

MATI Jerusalem

The Jerusalem Business
Development Center





Maimonides (1135-1204)

laid out eight modes of giving tzedakah, the highest of which involves helping a person toward self-sufficiency.

"There are eight levels of tzedakah, each higher than the other: The greatest level, above which there is no higher one-is one who strengthens the hand of a person who has fallen, and gives him a gift or a loan, or enters into a partnership with him, or finds him work, in order to strengthen his hand to the point that he will not need help from others, and will not ask."



***Bringing about economic change in Jerusalem
Helping people help Themselves***

To stimulate the economy in the city of Jerusalem by promoting the creation of additional employment opportunities in the business sector.

Creating New Jobs in Jerusalem

MATI Jerusalem

The Mission



- Provide a dynamic scope of business development services, activities and professional holistic business support for new entrepreneurs and existing business owners in Jerusalem.
- Plan, create, refresh, update and expand the variety of services offered to the public.
- Build a strong and networked business community in Jerusalem.
- Encourage business entrepreneurship and innovation.

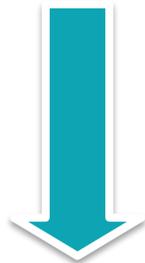
Small & Medium Businesses



Difficulty Barriers

Lack of knowledge
and business experience

Lack of funding



High rate of failures

Opportunities

Growth Potential

Creating new jobs

Flexibility to match
the market



75% of the new jobs
in the market



How Small & Medium Enterprises (SMEs) Contribute to Israel's Economy

Total number of enterprises – 560,000

Number of SMEs – 555,000 (99%)

SMEs employ 59% of all salaried persons

SMEs account for 52% of the Gross National Product

Employees, by size of business



1,400,000

More than 1.6 million persons are employed in the small and medium-sized business sector

200,000

0

No. Employees

1-29

30-99

100 +

Small and medium-sized businesses employ three times more persons than large businesses

Why





The numbers

865,700 in Jerusalem itself

Total of 1,160,000 inhabitants including environs

A varied & special population

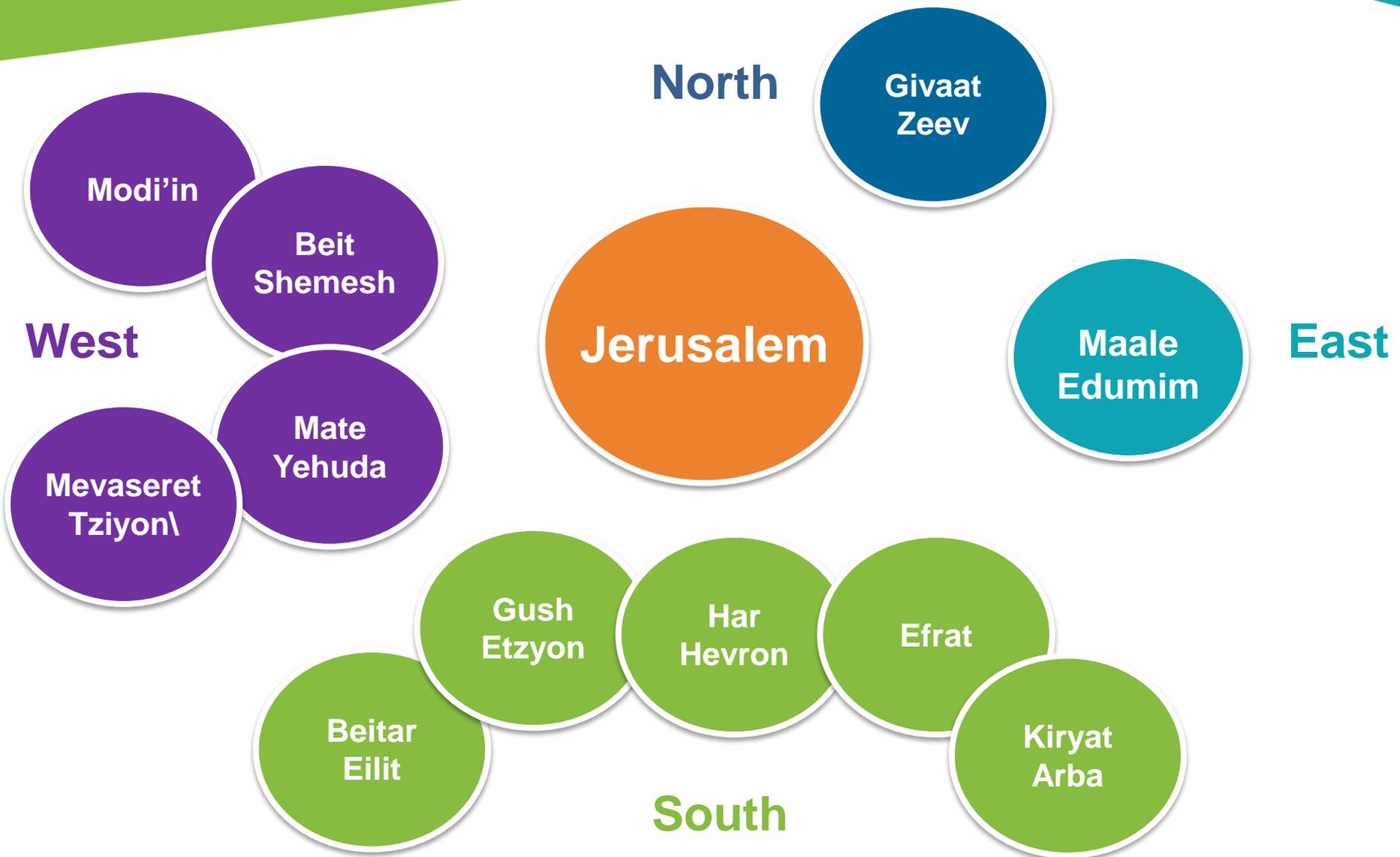
250,000 Ultra orthodox

300,000 Arabs

46.5% Poor population in Jerusalem

A relatively small business sector

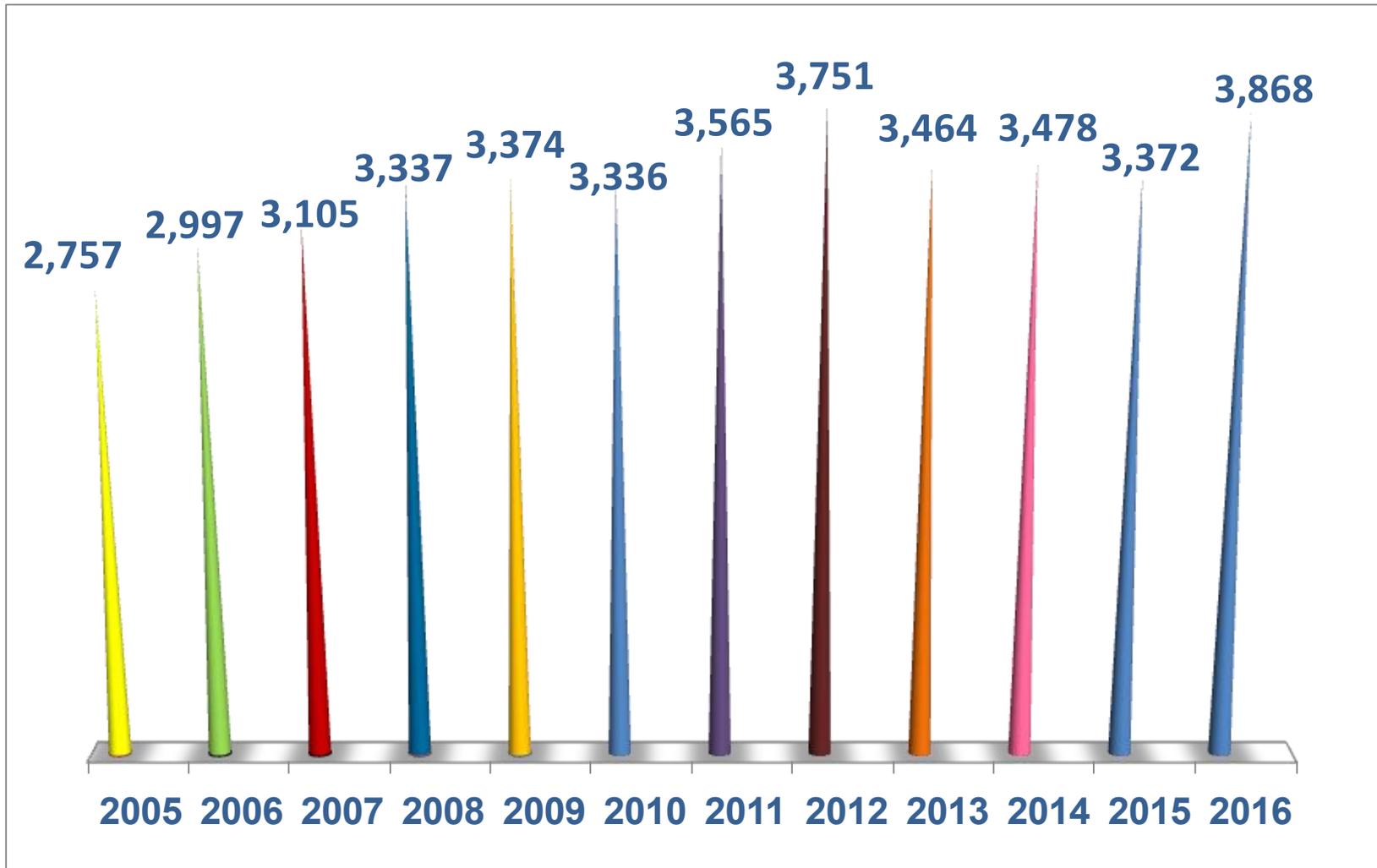
Mati Jerusalem – Area Responsibility



Mati Assistance to Entrepreneurs



Initial and Comprehensive Consultation



Special Finance



National

- Immigrant Entrepreneur Loan Fund
- Israel Free Loan Association Fund
- State Guaranteed Loan Fund
- Koret Israel Funds
- Shemesh Fund
- Natan Fund

Investors

Jerusalem only

- New York – Jerusalem Small Business Loan Fund

Funds managed by MATI Jerusalem

- Bracha Bassakim Fund - **Ultra Orthodox**
- North Africa Jewry Fund - **Moroccan Jews**
- Help Fund - **businesses facing difficulties**
- Women Microfinance Fund



Easier guarantees



Payment spread
in installments

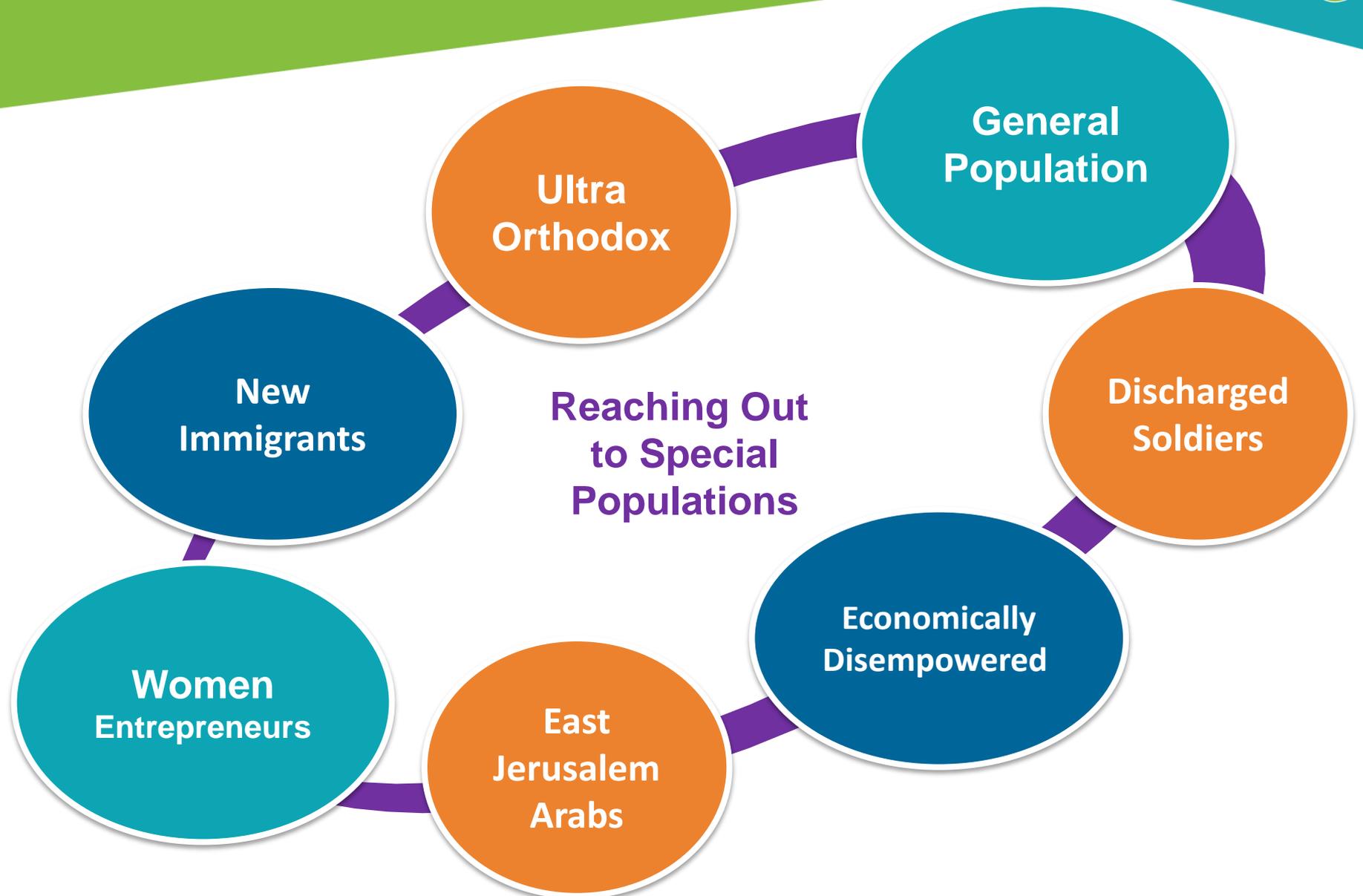


Grace period



Low interest
rates

Entrepreneurs & Business Owners



Courses & Workshops



Entrepreneurs

**Business
Owners**

**As 100
Courses
& Workshops
Per Year**

**Special
Projects**

**Special
Populations**

Business Loans Department



**20 Areas
of Expertise**

**Personalized
Mentoring**

**Variety
of Mentors**

**No
Bureaucracy**

**Multidisciplinary
Mentoring**

**Easy
Availability**

Mati Board Members



<p>Uri Scharf, Chair</p>	<p>Hani Alami Coolnet Ltd</p>	<p>Yaron Zakhyem CEO Rafa Laboratories Ltd</p>	<p>Itzhak Phindrus Deputy Mayor of Jerusalem</p>	<p>Haim Amar Municipal Employment Authority (observer)</p>
<p>Yinon Oz Ari The Jerusalem Foundation</p>	<p>Israel Bar-Gil Jerusalem Business Community</p>	<p>Mahmud Gamal CEO Kastel Computer Systems Ltd</p>	<p>Yossi Liberman Jerusalem Business Community</p>	<p>Nachum Wissman CEO Wissmann import & furniture marketing CO. LTD</p>
<p>Amir Sznajderman The Jewish Agency</p>	<p>Ariel Ginzburg Retired Businessman</p>	<p>Udi Ben Dror CEO Jerusalem Development Authority</p>	<p>Joel Siegel Building Community in a Global Society</p>	<p>Ezri Levi Jerusalem Business Community</p>
<p>Eli Bentata TEVET- JDC Israel (observer)</p>	<p>Juliet Y. Gal Galex Inc. film direction and production LTD.</p>	<p>Simo Tubul CEO The Tubul Group LTD</p>	<p>David Kassuto Architect</p>	<p>Margalit Talgan Jerusalem Business Community</p>
<p>Israel Banner Jerusalem Business Community</p>	<p>Adina Bar Shalom Ultra – Orthodox academy</p>			

Mati Staff



<p>Golan Tobi CEO</p>	<p>Michal Shaul-Vulej Deputy CEO and Director of Business Development</p>	<p>Hen Pinchasy Director of Financing & Business Loans Department</p>	<p>Ariel Freeman Director of Training Department</p>	<p>Yaniv Ben Yosef Business Consultant & Director of Immigrants and Returning Residents</p>
<p>Ayelet Ohana Administrative Coordinator</p>	<p>Linor Ashton Economist</p>	<p>Matan Stavisky Economist</p>	<p>Alina Munafo Economist</p>	<p>Alma Zorman Immigrants and Returning Residents Coordinator</p>
<p>Maayan Dedia Secretary</p>	<p>Liron Saban Business Loans Coordinator</p>	<p>Keren Peled Training Manager</p>	<p>Michal Avraham Project Coordinator</p>	<p>Shaul Shir-El Project Coordinator</p>
<p>Ahlan Salman Project Coordinator East Jerusalem</p>	<p>Jana Rajbi Project Coordinator- East Jerusalem</p>	<p>Fadia Abu El Higa Project Coordinator East Jerusalem</p>	<p>Reham Jaber Project manager East Jerusalem</p>	<p>Nazek Bashiti Project Coordinator East Jerusalem</p>
<p>Shmuel Rozengarten Ultra – Orthodox Project Coordinator</p>	<p>Hadas Froind Training Manager</p>	<p>Daniel ziv Mati Digital coordinator</p>		

2017 Budget (in thousands of NIS)



Expenditure	Actual Performance 2016	Approved Budget 2017	% of Budget
Consulting	2,578	2,630	30%
Training Activities & Projects	4,359	5,096	58%
Administration & Equipment	1,210	1,107	12%
Total	8,147	8,833	100%

2017 Budget (in thousands of NIS)



Income	Actual Performance 2016	Approved Budget 2017	% of Budget
Various Funding Sources	1,016	1,197	14%
Consulting	2,049	1,822	21%
Training Activities & Projects	5,161	5,814	65%
Total	8,226	8,833	100%

Income Sources (in thousands of NIS)



Development and Entrepreneurship, East Jerusalem 2,434

Clients Fees 1,348

Ministry of Aliyah and Immigrant Absorption 1,250

Municipality of Jerusalem 642

Jerusalem Development Authority 399

Foundation and Private donors 2,760

MATI Jerusalem Outcomes 1991-2016



Assistance

47,300
Entrepreneurs
and business
owner applied for
assistance

Businesses

12,900
Businesses were
opened or
expanded

Loans

110 Million \$
were
raised for
small & medium
businesses with
MATI'S
assistance

Jobs

37,000
Jobs were
created (11% of
the employees in
the city's
business sector
(7,293 New
Immigrants))

**13% failure rate among business that used MATI'S assistance
in comparison to 50% in the general population**

Creating New Jobs in Jerusalem



**Dividing MATI's public budget
by the number of new jobs reveals:**

Cost of Creating One Job

**Less than
\$1,000**

The Business, The People



L'ATELIER - Revital (Tali) Friedman

The Business, The People



PHOTOGRAPHER - Rivki Schwartz

The Business, The People



SKY GYM - Meni Elbaz

The Business, The People



CAFÉ LANDWER - Elav Keslasi



MATI - From Unemployed to Entrepreneur

