

**English summary of the master's thesis entitled (small projects financing problems And methods of treatment implementing it on the (Beni Suef governorate**

**Small projects of different kinds occupies great importance in the economies of all communities, regardless of the degree of development and different economic systems and concepts, and the varying stages of social transformations**

**The small businesses of all kinds need to types of financing, whether short-term or medium-term financing or long-term disruption to :maintain and continue its research problem is the following**

**lack of capital adequacy submitted by the founders of small .1 businesses to finance their operations necessary for its survival and .continuity**

**reluctance of financial institutions to provide for the financial needs . of these projects which adversely affect the performance of these projects thing that does not stimulate investors to invest in this type of .projects**

**Try to identify the financing problems facing small businesses in Beni . Suef**

**Try to find some funding formulas or investment that contribute to the solution of small projects to ensure their survival and Astmrarha.oukamt The study hypotheses problems**

**There is a direct correlation between the factors for small businesses - and the type of project**

**There is Positive relationshipbetween the factors for small businesses - and the project status**

**There is a Positive relationshipn between the factors for small - businesses and the financial structure of the Lparwa Positive relationship**

**There is a Positive relationship between deficiencies in the funding - system for small enterprises and between those stalled projects**

**Social Fund is the official organ of the state and entrusted with the financing of small projects and are lending m through several intermediate commercial banks**

**The aim of the present study was to examine and analyze the reality of small businesses in the province of Beni Sopf and an analysis of the problems of financing these projects and the role of the Social Fund to finance small projects and access to a set of findings and recommendations to overcome the problems of small business financing**

#### **:Research Methodology**

**This study is based on the theoretical side, including the descriptive approach and content analysis of studies on the subject of the study, and analysis of data contained in the competent authorities and the .relevant bodies**

**On the practical side it has been relying on a field study of a sample of small projects in Beni Suef. Vtm design a questionnaire was distributed to a sample of small enterprises amounted to \ 269 \ project. Between existing and new**

#### **Findings and recommendations of the study**

**be lending directly from the Social Fund .1**

**taking into account the accuracy and objectivity in the preparation of - feasibility studies for small Emczuat**

**Coordination between the Bank and the Social Fund with respect to - the granting of loans procedures**

**Develop tools Oosail Ounmazj Ootkulaidah updated and modified - and applied, and training in their use in various related fields, including the development of the means to ensure Oodoat funding operations**

**that are consistent with the provisions of Islamic law, and to ensure the achievement of the goals and objectives of small projects**

**set up special departments of banks with the task of lending to small - projects fund, taking into account the terms of the social dimension**

**re-drafting of contracts between the Social Fund and banks allow the - use of loan installments that have been collected in the re-lending to small businesses**