

TRANSLATION

In The Name Of Allah The Merciful The Compassionate

President of the People's Assembly

Mr. President of the Republic

Dear Sir,

I have the honour to inform you that the People's Assembly has adopted in its session held in the morning of Saturday 29th of May 2004, the draft law to be issued for promulgation of the Law on development of small enterprises.

Enclosed please find the bill in the form adopted by the Assembly.

Best regards.

Yours respectfully
President of the People's Assembly
(Signed)
Dr Ahmed Fathi Serour

Mr. Dr Safwat El Nahas

Secretary-General of the Council of Ministers

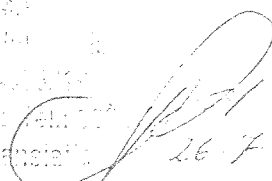
Dear Sir,

I communicate to you hereby a copy of what has been sent today to the President of the Republic.

Kindly be informed thereof and please find herewith enclosed the said bill.

Authorship & Translation
Scientific Bureau
FOHAD NEWS
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Accurate True Translation

Yours faithfully
Secretary General
(Signed)
Samy Mohran


26.7.2004

**Arab Republic of Egypt
People's Assembly**

**Draft Law
for promulgating the law on Development
Of Small Enterprises**

In the name of the People

President of the Republic

**The People's Assembly has adopted the law whose text is given
below and we have issued it :**

Article I

The provisions of the attached law shall apply to such small and very small enterprises as for which the conditions of application hereof are satisfied.

Article II

The Social Fund for Development is the entity competent with fostering the development of small and very small enterprises and with planning, coordination and promotion for their dissemination on a wide scale, assistance in their obtaining their needs including finance and services in collaboration with the ministries, their organs and agencies, the public authorities, local government units and other entities. The Executive Regulations shall determine the Fund's system of operation in its fulfillment of its duties.

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SOCIAL FUND
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Accurate True Translation



Arab Republic of Egypt
People's Assembly

Article III

The provisions of the Law attached hereto shall apply to the existing firms if satisfying the conditions provided for under the present law and its executive regulations.

The Executive Regulations of the attached law shall be issued by the Prime Minister within three months from the date of coming into force of the present law.

Article IV

The present law shall be published in the official Gazette and shall be applicable as from the day next following the date of its publication.

The present law shall be stamped with the State's seal and shall be applicable and enforceable as one of its laws.

Authorship & Translation:

Scientific Bureau

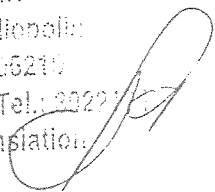
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Accurate True Translation.



**The Law on
Development of Small Enterprises**

Section I

Definitions

Article I:

In the context of application of the provisions hereof, by a small enterprise shall be meant every company or sole proprietorship practicing an economic activity, whether productive, service-rendering or commercial in which the paid-up capital shall not be less than fifty thousand pounds and shall not exceed one million pounds and in which the number of employees shall not be more than fifty employees.

Article II:

In the context of application of the provisions hereof, by a very small enterprise shall be meant every company or sole partnership practicing an economic activity, whether productive, service-rendering or commercial whose paid-up capital shall be less than fifty thousand pounds.

Authorship & Translation

Scientific Bureau

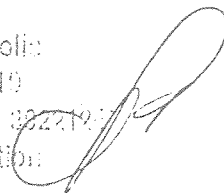
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Accurate True Translation



Section II

On Establishment and Transacting with local and foreign entities

Article III

The Social Fund for Development shall establish, at its own offices or at the branches of the Public Authority for Investment and the Free Zones in the governorates, units for the service of small and very small firms which shall undertake, at the request of the owners of such firms, all procedure of registration, suing out and obtaining the licenses, approvals consents and cards provided for and prescribed by the laws, as shall be necessary for practise of their activity, within a period not exceeding thirty days from the date of submission of the documents to the administrative quarter concerned with granting the licenses.

Such units shall include representatives of the Companies Department, Taxes Administration and the Commercial Registry for completion of the procedure referred to under para (1) of the present Article.

Such units shall also include representatives of the entities and quarters legally concerned with disposal and conveyance of the property of the lands, places and localities which are necessary for the firm and they shall be vested with the power to enter into contracts with owners of the firms regarding all kinds of acts of disposal.

Authentic and Translated

Dr. Sami Bahawy
 Secretary General
 People's Assembly
 111, El-Dokki, Cairo, Egypt
 Tel. 203012344 - 41.0014



Arab Republic of Egypt
People's Assembly

The unit shall issue for the owner of the firm, a temporary licence for practising his activity promptly upon completion of the ad hoc form accompanied with the required documents, pending issue of the final licences by the other authorities and quarters. Should such authorities and quarters fail to reply within the thirty days period provided for under paragraph (1) of this Article, the temporary license shall become final.

The final licenses shall be entered in ad hoc register to be kept with such units and a national number shall be given to every firm to be used in all its transactions.

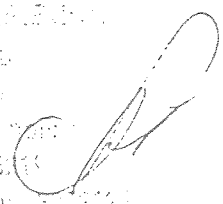
The authorities and quarters which have issued the licences shall have the right to inspect the firms to ensure their compliance with the provisions of law provided that this shall not prejudice their good performance of their activities and work under the rules and procedure to be specified in the Executive Regulations of the present law.

Article IV

The Social Fund for Development shall undertake coordination between the local, foreign and international quarters and institutions interested in care of such firms.

Such quarters and institutions shall determine the services and facilities provided by them respectively to the firms and advise the Social Fund thereof in order for the latter to take the necessary measures to effect integration between such services and facilities.

الجمهورية العربية السورية
 مجلس الشعب
 المجلس القومي للتجارة
 القاهرة
 رقم ٥٠١٧٤٤
 تاريخ ١٩٨٥
 رقم ٥٠١٧٤٤
 تاريخ ١٩٨٥



Section III
Funding the Small and the Very Small Firms

Article V

By a decision of the Governor and in coordination with the Social Fund for Development, there shall be established in every governorate, one or more Fund(s) to finance the small and the very small firms through the nongovernmental establishments, societies and associations in accordance with the rules and procedure determined in the said decision to regulate the processes of financing, collection and follow-up.

The resources of such fund shall consist of :

1. The funding made available by the Social Fund for Development.
2. Such funds as shall be allocated by the Government for financing such funds for the purpose of financing the small and the very small firms.
3. The resources allocated by the local popular councils.
4. Grants and donations given by financial institutions to foster the small and the very small firms.

Authorship & Translation:

Gen. M. H. El-Sayid
Gen. M. H. El-Sayid

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Accurate True Translation

Seal : People's Assembly

Article VI

Such soft financing as shall be determined for the small and the very small firms shall be inserted into the State's annual budget and the sources of such financing, including the amounts made available to the funds in the governorates shall be determined.

In the State's Public Budget there shall be included also the share of the State in the funds resulting from the foregoing either under the Fourth Section "Capital Transfers" or under the Second Section "Current Expenses".

Article VII

The Social Fund for Development shall provide, out of its own resources, soft financing for small and / or very small firms in accordance with the rules and procedure laid down by its board of Directors apart from the financing which the Fund makes available to the funds located in the governorates for financing such firms.

Article VIII

The Social Fund for Development may obtain, on such conditions and in such manner as shall be agreed upon with the Ministry of Finance, the necessary financing from the financial markets, which the fund shall utilize in refinancing the Funds in the governorates for development of small and very small firms within such limits and guidelines as shall be determined by its board of directors.

Authenticity & Transmittal:

Secretaria Bureau

FOUNDED 1952

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Accurate True Translations

Article IX

By virtue of the resolution made by its board of directors and with participations by the funds for financing small and very small projects in the governorates, the Social Fund for Development shall establish a system for guarantee of credit risks to which such firms are exposed.

Such system shall enter into force after approval thereof by the board of Directors of the said Fund without any consequential burden on the State's Public budget or the budgets of governorates.

Section IV

Incentives and Facilitations

Article X

A percent not less than 10% of the vacant land allocated for investment in industrial and touristic areas as well as the urban communities and the lands of agricultural reform shall be allocated for establishment of small and very small firms.

Such lands shall be provided with public utilities and shall be divided and planned to be offered to those who desire to establish such firms.

The quarters and authorities entitled to the right of disposal of such lands shall appoint representatives for them at the units of the Fund, who shall be

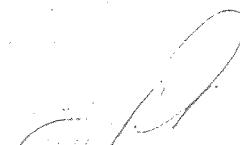
Minister of Economic Planning

Secretary General

Secretary

Secretary

Secretary



**Arab Republic of Egypt
People's Assembly**

equipped with maps of the lands available and a prospectus containing the conditions of sale and usufruct as well as forms of contracts.

They shall be vested with the power to conclude contracts and to take procedure of registration and publication.

Article XI

Without prejudice to any other advantages or facilitations provided for under any other law, the selling rate of the lands referred to under the preceding article shall be fixed within the cost of connecting them to public utilities. A firm owner may purchase the lands paying the price thereof on such conditions as shall be stipulated by the selling quarter or entity as he may request to be entitled to the usufruct thereof in return for an annual amount not exceeding 5% of the price estimated therefor.

Article XII

Each of the Ministries and the agencies affiliated thereto, the public authorities and the local government units shall keep a register for entry of the small and very small firms desiring to transact with them and each of the said ministries and the other entities mentioned in this article shall make available 10% for contracting with such firms for purchase of their product and / or for having services and required constructions necessary for such ministries or entities performed by said firms provided that the principle of equal opportunities for all shall be observed.

Authorship & Translation:

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Accurate True Translation



Article XIII

The owner of the small firm shall pay to the Fund units 1% of the paid-up capital up to five hundred pounds for the small firm or two hundred pounds for the very small firm on account for the fees and in return for the services to be provided by all governmental agencies and shall be collected to their account upon receipt of the temporary licence for start of activity.

Article XIV

The Social Fund for Development shall provide the small and the very small firms, either directly or through the experts whose services are rendered to the Fund, the following services in particular :

1. Definition of investment opportunities open and available in each governorate and in every area within them.
2. Preparation of preliminary feasibility studies of the projects offered to those who desire to establish them.
3. Providing consultancy about the best places and sources of purchase of machinery, equipment and other requirements.
4. Supplying the owners of the firms with a simplified guide to the quantitative and accounting registers and the instructions necessary for dealing with all public quarters.
5. Defining the risks to which the firms can be exposed.

**Arab Republic of Egypt
People's Assembly**

6. Definition of the local and international fairs and exhibitions and assisting in participation therein.

7. Assisting in obtaining know-how and latest developments in production techniques and marketing.

The Fund allocates for provision of such services special Funds in its budget.

Article XV

Licence for occupation by small and very small firms at such locations as shall be allocated by headquarters of districts and other public entities for distribution of goods therein shall be in return for a nominal amount not exceeding one half of the amount fixed for occupation of such places.

Article XVI

No activity of any small or very small firm may be suspended administratively except in case of committing a contravention punishable by closure in requital for it, in which case the owner of the firm shall be informed of the contravention and the period fixed for lifting such punishment. Suspension shall be inflicted upon elapse of the said period without the punishment having been lifted.

Article XVII

By exception from the provisions of Law No. 7 for 2000 in respect of reconciliation committees in respect of certain disputes, there shall be set up by a decision from the Governor a permanent committee headed by one of

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Arab Republic of Egypt
People's Assembly

 the judicature staff at least of the rank of "Head of Court" to be seconded in accordance with the rules and procedure established under the Law of the Judiciary with a representative of the Chamber of Commerce and a representative of the Social Fund For Development as members.
 The person involved or his representative and a representative of the quarter complained of, shall be summoned to appear.

The said committee shall have as its competency the examination of the complaint about the decision of suspension referred to under the preceding Article provided that the complaint shall be made within ten days from the date of notice sent to the person concerned notifying him of the suspension decision.

Such complaint shall entail stay of temporary execution of the decision complained of except in case of contraventions jeopardizing public health and / or the safety and security of citizens.

Within seven days from the date of the complaint, the said committee shall take a decision either to execute the suspension or to continue the temporary stay of execution pending settlement thereof.

This committee shall also have the competence to settle any dispute arising between the person concerned and any of the quarters or entities referred to under the present law without prejudice to the right to direct resort to judicature.

Article XVIII

Any provision contradicting the provisions of the present law shall be repealed.

Authors and Translators

14 Jan 2004
 Tel: 001 20 2 410 0001
 26.7.2004
 .12

TRANSLATION

In The Name Of Allah The Merciful The Compassionate

THE PRIME MINISTER

**Decree of the Prime Minister
No. 1241 for 2004 issuing the
Executive Regulations of the Law on
Development of Small Enterprises
promulgated by the Law No. 141 for 2004**

The Prime Minister,

Having regard to the Constitution;

The Law on Development of small enterprises promulgated by the Law No. 141 for 2004; and

The Presidential Decree No. 40 for 1991 establishing the Social Fund for Development and the decrees amending it;

Decreed:

Article I

Without prejudice to the competencies of the Social Fund for Development, the provisions of the Executive Regulations of the Law on Development of Small Enterprises promulgated by Law No. 141 for 2004 attached hereto shall be applicable.

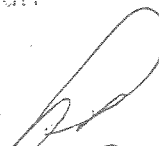
Authorship & Translation:

Scientific Bureau

FOUAD MEYARI

14 (a) Sheikh El-Hakim

14 (a) Sheikh El-Hakim



Article II

In the implementation of the provisions of the present Executive Regulations, the following terms shall have the meanings shown opposite to each of them respectively:

- a. **The Law** : The Law on Development of Small Enterprises
- b. **The Fund** : The Social Fund for Development.
- c. **The Enterprises**: Small and very small enterprises
- d. **Governorate Funds**: The Funds established in each Governorate to fund the very small enterprises.
- e. **National number** : The enterprise's number of registration with the Social Fund for Development.

Article III

The present decree shall be published in the Egyptian Official Gazette (Al Wakai) and shall be applicable as from the day next following the date of its publication.

The Prime Minister
(Dr Atef Ebeid)


Issued at the Prime Ministry on 20th of Jumada I, 1425 (A.H.),
corresponding to 8th of July 2004 (A.D.)

Copy sent to Mr.

Secretary-General of
The Prime Ministry
(Signed)
Dr Safwat El Nahas

Official Seal of the Prime Ministry

الجمهورية العربية السورية
الوزارة العامة
القصر الجمهوري
دمشق
الهاتف: 4371001 - 4371002
الفاكس: 4371003 - 4371004



THE PRIME MINISTER**Executive Regulations
of
The Law on Development of
Small Enterprises****Article I**

The Fund's Board of Directors shall lay down such programs and plans as shall be necessary for the development of enterprises in cooperation with the Ministries, the Public Authorities, the local government units and the other quarters and entities concerned. Such programs shall be laid before the Council of Ministers for approval thereof and for communicating them to the various quarters and entities to abide thereby.

Article II

The Fund shall have as its competency the development of the enterprises, the promotion of their diffusion, to increase the awareness to their importance, encouragement of their establishment. It shall have, in particular, the following competencies:

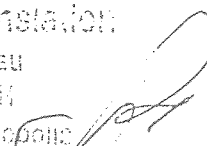
1. Laying down of an annual plan for raising awareness to the importance of such firms and the means of their establishment, their spreading and marketing of their products by participation on the part of the entities and quarters concerned therewith, along with establishment of expositions, fairs, conferences and other gatherings having the realization thereof as their object.

Authorship & Translation:

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2. Expressing opinion about draft laws and decrees related to enterprise affairs.
3. Realizing coordination among the quarters and entities concerned with the affairs of enterprises to remove any obstacles to their activities.
4. Fostering the existence of marketing companies capable of determination of the needs of the markets, including goods and services, guiding the small entrepreneurs to the production thereof and advising them thereon.
5. Fostering the existence of Companies specialized in technical care and support to assist the owners of small enterprises to obtain designs for their products, the constant development thereof, guiding them to the best source for acquisition of requirements and needs, raw materials and machinery as well as in respect of places of qualification for workers.
6. Entering into contracts with real estate development companies for the purpose of performing plans of establishment of exhibitions and fairs for products of workshops and firms near to the new urban communities or elsewhere provided that the area wherein these shall be established shall be provided with complete public utilities.
7. Establishment of training centers to qualify the owners of firms or to prepare those who desire to establish firms through providing them with the necessary basic skills to reach the level required for sound management of such enterprises.

Article III

At every ministry or public authority concerned with firms and in every governorate, there shall exist a unit or an official for development of firms that shall undertake Communication with the Fund and assisting it in the realization of its programs, coordinating with it for facilitating and simplifying the procedure, to remove obstacles in the way of such programs, to furnish the Fund with all information, periodical data and plans related to financing and developing such firms and the suggestions conducive thereto.

The Fund may hold meetings with those officials and representatives of such units as shall be necessary to coordinate such plans and to avoid duplication of their targets as well as directing their resources to achieve the best interests of such firms.

Article IV

Together with the Egyptian, foreign and international donors interested in financing, caring for and fostering such firms, the Fund shall determine the services and facilities provided by such donors to the enterprises and for taking the necessary steps for effectuating such services and facilities provided that this shall be in collaboration and through coordination with the ministries and quarters concerned with obtainment of foreign finance subject to provisions of law.

The Fund shall furnish the quarters concerned with the foreign loans for such projects and programs as for which foreign funding is required along with the studies and data related thereto in order to enable laying thereof before bilateral or multilateral funding organizations and institutions to determine in coordination with the Fund the possibility of their contribution to the funding required.

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Article V

The Fund shall undertake planning and coordination to assist the firms in obtaining the finance and services needed by them.

These activities shall be in cooperation with all quarters related to such firms, the societies, associations and establishments supporting them, the banks, the donors and the lending quarters and institutions.

Coordination between the Fund and the funds to be established in every governorate shall be effected to finance the firms through nongovernmental establishments, societies and institutions in accordance with the rules and procedures regulating the processes of financing, collection and follow-up.

The Fund may provide soft funding out of its resources to such firms and shall be responsible for establishment of a system of credit – risk guarantee against such risks as to which said firms are exposed.

The Fund may also hold meetings and activities as required for promotion and definition of financing sources, foreign and local services available to the firms as it may issue publications and pamphlets which assist in this connection.

Article VI

After coordination with the Central Bank of Egypt and the other financial control authorities, the Fund may request the banks and the other financial institutions to furnish it with the data related to its activity in financing and planning for the firms in this connection to integrate such data into the framework of the program of development of firms, without prejudice to the laws regulating secrecy of bank accounts and the other financial transactions.

Minister of Planning

Dr. Mohamed El-Shorbagy

11/2/2011



Article VII

It shall be a prerequisite for enjoyment by the firm of the advantages and facilities provided for under the law that it shall be registered with the competent unit of the Funds as provided for under Art. 3 of the Law and provided further that it shall obtain a national number to be used in all its transactions. Such registration shall include a statement of the firm's capital and the number of its employees on the ad hoc form to be prepared by the Fund and its units.

Article VIII

The Public Authority for Investment and the Free Zones, the Taxation Administration, the Commercial Registry and the quarters and authorities concerned with disposal in the lands and places which are required for the firms and the other quarters concerned shall inform the enterprises (firms) of the persons to be selected by them as their representatives in the Fund units allocated for service of the firms. Such representatives shall carry out the procedure of registration, issue of licences and consents along with the cards required under the laws and conclusion of all acts of disposal in respect of lands and locations with the owners of the enterprises.

Article IX

The quarters concerned shall coordinate with the Fund units by preparing simplified forms for registration and for obtaining and suing out licences, consents, permits, cards and applications for purchase and allocation of lands, places and location and indicating the documents that shall be attached to all such applications.

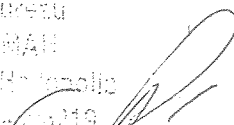
Authorship & Translation

Scientific Bureau

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Tel. 0037002 - 406219



Article X

In Coordination with the quarters and agencies concerned, the Fund shall issue a specific guide directory for each of the activities carried out by the firms (enterprises) including, in particular, the following:

- General and special controls and guidelines for practice of the specific activity.
- The licences, approvals, contracts and authorizations required for practice of such activity and indication of the quarters related thereto :
 - A list of the documents required
 - A list of the procedure required
 - A list of grievance committees in governorates and the premises for each.

Such directory shall be deposited with the Fund and its units for a nominal price.

Article XI

The owner of the firm shall submit to the Fund or to one of its units the application for registration and for obtainment of a temporary licence on the ad hoc form to be prepared for this purpose enclosing the documents required.

The owner of the firm shall be granted a temporary authorization for practise of the activity according to the form whose text shall be subject-matter of a decision issued by the Fund's Secretary General pending issue of the final

licences by the competent quarters. Should, within a period of thirty days after the date of submission of documents to the administrative quarters having the competence to issue authorization, no reply shall have been received, then the temporary authorization shall become final.

Within the thirty days period after its obtaining the temporary authorization, the firm shall contact the Fund's unit to deliver to it the final authorization issued by the competent quarters or to have the temporary authorization marked to the effect that it became final and permanent.

The Fund's Secretary-General shall issue a decision in respect of the rules and the procedure which such units shall apply in accordance with the provisions of this article.

The Fund shall establish an integrated information and communication system connecting it with the quarters concerned in order to conduct taking the necessary steps for issuance of the licences in their due legal times.

Article XII

The quarters and authorities concerned with inspection shall furnish the Fund with the proposed draft inspection programs in respect of firms including the times and manner of performance thereof on the ad hoc forms.

The Fund shall prepare inspection programs in accordance with the above-mentioned forms after being classified and recapitulated by the nature and type of every activity and determination of the quarters concerned with inspection, the timing and method of effecting it, without prejudice to the good conduct of work in the firms and their performance of their activities. The firms shall be furnished with a copy of the report to be made on the results of the inspection, all without prejudice to the right of the quarters

Directorship of Translation

Scientific Bureau

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1973/1974



concerned having the competence of monitoring the activities which can be harmful to public health or can endanger the safety and security of citizens to conduct snap and unexpected inspection provided and the Fund shall be informed of the justifications for such inspection.

Article XIII

The Fund, its units and the funds in Governorates shall keep the following forms particularly :

1. The form of application for licence according to the nature of every activity.
2. Form of the temporary license for the firm.
3. Form of the final (permanent) license for the firm.
4. Form of the application for land allocation.
5. Form of the application for connecting the public utilities.
6. Form of the tax-exemption certificate.
7. Form of the customs-exemption certificate.
8. Form of the register kept by the units for entry of the firms comprising the particulars and data thereof along with the national number under which the firm is registered.
9. The special publication issued by the Fund for the firms with their national numbers, the type of their activities and whatever stop, suspension, closure and liquidation that might occur to their activities.

Ministry of Economic Planning
Directorate General of Statistics
Cairo, Egypt
1997

Article XIV

The Funds in the Governorates referred to under Article V of the Law shall have, basically, the competence of financing the firms inside the Governorate's geographical scope for the purpose of expanding the lending base to raise individual income, enhance the family level and cut down unemployment.

This shall be effected through nongovernmental establishments and associations and in the light of the such policies, rules and procedure as shall be determined by the decision of the Governor establishing the Governorate's fund in coordination with the Fund.

The Governorate's fund shall have an independent budget and shall be managed by a running committee presided over by the Governor or his deputy with the following persons as members :

1. A member representing the Fund.
2. A member representing the Governorate's nongovernmental establishments, associations and societies.
3. A member from among the Governorate's dignitaries.
4. A member having legal or banking expertise.

The Governor's decision establishing the governorate's fund shall include the appointment of a manager thereof, who shall be the referendary of the running committee together with appointment of the administrative body necessary for assisting him.

He shall keep the registers of accounts according to accounting principles and shall prepare an annual budget of the administrative body's expenses borne

14 (a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l) (m) (n) (o) (p) (q) (r) (s) (t) (u) (v) (w) (x) (y) (z) (aa) (ab) (ac) (ad) (ae) (af) (ag) (ah) (ai) (aj) (ak) (al) (am) (an) (ao) (ap) (aq) (ar) (as) (at) (au) (av) (aw) (ax) (ay) (az) (ba) (bb) (bc) (bd) (be) (bf) (bg) (bh) (bi) (bj) (bk) (bl) (bm) (bn) (bo) (bp) (bq) (br) (bs) (bt) (bu) (bv) (bw) (bx) (by) (bz) (ca) (cb) (cc) (cd) (ce) (cf) (cg) (ch) (ci) (cj) (ck) (cl) (cm) (cn) (co) (cp) (cq) (cr) (cs) (ct) (cu) (cv) (cw) (cx) (cy) (cz) (da) (db) (dc) (dd) (de) (df) (dg) (dh) (di) (dj) (dk) (dl) (dm) (dn) (do) (dp) (dq) (dr) (ds) (dt) (du) (dv) (dw) (dx) (dy) (dz) (ea) (eb) (ec) (ed) (ee) (ef) (eg) (eh) (ei) (ej) (ek) (el) (em) (en) (eo) (ep) (eq) (er) (es) (et) (eu) (ev) (ew) (ex) (ey) (ez) (fa) (fb) (fc) (fd) (fe) (ff) (fg) (fh) (fi) (fj) (fk) (fl) (fm) (fn) (fo) (fp) (fq) (fr) (fs) (ft) (fu) (fv) (fw) (fx) (fy) (fz) (ga) (gb) (gc) (gd) (ge) (gf) (gg) (gh) (gi) (gj) (gk) (gl) (gm) (gn) (go) (gp) (gq) (gr) (gs) (gt) (gu) (gv) (gw) (gx) (gy) (gz) (ha) (hb) (hc) (hd) (he) (hf) (hg) (hh) (hi) (hj) (hk) (hl) (hm) (hn) (ho) (hp) (hq) (hr) (hs) (ht) (hu) (hv) (hw) (hx) (hy) (hz) (ia) (ib) (ic) (id) (ie) (if) (ig) (ih) (ii) (ij) (ik) (il) (im) (in) (io) (ip) (iq) (ir) (is) (it) (iu) (iv) (iw) (ix) (iy) (iz) (ja) (jb) (jc) (jd) (je) (jf) (jg) (jh) (ji) (jj) (jk) (jl) (jm) (jn) (jo) (jp) (jq) (jr) (js) (jt) (ju) (jv) (jw) (jx) (jy) (jz) (ka) (kb) (kc) (kd) (ke) (kf) (kg) (kh) (ki) (kj) (kk) (kl) (km) (kn) (ko) (kp) (kq) (kr) (ks) (kt) (ku) (kv) (kw) (kx) (ky) (kz) (la) (lb) (lc) (ld) (le) (lf) (lg) (lh) (li) (lj) (lk) (ll) (lm) (ln) (lo) (lp) (lq) (lr) (ls) (lt) (lu) (lv) (lw) (lx) (ly) (lz) (ma) (mb) (mc) (md) (me) (mf) (mg) (mh) (mi) (mj) (mk) (ml) (mm) (mn) (mo) (mp) (mq) (mr) (ms) (mt) (mu) (mv) (mw) (mx) (my) (mz) (na) (nb) (nc) (nd) (ne) (nf) (ng) (nh) (ni) (nj) (nk) (nl) (nm) (nn) (no) (np) (nq) (nr) (ns) (nt) (nu) (nv) (nw) (nx) (ny) (nz) (oa) (ob) (oc) (od) (oe) (of) (og) (oh) (oi) (oj) (ok) (ol) (om) (on) (oo) (op) (oq) (or) (os) (ot) (ou) (ov) (ow) (ox) (oy) (oz) (pa) (pb) (pc) (pd) (pe) (pf) (pg) (ph) (pi) (pj) (pk) (pl) (pm) (pn) (po) (pp) (pq) (pr) (ps) (pt) (pu) (pv) (pw) (px) (py) (pz) (qa) (qb) (qc) (qd) (qe) (qf) (qg) (qh) (qi) (qj) (qk) (ql) (qm) (qn) (qo) (qp) (qq) (qr) (qs) (qt) (qu) (qv) (qw) (qx) (qy) (qz) (ra) (rb) (rc) (rd) (re) (rf) (rg) (rh) (ri) (rj) (rk) (rl) (rm) (rn) (ro) (rp) (rq) (rr) (rs) (rt) (ru) (rv) (rw) (rx) (ry) (rz) (sa) (sb) (sc) (sd) (se) (sf) (sg) (sh) (si) (sj) (sk) (sl) (sm) (sn) (so) (sp) (sq) (sr) (ss) (st) (su) (sv) (sw) (sx) (sy) (sz) (ta) (tb) (tc) (td) (te) (tf) (tg) (th) (ti) (tj) (tk) (tl) (tm) (tn) (to) (tp) (tq) (tr) (ts) (tt) (tu) (tv) (tw) (tx) (ty) (tz) (ua) (ub) (uc) (ud) (ue) (uf) (ug) (uh) (ui) (uj) (uk) (ul) (um) (un) (uo) (up) (uq) (ur) (us) (ut) (uu) (uv) (uw) (ux) (uy) (uz) (va) (vb) (vc) (vd) (ve) (vf) (vg) (vh) (vi) (vj) (vk) (vl) (vm) (vn) (vo) (vp) (vq) (vr) (vs) (vt) (vu) (vv) (vw) (vx) (vy) (vz) (wa) (wb) (wc) (wd) (we) (wf) (wg) (wh) (wi) (wj) (wk) (wl) (wm) (wn) (wo) (wp) (wq) (wr) (ws) (wt) (wu) (wv) (ww) (wx) (wy) (wz) (xa) (xb) (xc) (xd) (xe) (xf) (xg) (xh) (xi) (xj) (xk) (xl) (xm) (xn) (xo) (xp) (xq) (xr) (xs) (xt) (xu) (xv) (xw) (xx) (xy) (xz) (ya) (yb) (yc) (yd) (ye) (yf) (yg) (yh) (yi) (yj) (yk) (yl) (ym) (yn) (yo) (yp) (yq) (yr) (ys) (yt) (yu) (yv) (yw) (yx) (yz) (za) (zb) (zc) (zd) (ze) (zf) (zg) (zh) (zi) (zj) (zk) (zl) (zm) (zn) (zo) (zp) (zq) (zr) (zs) (zt) (zu) (zv) (zw) (zx) (zy) (zz)

by the Governorate and a monthly report on the activity showing number and type of the loans granted, the beneficiaries thereof, the activities financed and the future lending plans.

Such report shall be brought to the attention of the Governor and the Fund shall be furnished with a copy thereof.

Article XV

The Fund's Board of Directors shall adopt the following resolutions:

1. The rules and procedure related to granting soft financing to firms and to the funds of governorates as provided for under Art. VII of the law.
2. The guidelines and limits related to utilization of the funding obtained by the Fund from the local market in refinancing the funds of the governorates.
3. The system of credit risks guarantee provided for under Art. 9 of the law.

Article XVI

The Fund may obtain the financing necessary for it from the financial markets to be able to perform the duties with which it is charged.

In case of its refinancing of the governorate funds in the manner provided for under Art. VIII of the Law at interest rates lower than the rates borne by it for provision of the amounts necessary for such refinancing from the local financial markets. The Fund shall coordinate with the Ministry of Finance to cover such difference from the State's public budget.

Article XVII

The quarters having the right to dispose of the lands shall provide the Fund, each of which in its own scope of competence, with survey maps and adequate data on the vacant lands available for investment in industrial and touristic areas, urban communities and agricultural reform lands provided that there shall be no dispute regarding their ownership or the competence to dispose thereof.

The Fund shall coordinate with such quarters in respect of providing such lands with public utilities as a preliminary step towards offering 10% of their area for purchase or usufruct by the owners of the firms.

The selling prices for such lands to owners of firms shall be fixed within the limits of the cost of connecting them to public utilities.

A firm owner may request to have the right to usufruct of the land in return for an annual sum not exceeding 5% of the price estimated therefor.

The Fund shall establish a database on the lands available for disposal thereof including the site, area, price and the conditions necessary for contracting and conveyance of property or other disposal. The said data shall be periodically updated.

The Fund and its units shall provide for the owners of the firm the right of access to such data by any and all means and shall announce whatever amendments advised to him in respect of the areas offered and their prices.

Authenticity & Translation:

Definitive Bureau

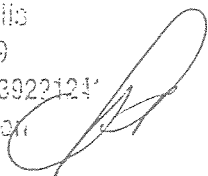
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Article XVIII

It shall be a prerequisite for entry of the firm in the register referred to under Art. 12 of the Law that the firm shall have registered itself with the fund, obtained the national number and the final licence.

Article XIX

The amounts referred to under Art. XIII of the law; collected by the Fund units from the owners of the firms upon delivery of the provisional licences shall be paid in into the ad hoc account opened with the Central Bank of Egypt in the name of the Ministry of Finance.

Such quarters may not claim to be paid such amounts neither may they collect any amounts or other fees whatsoever in return for rendering their services to the firms.

The State's Public Budget shall bear the amounts necessary for support of the establishment and operation of such units to guarantee their continuous performance of services with the required efficiency.

Article XX

The Fund units in the governorates shall publish semi-annual regular publications to be communicated to the units of the State's administrative agencies including ministries, departments and other bodies having special budgets, local government units, public authorities and organizations whether these be service entities or economic entities located at the precinct of the governorate, including names of and adequate particulars on the firms having their names registered with such units.

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Article XXI

Each of the quarters and entities referred to under the preceding article shall enter such firms as per the periodical publications issued by the units of the Fund in the Register No. 2 (Purchases) of the registers provided for under Art. 6 of the Executive Regulations of Law No. 89 for 1998 promulgating the Law regulating public tenders auctions and adjudications.

Article XXII

Each of the quarters referred to under Art. XX above and taking into consideration the principle of equal opportunities for all, shall make available not less than 10% for contracting with the firms in respect of purchase of the products of such firms or performance of the services and constructions required for such quarters.

Invitations shall be sent to the "Firms" to participate in local tenders and offers shall be obtained from them in the scopes where direct agreement method of contracting is applied.

Authorizing & Translation

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26.7.2004

٦- التعاقد مع شركات التنمية العقارية ، بتنفيذ مخططات إقامة معارض الورش والمنشآت بجوار المجتمعات العمرانية الجديدة ، أو فى مناطق أخرى مكتملة المرافق .

٧- إنشاء مراكز التدريب لتأهيل أصحاب المنشآت أو إعداد الراغبين فى إقامتها من خلال تزويدهم بالمهارات الأساسية اللازمة لحسن إدارة هذه المشروعات .

مادة (٣)

ينشأ فى كل وزارة أو هيئة عامة معنية بالمنشآت ، وفى كل محافظة وحدة أو مسئول لتنمية المنشآت يتولى الاتصال بالصندوق ومعاونته فى تحقيق برامجها والتنسيق معه فى تسهيل وتيسير الاجراءات وإزالة المعوقات التى تعترضها ، وأن يقدم للصندوق كافة المعلومات والبيانات الدورية والخطط المتعلقة بتمويل وتنمية المنشآت والمقترحات الكفيلة بتحقيق ذلك .

والصندوق أن يعقد مع أولئك المسئولين وممثلى تلك الوحدات الاجتماعات اللازمة للتنسيق بين هذه الخطط وتجنب تكرار أهدافها وتوجيه مواردها بما يحقق صالح المنشآت .

مادة (٤)

يتولى الصندوق مع الجهات المانحة المصرية والأجنبية والدولية المهتمة بتمويل ورعاية وتنمية المنشآت ، تحديد الخدمات والتيسيرات التى تقدمها لهذه المنشآت واتخاذ مايلزم لتفعيلها ، وعلى أن يتم ذلك بالتنسيق مع الوزارات والجهات المعنية بالحصول على تمويل أجنبى وفقاً لأحكام القوانين .

ويقوم الصندوق بموافاة الجهة المختصة بالحصول على القروض الأجنبية للمشروعات والبرامج المطلوب توفير تمويل أجنبى لها مصحوبة بالدراسات والبيانات الخاصة بها حتى يتسنى عرضها على هيئات ومؤسسات التمويل متعددة الأطراف والثنائية للوقوف على مدى امكانية مساهمتها فى التمويل المطلوب بالتنسيق مع الصندوق .



مادة (٥)

يتولى الصندوق التخطيط والتنسيق لمعاونة المنشآت فى الحصول على ما تحتاجه من تمويل وخدمات وذلك بالتعاون مع كافة الجهات ذات العلاقة بهذه المنشآت ومع الجمعيات والمؤسسات الداعمة لها والبنوك والجهات المانحة والمقرضة لتلك المنشآت .

كما يتم التنسيق بين الصندوق والصناديق التى تنشأ بكل محافظة لتمويل المنشآت من خلال المؤسسات والجمعيات الأهلية وفقاً للقواعد والإجراءات التى تنظم عمليات التمويل والتحصيل والمتابعة .

والصندوق تقديم تمويل ميسر من موارده للمنشآت ويكون مسئولاً عن إنشاء نظام لضمان مخاطر الإئتمان والتى قد تتعرض لها هذه المنشآت .

وله كذلك أن يعقد اللقاءات والأنشطة اللازمة للترويج والتعريف بمصادر التمويل والخدمات الأجنبية والمحلية المتاحة للمنشآت وأن يصدر البيانات والنشرات التى تساعد فى ذلك .

مادة (٦)

للمنتوق أن يطلب ، بعد التنسيق مع البنك المركزى المصرى والأجهزة الرقابية المالية الأخرى ، من البنوك والمؤسسات المالية أن تقدم له البيانات الخاصة بنشاطها فى تمويل المنشآت وخططها فى هذا الشأن لوضعها فى إطار برنامج تنمية المنشآت ، وذلك كله مع عدم الإخلال بالقوانين المنظمة لسرية الحسابات المصرفية والمعاملات المالية الأخرى .

مادة (٧)

يشترط لتمتع المنشأة بالمزايا والتيسيرات الواردة بالقانون أن تسجل نفسها لدى الوحدة المختصة من وحدات الصندوق المشار إليها فى المادة ٣ من القانون ، وأن تحصل على رقم قومى يستخدم فى جميع معاملاتها .



وعلى أن يتضمن هذا التسجيل بياناً برأس مال المنشأة وعدد العاملين بها من خلال النموذج المعد لذلك بالصندوق ووحداته .

مادة (٨)

يخطر الصندوق من قبل كل من الهيئة العامة للاستثمار والمناطق الحرة ومصلحة الضرائب والسجل التجارى والجهات المختصة بالتصرف فى الأراضى والأماكن التى تلزم المنشآت وغيرها من الجهات المعنية ، بمن تختارهم مندوبين عنها فى وحدات الصندوق المخصصة لخدمة المنشآت .

ويتولى هؤلاء المندوبين اتخاذ اجراءات التسجيل وإصدار التراخيص والموافقات والبطاقات التى تفرضها التشريعات ، وكذلك ابرام كافة التصرفات بالنسبة للأراضى والأماكن مع أصحاب المنشآت .

مادة (٩)

تقوم الجهات المختصة بالتنسيق مع وحدات الصندوق بإعداد نماذج مبسطة لطلبات التسجيل واستصدار التراخيص والموافقات والبطاقات وطلبات شراء وتخصيص الأراضى والأماكن مع بيان بالمستندات الواجب إرفاقها بكل هذه الطلبات .

مادة (١٠)

يصدر الصندوق بالتنسيق مع الجهات والأجهزة المعنية دليلاً ارشادياً نوعياً لكل نشاط من الأنشطة التى تباشرها المنشآت ، ويتضمن الدليل على الأخص ما يأتى :

- الضوابط العامة والخاصة لممارسة النشاط النوعى .
- التراخيص والموافقات والعقود والتصاريح المطلوبة لممارسة النشاط ، وبيان الجهات ذات الصلة به .
- بياناً بالمستندات المطلوبة .



- بيانا بالاجراءات المطلوبة .
- بيانا بلجان التظلمات فى المحافظات ومقر كل منها .
- ويتم إيداع هذا الدليل بالصندوق ووحداته بمقابل رمزى .

مادة (١١)

يقدم صاحب المنشأة إلى الصندوق أو أحد وحداته طلب التسجيل والحصول على ترخيص مؤقت على النموذج الذى يعد لهذا الغرض مرفقا به المستندات المطلوبة .
ويمنح صاحب المنشأة ترخيص مؤقت لمزاولة النشاط وفقاً للنموذج الذى يصدر به قرار من الأمين العام للصندوق ، وذلك لحين استصدار التراخيص النهائية من الجهات المختصة ، فإذا لم ترد هذه الجهات خلال مدة الثلاثين يوماً من تاريخ تقديم المستندات الى الجهات الإدارية المختصة بإصدار التراخيص ، صار الترخيص المؤقت نهائياً .
وعلى المنشأة مراجعة وحدة الصندوق بعد الثلاثين يوماً من تاريخ حصولها على الترخيص المؤقت ، وذلك لتسليمها الترخيص النهائى الصادر من الجهات المختصة أو لتؤشر على الترخيص المؤقت بصورته النهائية .
ويصدر الأمين العام للصندوق قراراً بالقواعد والإجراءات الواجب على تلك الوحدات اتباعها تنفيذاً لأحكام هذه المادة .

ويقوم الصندوق باقامة نظام معلومات واتصالات متكامل فيما بينه وبين الجهات المختصة لتسيير اتخاذ الاجراءات اللازمة لاصدار التراخيص فى المواعيد القانونية المقررة .

مادة (١٢)

على الجهات المختصة بالتفتيش موافاة الصندوق بمشروعات برامج التفتيش المقترحة على المنشآت متضمنة مواعيد وأسلوب إجرائها وفقاً للنماذج التى تعدها لهذا الغرض .



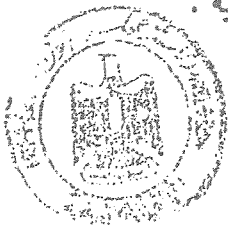
ويتولى الصندوق إعداد برامج التفتيش وفقاً للنماذج المشار إليها بعد تصنيفها وتجميعها بحسب طبيعة ونوع كل نشاط وتحديد الجهات المعنية بالتفتيش وتوقيت وأسلوب تنفيذه وذلك بما لا يخل بحسن سير العمل بالمنشآت ومباشرتها لأوجه نشاطها ، وتخطر المنشآت بصورة من التقرير الذي يعد عن نتائج التفتيش .

ولا يخل ذلك بحق الجهات ذات الصلة بالأنشطة التي يترتب عليها إخلال بالصحة العامة أو أمن وسلامة المواطنين في إجراء التفتيش المفاجئ على أن يتم إخطار الصندوق بالمبررات التي اقتضت إجراءه .

مادة (١٣)

يحتفظ الصندوق ووحداته وصناديق المحافظات على الأخص بالنماذج الآتية :

- ١- نموذج طلب الترخيص وفقاً لطبيعة كل نشاط .
- ٢- نموذج الترخيص المؤقت للمنشأة .
- ٣- نموذج الترخيص النهائي للمنشأة .
- ٤- نموذج لطلب تخصيص الأراضي .
- ٥- نموذج لطلب توصيل مرافق .
- ٦- نموذج شهادة اعفاء ضريبي .
- ٧- نموذج شهادة اعفاء جمركي .
- ٨- نموذج السجل الذي تحتفظ به الوحدات لقيد المنشآت وما يتضمنه من بيانات ، والرقم القومي الذي تسجل به المنشأة .
- ٩- النشرة الخاصة التي يصدرها الصندوق عن المنشآت بأرقامها القومية ، ونوعية نشاطها ، وما يطرأ عليها من توقف أو غلق أو تصفية .



مادة (١٤)

تختص صناديق المحافظات المشار إليها بالمادة (٥) من القانون بصفة أساسية بتمويل المنشآت داخل النطاق الجغرافى للمحافظة ، بهدف توسيع قاعدة الإقراض لرفع دخل الفرد وتحسين مستوى الأسرة والحد من البطالة .

وذلك من خلال المؤسسات والجمعيات الأهلية وفى ضوء السياسات والقواعد والإجراءات التى يحددها قرار المحافظ بإنشاء صندوق المحافظة بالتنسيق مع الصندوق ، ويكون لصندوق المحافظة ميزانية مستقلة ويديره لجنة تسيير برئاسة المحافظ أو من ينوب عنه ، ويعضوية كل من :

١- عضو من الصندوق .

٢- عضو عن المؤسسات والجمعيات الأهلية بالمحافظة .

٣- عضو من الشخصيات العامة بالمحافظة .

٤- عضو من نوى الخبرات القانونية أو المصرفية .

كما يتضمن قرار المحافظ بإنشاء صندوق المحافظة ، تعيين مديراً له يكون مقررأ للجنة التسيير والجهاز الإدارى اللزم لمعاونته ويمسك سجلات الحسابات وفقاً للأصول المحاسبية ، كما يعد موازنة سنوية بمصروفات الجهاز الإدارى تتحملها المحافظة ، وتقريراً شهرياً عن النشاط موضحاً به عدد ونوع القروض المنوحة والمستفيدين منها والأنشطة الممولة والخطط المستقبلية للإقراض ، ويرفع هذا التقرير للمحافظ ويخطر الصندوق بصورة منه .



ويحدد سعر بيع الأراضى لأصحاب المنشآت فى حدود تكلفة توصيل المرافق ، ويجوز لصاحب المنشأة طلب حق الانتفاع بالأرض بمقابل سنوى لايزيد على ٥% من الثمن المقدر لها .

وينشئ الصندوق قاعدة معلومات عن الأراضى المتاحة للتصرف تتضمن الموقع والمساحة والسعر والشروط اللازمة للتعاقد والتصرف ، ويتم تحديث هذه البيانات بصفة دورية .

ويتيح الصندوق ووحده لاصحاب المنشآت الإطلاع على تلك المعلومات بكافة الوسائل ، ويعلن عما يرد اليه من تعديلات فى المساحات المعروضة واسعارها .

مادة (١٨)

يشترط لقيود المنشأة فى السجل المشار اليه بالمادة (١٢) من القانون ، أن تكون قد سجلت نفسها لدى الصندوق وحصلت على الرقم القومى والترخيص النهائى .

مادة (١٩)

يتم توريد المبالغ المشار إليها فى المادة (١٢) من القانون والتي تحصلها وحدات الصندوق من أصحاب المنشآت وقت تسليم التراخيص المؤقتة ، للحساب المفتوح باسم وزارة المالية لهذا الغرض بالبنك المركزى المصرى .

ولايجوز لهذه الجهات المطالبة بأن تؤدى إليها تلك المبالغ ولا أن تحصل أية مبالغ أو رسوم أخرى نظير تقديم خدماتها للمنشآت .

وتتحمل الموازنة العامة للدولة المبالغ اللازمة لدعم إنشاء وتشغيل تلك الوحدات لضمان استمرارها فى تقديم الخدمة بالكفاءة المطلوبة .

مادة (٢٠)

تتولى وحدات الصندوق بالمحافظات إصدار نشرات دورية نصف سنوية يتم إبلاغها لوحدات الجهاز الإدارى للدولة من وزارات ومصالح وأجهزة لها موازنات خاصة ووحدات الإدارة المحلية والهيئات العامة خدمية كانت أو اقتصادية الواقعة فى دائرة المحافظة تتضمن الأسماء والبيانات الكافية عن المنشآت التى تقوم بتسجيل نفسها لدى هذه الوحدات .

مادة (٢١)

تقوم كل من الجهات المشار إليها بالمادة السابقة بقرئ تلك المنشآت من واقع النشرات الدورية التى تصدرها وحدات الصندوق وذلك فى السجل رقم (٢) مشتريات من السجلات المنصوص عليها المادة (٦) من اللائحة التنفيذية للقانون رقم ٨٩ لسنة ١٩٩٨ الصادر بقانون تنظيم المناقصات والمزايدات .

مادة (٢٢)

تتيح كل من الجهات المشار إليها بالمادة (٢٠) وبمراعاة تكافؤ الفرص ، نسبة لا تقل عن ١٠٪ للتعاقد مع المنشآت لشراء منتجاتها أو تنفيذ الخدمات والإنشاءات اللازمة لتلك الجهات .

كما توجه الدعوة للمنشآت فى المناقصات المحلية والحوال منها على عروض فيما يتم طرحه للتعاقد بالاتفاق المباشر .

