

## Chapter : 8122 Development and Employment Fund

**Creation :** The Development and Employment Fund was established in 1989, and it commenced its lending operations in 1991 as a government institution of administrative and financial independence concerned with the development and financing of small, medium and micro projects through its self-revenues, the Fund enjoys a legal personality of financial and administrative independence, the Fund mainly aims at enabling individuals, families and poor, low income and unemployed groups in order to contribute to fighting poverty and unemployment and it is the headquarters of the Fund in Amman city and it has the right to establish branches and offices inside the Kingdom by a decision of the Board.

**Vision :** The most capable institution to achieve the largest percentage of contribution in reducing poverty and unemployment.

**Mission :** Promoting the culture of freelancing, self-employment and entrepreneurship to establish and develop small and medium projects through providing financing and non-financing services.

**Legal Framework :** Development and Employment Fund Law No. (33) for the year 1992 and amendments thereto.

**Priorities and targeted results within the determined ceilings for the years 2025 - 2027 :**

**First Priority :**

- Expanding digital transformation in the delivery of the Fund's services.

**Key procedures to achieve the first priority :**

- Providing funding directly or indirectly required for individuals, families and poor groups of concessional beneficiaries.
- Qualification and rehabilitation to professionalize unprocessed occupations or to refine skills and improve performance in the beneficiary's professions.
- Assisting individuals, associations and voluntary NGOs in developing their capacity to identify and prepare small projects for the Fund's beneficiary groups.

**First Priority Outcomes :**

- The establishment and development of small and medium projects in a balanced manner among all the governorates of the Kingdom on an equal basis among beneficiaries of the Fund's financial and non financial services.
- Contributing to the creation of job opportunities for young job seekers based on justice and equality for all.

**First priority-related program :**

- Financing.

**Second Priority :**

- Expanding partnerships, networking and cooperation with local, regional and international partners.

**Key procedures to achieve the second priority :**

- Coordinating efforts with institutions working in the fields of productive social work to prevent duplication of funding and entrepreneurship.
- Conducting scientific research and field studies to identify projects that enable the beneficiary to achieve the Fund's objectives and orientation.

## **Second Priority Outcomes :**

- Reducing the levels of poverty and unemployment and building social protection system.
- Raising the awareness of stakeholders (institutions and individuals) and the beneficiary groups of the Fund about the importance of self-employment and promoting entrepreneurship and its national gains through participation in the economic development process.

## **Second priority-related program :**

- Financing.

## **Third Priority :**

- Expanding digital transformation in the delivery of the Fund's services.

## **Key procedures to achieve the third priority :**

- Implementation of projects to develop the Fund's services.
- Enhancing digital transformation infrastructure.

## **Third Priority Outcomes :**

- Increasing the number of services provided electronically.
- Increasing the number of partners connected electronically.

## **Third priority-related program :**

- Administration and Support Services

## **Priority of gender, youth and persons with disabilities :**

- Promoting the concept of entrepreneurship among young people to motivate them to creativity and innovation to achieve high productivity.
- Contributing to upgrading the percentage of economic participation of females.
- Financing projects of persons with disabilities.

## **Key procedures to achieve the priority of gender, youth and persons with disabilities :**

- The development of new financing products such as the Women's Empowerment Program, aimed at increasing women's economic participation.
- Contributing to provide job opportunities for young people and persons with disabilities seeking employment based on justice and equality for all.

## **The following outcomes are expected to be achieved for the priority of gender, youth & persons with disabilities :**

- Increasing the percentage of young entrepreneurs benefiting from the Fund's financing and non-financing services.
- Promoting the percentage of females benefiting from financing and nonfinancing Fund services.
- Providing and facilitating accessing financing for persons with disabilities projects.

## **Priority-related program of gender, youth and persons with disabilities :**

- Administration and Support Services.
- Financing.

**Priority of climate change :**

- Ability to cope with any climate changes and make all conditions appropriate and attractive to the beneficiaries of the Fund's services.

**Key procedures to achieve climate change-related priority :**

- Financing many eco-friendly (green) projects.

**The following outcomes are expected to be achieved for the priority of climate change :**

- Encouraging and stimulating entrepreneurs to establish green environment-friendly projects which mitigate the impact of climate changes.

**Program of climate change-related priority :**

- Financing.

**Tasks of the Ministry / Department :**

- Providing necessary financing directly or indirectly for individuals, families, and groups of benefiting categories on favorable terms.
- Qualification and rehabilitation to professionalize occupations not previously prepared or to refine skills and improve performance in the professions to which the beneficiary belongs.
- Assist individuals, associations and local voluntary NGOs in developing their capacity to identify and prepare small projects for the Fund's beneficiary groups.
- Conducting scientific research and field studies to identify projects that enable the beneficiaries to achieve the Fund's objectives and activities.
- Coordinating efforts with institutions working in the fields of productive social work, thereby preventing duplication of funding and the establishment of projects.

**Ministry/Department Contribution to the Achievement of the National Objectives :**

- Contributing to reducing poverty and unemployment rates.
- Improving the level of financing and nonfinancing services and provide them to citizens fairly and equally.
- Empowering the youth in all fields to develop and promoting their skills, capacities and refining their talents
- Empowering women and increasing women's participation in the labour market to enhance their economic participation.

**Major Issues and Challenges which face the Ministry / Department :**

- Declining economic growth rates negatively affecting the performance of small and medium projects and achieving the Fund's objectives.
- The coronavirus pandemic continues to negatively affect the expansion of the Fund's work as well as the beneficiary and target groups of its services.
- The financial culture of the target groups is geared towards consumer purposes, which places a burden on the Fund by changing this culture and thus negatively affecting the percentage of existing projects.
- High stumbling rates for many funded projects.
- The growing demand for the Fund's services poses an increasing pressure on the Fund's funds and thus the Fund is unable to meet all the needs of target groups and expand the funding portfolio.
- Limited capability of attracting competencies and creation of new job vacancies.
- Increasing operational costs of the projects which reflects negatively on their capacity to compete and continue

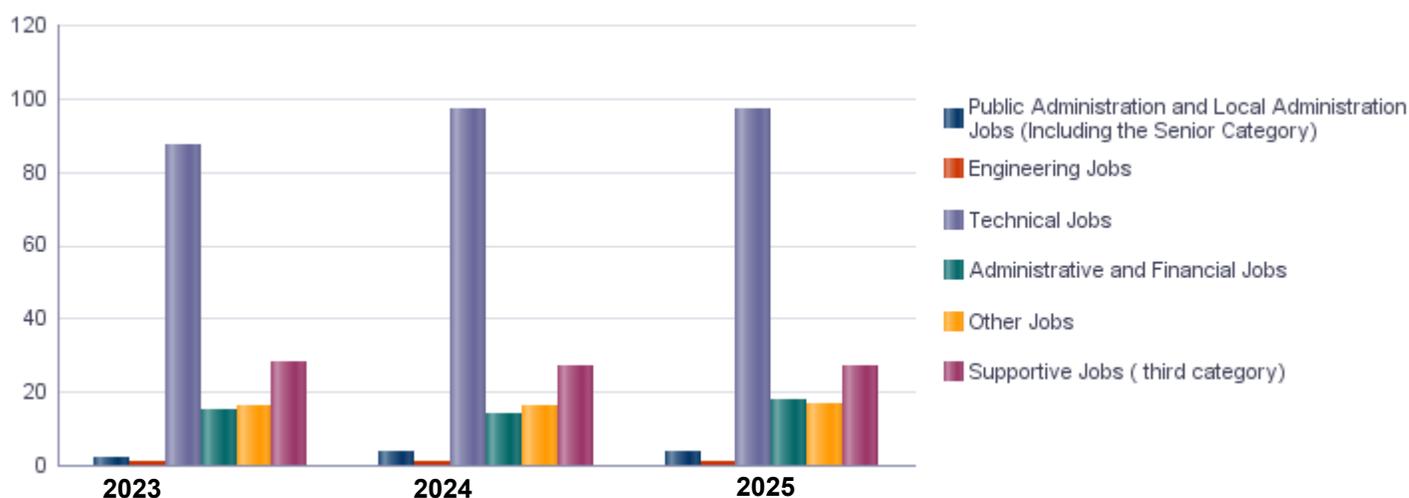
## Chapter : 8122 Development and Employment Fund

### Strategic goals of the Ministry/ Department/ Unit and Performance Measurement Indicators

Strategic Objective	Performance Indicator	Base year	Value	Actual Value	Target Value	Preliminary Self Evaluation	Target Value		
				2023	2024	2024	2025	2026	2027
1 - Empowering target groups by expanding the provision of financial and non-financial services in a balanced manner among all the Kingdom's governorates.	1 Number of financed projects.	2019	1836	1,425	2420	2420	2750	3180	3405
	2 Volume of financing (in million JDs).	2019	15.5	16.2	22	22	26	30	32
	3 Number of job opportunities of financed projects.	2019	3440	2,535	3590	3590	4150	4800	5100
	4 Percentage of females benefiting from financed projects.	2019	%36	%39	%41	%41	%43	%45	%47
2 - Improving and raising the quality of the financing portfolio.	1 Percentage of existing projects to total number of outstanding loans.	2019	%34	%45	%53	%53	%58	%70	%75
	2 Number of annual collection.	2019	%91	%93	%92	%92	%93	%94	%95

### Number of Staff in the Ministry/ Department/ Unit

Group	Job	2023			2024			Preliminary 2025		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Public Administration and Local Administration Jobs	President of the Commission	2	0	2	3	1	4	3	1	4
Engineering Jobs	Engineer / Associate Engineer	0	1	1	0	1	1	0	1	1
Technical Jobs	Manager / Head of Department	60	27	87	66	31	97	65	32	97
Administrative and Financial Jobs	Accountant/ Administrative	8	7	15	8	6	14	10	8	18
Other Jobs	Analyst/ Assistant Statistician	13	3	16	13	3	16	13	4	17
Supportive Jobs ( third category)	Correspondent/typist/ driver	27	1	28	26	1	27	26	1	27
<b>Total</b>		<b>110</b>	<b>39</b>	<b>149</b>	<b>116</b>	<b>43</b>	<b>159</b>	<b>117</b>	<b>47</b>	<b>164</b>
<b>Total Cost of Salaries</b>		<b>1198713</b>	<b>457953</b>	<b>1656666</b>	<b>1260105</b>	<b>481895</b>	<b>1742000</b>	<b>1315159</b>	<b>502841</b>	<b>1818000</b>



### Most notable information about the Ministry/Department/Unit

No.	Description	2021	2022	2023	2024	2025
1	Number of loans.	414	840	2200	2420	2750
2	Volume of financing / in million JDs.	4.1	12.3	20	22	26
3	Job opportunities (employment).	792	2209	3250	3590	4150
4	Number of lending branches and windows.	15	15	15	15	15
5	Number of financing programs.	15	16	20	20	20

## Chapter : 8122 Development and Employment Fund

( In JDs )

Current Activities Appropriations According to Program								
Prog.	Activites		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2023	2024	2024	2025	2026	2027
8361	601	Administrative and Support Services	904562	979000	939000	1016000	1028000	1041000
		Total of Program	904562	979000	939000	1016000	1028000	1041000
8362	601	Financing	1476036	1541000	1499000	1593000	1606000	1609000
		Total of Program	1476036	1541000	1499000	1593000	1606000	1609000
		Total	2380598	2520000	2438000	2609000	2634000	2650000

Capital Projects Appropriations According to Program								
Prog.	Projects		Actual	Estimated	Re-estimated	Estimated	Indicative	Indicative
			2023	2024	2024	2025	2026	2027
8361	004	Enhance institutional capacities	137209	100000	75000	100000	100000	100000
		Total of Program	137209	100000	75000	100000	100000	100000
		Total	137209	100000	75000	100000	100000	100000

**Overall Summary of Expenditures for Chapter 8122- Development and Employment Fund  
for the Years 2023 - 2027**

( In JDs )

Description	Actual	Estimated	Re-estimated	Estimated	Difference between estimated 2025 and re- estimated 2024	Indicative	
	2023	2024	2024	2025		2026	2027
Current Expenditure	2,380,598	2,520,000	2,438,000	2,609,000	171,000	2,634,000	2,650,000
Capital Expenditure	137,209	100,000	75,000	100,000	25,000	100,000	100,000
<b>Total current and capital expenditure</b>	<b>2,517,807</b>	<b>2,620,000</b>	<b>2,513,000</b>	<b>2,709,000</b>	<b>196,000</b>	<b>2,734,000</b>	<b>2,750,000</b>

**Most notable differences between estimated appropriations for 2025 and re-estimated for 2024**

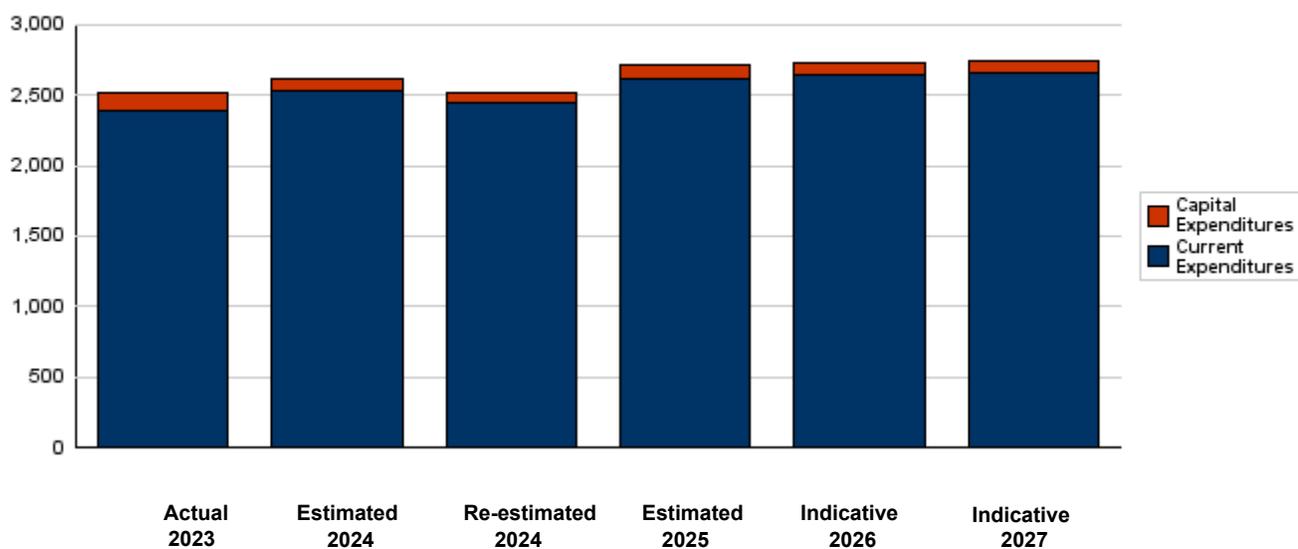
**Current expenditure :**

- Current expenditures increased by (171) thousand JDs, as follows:
  - Compensations of employees: increased by (149) thousand JDs, concentrated on the natural increase of salaries, wages, allowances, the cost of vacancies and new jobs.
  - Operational expenditure: Increased by (20) thousand JDs, consisting of an increase in most operational expenditure items.
  - Other expenditure: increased in the amount of (2) thousand JDs, mainly as a result of a decrease in external interest in the amount of (20) thousand JDs and an increase in the item of scholarships and training courses in the amount of (20) thousand JDs.

**Capital expenditure :**

- Increased by (25) thousand JDs, represented in strengthening institutional capacities project.

( Thousands of JDs )      Graph of the current and capital expenditures for the years 2023 - 2027



## Budget Summary

### Chapter : 8122 Development and Employment Fund

(In JDs)

Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>Revenues</b>						
141	Property Income Revenues	5295122	5664000	5400000	5700000	5800000
142	Revenues of Selling Goods and Services	10015	10000	10000	10000	10000
<b>Total Revenues</b>		<b>5305137</b>	<b>5674000</b>	<b>5410000</b>	<b>5710000</b>	<b>5810000</b>
<b>Expenditures</b>						
<b>A - Current Expenditures</b>						
211	Salaries, Wages and Allowances	1475293	1550000	1487000	1622000	1662000
212	Social Security Contributions	181373	192000	182000	196000	199000
221	Use of Goods and Services	343783	398000	389000	409000	435000
241	Foreign Interests	350000	340000	340000	320000	300000
282	Other Miscellaneous Expenditures	30149	40000	40000	62000	62000
<b>Total Current Expenditures</b>		<b>2380598</b>	<b>2520000</b>	<b>2438000</b>	<b>2609000</b>	<b>2634000</b>
<b>B - Capital Expenditures</b>						
202001	Capital - Domestic Funding	137209	100000	75000	100000	100000
<b>Total Capital Expenditures</b>		<b>137209</b>	<b>100000</b>	<b>75000</b>	<b>100000</b>	<b>100000</b>
<b>Total Expenditures</b>		<b>2517807</b>	<b>2620000</b>	<b>2513000</b>	<b>2709000</b>	<b>2734000</b>
<b>Deficit \ Surplus before Financing</b>		<b>2787330</b>	<b>3054000</b>	<b>2897000</b>	<b>3001000</b>	<b>3076000</b>
<b>FINANCING BUDGET</b>						
<b>A - Uses</b>						
5111002	Repayment of Due Foreign Loans Installments	4180753	2800000	2800000	1700000	2300000
5119007	Reserves for Liabilities Repayment	0	254000	97000	1398000	2904000
<b>Total Uses</b>		<b>4180753</b>	<b>3054000</b>	<b>2897000</b>	<b>3098000</b>	<b>5204000</b>
<b>B - Sources</b>						
4113001	Budget Surplus before financing	2787330	3054000	2897000	3001000	3076000
4119004	Usage of reserves for liabilities repayment	0	0	0	97000	1398000
4119012	Borrowers' repayments	1393423	0	0	0	0
<b>Total Sources</b>		<b>4180753</b>	<b>3054000</b>	<b>2897000</b>	<b>3098000</b>	<b>5204000</b>
<b>Deficit \ Surplus after Financing</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Revenues

Chapter : 8122 Development and Employment Fund

(In JDs )

Group No.	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
1411		<b>Interests</b>						
	901	<b>Interests received by government units</b>						
	002	Bank interests	11276	6000	6000	6000	6000	6000
	004	Financing loans interests	5283846	5658000	5394000	5694000	5794000	5894000
		<b>Total of Item</b>	5295122	5664000	5400000	5700000	5800000	5900000
		<b>Total</b>	5295122	5664000	5400000	5700000	5800000	5900000
1421		<b>Sales of Market Governmental Units</b>						
	019	<b>Current Revenues for Development and Employment Fund</b>						
	999	Miscellaneous Revenues	10015	10000	10000	10000	10000	10000
		<b>Total of Item</b>	10015	10000	10000	10000	10000	10000
		<b>Total</b>	10015	10000	10000	10000	10000	10000
		<b>Total Revenues</b>	5305137	5674000	5410000	5710000	5810000	5910000

## Overall Summary of Current Expenditures for the Years 2023 - 2027

Chapter : 8122 Development and Employment Fund

( In JDs )

Group	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		<b>Salaries, Wages and Allowances</b>						
	102	Unclassified Employees	184760	184000	174000	178000	175000	171000
	103	Comprehensive Contract Employees	80742	88000	83000	85000	0	0
	105	Personal Cost of Living Allowance	198328	210000	198000	202000	200000	195000
	106	Family Cost of Living Allowance	19742	22000	20000	21000	21000	21000
	110	Overtime Allowance	0	10000	10000	20000	20000	20000
	111	Additional Allowance	181496	195000	184000	188000	185000	183000
	112	Other Allowances	252916	260000	247000	252000	252000	252000
	113	Transportation Allowance	43821	46000	45000	51000	53000	55000
	114	Transport Allowance	10562	11000	10000	12000	12000	12000
	116	Employees' Bonuses	351775	360000	360000	400000	400000	400000
	120	Contract Employees	151151	164000	156000	158000	160000	162000
	121	Fixed-term staff	0	0	0	55000	164000	191000
		<b>Total</b>	<b>1475293</b>	<b>1550000</b>	<b>1487000</b>	<b>1622000</b>	<b>1642000</b>	<b>1662000</b>
<b>2121</b>		<b>Social Security Contributions</b>						
	301	Social Security	181373	192000	182000	196000	199000	201000
		<b>Total</b>	<b>181373</b>	<b>192000</b>	<b>182000</b>	<b>196000</b>	<b>199000</b>	<b>201000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		<b>Use of Goods and Services</b>						
	201	Rents	89657	95000	95000	100000	100000	100000
	202	Telecommunications Services	21497	27000	27000	29000	32000	34000
	203	Water	2970	3000	3000	4000	4000	4000
	204	Electricity	37130	39000	39000	37000	41000	42000
	205	Fuels	24994	27000	27000	28000	29000	30000
	206	Maintenance of Machines, furniture and acces	28974	30000	30000	32000	32000	32000
	207	Maintenance of vehicles, equipment and acces	9957	10000	10000	10000	10000	10000
	208	Repair and maintenance of buildings and acce	4721	5000	5000	5000	5000	5000
	209	Stationery,Publications and Office Supplies	14453	15000	15000	16000	16000	16000
	211	Cleaning services and supplies including clea	67523	69000	69000	71000	75000	75000
	212	Insurance	6757	8000	7000	7000	8000	8000
	213	Official Travel Missions	3422	4000	4000	6000	6000	6000
	214	Goods and services expenses	31728	66000	58000	64000	73000	73000
		<b>Total</b>	<b>343783</b>	<b>398000</b>	<b>389000</b>	<b>409000</b>	<b>431000</b>	<b>435000</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		<b>Foreign Interests</b>						
	307	Foreign Interests	350000	340000	340000	320000	300000	290000
		<b>Total</b>	<b>350000</b>	<b>340000</b>	<b>340000</b>	<b>320000</b>	<b>300000</b>	<b>290000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		<b>Other Current Expenditures</b>						
	302	Contributions	17321	20000	20000	22000	22000	22000
	303	Scientific scholarships and training courses	3402	10000	10000	30000	30000	30000
	305	Non-Employees' Bonuses	9426	10000	10000	10000	10000	10000
		<b>Total</b>	<b>30149</b>	<b>40000</b>	<b>40000</b>	<b>62000</b>	<b>62000</b>	<b>62000</b>
		<b>Total of Chapter</b>	<b>2380598</b>	<b>2520000</b>	<b>2438000</b>	<b>2609000</b>	<b>2634000</b>	<b>2650000</b>

## Overall Summary of Capital Expenditures for the Years 2023 - 2027

Chapter : 8122 Development and Employment Fund

( In JDs )

Group	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
		<b>Expenditures</b>						
28		Other Expenditures						
2822		Other Capital Expenditures						
	504	Studies, Research and Consultations	0	5000	5000	10000	10000	10000
		<b>Total</b>	<b>0</b>	<b>5000</b>	<b>5000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
		<b>Fixed Assets</b>						
31		<b>Non-financial Assets</b>						
3112		Devices, Machinery and Equipment						
	505	Equipment, Machines and Devices	53475	45000	35000	55000	55000	55000
	506	Vehicles and Equipment	78750	40000	25000	25000	25000	25000
		<b>Total</b>	<b>132225</b>	<b>85000</b>	<b>60000</b>	<b>80000</b>	<b>80000</b>	<b>80000</b>
3113		Other Fixed Assets						
	511	Equipping and furnishing	4984	10000	10000	10000	10000	10000
		<b>Total</b>	<b>4984</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
		<b>Total of Chapter</b>	<b>137209</b>	<b>100000</b>	<b>75000</b>	<b>100000</b>	<b>100000</b>	<b>100000</b>

**Appropriations directed for females and child according to chapter : 8122 Development and  
Employment Fund**

( In JDs )

<b>Description</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
<b>Females</b>	<b>457,953</b>	<b>481,895</b>	<b>502,841</b>	<b>509,138</b>	<b>515,306</b>
<b>Child</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Appropriations distributed according to population index</b>					
<b>Females</b>	<b>404,736</b>	<b>412,660</b>	<b>418,770</b>	<b>419,710</b>	<b>416,890</b>
<b>Child</b>	<b>310,011</b>	<b>316,080</b>	<b>320,760</b>	<b>321,480</b>	<b>319,320</b>
<b>Total appropriations directed for females</b>	<b>862,689</b>	<b>894,555</b>	<b>921,611</b>	<b>928,848</b>	<b>932,196</b>
<b>Total appropriations directed for Child</b>	<b>310,011</b>	<b>316,080</b>	<b>320,760</b>	<b>321,480</b>	<b>319,320</b>

## Chapter 8122 - Development and Employment Fund

### 8361 Program Administration and Support Services

**Objective of the program :**

This program aims to improving the administrative capacities for all administrative units in the Fund and improving projects and programs management implemented by the Fund.

**The strategic objective related to the program :**

Improving and upgrading the quality of financing portfolio.

**Directorates associated with the program :**

- Human Resources and Support Services Directorate.
- Financial Affairs Directorate.
- IT Unit.
- Planning & Institutional Excellence Directorate.
- Public Relations & Media Unit
- Control & Internal Auditing Unit.

**Services provided by the program :**

- Providing support to the different activities of the Fund.
- Providing administrative infrastructure ( as computerization, administrative transport means and providing furniture).
- Disbursing salaries and allowances of employees.
- Training and qualifying staffs working in the Fund.

**Program's main outputs and results during the years (2025 -2027):**

- Sustaining the Fund's operation.
- Preparation of the Fund's infrastructure.
- Preparation of the Fund's market studies.

**The Program's challenges :**

- Providing the appropriate cadre and trainer.
- The existence of branches of the Fund in all governorates of the Kingdom.

**Actions to address challenges and improve services provided:**

- Rearranging priorities.
- Recruitment for vacancies and staff training.
- Providing appropriate infrastructure for the management of the Fund's centre and all branches in the governorates.

**Gender:**

The Administration and Support Services Program takes into account women by providing them with appropriate facilities at the center and branches in the governorates.

**Staff working in the program :**

The program is implemented through a functional staff in 2024 estimated with ( 50 ) staff, including ( 35 ) males and ( 15 ) females .

**Appropriations directed for females and child**

(In JDs)

Description	2023	2024	2025	2026	2027
<b>Females</b>	225,336	239,400	249,300	252,000	255,600
<b>Child</b>	0	0	0	0	0
<b>Appropriations directed according to population index</b>					
<b>Females</b>	136,606	132,070	133,950	135,360	135,830
<b>Child</b>	104,634	101,160	102,600	103,680	104,040
<b>Total appropriations directed for females</b>	361,942	371,470	383,250	387,360	391,430
<b>Total appropriations directed for Child</b>	104,634	101,160	102,600	103,680	104,040

**Key Performance indicators for Program**

Performance Measurement Indicator	Base Year	Value	Actual value	Target value	Preliminary Self Evaluation	Target Value		
			2023	2024		2024	2025	2026
1 Percentage of trained employees.	2019	%62	%30	%40	%35	%40	%45	%50
2 Percentage of service recipients satisfaction.	2019	%80	%95	%93	%95.8	%94	%95	%96

**Appropriations 8361 Program Administration and Support Services Per Activities and Projects**

(In JDs)

Activities and Projects	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>Current Expenditures</b>	904,562	979,000	939,000	1,016,000	1,028,000	1,041,000
601 Administrative and Support Services	904,562	979,000	939,000	1,016,000	1,028,000	1,041,000

**Chapter 8122 - Development and Employment Fund**

**8361 Program Administration and Support Services**

**Appropriations 8361 Program Administration and Support Services Per Activities and Projects**

**(In JDs)**

<b>Activities and Projects</b>		<b>Actual 2023</b>	<b>Estimated 2024</b>	<b>Re-estimated 2024</b>	<b>Estimated 2025</b>	<b>Indicative 2026</b>	<b>Indicative 2027</b>
<b>Capital Expenditures</b>		137,209	100,000	75,000	100,000	100,000	100,000
<b>004</b>	Enhance institutional capacities	137,209	100,000	75,000	100,000	100,000	100,000
<b>Program</b>		137,209	100,000	75,000	100,000	100,000	100,000
<b>Total Program</b>		1,041,771	1,079,000	1,014,000	1,116,000	1,128,000	1,141,000

## Current Expenditures According to Program and Activities for the Years 2023 - 2027

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8361 - Administration and Support Services								
Activity : 601 - Administrative and Support Services								
Group	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	87922	89000	84000	86000	84000	81000
	103	Comprehensive Contract Employees	32816	40000	38000	39000	0	0
	105	Personal Cost of Living Allowance	80553	88000	83000	85000	84000	80000
	106	Family Cost of Living Allowance	9276	10000	9000	10000	10000	10000
	110	Overtime Allowance	0	5000	5000	10000	10000	10000
	111	Additional Allowance	84842	90000	85000	87000	85000	83000
	112	Other Allowances	109190	113000	108000	110000	110000	110000
	113	Transportation Allowance	23996	26000	25000	28000	29000	30000
	114	Transport Allowance	5925	7000	6000	7000	7000	7000
	116	Employees' Bonuses	172818	175000	175000	195000	195000	195000
	120	Contract Employees	65062	70000	66000	67000	68000	69000
	121	Fixed-term staff	0	0	0	21000	71000	89000
		<b>Total</b>	<b>672400</b>	<b>713000</b>	<b>684000</b>	<b>745000</b>	<b>753000</b>	<b>764000</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	78720	85000	80000	86000	87000	88000
		<b>Total</b>	<b>78720</b>	<b>85000</b>	<b>80000</b>	<b>86000</b>	<b>87000</b>	<b>88000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	43000	45000	45000	45000	45000	45000
	202	Telecommunications Services	5344	7000	7000	7000	9000	10000
	203	Water	996	1000	1000	1000	1000	1000
	204	Electricity	17559	18000	18000	18000	18000	18000
	205	Fuels	8998	11000	11000	11000	11000	11000
	001	Heating	1500	3000	3000	3000	3000	3000
	002	Saloon vehicles	4498	5000	5000	5000	5000	5000
	003	Transport vehicles and heavy equipment	3000	3000	3000	3000	3000	3000
	206	Maintenance of Machines, furniture and accessories	9993	10000	10000	11000	11000	11000
	207	Maintenance of vehicles, equipment and accessories	1987	2000	2000	2000	2000	2000
	208	Repair and maintenance of buildings and accessories	1889	2000	2000	2000	2000	2000
	209	Stationery, Publications and Office Supplies	4820	5000	5000	5000	5000	5000
	211	Cleaning services and supplies including cleaning contracts	13890	14000	14000	15000	15000	15000
	212	Insurance	2895	3000	3000	3000	3000	3000
	213	Official Travel Missions	1700	2000	2000	2000	2000	2000
	214	Goods and services expenses	26795	44000	38000	42000	43000	43000
	001	Events and hospitality	2955	3000	3000	3000	3000	3000
	013	Services, security and guarding contracts	12240	17000	17000	20000	20000	20000
	028	Professional services expenditures	11600	24000	18000	19000	20000	20000
		<b>Total</b>	<b>139866</b>	<b>164000</b>	<b>158000</b>	<b>164000</b>	<b>167000</b>	<b>168000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	8520	10000	10000	11000	11000	11000
	303	Scientific scholarships and training courses	433	2000	2000	5000	5000	5000
	305	Non-Employees' Bonuses	4623	5000	5000	5000	5000	5000
		<b>Total</b>	<b>13576</b>	<b>17000</b>	<b>17000</b>	<b>21000</b>	<b>21000</b>	<b>21000</b>
		<b>Total of Activity</b>	<b>904562</b>	<b>979000</b>	<b>939000</b>	<b>1016000</b>	<b>1028000</b>	<b>1041000</b>
		<b>Total of Program</b>	<b>904562</b>	<b>979000</b>	<b>939000</b>	<b>1016000</b>	<b>1028000</b>	<b>1041000</b>

## Capital Expenditures According to Program and Projects for the Years 2023 - 2027

### Chapter : 8122 Development and Employment Fund

(In JDs)

<b>Program : 8361 Administration and Support Services</b>								
Project : 004 Enhance institutional capacities								
<b>Fund Source : 202001 Capital - Domestic Funding</b>								
Group	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>28</b>		<b>Other Expenditures</b>						
<b>2822</b>		Other Capital Expenditures						
	<b>504</b>	Studies, Research and Consultations						
	<b>024</b>	Market studies	0	5000	5000	10000	10000	10000
		<b>Total of Item</b>	<b>0</b>	<b>5000</b>	<b>5000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
<b>31</b>		<b>Non-financial Assets</b>						
<b>3112</b>		Devices, Machinery and Equipment						
	<b>505</b>	Equipment, Machines and Devices						
	<b>001</b>	Computers and accessories	28980	25000	20000	35000	35000	35000
	<b>003</b>	Office supplies and equipment	24495	20000	15000	20000	20000	20000
		<b>Total of Item</b>	<b>53475</b>	<b>45000</b>	<b>35000</b>	<b>55000</b>	<b>55000</b>	<b>55000</b>
	<b>506</b>	Vehicles and Equipment						
	<b>001</b>	Saloon cars	78750	0	0	0	0	0
	<b>003</b>	Pick-up vehicles	0	40000	25000	25000	25000	25000
		<b>Total of Item</b>	<b>78750</b>	<b>40000</b>	<b>25000</b>	<b>25000</b>	<b>25000</b>	<b>25000</b>
<b>3113</b>		Other Fixed Assets						
	<b>511</b>	Equipping and furnishing						
	<b>009</b>	Office furniture and equipment	4984	10000	10000	10000	10000	10000
		<b>Total of Item</b>	<b>4984</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>	<b>10000</b>
		<b>Total of Project</b>	<b>137209</b>	<b>100000</b>	<b>75000</b>	<b>100000</b>	<b>100000</b>	<b>100000</b>
		<b>Total of Program</b>	<b>137209</b>	<b>100000</b>	<b>75000</b>	<b>100000</b>	<b>100000</b>	<b>100000</b>

## Chapter 8122 - Development and Employment Fund

### 8362 Program Financing

#### Objective of the program :

This program aims to providing the necessary financing for beneficiaries from the Fund's financial and nonfinancial services to hold their new projects or develop their existing projects.

#### The strategic objective related to the program :

Enabling targeted categories through expanding in providing financial and nonfinancial services evenly among all the Kingdom's governorates.

#### Directorates associated with the program :

- Branch Directorates in the Center and Governorates
- Training & Empowerment Directorate
- Legal Affairs Directorate
- Follow Up & Collection Directorate
- Indirect Lending Directorate

#### Services provided by the program :

- 1- Providing the necessary financing for holding new projects or developing existing projects fairly.
- 2- Providing job opportunities for job seekers through establishing income-generating projects.
- 3- Holding awareness sessions and providing support and qualitative services for beneficiaries of the Fund's services.
- 4- Auditing, following up and collecting borrowers receivables.
- 5- Visiting projects for the purposes of field surveys.
- 6- Holding training courses for targeted categories.

#### Program's main outputs and results during the years (2025 -2027):

- Providing appropriate and targeted funding.
- Training of funded entrepreneurs.
- Collection of loan installments financed.

#### The Program's challenges :

- Economic conditions as a result of current conditions.

#### Actions to address challenges and improve services provided:

- Encouraging financing and the opening of new projects.
- Improving collection procedures.

#### Gender:

This programme serves women by providing funding to both sexes without discrimination and by financing women's domestic projects.

#### Staff working in the program :

The program is implemented through a functional staff in 2024 estimated with ( 109 ) staff, including ( 81 ) males and ( 28 ) females .

#### Appropriations directed for females and child

(In JDs)

Description	2023	2024	2025	2026	2027
<b>Females</b>	<b>232,617</b>	<b>242,495</b>	<b>253,541</b>	<b>257,138</b>	<b>259,706</b>
<b>Child</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Appropriations directed according to population index</b>					
<b>Females</b>	<b>268,130</b>	<b>280,590</b>	<b>284,820</b>	<b>284,350</b>	<b>281,060</b>
<b>Child</b>	<b>205,376</b>	<b>214,920</b>	<b>218,160</b>	<b>217,800</b>	<b>215,280</b>
<b>Total appropriations directed for females</b>	<b>500,747</b>	<b>523,085</b>	<b>538,361</b>	<b>541,488</b>	<b>540,766</b>
<b>Total appropriations directed for Child</b>	<b>205,376</b>	<b>214,920</b>	<b>218,160</b>	<b>217,800</b>	<b>215,280</b>

#### Key Performance indicators for Program

Performance Measurement Indicator		Base Year	Value	Actual value	Target value	Preliminary Self Evaluation	Target Value		
				2023	2024		2024	2025	2026
1	Number of financed projects	2019	1836	1425	2420	2420	2750	3180	3405
2	Volume of financing (in million JDs)	2019	15.5	16.2	22	22	26	30	32
3	Number of job opportunities of financed projects.	2019	3440	2535	3590	3590	4150	4800	5100
4	Percentage of females benefiting from the financed projects.	2019	%36	%32	%41	%41	%43	%45	%47
5	Percentage of existing projects to the total number of existing loans.	2019	%34	%45	%53	%53	%58	%70	%75
6	Percentage of annual collection.	2019	%91	%93	%92	%92	%93	%94	%95

**Chapter 8122 - Development and Employment Fund**

**8362 Program Financing**

**Appropriations 8362 Program Financing Per Activities and Projects**

**(In JDs)**

Activities and Projects	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
	<b>Current Expenditures</b>	1,476,036	1,541,000	1,499,000	1,593,000	1,606,000
601 Financing	1,476,036	1,541,000	1,499,000	1,593,000	1,606,000	1,609,000
<b>Capital Expenditures</b>	0	0	0	0	0	0
<b>Program</b>	0	0	0	0	0	0
<b>Total Program</b>	1,476,036	1,541,000	1,499,000	1,593,000	1,606,000	1,609,000

**Current Expenditures According to Program and Activities for the Years 2023 - 2027**

Chapter : 8122 - Development and Employment Fund

(In JDs)

Program : 8362 - Financing								
Activity : 601 - Financing								
Group	Item	Description	Actual 2023	Estimated 2024	Re-estimated 2024	Estimated 2025	Indicative 2026	Indicative 2027
<b>21</b>		<b>Compensations of Employees</b>						
<b>2111</b>		Salaries, Wages and Allowances						
	102	Unclassified Employees	96838	95000	90000	92000	91000	90000
	103	Comprehensive Contract Employees	47926	48000	45000	46000	0	0
	105	Personal Cost of Living Allowance	117775	122000	115000	117000	116000	115000
	106	Family Cost of Living Allowance	10466	12000	11000	11000	11000	11000
	110	Overtime Allowance	0	5000	5000	10000	10000	10000
	111	Additional Allowance	96654	105000	99000	101000	100000	100000
	112	Other Allowances	143726	147000	139000	142000	142000	142000
	113	Transportation Allowance	19825	20000	20000	23000	24000	25000
	114	Transport Allowance	4637	4000	4000	5000	5000	5000
	116	Employees' Bonuses	178957	185000	185000	205000	205000	205000
	120	Contract Employees	86089	94000	90000	91000	92000	93000
	121	Fixed-term staff	0	0	0	34000	93000	102000
		<b>Total</b>	<b>802893</b>	<b>837000</b>	<b>803000</b>	<b>877000</b>	<b>889000</b>	<b>898000</b>
<b>2121</b>		Social Security Contributions						
	301	Social Security	102653	107000	102000	110000	112000	113000
		<b>Total</b>	<b>102653</b>	<b>107000</b>	<b>102000</b>	<b>110000</b>	<b>112000</b>	<b>113000</b>
<b>22</b>		<b>Use of Goods and Services</b>						
<b>2211</b>		Use of Goods and Services						
	201	Rents	46657	50000	50000	55000	55000	55000
	202	Telecommunications Services	16153	20000	20000	22000	23000	24000
	203	Water	1974	2000	2000	3000	3000	3000
	204	Electricity	19571	21000	21000	19000	23000	24000
	205	Fuels	15996	16000	16000	17000	18000	19000
		002 Saloon vehicles	6997	7000	7000	7000	7000	7000
		003 Transport vehicles and heavy equipment	8999	9000	9000	10000	11000	12000
	206	Maintenance of Machines, furniture and accessories	18981	20000	20000	21000	21000	21000
	207	Maintenance of vehicles, equipment and accessories	7970	8000	8000	8000	8000	8000
	208	Repair and maintenance of buildings and accessories	2832	3000	3000	3000	3000	3000
	209	Stationery, Publications and Office Supplies	9633	10000	10000	11000	11000	11000
	211	Cleaning services and supplies including cleaning contracts	53633	55000	55000	56000	60000	60000
	212	Insurance	3862	5000	4000	4000	5000	5000
	213	Official Travel Missions	1722	2000	2000	4000	4000	4000
	214	Goods and services expenses	4933	22000	20000	22000	30000	30000
		008 Advertisements and subscriptions	4933	5000	5000	5000	8000	8000
		108 Cases and fees	0	5000	5000	5000	10000	10000
		193 King Abdullah Award for Entrepreneurship	0	12000	10000	12000	12000	12000
		<b>Total</b>	<b>203917</b>	<b>234000</b>	<b>231000</b>	<b>245000</b>	<b>264000</b>	<b>267000</b>
<b>24</b>		<b>Interests</b>						
<b>2411</b>		Foreign Interests						
	307	Foreign Interests	350000	340000	340000	320000	300000	290000
		001 Foreign loans interests	350000	340000	340000	320000	300000	290000
		<b>Total</b>	<b>350000</b>	<b>340000</b>	<b>340000</b>	<b>320000</b>	<b>300000</b>	<b>290000</b>
<b>28</b>		<b>Other Expenditures</b>						
<b>2821</b>		Other Current Expenditures						
	302	Contributions	8801	10000	10000	11000	11000	11000
	303	Scientific scholarships and training courses	2969	8000	8000	25000	25000	25000
	305	Non-Employees' Bonuses	4803	5000	5000	5000	5000	5000
		<b>Total</b>	<b>16573</b>	<b>23000</b>	<b>23000</b>	<b>41000</b>	<b>41000</b>	<b>41000</b>
		<b>Total of Activity</b>	<b>1476036</b>	<b>1541000</b>	<b>1499000</b>	<b>1593000</b>	<b>1606000</b>	<b>1609000</b>
		<b>Total of Program</b>	<b>1476036</b>	<b>1541000</b>	<b>1499000</b>	<b>1593000</b>	<b>1606000</b>	<b>1609000</b>
		<b>Total of Chapter</b>	<b>2380598</b>	<b>2520000</b>	<b>2438000</b>	<b>2609000</b>	<b>2634000</b>	<b>2650000</b>