

**PART IV – ENTREPRENEURSHIP, REAL ESTATE, AND
TRADE**

6. ENTREPRENEURSHIP

Entrepreneurship deals with Business Register and Kafalat monthly statistics

Business register

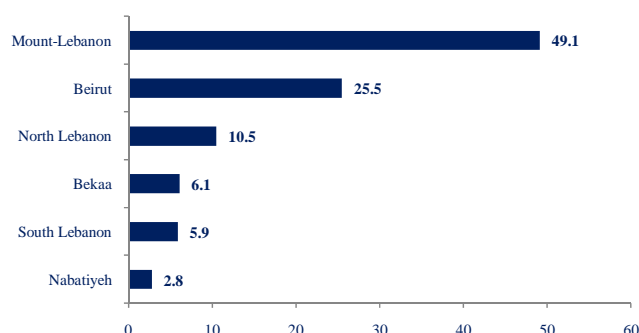
There are 9,370 establishments registered in the Business Register in 2010 in Lebanon. The peak is registered in March (10.7%).

Table 6.1 – New establishments by Mohafazat. Number in 2010

Establishment	Number	%	Peak month. Number	Peak month. %
Lebanon	9,370	100	March (998)	March (10.7)
Mohafazat	Number	%	Peak month. Number	Peak month. %
Mount-Lebanon	4,601	49.1	June (473)	June (10.3)
Beirut	2,392	25.5	March (272)	March (11.4)
North Lebanon	986	10.5	March (114)	March (11.6)
Bekaa	570	6.1	March (65)	March (11.4)
South Lebanon	555	5.9	January (69)	January (12.4)
Nabatiyeh	266	2.8	January (33)	January (12.4)

Table made by CAS based on Business Register data (2010)

Graph 6.1 – New establishments by Mohafazat. % in 2010



Graph made by CAS based on Business Register data (2010)

Over the 9,370 new establishments registered in the Business Register in 2010:

- Peak Mohafazat: Mount-Lebanon (49.1%).

Table 6.2 – New establishments by legal form in 2010

Establishment	Number	%	Peak month. Number	Peak month. %
All legal forms	9,370	100	March (998)	March (10.7)
Legal form top 5	8,874	94.4	March (931)	March (10.5)
Individual enterprise	3,612	38.4	March (371)	March (10.3)
Limited liability company	3,177	33.8	March (343)	March (10.8)
Limited company	887	9.4	March (95)	March (10.7)
Off shore	847	9.0	January (97)	January (11.5)
Limited liability partnership	351	3.7	January and June (38)	January and June (10.8)

Table made by CAS based on Business Register data (2010)

Over the 9,370 new establishments registered in the Business Register in 2010:

- Peak establishment: Individual enterprise (38.4%).

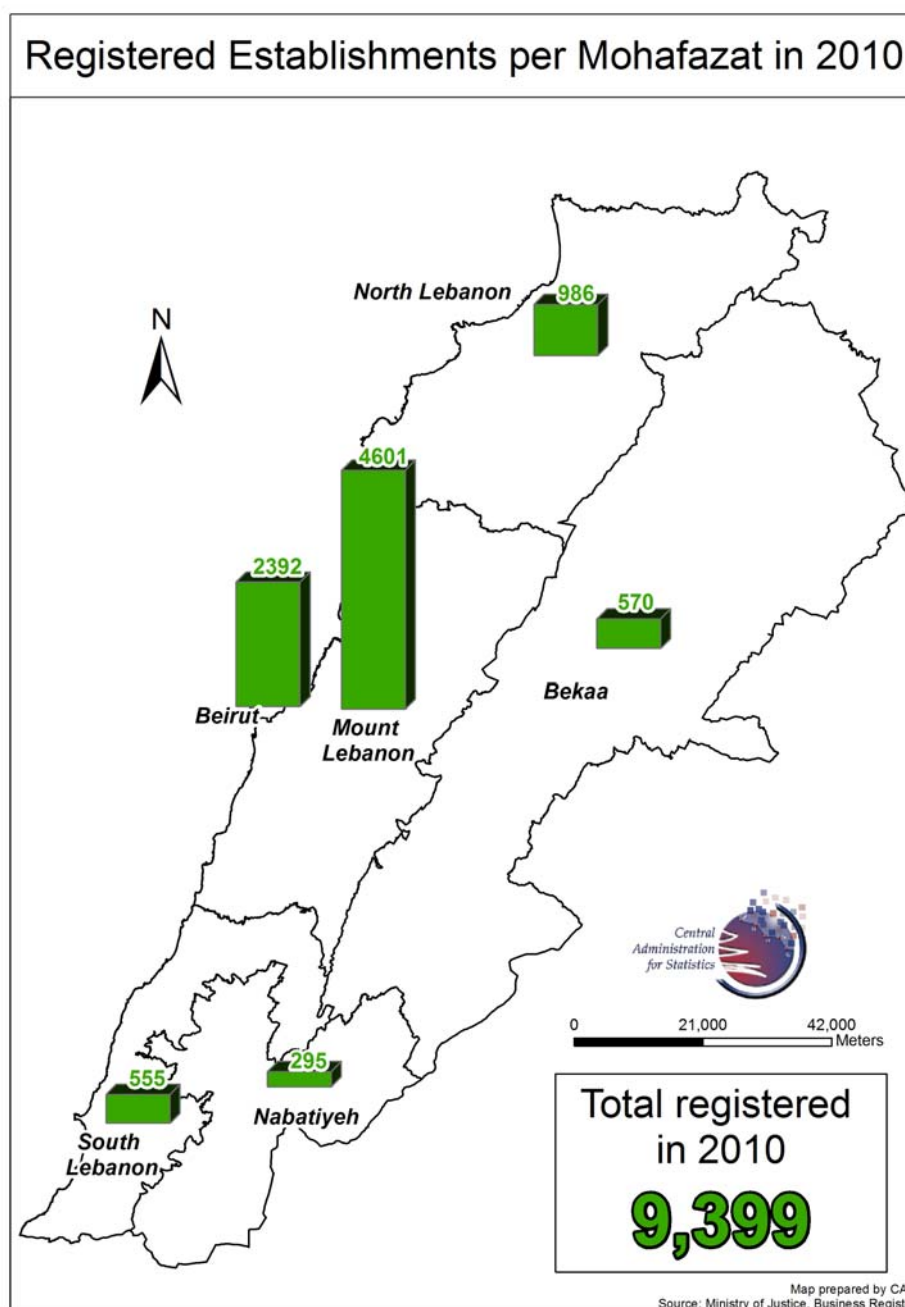
Table 6.3 – New establishments by type of activity. Number in 2010

Establishment	Number	%	Peak month. Number	Peak month. %
All legal forms	9,370	100	March (998)	March (10.7)
Type of activity top 5	5,825	62.0	January (643)	January (11.0)
Other retail trades in a specialized store	2,130	22.7	April (243)	April (11.4)
Miscellaneous activities	1,264	13.4	March (175)	March (13.8)
Financial intermediation, insurance	1,171	12.5	January (139)	January (11.9)
Real-estate activities	684	7.3	January (70)	January (10.2)
Trade and auto repair	576	6.1	January (68)	January (11.8)

Table made by CAS based on Business Register data (2010)

Over the 89,370 new establishments registered in the Business Register in 2010:

- Peak establishment: Other retail trades in a specialized store: 22.7%



Entrepreneurship: Kafalat activity

Kafalat granted 1,353 guarantees to entrepreneurs in 2009. February (10.7%) is the peak month.

Table 6.4 – Monthly Kafalat guarantees in 2010

Kafalat	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Total 2010	General %
Basic	114	122	99	94	71	104	75	82	70	81	66	70	1,048	77.5
Plus	25	22	41	16	25	23	16	24	27	22	33	22	296	21.9
Innovation	0	1	1	0	0	0	0	0	2	2	1	2	9	0.7
Total	139	145	141	110	96	127	91	106	99	105	100	94	1,353	100.0

Table made by CAS based on Kafalat data (2010)

Total value of credit is 171,366 million LBP. May (12.0%) and Kafalat Basic (65.7%) are the peaks.

Table 6.5 – Monthly Kafalat guarantees. Million LBP in 2010

Kafalat	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Total 2010	General %
Basic	16,782	12,436	16,188	14,836	12,570	17,387	13,175	13,110	10,936	15,400	17,612	13,604	174,036	68.7%
Plus	7,140	5,732	10,473	4,640	6,431	5,612	5,784	6,258	5,411	5,334	8,644	5,805	77,264	30.5%
Innovation	0	300	150	0	0	0	0	0	196	435	300	480	1,861	0.7%
Total	23,922	18,468	26,811	19,476	19,001	22,999	18,959	19,368	16,543	21,169	26,556	19,889	253,161	100.0%

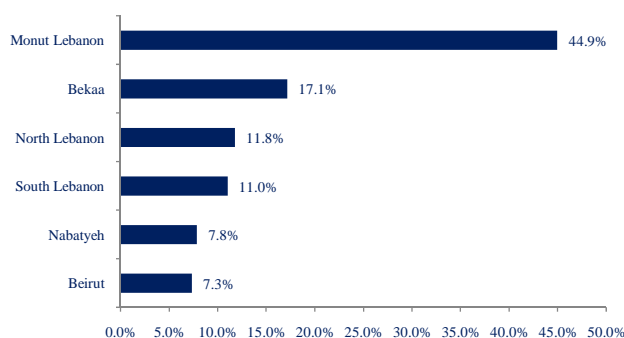
Table made by CAS based on Kafalat data (2010)

The three types of guarantees are Basic, Plus and Innovation.

Over these 1,353 guarantees granted by Kafalat in 2010 by Mohafazat, Mount-Lebanon is the peak:

- Percentage of granted guarantees: 44.9%.
- Total amount: 124,258 million LBP (49.1% of the total amount of guarantees which is equal to 253,161 million LBP).

Graph 6.2 – Kafalat guarantees by Mohafazat. % of approved contracts in 2010



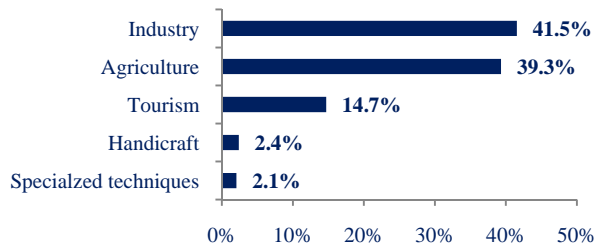
Graph made by CAS based on Kafalat data (2010)

Table 6.6 – Kafalat guarantees by Mohafazat in 2010

Approved contracts	Basic	Plus	Innovation	Total	%
Mount-Lebanon	431	171	6	608	44.9%
Bekaa	215	17	0	232	17.1%
North-Lebanon	134	26	1	161	11.9%
South-Lebanon	132	14	1	147	10.9%
Nabatiyeh	100	6	0	106	7.8%
Beirut	36	62	1	99	7.3%
Lebanon	1,048	296	9	1,353	100

Table made by CAS based on Kafalat data (2010)

Graph 6.3 – Kafalat guarantees by sector. % of approved contracts in 2010



Graph made by CAS based on Kafalat data (2010)

Over the three types of the 1,360 Kafalat guarantees granted by sector in 2010, industry is the peak sector:

- Percentage of granted guarantees: 39.6%.
- Total amount: 302,164 million LBP (57.2% of the total amount of guarantees which is equal to 302,164 million LBP).

Table 6.7 – Sectoral distribution of Kafalat guarantees. Number in 2010

Approved contracts. Number	Basic	Plus	Innovation	Total	%
Agriculture	515	15	0	530	39.0%
Industry	391	145	2	538	39.6%
Tourism	118	118	0	236	17.4%
Handicraft	16	2	0	18	1.3%
Specialized Techniques	7	24	7	38	2.8%
Lebanon	1,047	304	9	1,360	100.0%

Table made by CAS based on Kafalat data (2010)

