

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

6. ENTREPRENEURSHIP

Entrepreneurship deals with Business Register and Kafalat monthly statistics

Business register

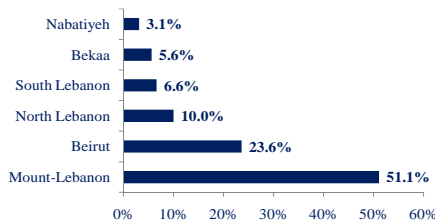
There are 8,623 establishments registered in the Business Register in 2009 in Lebanon. The peak is registered in October (9.8%).

Table 6.1 – New establishments by Mohafazat. Number in 2009

Establishment	Number	%	Peak month. Number	Peak month. %
Lebanon	8,623	100	October (847)	October (9.8)
Mohafazat	Number	%	Peak month. Number	Peak month. %
Mount-Lebanon	4,411	51.1	March (441)	March (10.0)
Beirut	2,031	23.6	October (216)	October (4.9)
North Lebanon	861	10.0	October (106)	October (12.3)
South Lebanon	567	6.6	October (62)	October (10.9)
Bekaa	487	5.6	March (52)	March (10.7)
Nabatiyeh	266	3.1	February (28)	February (10.5)

Table made by CAS based on Business Register data (2009)

Graph 6.1 – New establishments by Mohafazat. % in 2009



Graph made by CAS based on Business Register data (2009)

Over the 8,623 new establishments registered in the Business Register in 2009:

- Peak Mohafazat: Mount-Lebanon (51.2%).

Table 6.2 – New establishments by legal form in 2009

Establishment	Number	%	Peak month. Number	Peak month. %
All legal forms	8,623	100	October (847)	October (9.8)
Legal form top 5	8,169	94.7	October (819)	October (10.0)
Individual enterprise	3,356	38.9	October (356)	October (10.6)
Limited liability company	2,968	34.4	October (287)	October (9.7)
Off-shore	758	8.8	January (83)	January (10.9)
Limited company	752	8.7	November (92)	November (12.2)
Limited liability partnership	335	3.9	January (39)	January (11.6)

Table made by CAS based on Business Register data (2009)

Over the 8,623 new establishments registered in the Business Register in 2009:

- Peak establishment: Individual enterprise (38.9%).

Table 6.3 – New establishments by type of activity. Number in 2009

Establishment	Number	%	Peak month. Number	Peak month. %
All legal forms	8,623	100	October (847)	October (9.8)
Type of activity top 10	6,896	80.0	October (671)	October (9.7)
Other retail trades in a specialized store	1,426	16.5	October (164)	October (11.5)
Miscellaneous activities	1,173	13.6	November (115)	November (9.8)
Financial intermediation, insurance	1,019	11.8	January (98)	January (9.6)
Trade and auto repair	842	9.8	January (93)	January (11.0)
Construction	561	6.5	March (72)	March (12.8)
Real-estate activities	483	5.6	November (63)	November (13.0)
Wholesale of the nonfood consumption goods	428	5.0	March (55)	March (12.9)
Hotels & restaurants	416	4.8	March (46)	March (11.1)
Collective, social and personal services	278	3.2	July (31)	July (11.2)
Transports and communication	270	3.1	February (37)	February (13.7)

Table made by CAS based on Business Register data (2009)

Over the 8,623 new establishments registered in the Business Register in 2009:

- Peak establishment: Other retail trades in a specialized store: 16.5%

Entrepreneurship: Kafalat activity

Kafalat granted 1,162 guarantees to entrepreneurs in 2009. May (10.1%) is the peak month.

Table 6.4 – Monthly Kafalat guarantees in 2009

Kafalat	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Total 2009	General %
Basic	46	55	76	86	88	68	76	75	76	66	82	93	887	76.3
Plus	6	21	20	25	29	18	25	13	27	31	34	21	270	23.2
Innovation	1	0	0	0	0	1	0	2	0	1	0	0	5	0.4
Total	53	76	96	111	117	87	101	90	103	98	116	114	1,162	100.0

Table made by CAS based on Kafalat data (2009)

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 2009

Kafalat	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.	Total 2009	General %
Basic	7,940	7,968	13,108	12,936	12,806	9,145	13,814	12,462	12,337	9,912	13,260	12,932	138,620	65.7
Plus	3,422	5,647	5,113	6,278	7,382	4,663	6,194	3,692	6,783	8,052	8,713	5,196	71,135	33.7
Innovation	300	0	0	0	0	165	0	600	0	300	0	0	1,365	0.6
Total	11,662	13,615	18,221	19,214	20,188	13,973	20,008	16,754	19,120	18,264	21,973	18,128	211,120	100.0

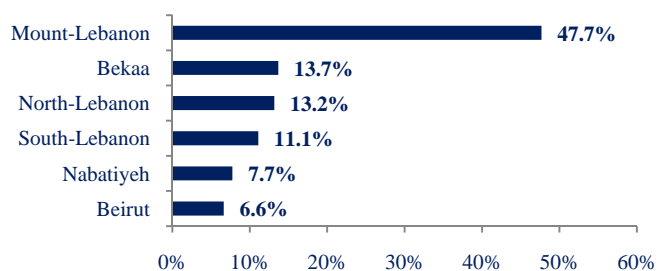
Table made by CAS based on Kafalat data (2009)

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

Over these 1,162 guarantees granted by Kafalat in 2009 by Mohafazat, Mount-Lebanon is the peak:

- Percentage of granted guarantees: 47.7%.
- Total amount: 110,672 million LBP (52.4% of the total amount of guarantees which is equal to 211,120 million LBP).

Graph 6.2 – Kafalat guarantees by Mohafazat. % of approved contracts in 2009



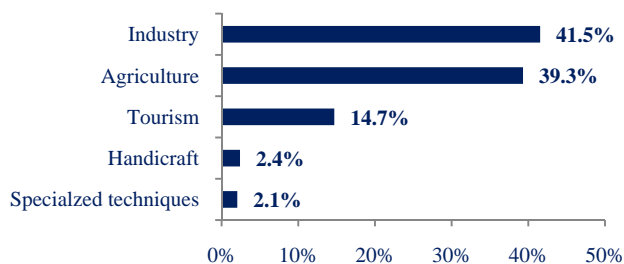
Graph made by CAS based on Kafalat data (2009)

Table 6.6 – Kafalat guarantees by Mohafazat in 2009

Approved contracts	Basic	Plus	Innovation	Total	%
Mount-Lebanon	375	176	3	554	47.7
Bekaa	143	16	0	159	13.7
North-Lebanon	123	30	0	153	13.2
South-Lebanon	117	11	1	129	11.1
Nabatiyeh	87	3	0	90	7.7
Beirut	42	34	1	77	6.6
Lebanon	887	270	5	1,162	100.0

Table made by CAS based on Kafalat data (2009)

Graph 6.3 – Kafalat guarantees by sector. % of approved contracts in 2009



Graph made by CAS based on Kafalat data (2009)

Over the three types of the 1,170 Kafalat guarantees granted by sector in 2009, industry is the peak sector:

- Percentage of granted guarantees: 14.5%.
- Total amount: 104,014 million LBP (49.5% of the total amount of guarantees which is equal to 210,113 million LBP).

Table 6.7 – Sectoral distribution of Kafalat guarantees. Number in 2009

Approved contracts. Number	Basic	Plus	Innovation	Total	%
Industry	329	157	0	486	41.5
Agriculture	429	31	0	460	39.3
Tourism	93	79	0	172	14.7
Handicraft	22	6	0	28	2.4
Specialized techniques	14	5	5	24	2.1
Lebanon	887	278	5	1,170	100.0

Table made by CAS based on Kafalat data (2009)