largest number in any governorate) totalling LE 141,000; 3 animal production projects with total loans of LE 67,000, and 2 small enterprise projects for LE 39,000 loans.

Repayments due on loans total LE 79,515; actual repayments are LE 51,487, and delayed repayments LE 28,028.

There are thirteen new transportation project applications currently under review at LDF.

LDF Training

During 1982 and 1983 a total of 236 representatives from Assyout attended LDF training in Egypt. Another two were trained in the U.S., both executive heads of villages.

Assyout hosted an Exchange of Development Experience seminar in February 1983 attended by 43 persons from several governorates. In June 1982 Assyout leaders attended a similar exchange seminar in El Menya for 35 persons from El Menya, Sohag and Assyout.

The governorate was represented at the LDF fish farming seminar in Cairo in September 1982. It also sent representatives to an LDF symposium in Alexandria in November 1982 for a total of 57 persons from Assyout, Gharbayah, and Beny Sweif.

Assyout held two sessions on Local Government and Decentralization. The first was for 76 village council leaders and the second for 75 Assyout leaders from the three local government levels.

Bany Adiat Village
Transportation Project

Markaz Manfalout

LDF Loan: LE 9,750

Date of loan: May 25, 1983

This project is financed by the LDF loan and LE 3,250 popular participation. The goal of the project is to provide transportation to nearby villages and the markaz seat and to generate profits for the village Services and Development fund.

The Local Unit has purchased one 14-passenger microbus to operate daily on regular routes.

During the six-month grace period, income is estimated at LE 7,000 and expenses at LE 4,439. During the two repayment years, income is estimated at LE 29,400 and expenses at LE 27,898. During the first year after repayment, income is expected to exceed expenses by LE 3,740.

The project is structured so that the driver, supervisor, and ticket taker share in the project income. Percentages of project income are paid to them as overtime and incentives for working the longer hours required. The driver receives 5%, the supervisor 2% and the ticket taken 2%. This incentive/overtime payment helps assure the success of such a project by providing additional worker motivation.

El Shameya Village
Transportation Project

Markaz El Sahel

LDF Loan: LE 9,000

Date of loan: March 13, 1983

This project is financed with the LDF loan and LE 3,000 popular participation. The goal of the project is to provide workers and students with transportation to their offices and schools in the markaz and nearby villages. A second goal is to prevent the monopoly previously held by private taxi drivers and thus make the cost of transportation more reasonable.

The Local Unit purchased a 14-passenger microbus to operate on daily scheduled routes. It cost LE 11,500. Drivers, tickets takers and supervisors are paid a percentage of project profits.

Estimated income during the initial 6-month grace period of the project is LE 5,775. Expenses for the same period are estimated at LE 4,223.

Total expenses during the two loan repayment years are estimated at LE 26,225, slightly higher than revenues, estimated at LE 24,225. During the first year after repayment, revenues are expected to exceed expenses by over LE 2,000.

This is a relatively new project and while estimated income and expense figures have not yet been completely tested, the project shows good promise of financial success.

STATISTICAL CHARTS

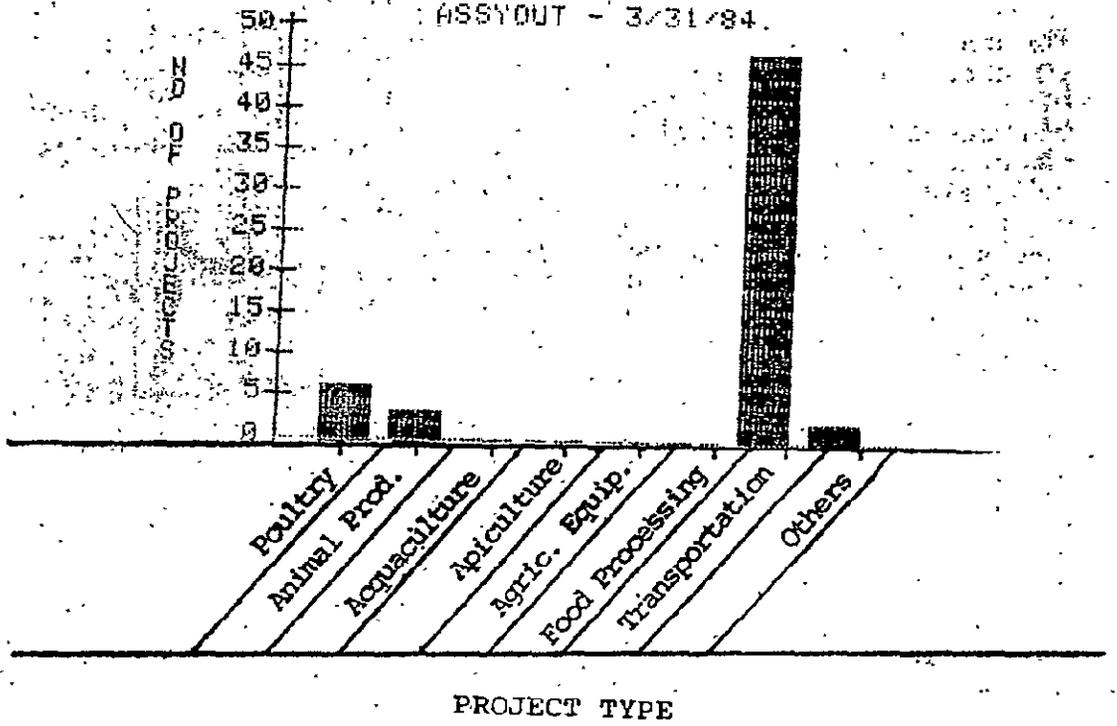
ASSYOUT

The following charts give detailed information on the LDF program in Assyout Governorate.

The first bar chart represents the number of projects of each type in Assyout as of March 31, 1984.

The second chart is a listing of all LDF loans in Assyout governorate as of March 31, 1984. Loans are identified by village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation, and total financing can be read at the bottom of the chart.

ASSYOUT - 3/31/84



BEST
AVAILABLE

GOVERNORATE: 14		ASSYOUT		BEST AVAILABLE		PAGE 11	
NO.	NAHNAZ	VILLAGES	PROJECT TYPE	LOCAL VALUE	LOCAL VALUE	TOTAL	DATE
1	MANFALOT	BANY SHOKIER	BROILERS	25000	4500	29500	05-01-81
2	EL BADARY	EL OTHMANEYA	BROILERS	20000	3000	23000	05-01-81
3	EL BADARY	EL NAWANHA	BROILERS	20000	3000	23000	05-01-81
4	ABNOOB	BANY MOHAMMEDYAT	BROILERS	21000	4000	25000	05-01-81
5	ASSYOUT	NAGAR SABHA	BROILERS	22000	4000	26000	05-01-81
6	MANFALOT	OM EL KOSOUR	LAYERS-YABLE EGGS	18000	6500	24500	05-01-81
7	ABNOOB	ARAB MATIEP	CATTLE FATTENING	10000	3000	13000	05-12-81
8	EL BADARY	EL OKAL EL KIBLY	CATTLE FATTENING	10000	3000	13000	05-12-81
9	EL GHAMAYEM	DAIR EL GHADLA	CATTLE FATTENING	10000	3000	13000	05-12-81
10	ABNOOB	BANY ZIED EL AKRAD	CARPENTRY SHOPS	18000	4000	22000	05-01-81
11	ASSYOUT	EL MOTIEER	CARPENTRY SHOPS	18000	4000	22000	05-01-81
12	ABNOOB	BANY MONK	MICROBUS-BUS	7500	2250	9750	05-12-81
13	ASSYOUT	BANY MUSTEN	MICROBUS-BUS	7500	2250	9750	05-12-81
14	ABOU TIEG	EL ZARABY	MICROBUS-BUS	9750	2850	12600	04-01-81
15	ASSYOUT	MANKASHO	MICROBUS-BUS	9750	2850	12600	05-12-81
16	MANFALOT	BANY RAFLE	MICROBUS-BUS	9750	2850	12600	05-12-81
17	ASSYOUT	NAGAR SHABA	MICROBUS-BUS	9750	2850	12600	05-12-81
18	EL GHAMAYEM	EL AZAYCA	MICROBUS-BUS	12000	3600	15600	05-12-81
19	DAYROUT	SEBBOU	MICROBUS-BUS	9750	2850	12600	05-12-81
20	ASSYOUT	EL MOTIEER	MICROBUS-BUS	9750	2850	12600	05-12-81
21	DAYROUT	MASARA	MICROBUS-BUS	9750	2850	12600	05-12-81
22	DAYROUT	GARF SARHAN	MICROBUS-BUS	9750	2850	12600	05-12-81
23	DAYROUT	EL HANTA	MICROBUS-BUS	9750	2850	12600	05-12-81
24	MANFALOT	BANY SOINT	MICROBUS-BUS	9750	2850	12600	05-12-81
25	DAYROUT	DAYROUT EL SAKIER	MICROBUS-BUS	9750	2850	12600	05-12-81
26	DAYROUT	KODIET EL ISLAN	MICROBUS-BUS	9750	2850	12600	05-12-81
27	ABNOOB	EL MAHBOA	MICROBUS-BUS	9750	2850	12600	05-12-81
28	MANFALOT	BANY SHOKIER	MICROBUS-BUS	9750	2850	12600	05-12-81
29	SEDA	MAGRIES	MICROBUS-BUS	9750	2850	12600	05-12-81
30	ABNOOB	BANY ZIED EL AKRAD	MICROBUS-BUS	9750	2850	12600	05-12-81
31	EL KOUSEYA	FAZARA	MICROBUS-BUS	8750	4250	13000	05-12-81
32	ABOU TIEG	BAKOUR	MICROBUS-BUS	9750	2850	12600	04-01-81
33	MANFALOT	EL HANATKA	MICROBUS-BUS	9000	3000	12000	05-12-81
34	MANFALOT	OM EL KOSOUR	MICROBUS-BUS	18500	6500	25000	05-12-81
35	ASSYOUT	DOPONKA	MICROBUS-BUS	18000	3500	21500	05-12-81
36	DAYROUT	DASHLOUT	MICROBUS-BUS	9750	3250	13000	05-12-81
37	ABNOOB	EL HAMMAN	MICROBUS-BUS	9750	3250	13000	05-12-81
38	ABNOOB	ARAB MATIEP	MICROBUS-BUS	9750	3250	13000	05-12-81
39	EL BADARY	EL OTHMANEYA	MICROBUS-BUS	10100	3400	13500	05-12-81
40	ASSYOUT	RIEVA	MICROBUS-BUS	9750	3250	13000	05-12-81
41	EL GHAMAYEM	DAIR EL GHADLA	MICROBUS-BUS	9750	3250	13000	04-01-81
42	EL BADARY	EL NAWANHA	MICROBUS-BUS	9000	3000	12000	04-01-81
43	EL BADARY	EL OKAL EL KIBLY	MICROBUS-BUS	9750	3250	13000	05-12-81
44	EL SAHEL	BOEYT	MICROBUS-BUS	10000	3000	13000	05-12-81
45	EL SAHEL	EL ANINA	MICROBUS-BUS	10100	3400	13500	05-12-81
46	ABNOOB	BANY MOHAMMEDYAT	MICROBUS-BUS	9750	2850	12600	05-12-81

GOVERNORATE: 14 ASSYOUT

NO.	MARKAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
47	SEFFA	EL BERBA	MICROBUS-BUS	10100	2400	12500	
48	ASNOQB	EL WASTA	MICROBUS-BUS	9750	2250	12000	03-13-81
49	EL BADARY	EL NAWANRA	MICROBUS-BUS	9750	2250	12000	03-13-81
50	MANFALOT	NAZET KARAR	MICROBUS-BUS	9750	2250	12000	03-13-81
51	EL SAHEL	EL SHAMEYA	MICROBUS-BUS	9800	2000	12000	03-13-81
52	ABOU TIEG	DEWIENA	MICROBUS-BUS	9750	2250	12000	03-13-81
53	ABOU TIEG	EL NEKHEILA	MICROBUS-BUS	12000	4000	14000	
54	EL BADARY	EL OKAL EL BAHARY	MICROBUS-BUS	9300	2200	12500	04-03-81
55	ASSYOUT	MUSHA	MICROBUS-BUS	9750	2250	12000	
56	SEFFA	AWLAD ELYAS	MICROBUS-BUS	9750	2250	12000	01-11-81
57	EL KOUSEYA	MAIR	MICROBUS-BUS	9750	2250	12000	08-11-81
58	EL KOUSEYA	BANY KORKANI	MICROBUS-BUS	9750	2250	12000	
T O T A L S F O R A S S Y O U T				714200	214700	368900	

Lending

New loans (since Sept.30,1983):	2 (both transportation)
Total loans:	12
Total value:	LE 240,500
Popular participation:	LE 105,400

Repayments

Total due:	LE 47,596
Actual repayments:	LE 46,207
Delayed repayments:	LE 1,389
Repayment rate:	97%

Loan Applications

Under review:	4 applications for	1 poultry, 2 transportation, 1 small enterprise,
Potential total value:	LE 70,000	

Training Update

Since September 1983, Sohag sent representatives to the following LDF training programs: a Seminar on Feasibility Studies for 133 persons from 11 governorates; and a Bookkeeping and Financial Reporting seminar for 94 persons from 10 governorates.

SOHAG GOVERNORATE

21

LDF Loans

This Upper Egypt governorate has 10 LDF loans with a total value of LE 150,750 as of September 30, 1983. Popular participation by villages totals LE 41,650. The loans are distributed among 10 of its 51 Local Units, and include: 6 poultry projects with total loans of LE 126,000; 3 apiculture projects totalling LE 15,000 loans, and one transportation project with a loan of LE 9,750.

Repayments due on loans total LE 36,330. Actual repayments are LE 29,493. Delayed payments equal LE 6,837.

There are four new LDF loan applications currently under review. All four are for transportation projects.

LDF Training

A total of 326 representatives from Sohag attended LDF training sessions in Egypt in 1982 and 1983. Another two were trained in the U.S., both executive heads of villages.

Sohag representatives participated in a June 1982 Exchange of Development Experience seminar in El Menya, with 35 persons from Sohag, Assyout and El Menya in attendance.

Two technical training sessions were held in Sohag, in April 1983 for Sohag officials: 36 persons attended a session on poultry production, 26 persons a session on animal production. Sohag representatives attended the September 1982 bookkeeping seminar in Ismailliah with 29 persons from 6 governorates. The governorate was also represented at a poultry and animal production projects seminar in Alexandria in October 1982.

Sohag held two training sessions on Local Government and Decentralization in November 1982. One session was an orientation for village councils, attended by 67 Sohag leaders, and the other was attended by 119 Sohag leaders from the three local government levels.

A Planning, Management and Evaluation seminar on bookkeeping was attended by Sohag representatives in Alexandria in April 1983. In May 1983, Sohag trainees attended a Follow-up and Evaluation seminar in Alexandria with a total of

17 persons from four governorates. In addition, Sohag was represented at two LDF symposia held in Alexandria in October 1982 and June 1983 with a total of 102 persons from six governorates.

Shatoura Village
Queen Bee Rearing Project

Markaz Tahta

LDF Loan: LE 7,000

Date of loan: June 29, 1980

This project is financed with the LDF loan and LE 2,900 popular participation. The goal of the project is to supply queen bees to local honey producers.

The project has encountered some difficulties in operation. It was designed to operate in a similar fashion to other LDF queen bee rearing projects. Queen bees are bred, and once new bees are produced, females are isolated in cells. Each cell is then built by the queen and worker bees.

The project was developed in cooperation with LDF technical consultants. Fifty wooden boxes for hives were constructed by Local Unit workers at a cost of LE 30 each. A shed was constructed to shade the hives, and plants were grown on either side of the shed to protect it from wind. The boxes were covered with bamboo for additional protection.

The project began operation in February 1981. Nuclei containing an initial supply of bees were purchased from ORDEV apiaries. The first group of bees did not achieve expected production levels. As project operation continued to produce undesirable results, local unit workers have concluded that the present site is not appropriate for queen bee production.

The Local Unit has proposed to convert the project to honey production, as this is a very successful activity in the village. The LDF/ORDEV technical representative is working with the Local Unit to make changes to turn the project into a productive enterprise.

Update

As proposed, the project has been converted primarily to honey production as opposed to bee raising. Revenues from the sale of honey during the latter half of 1983 were LE 314, while sales of queen bees brought LE 91. Additional revenues from the sale of empty honey cans brought LE 48, bringing total revenues to LE 453. Total operating expenses were LE 190, total fixed costs LE 43, and total expenses LE 333. Net income in the six-month period was LE 120. Conversion of the project has thus far proven successful.

El Raiana El Moulaka Broiler Project

Markaz Tema

LDF Loan: LE 27,000

Date of Loan: March 2, 1982

This project is financed with the LDF loan and LE 5,000 popular participation. The goal is to raise broiling chickens for sale in the local market.

Chickens are raised on the ground in a poultry house constructed by local unit workers on local unit grounds. The construction phase took only six months.

This project was the first in Sohag to introduce a non-traditional fast growing Hubbard breed chicken.

Operation began in January 1983. One initial difficulty was a high mortality rate of chicks during transport from Kalyoubeya and in the poultry house due to overly high temperatures. The project recovered from these difficulties and realized a profit of LE 1,700 during its first six months of operation.

This project has become very popular and well known in the village and the governorate. It was visited by the Governor and it attracted people from over twenty nearby villages to buy its first products. The first brood of broilers was sold out in only two days.

Update

During the latter half of 1983, 9,579 chickens were sold, bringing revenues of LE 18,201. Sales of manure brought LE 115, thus total revenues were LE 18,316. Operational expenses were LE 14,736, fixed costs LE 721, and total expenses LE 15,457. Net income realized by the project was LE 2,859.

STATISTICAL CHARTS

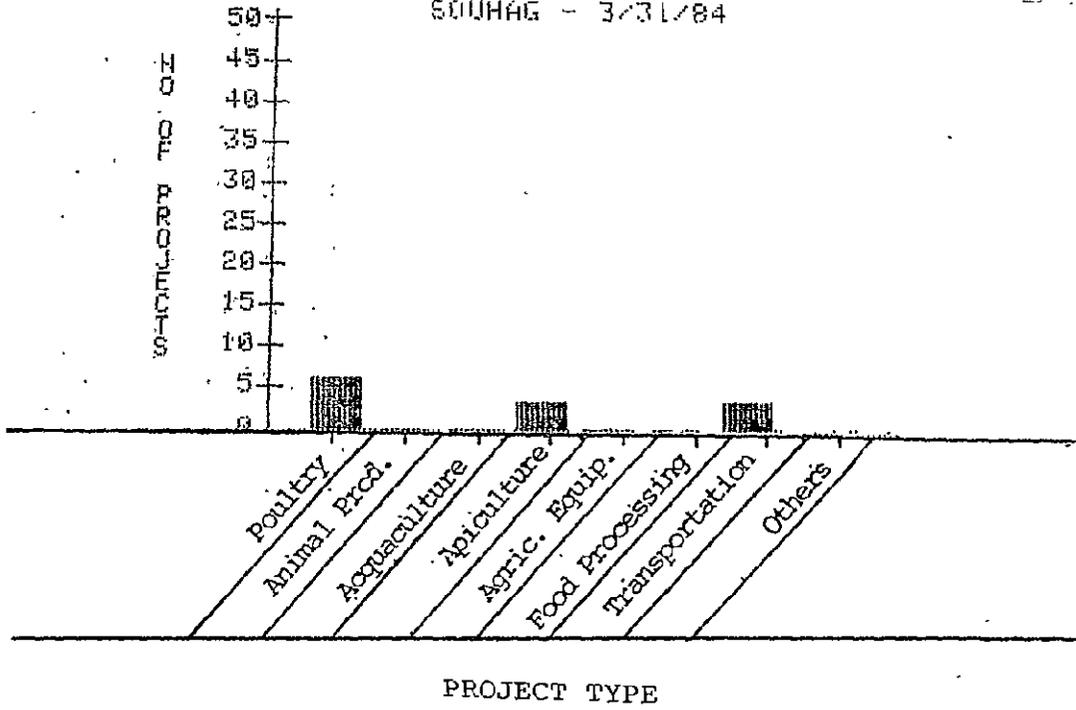
SOHAG

The following charts give detailed information on the LDF program in Sohag Governorate.

The first bar chart represents the number of projects of each type in Sohag as of March 31, 1984.

The second chart of LDF loans contains a listing of all LDF loans in Sohag governorate as of March 31, 1984. Loans are organized by markaz, with information on villages, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation and total financing can be read at the bottom of the chart.

SOJHAG - 3/31/84



02-84.

LOF LOCAL

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GOVERNORATE: 15 SOHAG

NO.	MARAZ	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	TOTAL	CHECK DATE
1	TEMA	EL RAHMAN EL MOHLAKA	BROILERS	27000	5000	32000	03-02-82
2	GEHENA	EL TOLHAT	BROILERS	25000	5000	30000	02-02-82
3	TAHTA	EL SAFIHA	BROODERS	18000	4500	22500	07-01-81
4	TEMA	MESHRA	BROODERS	24000	4000	28000	08-16-81
5	SOHAG	AWLAD AZIZ	LAYERS-FERTILIZED EGGS	28000	5000	33000	07-21-80
6	SOHAG	RAMAFEI EL KOUSEER	PULLETS	15000	6000	21000	07-21-80
7	EL MARAGHA	EL AZIZAT	HONEY PRODUCTION	4000	3000	7000	07-01-81
8	SAKOULTA	EL GELIAWEYH	HONEY PRODUCTION	4000	3000	7000	07-01-81
9	TAHTA	SIHTOURA	QUEEN BEE REARING	7000	2000	9000	06-29-80
10	AKHMEEM	EL KOLA	MICROBUS-BUS	9700	1200	10900	
11	SOHAG	BALSAFORA	MICROBUS-BUS	3750	500	4250	
12	EL MARAGHA	SHENDANEEL	BOATS	60000	6000	66000	
- - - T O T A L S F O R S O H A G - - -				240000	10400	250400	

Lending

New loans (since Sept.30,1983):	9 (all transportation)
Total loans:	39
Total value:	LE 532,250
Popular participation:	LE 191,185

Repayments

Total due:	LE 111,302
Actual repayments:	LE 105,777
Delayed repayments:	LE 5,525
Repayment rate:	95%

Loan Applications

Under review: none

Training Update

Since September 1983, Kena sent representatives to the following LDF training programs: the Exchange of Development Experience for 180 participants from 12 governorates; and a Feasibility Studies seminar with 133 trainees from 11 governorates.

KENA GOVERNORATE

LDF Loans

This Upper Egypt governorate has 30 LDF loans totalling LE 428,000 as of September 30, 1983. Popular participation by villages totals LE 156,435. LDF projects are distributed among 26 of the governorate's 48 Local Units, and include: 16 poultry projects with total loans of LE 235,000; 7 transportation projects totalling LE 82,000; 4 animal production projects totalling LE 54,000, and 3 small enterprises with total loans of LE 57,000.

Repayments due on loans total LE 91,021. Actual repayments equal LE 69,298. Delayed payments thus equal LE 21,723.

There are nine new LDF loan applications from Kena currently under review, all for transportation projects.

LDF Training

During 1982 and 1983, 377 persons from Kena governorate attended LDF training sessions in Egypt. Another four were trained in the U.S. Two of these were governorate level officials and two were from the markaz level.

Kena hosted an Exchange of Development Experience seminar in November 1982 for 47 persons from Kena, El Menya, Ismailliah and Red Sea governorates. Representatives from Kena also participated in a September 1982 exchange seminar in Ismailliah with 32 persons from 4 governorates.

Kena held two technical training sessions in November 1982 on poultry production and animal production. The two sessions were attended by 74 persons. The governorate was also represented at the September 1982 beekeeping seminar in Ismailliah with five other governorates' representatives, and at the LDF fish farming seminar in Cairo the same month.

A Planning, Management and Evaluation seminar on bookkeeping and financial reporting was held for Kena officials in November 1982 in Alexandria; 21 Kena officials attended.

Two Local Government and Decentralization sessions were held in Kena during February 1983. The village councils orientation was attended by 72 Kena local leaders. An orientation for 116 Kena representatives from the three tiers of local government was also held in February.

Hegaza Kibly Cement Tile Project

Markaz Kous

LDF Loan: LE 15,000

Date of loan: February 26, 1980

This project is financed with the LDF loan and LE 7,000 popular participation. Its goal is to produce cement floor tiles for sale to the local building industry. A number of buildings were damaged in a severe flood from the eastern mountains in 1979.

The major raw material required is cement, bought in El Menya at a government fixed price. Other raw materials, including coloring, are purchased on the free market.

Production began December 1, 1980. Daily capacity is 60 square meters or 1500 tiles. Three varieties are produced: ordinary tile, selling for LE 1.4 per square meter; mosaic tile, which sells for LE 2.5/m² and colored tile, which sells for LE 3.00. Delivery adds pt 10 to the price per square meter.

Five workers are employed in tile manufacturing. Two shifts of two persons each are worked. The fifth skilled laborer is hired on a contract basis and his salary is based on the type and quantity of tiles produced.

During the year July 1, 1982 to June 30, 1983, revenues from the project totalled LE 25,329. Total operational expenses during the same period were LE 19,551. The project is operating successfully, and once loan repayments are completed, it will generate considerable profits for the village's Special Account.

Update

During the second half of 1983 the production of tiles generated revenues of LE 7,040. Operational expenses were LE 4310, fixed costs LE 529, and total expenses LE 4,839. Net income during the period was LE 2,201.

Khozam Village Red Brick Project

Markaz Kous

LDF Loan: LE 30,000

Date of loan: July 31, 1980

This project is financed with the LDF loan and LE 13,500 of popular participation.

Additional funding was obtained through a LE 50,000 grant from CARITAS, a benevolent association. The goal of the project is to produce bricks to be used in rebuilding the area, which was partly destroyed by a severe flood in 1979.

There are no other brick factories within 35-45 kms from the village unit. Property (two feddans) for the factory is rented by the Village Council from a private owner for LE 500 a year. An additional 415 feddans alongside the property were purchased by the Local Unit.

Construction of the brick factory cost LE 14,500 and machinery cost LE 4,500. Production capacity is 48 million bricks annually, based on the capacity of the engine to mix mud and straw in 2-cubic meter batches. The oven was built on site with bricks manufactured there.

The factory is located on the edge of the desert and does not impinge on valuable farm land. The mud for bricks is dredged from nearby canals. Straw is from sugar cane residues, and costs approximately LE 5 per ton (for 10,000 bricks). The cost of producing 1000 bricks is approximately LE 22.

Bricks are sold for LE 31 per ton at the factory and LE 35-37 if delivered to town. Revenues for the six-month period from October 1, 1982 to March 31, 1983 totalled LE 32,654. Expenses during the same period were LE 20,448. Over one million bricks were sold during the same period.

Update

During the latter half of 1983, 570 tons of brick at about LE 36 per ton were sold for LE 20,520. Operating expenses were LE 16,644, fixed costs LE 1,750, and total expenses LE 18,394. The project realized a net income of LE 2,126 for the six-month period.

STATISTICAL CHARTS

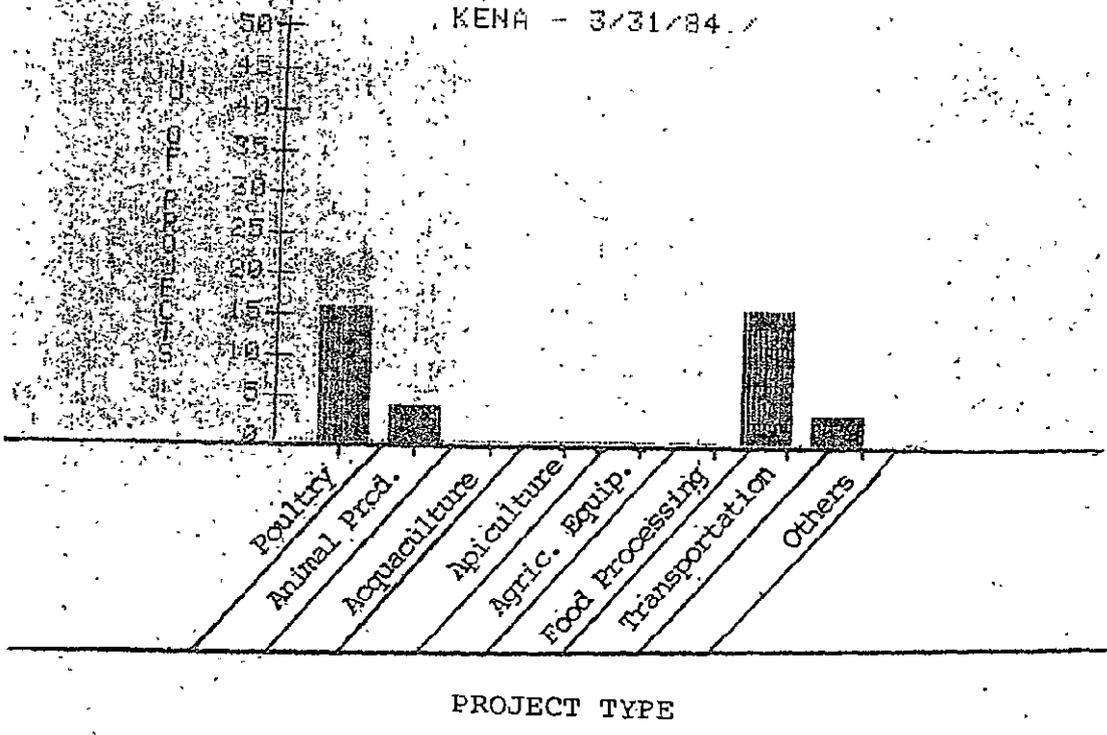
KENA

The following charts give detailed information on the LDF program in Kena.

The first bar chart identifies the number of projects of each type as of March 31, 1984.

The second chart of LDF loans lists all loans in Kena as of March 31, 1984, giving markaz, village, project type, loan value, popular participation, total project financing, and the date of the LDF loan check. Total loan values, popular participation and total financing are at the bottom of the chart.

KENA - 3/31/84



GOVERNORATÉ: 16 KENA

NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	EL ASERAT	BROODERS	15000	4500	08-17-81
2	HOU	BROODERS	15000	4500	08-17-81
3	AWLAD NEGM BAHGOURA	BROODERS	15000	4500	08-17-81
4	EL ARKY	BROODERS	15000	4500	08-17-81
5	EL ASHEY	BROODERS	15000	4500	07-01-81
6	TOUKH	BROODERS	15000	4500	07-01-81
7	EL BARAHMA	BROODERS	15000	4500	07-01-81
8	ABNOOD	BROODERS	17000	3500	08-17-81
9	BAHGOURA	BROODERS	15000	3500	11-01-81
10	EL WAKF	BROODERS	12000	3500	11-01-81
11	ABOU DEYAB GHARB	BROODERS	15000	3500	11-01-81
12	EL SHIEKHIA	BROODERS	15000	3500	11-01-81
13	ABOU MANAE BAHARY	BROODERS	15000	3500	11-01-81
14	EL HALAEAYA BAHARY	BROODERS	15000	3500	11-01-81
15	EL RAHMANEYA KIBLY	BROODERS	14000	3500	11-01-81
16	EL HARRAGEYA	BROODERS	12000	3500	11-01-81
17	EL ODIESAT	CATTLE FATTENING	21000	6265	08-17-81
18	EL ROZIKAT BAHARY	SHEEP REARING	11000	3140	07-01-81
19	EL DABEIA	SHEEP REARING	11000	3140	07-01-81
20	EL MARIES	SHEEP REARING	11000	3140	07-01-81
21	HEGAZA KIBLY	CEMENT TILES	15000	7000	02-26-80
22	KHOZAM	RED BRICKS	30000	13500	07-31-80
23	KASIER BAKHANES	MICROBUS-BUS	7500	2500	11-01-81
24	EL GHARBY BAHGOURA	MICROBUS-BUS	7500	2500	11-01-81
25	KASIER BAKHANES	MICROBUS-BUS	9750	3250	
26	EL ODIESAT	MICROBUS-BUS	19000	6500	
27	EL ARKY	MICROBUS-BUS	9500	3250	
28	DANDARA	MICROBUS-BUS	9750	3250	
29	ELRAHMANEYA	MICROBUS-BUS	9750	3250	
30	ELWAKF	MICROBUS-BUS	9750	3250	
31	EL ZENEYA KIBLY	MICROBUS-BUS	19125	6375	
32	EL KARRA	MICROBUS-BUS	9750	3250	
33	ASFOON	MICROBUS-BUS	16875	5625	
34	EL BAHARY KAMQOLA	MICROBUS-BUS	9750	3250	
35	EL SHIEKHIA	MICROBUS-BUS	9750	3250	
36	EL ASHEY	MICROBUS-BUS	19000	6500	
37	EL HALAFAYA BAHARY	MICROBUS-BUS	9750	3250	
38	FAO KIBLY	MICROBUS-BUS	9750	3250	
39	ABOU SHOUSHA	STORES	12000	29500	08-23-83
T O T A L S FOR KENA			532250	191185	

Lending

New loans (since Sept.30,1983):	none
Total loans:	2
Total value:	LE 135,500
Popular participation:	LE 62,000

Repayments

Total due:	LE 12,993
Actual repayments:	LE 9,576
Delayed repayments:	LE 3,417
Repayment rate:	73.7%

Loan Applications

Under review:	2 applications for apiculture projects
Potential total value:	LE 4,000

Training Update

Since September 1983, Aswan sent representatives to a seminar on Feasibility Analysis for 133 persons from 11 governorates.

ASWAN GOVERNORATE

LDF Loans

This Upper Egypt governorate has 2 LDF loans for a total value of LE 135,000 as of September 30, 1983. Popular participation by villages totals LE 62,000. The projects are in 2 of the governorate's 22 Local Units. One of the projects is an agricultural equipment project and the other is a small enterprise.

Repayments due on loans total LE 9,575. No repayments have been made thus far. Delayed payments are thus LE 9,575.

There are currently 2 LDF loan applications from Aswan under review, both for apiculture projects.

LDF Training

During 1982 and 1983, 95 persons from Aswan attended LDF training in Egypt.

Aswan representatives participated in an Exchange of Development Experience seminar in El Menya in October 1982 with officials from El Menya and Giza. A total of 27 persons attended.

Aswan was represented at the September 1982 LDF fish farming seminar in Cairo.

The governorate held a village council orientation session in January 1983 for 80 of its local leaders.

Aswan representatives attended a Follow-up and Evaluation seminar in May 1983 in Alexandria with 17 representatives from four governorates.

Ballana Village Farm Tractor Project

Markaz Nasr

LDF Loan: LE 19,500

Date of loan: April 28, 1982

This project is financed with the LDF loan and LE 5,000 popular participation. The goal is to provide a farm tractor for rent on an hourly basis to the sugar cane farms in the area.

The project was to have financed the purchase of a farm tractor which would be rented on an hourly basis to nearby farmers. Once the loan was received, the Local Unit realized that the financing was not sufficient to purchase a tractor with the necessary horsepower for use in sugar cane fields.

The governorate, through the local ORDEV office, is assisting the village with financing for the tractor. The tractor has been ordered from the U.S.A. and is expected by the first of the year (1984).

Abou El Rish Bahary
Plastic Container Project

Markaz Aswan

LDF Loan: LE 116,000

Date of loan: May 11, 1982

This project is financed with the LDF loan and LE 57,000 popular participation. The goal of the project is to manufacture plastic bags for sale to feed mills, fertilizer companies, dairy plants and fish processors in the area.

This is a non-traditional LDF project and one which has required extensive planning and management skills. Some difficulties have been experienced during the initial phases of the project. Blueprints for the plant were completed some time ago, after visits to similar private sector projects in Cairo. For some time, no contractor was found to build the plant. A contractor has now been selected and construction is scheduled to begin in late November 1983. The contractor is committed to have production machinery in place within four months.

Another problem is the need for additional financing to bring the factory into production. The ORDEV representative for the governorate met with the LDF Small Enterprise advisor to discuss the financing and future plans for the project.

The Small Enterprise advisor suggested that the project explore the possibility of obtaining financing in the form of advance payments from the future purchasers of the product. These firms include a fertilizer factory, a nearby feed mill, and a dairy plant in the area.

The ORDEV representative is in the process of investigating these possibilities as a way of completing the implementation of the project without increasing the LDF loan.

STATISTICAL CHARTS

ASWAN

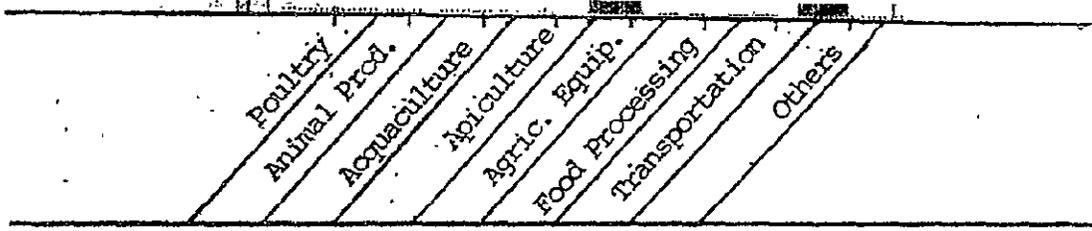
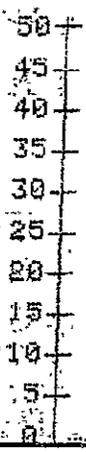
The following charts give detailed information on the LDF programs in Aswan Governorate.

The first chart identifies the number of projects of each type in Aswan as of March 31, 1984.

The second chart identifies LDF loans in the governorate as of March 31, 1984. Information is given on village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and date of loan. Total loan values, popular participation and total financing can be read at the bottom of the page.

ASMAN - 3/31/84.

PERCENTAGE OF TOTAL PROJECTS



PROJECT TYPE

04-04-84

PAGE 2

GOVERNORATE: 17 ASHAN

NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	ABOU EL RISH BAHARY	PLASTIC CONTAINERS	118000	57000	05-11-82
2	BALLANA	FARM TRACTORS	19500	5000	04-28-82
----- T O T A L S FOR ASHAN -----			135500	62000	

DESERT GOVERNORATES

MATROUH

NEW VALLEY

NORTH SINAI

Lending

New loans (since Sept. 30, 1983): none
Total loans: 6
Total value: LE 130,000
Popular participation: LE 46,000

Repayments

Total due: LE 22,953
Actual repayments: LE 22,953
Delayed repayments: none
Repayment rate: 100%

Loan Applications

Under review: 7 applications for 4 poultry,
2 small enterprise,
1 transportation
Potential total value: LE 452,739

Lending

New loans (since Sept. 30, 1983)	none
Total loans:	2
Total value:	LE 38,500
Popular participation:	LE 9,315

Repayments

Total due:	LE 12,954
Actual repayments:	LE 3,984
Delayed repayments:	LE 8,970
Repayment rate:	30.7%

Loan Applications

Under review: 1 application for poultry

Potential total value: LE 30,000

Training Update

Since September 1983, North Sinai sent representatives to the following LDF training programs: the Development Symposium for 38 persons from 5 governorates; and a Bookkeeping and Financial Reporting training session with 94 persons from 10 governorates.

In addition, 20 North Sinai trainees benefited from English language training held in that governorate in January 1984.

South Sinai Training

Although South Sinai does not as yet have any LDF loans, the governorate sent representatives to the Exchange of Development Experience seminar with 38 persons from 5 governorates.

Red Sea governorate does not as yet have any LDF loans.

DESERT GOVERNORATES

MATROUH, NEW VALLEY, AND NORTH SINAI

These three governorates have been relatively inactive with LDF loans, due to their distances from LDF-Cairo, their small rural populations and small number of established village councils (26 in all three).

LDF has tried to stimulate LDF loan activity in these and the two other "desert" governorates, Red Sea and South Sinai. In the First Amendment to the Activity Protocol under the Decentralization Sector Support Program for Development Decentralization I, July 7, 1983, the entities eligible to apply for LDF loans were expanded to include the markaz units of government in all desert governorates.

Matrouh governorate has 6 LDF loans totalling LE 130,000 as of September 30, 1983. Popular participation totals LE 46,000. The loans are distributed among 5 Local Units and include four transportation projects with loans totalling LE 100,000 and 2 aquaculture projects with total loans of LE 30,000.

Repayments due on loans are LE 7,372. Actual repayments are 2,550, and delayed payments LE 4,822.

There are five new LDF loan applications from Matrouh currently under review, 3 poultry projects and 2 small enterprises.

New Valley governorate has 5 LDF loans with a total value of LE 73,000 as of September 30, 1983. Popular participation totals LE 23,000. Projects are distributed in 4 Local Units. They include: 2 poultry projects with total loans of LE 33,000; one animal production project with a loan of LE 20,000; an agricultural equipment project with a loan of LE 12,000, and an apiculture project with a loan of LE 8,000.

Repayments due on loans totals LE 25,581. Actual repayments are LE 16,332, and delayed repayments equal LE 9,249.

There are three new LDF loan applications from the New Valley under review, two transportation projects and an animal production project.

North Sinai has 2 LDF loans totalling LE 38,500 as of September 30, 1983. Popular participation by villages is LE 9,315. The projects are in 2 Local Units, an animal production project with LE 17,000 loan, and an aquaculture project with LE 21,500 loan.

Repayments due on loans total LE 18,566. Actual repayments are LE 3,790. Delayed repayments are LE 14,776.

LDF Training

A total of 200 trainees from these desert governorates attended LDF training in Egypt in 1982 and 1983. Matrouh sent 119 representatives, New Valley 52, and North Sinai 29. Another nine were trained in the U.S., three from Matrouh, five from New Valley, and one from North Sinai. Six were from the governorate level and three from the markaz level.

All three desert governorates were active in Exchange of Development Experience programs during 1982-83. Matrouh hosted an exchange seminar in November 1982 attended by 39 persons from Matrouh, New Valley, North Sinai and Fayoum. In March 1983 an exchange seminar was held in Matrouh for 35 persons from El Beheira and other governorates.

In May 1983, North Sinai hosted an exchange seminar for 25 trainees. North Sinai representatives also attended a June 1982 exchange seminar in El Sharkeyah for a total of 42 persons.

New Valley representatives attended an exchange seminar in Fayoum for 42 persons from three governorates.

Matrouh held a village council orientation seminar for 53 of its local leaders in November 1982. Matrouh representatives also received English training at the American University in Cairo in June 1982 and in Matrouh Governorate in March 1983.

New Valley held a technical seminar on beekeeping in April 1983 for 25 of its officials. New Valley also held English language training sessions for 20 persons in December 1982.

North Sinai representatives attended a May 1983 Follow-up and Evaluation seminar in Alexandria with 21 persons from Dakahleya and ORDEV. The governorate was also represented at the April 1983 LDF symposium in Alexandria with 64 persons from four governorates.

Sidi Abdel Rahman
Transportation Project

Markaz El Dabah

LDF Loan: LE 33,000

Date of loan: February 19, 1983

This project is financed with the LDF loan and LE 11,000 popular participation. The goals of the project are: to connect the village with the nearby villages of El Alamein and El Dabayeh; to help foster economic activity between the village and the markaz; and to help develop social, educational and cultural activities between the village and the markaz.

The Local Unit purchased two microbuses, each 25-passenger, to operate on regularly scheduled routes.

Gross income for the first year during loan repayment is estimated at LE 55,000. Expenses for the same year are estimated at LE 39,056. During the second year, income is estimated at LE 50,000 and expenses at LE 37,719. For the first year after loan repayment, income is expected to exceed expenses by LE 18,301.

Workers on the project are paid a percentage of project income. Two supervisors are paid 2% of project income, the driver is paid 5%, and the ticket taker is paid 3%.

This project is providing needed transportation for the village and is generating considerable revenues for the Service and Development fund.

El Neigeila Village
Fishing Boats Project

Markaz Matrouh

LDF Loan: LE 15,000

Date of loan: February 12, 1981

This project was financed with the LDF loan and LE 5,000 popular participation. The goal of the project is to increase the supply of fish available in the local market.

The Local Unit finances the purchase of fishing boats and advances the fishermen the expenses of fishing trips. Once the fishermen complete each 3-4 day trip, they account to the Local Unit for the fish caught. Net profit, after trip expenses, is split equally between the fishermen and the Local Unit.

So far two fishermen are participating in the project. During a typical trip in June 1983, a fisherman netted a total of 585 kgs of six varieties of fish. The fish sold for prices ranging from LE 0.70 to LE 2.50 per kg. Total income from the trip was LE 793. Expenses were LE 85.25. The LE 707.75 profit was split between the Local Unit and the fisherman.

The project is beneficial to the village and is increasing local food supplies, and is generating revenues for the village's Service and Development Account.

Update

During the latter half of 1983 the local unit continued its relationship with private fishermen and each realized a net profit of LE 1,000 for the six-month period. The project continues to be successful and is expected to continue to generate positive net income.

STATISTICAL CHARTS

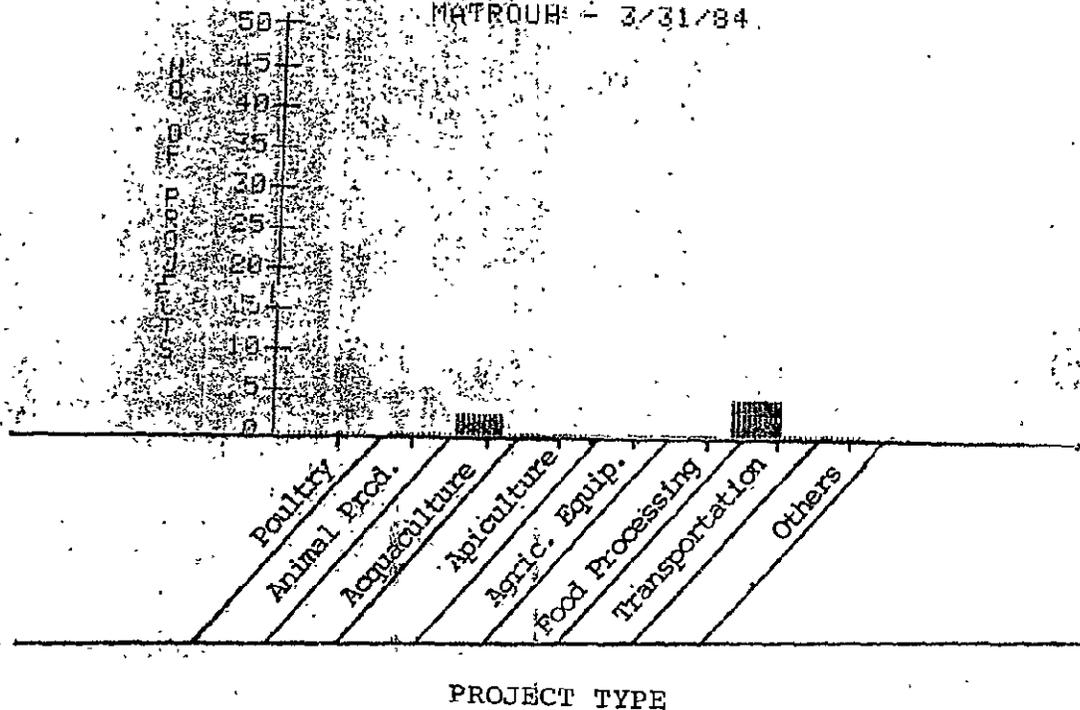
MATROUH

The following charts give detailed information on the LDF program in Matrouh Governorate.

The first bar chart represents the number of projects of each type in Matrouh as of March 31, 1984.

The second chart of LDF loans contains a listing of all LDF loans in Matrouh governorate as of March 31, 1984. Loans are organized by markaz, with information on villages, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation and total financing can be read at the bottom of the chart.

MATROUH - 3/31/84



GOVERNORATE: 18 MATROUH

NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	RAS EL HEKMA	FISHING BOATS	15000	5000	02-12-81
2	EL NEIGEILA	FISHING BOATS	15000	5000	02-12-81
3	BORG EL ARAB	MICROBUS-BUS	25000	0	02-17-83
4	SEIDY ABD EL RAHMAN	MICROBUS-BUS	25000	11000	02-19-83
5	OH EL RAKHM	MICROBUS-BUS	25000	20000	02-19-83
6	RAS EL HEKMA	MICROBUS-BUS	25000	5000	03-06-83
T O T A L S FOR MATROUH			130000	46000	

El Rashda Village
Farm Tractor Project

Markaz El Dakhla

LDF Loan: LE 12,000

Date of loan: December 10, 1980

This project is financed with the LDF loan and LE 3,000 popular participation. The goal of the project is to provide farm equipment on a rental basis to the area's farmers.

One tractor was purchased by the Local Unit. It is rented with a driver on an hourly basis to local farmers to perform various land preparation, planting and harvesting jobs. Prices range from LE 2 to LE 4 per hour, depending on the task.

During the first six months of 1983, project revenues totalled LE 4,847. Operating costs during the same period were LE 5,145 and fixed costs were LE 1,187. Total expenses amounted to LE 6,332. The project was operating a loss of LE 1,485 during this period.

Update

During the latter part of 1983 the project generated revenues of LE 1,641 from 375 hours of services. Total operating expenses for the six-month period were LE 398, fixed costs were LE 475, and total expenses LE 873. The project realized a positive net income of LE 768.

Though encountering great expenses particularly in the area of maintenance and spare parts, this project has gained momentum and can look forward to continued income.

El Kasr Village Duck Project

Markaz El Dakhla

LDF Loan: LE 13,000

Date of loan: May 6, 1981

This project is financed with the LDF loan and LE 4,000 of popular participation. The goal of the project is to provide both baby ducks for sale to local farmers and mature ducks for sale as food in the local market.

During the first year and a half of operations, both baby ducks and mature ducks were produced and sold. Some additional revenues came from the sale of manure. For one brood, total baby ducks were 1,364, generating LE 2,728 in revenues. The total number of mature ducks sold was 1,279. Total revenues from these were LE 2,518. Manure sales brought LE 4. Previous sales generated LE 15,343. Total revenues equalled LE 20,593. Total expenses for ducks, feed, labor, etc. were LE 23,465.

Although the project is not yet operating at a profit, continued operation should produce a profit within the coming year.

Update

In the latter half of 1983 the sale of 8,899 ducks generated revenues of LE 18,503. Variable expenses were LE 14,673, fixed costs LE 275, and total expenses LE 14,948. The project realized in this period a net income of LE 3,555.

STATISTICAL CHARTS

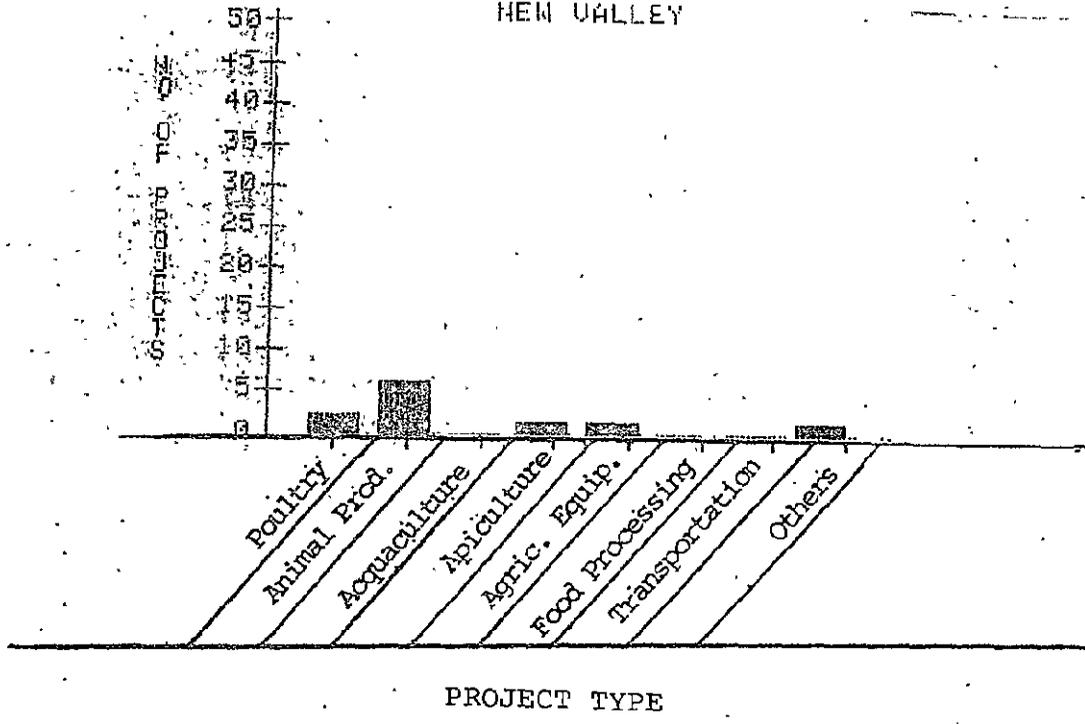
NEW VALLEY

The following charts give detailed information on the LDF program in New Valley Governorate.

The first bar chart represents the number of projects of each type in New Valley as of March 31, 1984.

The second chart is a listing of all LDF loans in New Valley Governorate as of March 31, 1984. . Loans are identified by village, markaz, project type, LDF loan value, amount of popular participation, total project financing, and the date the LDF loan check was issued. Total loan values, popular participation, and total financing can be read at the bottom of the chart.

HEM VALLEY



GOVERNORATE: 19 NEW VALLEY

NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	BULAT	BROILERS	20000	5000	02-12-81
2	EL KASR	DUCKS	13000	4000	05-06-81
3	EL GEDIDA	CATTLE FATTENING	20000	7000	07-31-80
4	EL KHARGA	CATTLE FATTENING	42000	16456	11-27-83
5	BARIS	CALF REARING	42000	16456	12-15-83
6	BOULAK	CALF REARING	42000	16456	12-15-83
7	EL MONIERA	CALF REARING	42000	16456	12-15-83
8	NASER EL SANRAH	CALF REARING	42000	16456	12-15-83
9	EL KASR	QUEEN BEE REARING	8000	4000	05-06-81
10	NASER EL SANRAH	68	110000	45625	
11	EL RASHDA	FARM TRACTORS & IMPL	12000	3000	12-10-80
TOTALS FOR NEW VALLEY			393000	150005	

Rabaa Village Sheep Fattening Project

Markaz Bir El Abd

LDF Loan: LE 17,000

Date of loan: May 6, 1981

This LDF project is one of only two in North Sinai. It was financed with the LDF loan and LE 4,315 popular participation. The goal was to raise sheep for sale to villagers as food.

The project began implementation in June 1981. The Local Unit build warehouse space, office space, and a pen with an asbestos ceiling. Improvements were made to the yard, and water pumps and troughs were installed. A total of LE 5,300 was spent on buildings and improvements.

Originally the plan was to raise 600 sheep annually and sell them for LE 65 each, for a total of LE 39,000. The estimated cost of the sheep was LE 12,000.

The project encountered problems from the beginning. Unavailability of building materials in the area posed difficulties during implementation. Materials were purchased outside the area and transported to the village. Another problem was the unavailability of feed in the area. When the Local Unit did locate feed, the market price was extremely high.

These factors made project operation impossible. The Local Unit decided that the project is economically unfeasible and the Popular Council has requested that LDF cancel the loan. The loan funds will be returned to LDF.

Balouza Village Fish Farming Project

Markaz Bir El Abd

LDF Loan: LE 21,500

Date of loan: February 21, 1982

This project is financed with the LDF loan and LE 5,000 popular participation. The goal is to raise fish in ponds and sell them in the local market, thus increasing the area's food supply.

The project is located on 20 feddans of land on the Mediterranean coast near Port Said. The implementation phase of the project began in March 1982. Four ponds were constructed as well as a shed for storage of supplies. Total costs during implementation were LE 9,500. Three skilled workers and one unskilled worker were employed during this phase.

The ponds are ready for operation, but have not yet been stocked due to various problems encountered by the Local Unit. The Local Unit requested an extension of the loan grace period from LDF which was granted by the Loan Committee.

Stocking of the ponds is planned for the fall of 1983, with production after six months.

Update

As of December 31, 1983 the project had not yet begun production, as it was encountering technical difficulties. In an effort to work out these difficulties, the village council requested technical assistance from fish rearing specialists in the Ministry of Agriculture. A team of specialists visited Balouza for a week, September 21-28, 1983. The project is beginning to remedy its earlier difficulties and plans to raise four cages of baby fish.

STATISTICAL CHARTS

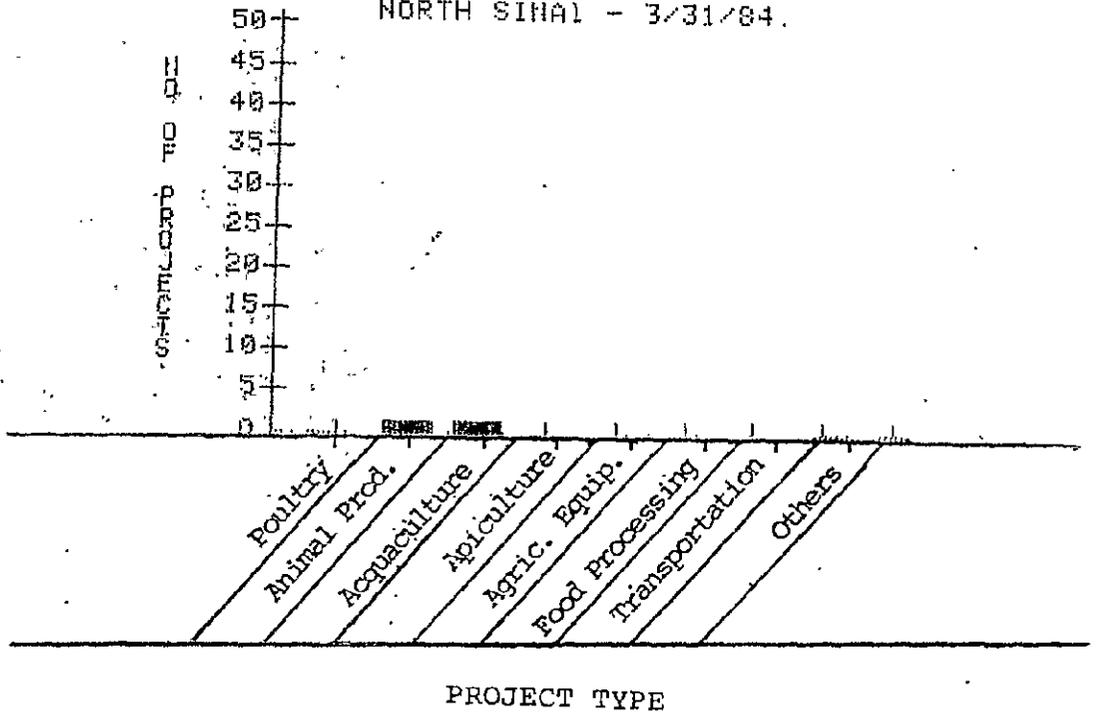
NORTH SINAI

The following charts give detailed information on the LDF program in North Sinai.

The first bar chart identifies the number of projects of each type as of March 31, 1984.

The second chart of LDF loans lists all loans in North Sinai as of March 31, 1984. giving markaz, village, project type, loan value, popular participation, total project financing, and the date of the LDF loan check. Total loan values, popular participation and total financing are at the bottom of the chart.

NORTH SIHAL - 3/31/84.



GOVERNORATE: 20 NORTH SINAI

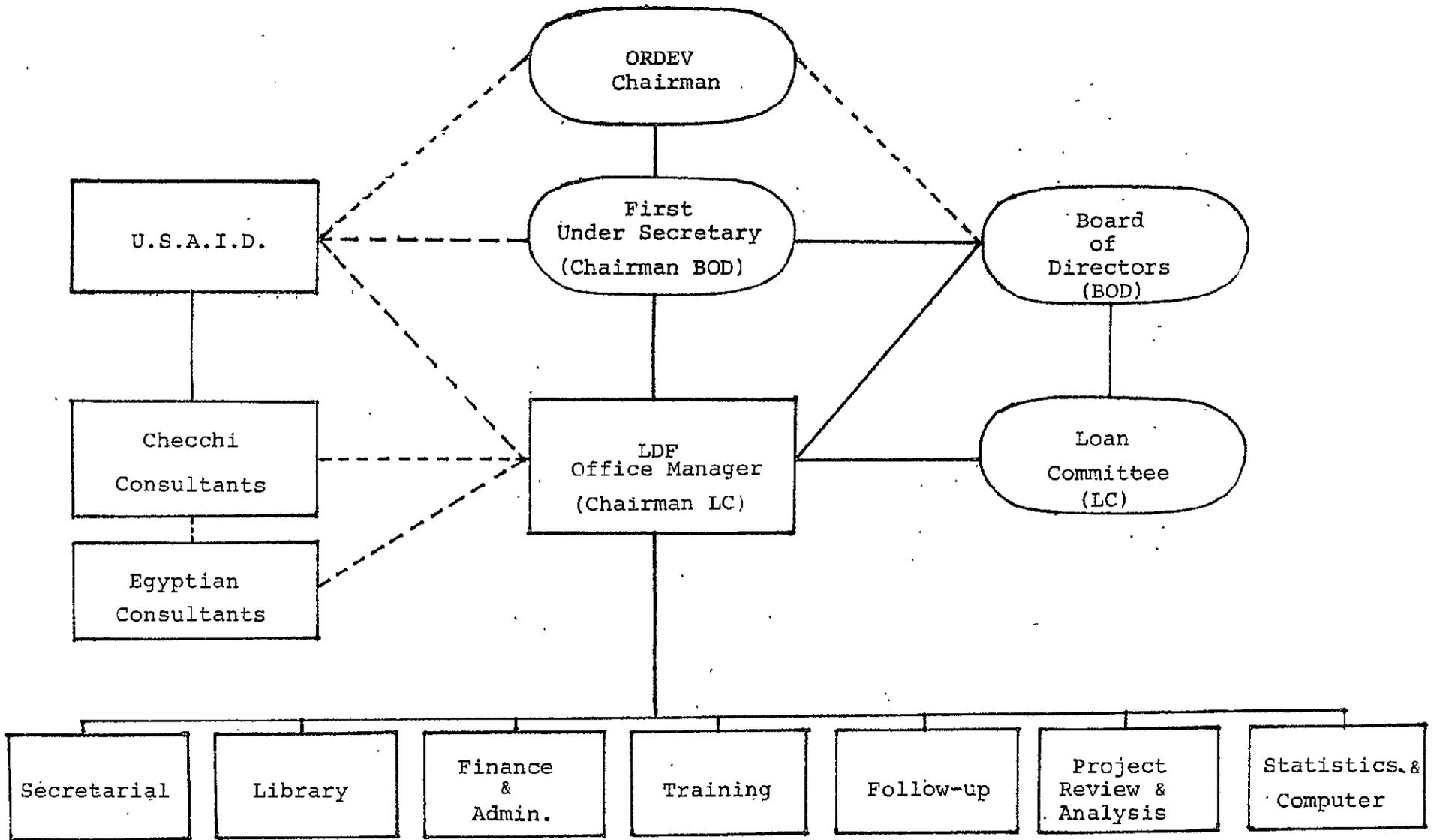
NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	RABAA	SHEEP FATTENING	17000	4315	05-06-81
2	BALOUZA	FISH FARMS	21500	5000	02-21-82
T O T A L S FOR NORTH SINAI			38500	9315	
G R A N D T O T A L S			1229250	459405	

04-04-84.

PAGE 5

GOVERNORATE: 20 NORTH SINAI

NO.	VILLAGE	PROJECT TYPE	LOAN VALUE	LOCAL VALUE	CHECK DATE
1	RABAA	SHEEP FATTENING	17000	4315	05-06-81
2	BALOUZA	FISH FARMS	21500	5000	02-21-82
T O T A L S FOR NORTH SINAI			38500	9315	
G R A N D T O T A L S			1229250	459405	



Key: _____ Line Relationship
----- Staff Relationship

LDF LOAN AMOUNT DISTRIBUTION 3-31-84

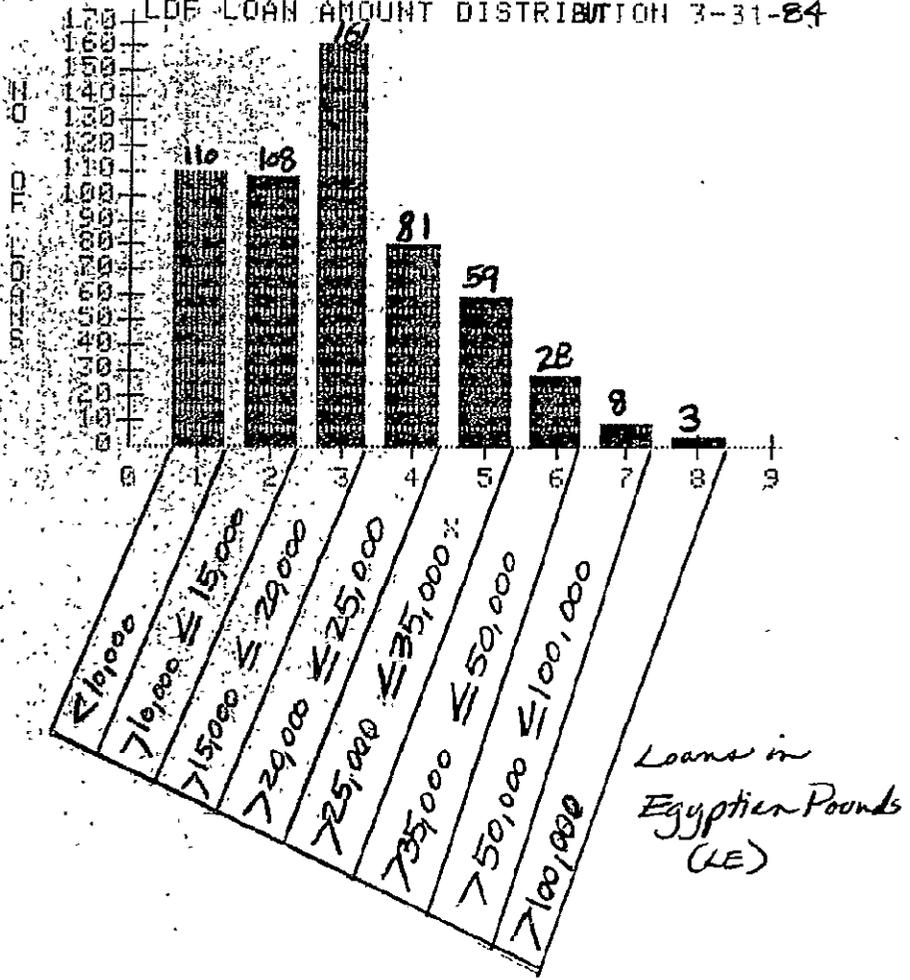
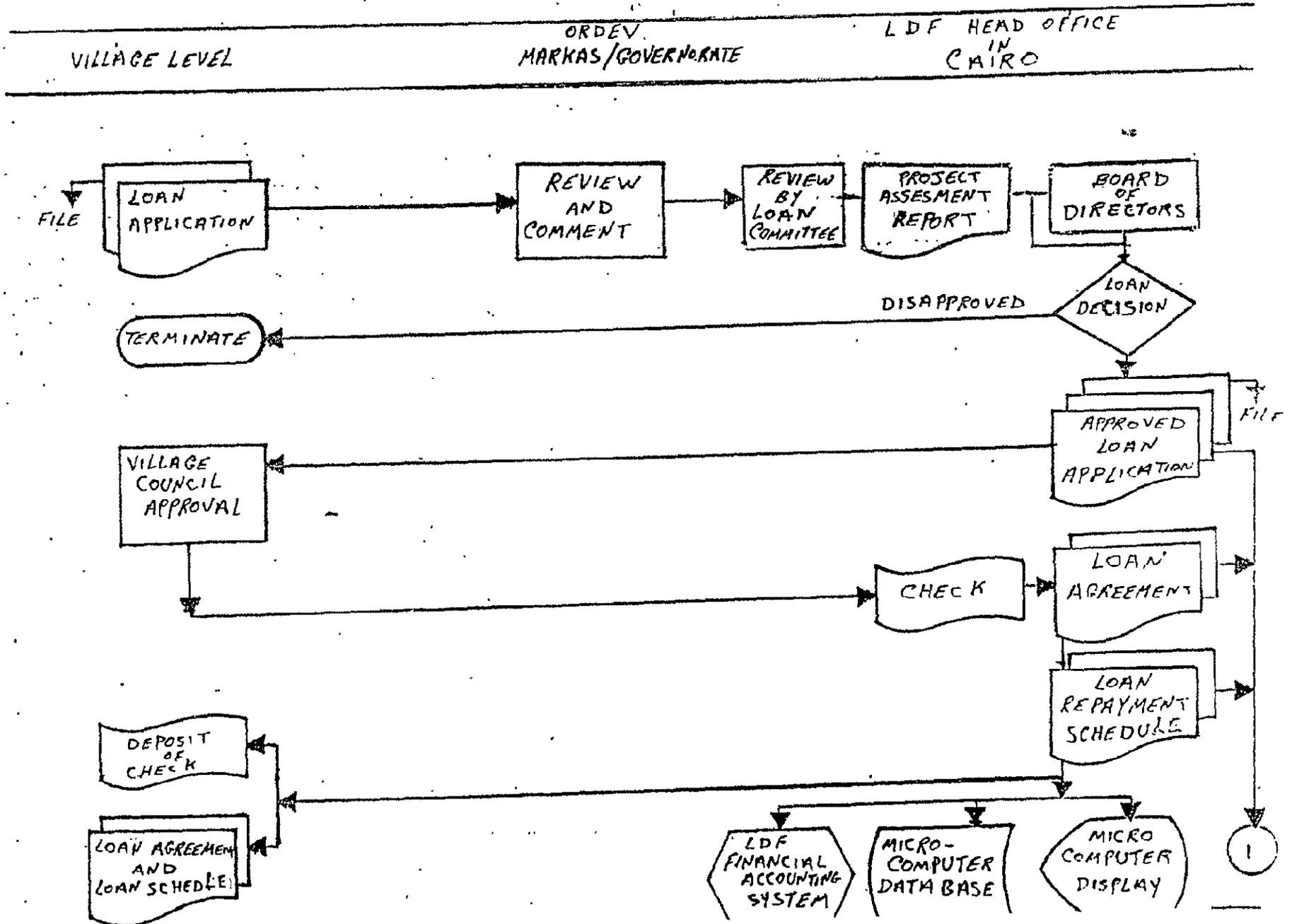


FIGURE I : LDF LOAN OPERATIONS CYCLE - A GENERAL DESCRIPTION

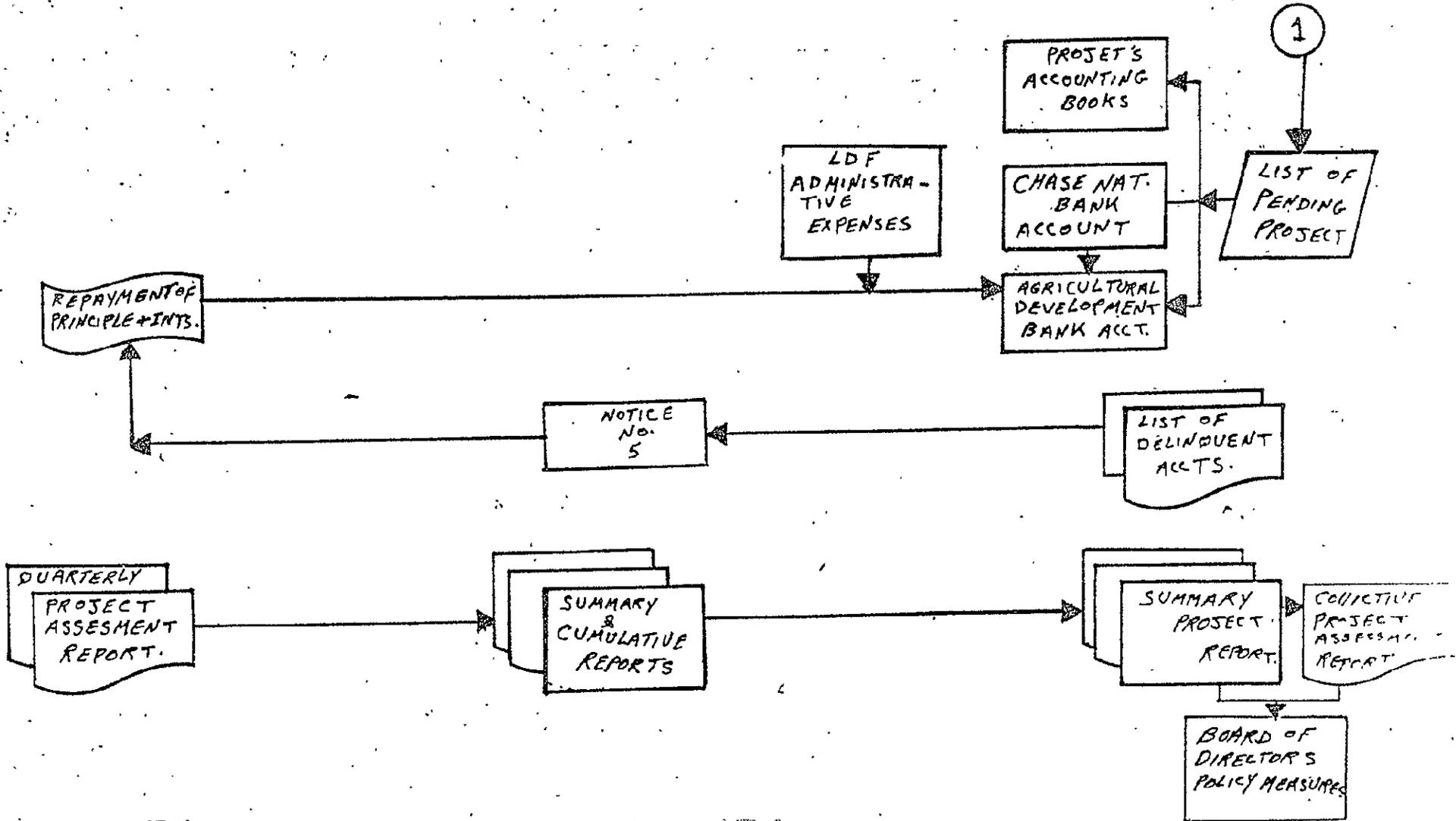


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VILLAGE LEVEL
"LOCAL UNIT"

OR DEV

LDF - CAIRO



LDF PORTFOLIO

GROWTH AND CHANGE SINCE 1980

Number and Value of LDF Loans
With Percentages of Total Number
And Total Value

Project Type	<u>1980</u>					<u>1981</u>				
	No.	% of total No.	Average loan size *	Value *	% of total value	No.	% of total No.	Average loan size *	Value *	% of total value
Poultry	43	40	20.58	885	45.8%	109	48%	20.57	2243	55.5%
Animal Production	31	29	20.35	631	32.7%	49	22%	20.96	1027	25.4%
Aquaculture	2	2	15.0	30	1.5%	5	2%	15.0	75	1.8%
Apiculture	1	1	7.0	7	.4%	8	4%	6.62	53	1.3%
Agricultural Equipment	5	5	9.9	49.5	2.6%	5	2%	9.9	49.5	1.2%
Food Processing	3	3	23.6	71	3.7%	4	2%	21.5	86	2.1%
Transportation	13	12%	7.1	93	4.8%	33	15%	8.8	290.75	7.2%
Other	9	8%	18.3	165	8.5%	12	5%	18.4	220.5	5.5%
Total	107	100%	18.43	1,931.5	100%	226	100%	17.90	4044.75	100%

* In thousands of Egyptian Pounds

1982

1983

As of
December 31, 1982

As of
December 31, 1983

No.	% of total No.	Average loan size *	Value *	% of total value	No.	% of total No.	Average loan size *	Value *	% of total Value	Project Type
149	48%	22.95	3420	56.6%	176	35%	24.26	4270.	42.3%	Poultry
46	15%	21.21	976	16.1%	52	10%	25.41	1321.5	13.1%	Animal Production
8	3%	17.31	138.5	2.3%	6	1%	18.08	108.5	1.1%	Aquaculture
8	3%	6.6	53	.9%	9	2%	6.72	60.5	.6%	Apiculture
7	2%	12.71	89	1.5%	10	2%	18.85	188	1.9%	Agricultural Equipment
5	1%	27.2	136	2.2%	8	2%	25.86	206.9	2.0%	Food Processing
70	23%	12.02	841.3	13.9%	219	44%	15.08	3303.1	32.7%	Transportation
16	5%	24.53	392.5	6.5%	20	4%	32.17	643.5	6.3%	Other
309	100%	19.57	6046	100%	500	100%	20.21	10,102	100%	

LOANS MADE AS OF DEC. 31, 1981

(LE 000)

Governorate	Poultry		Animal Prod.		Aqua-culture		Apicul-ture		Agriculture Equipments		Food Processing		Trans- portation		Others		Total	
	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.	No.	Val.
Ismailia	3	75	3	72			1	6									7	153
Kalyoubeyah	5	95	1	20									1	6			7	121
El Sharkeya	17	343	2	33					1	15							20	391
Dakahleya	5	115											10	63			15	178
Damietta			4	76													4	76
Menoufeya	12	256	5	100													17	356
Gharbeya	12	283									1	30					13	313
Kafr El Sheikh	7	137	10	188							1	11	1	15			19	351
El Beheira	8	190	2	44			3	24			1	15	1	9	2	37.5	17	319.5
El Giza	1	30	5	143									4	51.75			10	224.75
El Fayoum	5	110							3	22.5	1	30			1	30	10	192.5
Beny Sweif	2	55	4	60									10	93.5			16	208.5
El Menya	5	105	4	133	1	15							2	22.5	6	90	18	365.5
Assyout	5	118	3	67									2	15	1	18	11	218
Sohag	3	50					3	15									6	65
Kena	16	235	4	54									2	15	2	45	24	349
Aswan																		
Matrouh					2	30											2	30
New Valley	2	33	1	20			1	8	1	12							5	73
No. Sinai	1	13	1	17	2	30											4	60
Total	109	2.243	49	1.027	5	75	8	53	5	49.5	4	86	33	290.75	12	220.5	226	4044.75

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LOANS MADE AS OF DEC. 31, 1982.

VALUES ARE IN LE. 600.

GOVERNORATE	POULTRY		ANIMAL PRODUCTION		ACQUA-CULTURE		APICULTURE		AGRICULTURE EQUIPMENTS		FOOD PROCESSING		TRANS-PORTATION		OTHERS		TOTAL				
	NO	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.	NO.	VALUE LE.			
EL DOKKI	1	75	3	72	0	0	1	5	0	0	0	0	0	0	0	7	152				
EL HELWAN	0	22	1	20	0	0	0	0	0	0	0	1	5	0	0	7	128				
EL SHAHAYA	22	625	2	13	0	0	0	0	1	15	0	1	15	0	26	586					
EL HELWAN	0	198	0	0	0	0	0	0	0	20	0	22	221	0	30	439	3				
EL HELWAN	0	24	2	57	0	0	0	0	0	0	0	1	15	0	7	156	3				
EL HELWAN	27	616	4	62	0	0	0	0	0	0	0	0	0	0	23	698					
EL HELWAN	12	109	0	0	0	0	0	0	0	0	1	30	0	0	14	129					
EL HELWAN	12	122	9	173	1	15	0	0	0	0	1	11	10	161	0	16	682	8			
EL HELWAN	0	213	2	44	1	27	3	24	0	0	2	55	1	9	42	21	424	9			
EL HELWAN	4	155	0	143	0	0	0	0	0	0	0	16	0	5	0	25	520	5			
EL HELWAN	0	125	0	0	0	0	0	0	3	22	5	1	30	0	11	207	5				
EL HELWAN	2	55	4	68	0	0	0	0	0	0	0	10	95	5	0	15	210	5			
EL HELWAN	0	105	4	124	1	15	0	0	0	0	0	3	20	0	120	20	394				
EL HELWAN	0	141	3	67	0	0	0	0	0	0	0	0	15	0	39	11	262				
EL HELWAN	0	126	0	0	0	0	3	15	0	0	0	0	0	0	0	9	141				
EL HELWAN	16	235	4	54	0	0	0	0	0	0	0	2	15	0	45	24	349				
EL HELWAN	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	125	5			
EL HELWAN	0	0	0	0	2	20	0	0	0	0	0	1	25	0	0	0	55				
EL HELWAN	0	0	0	0	0	0	1	0	0	12	0	0	0	0	0	0	73				
EL HELWAN	1	13	1	17	0	51	5	0	0	0	0	0	0	0	0	0	81	5			
TOTAL	149	1420	46	976	0	138	5	8	53	7	89	8	136	70	341	3	16	392	5	509	5046

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Loans Made as of 12/30/83.
Values are in LE. 000.

Governorate	Poultry		Animal Production		Aqua-culture		Api-culture		Agriculture Equipments		Food Processing		Trans- portation		Others		Total	
	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value
Ismailiah	4	100	3	72	0	0	1	6	0	0	0	0	0	0	0	0	8	178
Kalyoubayah	6	121	2	45	0	0	0	0	0	0	0	0	3	34.75	0	0	11	200.75
El Sharkeya	27	660	1	18	0	0	0	0	1	15	0	0	13	240.25	0	0	42	935.25
Dakahleya	14	385.5	0	0	0	0	0	0	1	20	0	0	30	348.88	1	25	46	779.373
Damietta	4	90.5	3	57	0	0	0	0	0	0	0	0	3	51	0	0	10	198.5
Menoufeya	20	485	3	60	0	0	0	0	0	0	0	0	0	0	0	0	23	545
Gharbeyah	13	325	0	0	0	0	0	0	1	24	1	30	18	329.13	0	0	33	708.125
Kafr El Sheikh	17	372	9	173	1	15	1	7.5	0	0	1	11	27	510.13	0	0	56	1088.625
El Beheira	11	304	2	44	1	27	3	24	0	0	2	65	12	209.88	4	46.5	35	720.375
El Biza	11	399	5	143	0	0	0	0	0	0	0	0	38	672.5	0	0	54	1214.5
El Fayoum	7	149	0	0	0	0	0	0	5	97.5	1	30	0	0	2	240	15	516.5
Beny Sweif	2	55	6	210	0	0	0	0	0	0	3	70.926	11	112.75	0	0	22	448.676
El Many	11	326.5	3	94	1	15	0	0	0	0	0	0	3	30	7	120	25	585.5
Assyout	6	141	3	67	0	0	0	0	0	0	0	0	39	387.55	2	39	50	634.55
Sohag	6	126	0	0	0	0	3	15	0	0	0	0	2	89.75	0	0	11	230.75
Kena	16	235	4	54	0	0	0	0	0	0	0	0	16	186.5	3	57	39	632.5
Aswan	0	0	0	0	0	0	0	0	1	19.5	0	0	0	0	1	116	2	135.5
Matrouh	0	0	0	0	2	30	0	0	0	0	0	0	4	100	0	0	6	130
New Valley	2	33	6	230	0	0	1	8	1	12	0	0	0	0	0	0	10	283
North Sinai	0	0	1	17	1	21.5	0	0	0	0	0	0	0	0	0	0	2	38.5
Total	177	4307.5	51	1284	6	108.5	9	60.5	10	188	8	206.93	219	3303.1	20	643.5	500	10103.98

Loans* Made as of 3/31/84.
Values are in LE. 000.

Governorate	Poultry		Animal Production		Aqua-culture		Api-culture		Agriculture Equipments		Food Processing		Trans- portation		Others		Total		
	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	No.	value	
Ismailiah	4	100	3	72	0	0	1	6	0	0	0	0	0	0	0	0	0	8	178
Kalyoubeyah	6	121	3	70	0	0	0	0	0	0	0	0	4	40.75	1	15	14	246.75	
El Sharkeya	30	738	1	18	0	0	0	0	1	15	0	0	19	330.55	0	0	51	1101.55	
Dakahlia	16	411.5	0	0	0	0	0	0	2	33	0	0	31	358.98	2	48	51	851.475	
Damietta	5	98.5	3	57	0	0	0	0	0	0	0	0	6	102	0	0	14	257.5	
Menouteya	20	485	3	60	0	0	0	0	0	0	0	0	0	0	0	0	23	545	
Gharbeyah	14	332	0	0	0	0	0	0	1	24	1	30	22	395.63	0	0	38	781.625	
katr El Sheikh	17	372	9	173	1	15	0	0	0	0	1	11	33	614.38	0	0	61	1185.375	
El behaira	11	304	2	44	1	27	3	24	0	0	2	65	18	313.55	4	46.5	41	824.05	
El Giza	11	399	5	143	0	0	0	0	0	0	0	0	49	880.33	0	0	65	1422.325	
El Fayoum	7	149	0	0	0	0	0	0	5	97.5	1	30	0	0	2	240	15	516.5	
Beny Sweif	2	55	6	210	0	0	0	0	0	0	3	70.926	11	112.75	0	0	22	448.676	
El Menya	10	289	4	131.5	1	15	0	0	0	0	0	0	3	30	7	120	25	585.5	
Assyout	6	141	3	67	0	0	0	0	0	0	0	0	47	467.2	2	39	58	714.2	
Sohag	6	126	0	0	0	0	3	15	0	0	0	0	3	99.5	0	0	12	240.5	
Kena	16	235	4	54	0	0	0	0	0	0	0	0	16	186.5	3	57	39	532.5	
Aswan	0	0	0	0	0	0	0	0	1	19.5	0	0	0	0	1	116	2	135.5	
Matroun	0	0	0	0	2	30	0	0	0	0	0	0	4	100	0	0	6	130	
New Valley	2	33	6	230	0	0	1	8	1	12	0	0	0	0	1	110	11	393	
North Sinai	0	0	1	17	1	21.5	0	0	0	0	0	0	0	0	0	0	2	38.5	
Total	183	4389	53	1346.5	6	108.5	8	53	11	201	8	206.93	266	4032.1	23	791.5	558	11128.53	
El Menya Branch			1	21									4	70.5			5	91.5	

*Canceled Loans are not included.