

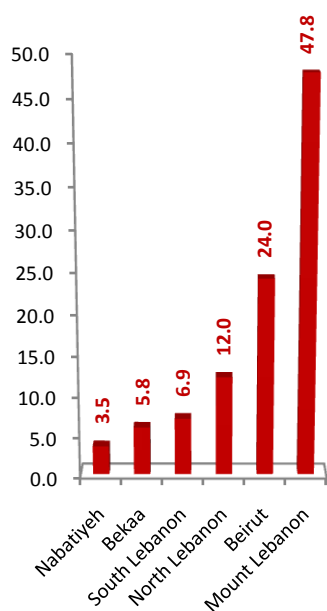
5. BUSINESS AND REAL ESTATE REGISTERS, ENTREPRENEURSHIP, CONSTRUCTION AND ENGINEERS

Business Register deals with the geographic distribution, the legal form and the activity of establishments. Entrepreneurship deals with Kafalat activity. Construction deals with construction permits, and engineers' distribution and fees. Real estate register deals with real-estate transactions and court.

Business register

There are 6,148 establishments registered in 2008 in Lebanon. Regarding geographic distribution, 47.8% are located in Mount-Lebanon and the peak is registered in August (11.8%) and in September (11.8%). As for legal form, individual enterprise is the most frequent (39.3%). October (10.9%) is the peak. Finally, miscellaneous activity establishments and September (12.1%) are the peaks for activities.

Graph 5.1 – % of registered establishments by geographic distribution in 2008



Graph made by CAS based on Business Register data (2008)

Distribution of Registered Establishments by Caza

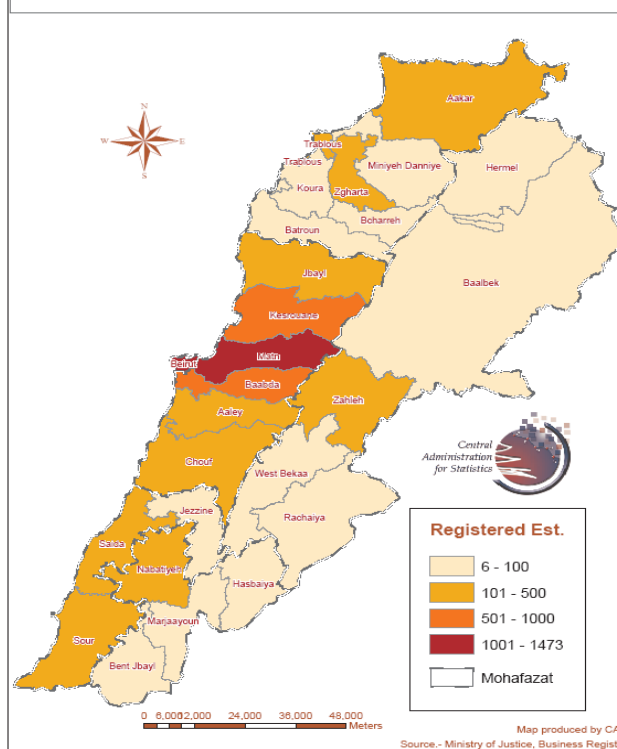


Table 5.1 – Business register statistics in 2008

Establishment	Number	Percentage	Peak month number	Peak month percentage
Distribution	6,148	100	October (670)	October (10.9)
Legal form top 2	6,148	100	October (670)	October (10.9)
Individual enterprise	2,148	39.3	September (228)	September (12.0)
Limited liability company	1,905	31.0	August (81)	August (15.4)
Activity top 5	6,148	100	October (670)	October (10.9)
Miscellaneous	967	15.7	September (117)	September (12.1)
Financial intermediation, insurance	900	14.6	January (104)	January (11.6)
Other retail trade in specialized store	871	14.2	April (100)	April (11.5)
Trade and auto repair	612	10.0	October (80)	October (13.1)
Real-estate activities	418	6.8	August (61)	August (14.6)

Table made by CAS based on Business Register data (2008)

Entrepreneurship: Kafalat activity

Kafalat offered 918 guarantees to entrepreneurs in 2008. April is the peak (11.2%).

Table 5.2 – Monthly sectoral repartition of Kafalat guarantees in 2008

Kafalat	January	February	March	April	May	June	July	August	September	October	November	December	Total	General %
Basic	60	69	60	87	59	60	51	56	19	56	50	53	680	74.1
Plus	20	22	28	15	29	32	16	7	2	21	27	16	235	25.6
Innovation	0	1	0	1	0	0	0	0	0	1	0	0	3	0.3
Total	80	92	88	103	88	92	67	63	21	78	77	69	918	100.0

Table made by CAS based on Kafalat data (2008)

Total value of credit in million LBP is 171,366 million LBP. May (12.0%) is the peak.

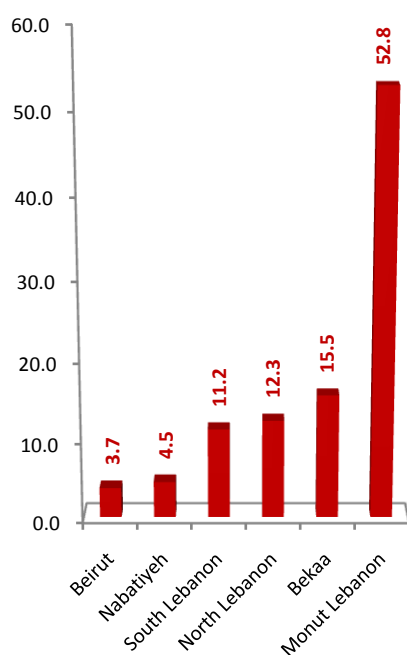
Table 5.3 – Monthly sectoral repartition of Kafalat guarantees in million LBP in 2008

Kafalat	January	February	March	April	May	June	July	August	September	October	November	December	Total	General %
Basic	10,792	11,506	7,582	13,415	12,070	9,353	7,572	9,279	2,271	7,066	8,689	8,099	107,694	62.8
Plus	5,194	5,070	7,427	4,185	8,426	8,041	4,010	1,968	1,161	5,805	7,436	4,148	62,872	36.7
Innovation	0	200	0	300	0	0	0	0	0	300	0	0	800	0.5
Total	15,986	16,776	15,010	17,900	20,496	17,394	11,582	11,247	3,432	13,171	16,125	12,247	171,366	100.0

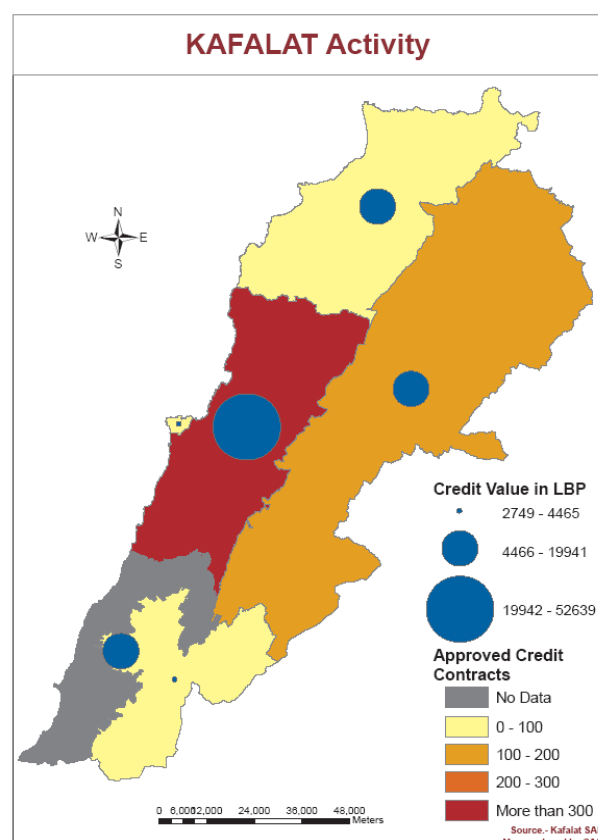
Table made by CAS based on Kafalat data (2008)

Industry (50.0%) is the peak in value of sectoral repartition of guarantees.

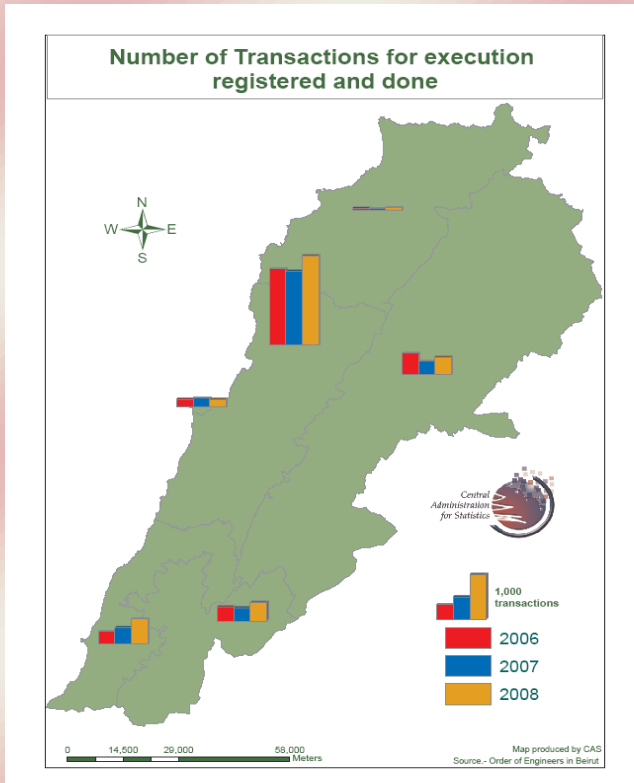
Graph 5.2 – % of geographic distribution of Kafalat guarantees approved contracts in 2008



Graph made by CAS based on Kafalat data (2008)



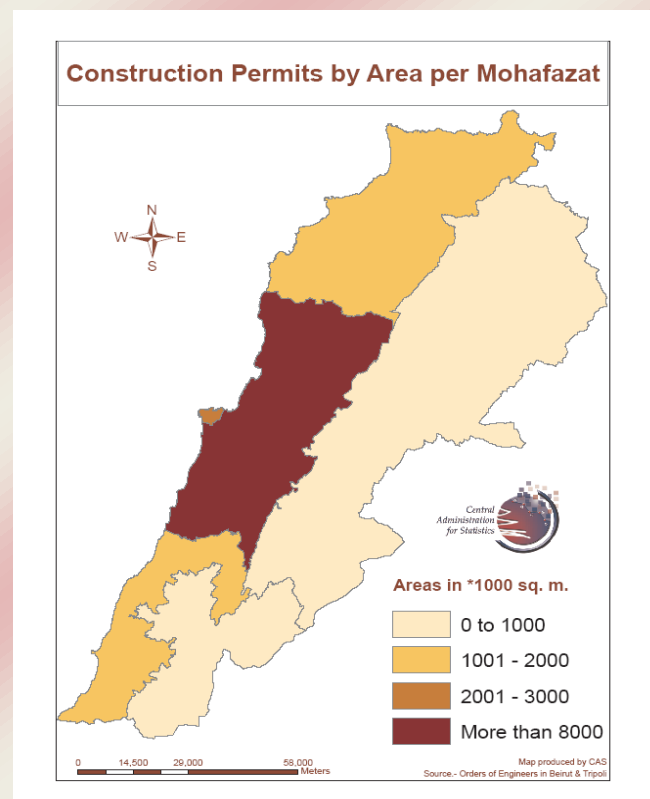
Construction permits



Total areas are equal to 16,068 thousand square meters in 2008, of which 88.9% are licenced by the Ordre des Ingénieurs et des Architectes de Beyrouth and 11.1% by the Order of Engineers and Architects of Tripoli. There are 13,702 transactions in 2008 of which 90.0% are allowed by Ordre des Ingénieurs et des Architectes de Beyrouth and 10.0% by the Order of Engineers and Architects of Tripoli.

Regarding the Ordre des Ingénieurs et des Architectes de Beyrouth, Mount-Lebanon (59.1%) is the peak of areas in 1,000 sq.m. and, Mount-Lebanon (52.2%) is the peak of transactions.

This Order allows the construction on an area of 14,280,853 square meters of which 45.8% is for buildings having an area of 1-3000 sq. m.

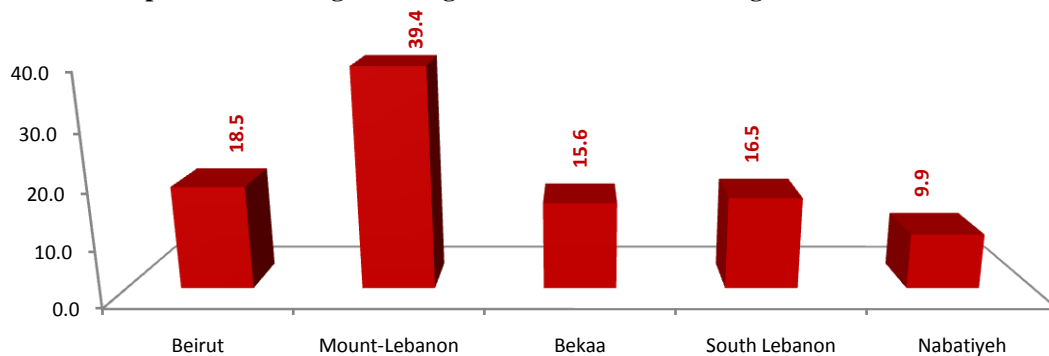


As for residential transactions, this Order allows the construction of 6,539 dwellings of which 46.3% are of good quality based on the Order classifications.

As for the Order of Engineers and Architects of Tripoli, North Lebanon (69.7%) is the peak of areas in thousand sq.m. This Order also gives construction permits for apartments. In terms of permits, it gives 1,401 construction permits of which 83.7% are given to North Lebanon. In terms of floors, it allowed the construction of 2,681 floors of which 80.8% are given to annexes. As for apartments, it allowed the construction of 3,158 of which 71.9% to annexes also. Finally, for areas, it allowed the construction of over 1,786 thousand sq. m. of which 69.6% are allowed to North-Lebanon.

As for the number of engineers, there are 1,643 engineers in 2008 of whom, 81.1% are males and of whom 82.2% are registered at the Order in Beirut.

Graph 5.3 – % of engineers registered at the Order of Engineers in Beirut in 2008



Graph made by CAS based on Order of Engineers in Beirut data (2008)

There are 33,029 engineers registered at the Ordre des Ingénieurs et des Architectes de Beyrouth between 1952 and 2008. 1,330 engineers enroll in 2008 which is equal to 4.0% of the total number of registered engineers in this Order.

Among these 1,330 engineers, 87.2% are graduate of national universities and 16.8% are mechanical engineers.

Finally, based on the Annual report for construction permits 2008, social contributions paid to the engineers registered at the Ordre des Ingénieurs et des Architectes de Beyrouth are 25.8 billion LBP and end of service payments are 13.1 billion LBP in 2008.

Real estate

Real estate transactions are in number and in value. They deal with sales, donations and successions, mortgages, seizures, number and contracts and taxes.

Table 5.4 – Real estate transactions in 2008

Transactions in number	Number	Peak month percentage	Peak region percentage
Sales, donations and successions	85,025	December (12.6)	Baabda Chouf Aley (24.3)
Mortgages	11,538	July (10.4)	Matn (27.5)
Levied mortgages	4,129	June (9.3)	Matn (25.2)
Seizes	5,275	April (10.0)	Matn (23.2)
Levied seizures	165	November (18.2)	South Lebanon (75.2)
Real estate number	250,882	December (9.7)	Baabda Chouf Aley (21.1)
Real estate transactions and contracts	158,069	December (10.5)	Baabda Chouf Aley (24.3)
Real-estate court transactions in number	27,340	November (10.7)	
Sales, donations and successions	1,782	December (12.2)	
Mortgages	32	January (15.6), March (15.6) and November (15.6)	
Levied mortgages	21	April (19.0) and November (19.0)	
Seizes	48	November (16.7)	
Levied seizures	14	October (35.7)	
Real estate number	16,008	November (12.0)	
Real estate transactions and contracts	9435	July (9.7)	
Transactions in value	Million LBP	Peak month percentage	Peak region percentage
Sales, donations and successions	9,713,743	December (13.6)	Beirut (30.7)
Mortgages	3,754,507	August (30.6)	Bekaa (26.6)
Levied mortgages	1,847,941	September (13.9)	Beirut (63.1)
Main taxes	612,061	December (12.3)	Beirut (32.1)
Taxes paid by foreigners	57,657	December (29.3)	Beirut (63.8)
Received taxes in sale contracts	521,926	December (12.7)	Beirut (31.6)
Received municipal tax	27,691	December (12.5)	Beirut (33.1)
Real-estate court transactions in number	65751	January (15.1)	
Sales, donations and successions	59410	January (15.6)	
Mortgages	1,774	November (25.5)	
Levied mortgages	518	April (38.2)	
Main taxes	4,049	January (11.6)	
Taxes paid by foreigners	0		
Received taxes in sale contracts	2,953	January (14.6)	
Received municipal tax	41	July (22.0)	

Table made by CAS based on Real-estate services of cazas data (2008)