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NWT GOVERNMENT LIBRARY



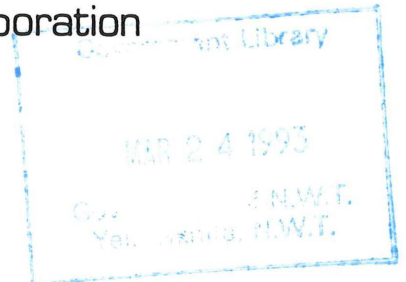
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Business Credit Corporation

1992 Annual Report

Northwest Territories
Business Credit Corporation

The Business Credit Corporation is a crown corporation responsible for encouraging business development and growth throughout the NWT.



INTRODUCTION This annual report marks the change over from the Business Loans and Guarantees Fund to the new NWT Business Credit Corporation. The Fund continued to operate until the end of the year, at which time the assets of the Fund were transferred to the NWT Business Credit Corporation.

The NWT Business Credit Corporation Act was proclaimed on October 1, 1991 and the Corporation commenced its operations at that time. All lending activity after October 1st was carried out by the Corporation.

In practice, however, the lending operations remained much the same for the loan customers.

TERRITORIAL BUSINESS LOAN BOARD MEMBERS 1992/93

MEMBERS:

P. Allen	Chairperson	Yellowknife
M. King	Vice Chairperson	Hay River
G. Peters	Director	Holman Island
W. Wilcox	Director	Cambridge Bay
M. Kalluak	Director	Arviat
A. Woodhouse	Director	Iqaluit
A. Chang	Director	Yellowknife
S. Hurst	Director	Yellowknife
R. Hardy	Director	Fort Norman
T. Webster	Director	Iqaluit

Equal Representation

Members of the NWT Business Credit Corporation represent all sectors and regions of the N.W.T. Except for the Chairperson, all are from the private sector and together they represent a large variety of businesses, everything from tourism and trucking through to management.

All members are long term territorial residents and all have made valuable contributions to their community and the territorial economy.

NWT BUSINESS CREDIT CORPORATION The new legislation creating the NWT Business Credit Corporation is designed to provide a lending institution which is more responsive to its clients and is less bound by the restrictions of normal government operations.

In particular, the new legislation provides for a Board of Directors of between seven and twelve people, regional loan boards, and the authority to provide loans, bonds, guarantees and indemnities.

The regional loan boards created under the old Business Loans and Guarantees Act were discontinued with the proclamation of the new act.

HISTORICAL HIGHLIGHTS

- 1970 *The Small Business Loans Fund was created by Indian and Northern Affairs Canada, to provide financing to those businesses and individuals unable to obtain reasonable commercial debt financing from conventional lenders.*
- 1977 *The Small Business Loans Fund was transferred to the Government of the Northwest Territories. The scope of the Fund was expanded to allow the provision of loan guarantees and loan and guarantee limits were increased to \$500,000 from \$50,000.*
- 1982 *The Business Loans and Guarantees Fund was opened to all qualifying territorial businesses and the word "Small" was removed from the Fund's title. Previously, businesses whose gross revenues exceeded \$1 million were ineligible.*
- 1985 *The Fund provided contract security to businesses unable to obtain the bonding required to participate in NWT Housing Corporation construction projects.*
- 1986 *The Fund's capitalization was increased to \$16 million.*
- 1989 *The Fund's capitalization was increased to \$20 million.*
- 1991 *The NWT Business Credit Corporation Act was proclaimed and the Corporation commenced operations. Loan and guarantee limits were raised to \$1 million.*
- 1992 *The assets of the Business Loans and Guarantees Fund were transferred to the NWT Business Credit Corporation.*

The objectives of the NWT Business Credit Corporation are to:

- stimulate economic development;
- encourage business growth; and
- increase employment.

The NWT Business Credit Corporation currently has a total lending and liability limit of \$20 million dollars, the same as the former Business Loans and Guarantees Fund. This limit can be extended as far as \$50 million dollars under the existing legislation, upon approval of the Financial Management Board.

Loans provided by the Corporation are typically for a term of three years, have a eight year amortization and carry an interest rate 2% above the regular commercial prime rate. Security is normally taken.

LENDING PARAMETERS

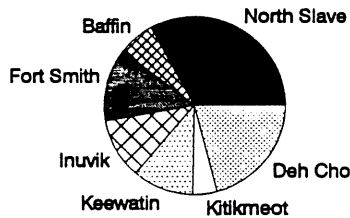
<i>Maximum loan and liability for any one business</i>	<i>\$1.0 million</i>
<i>Maximum amount for any one business loan, bond guarantee or indemnity</i>	<i>\$1.0 million</i>
<i>Maximum loan term</i>	<i>5 years</i>
<i>Maximum loan amortization</i>	<i>25 years</i>
<i>Interest rate</i>	<i>2% over prime</i>

LENDING ACTIVITY During the 1991/92 fiscal year, the Boards of Directors of the Business Loans and Guarantees Fund and the NWT Business Credit Corporation examined a total of 91 loans with an aggregate value of \$12.5 million. Of the applications submitted, 67 (74%) were approved for a total value of \$6.6 million.

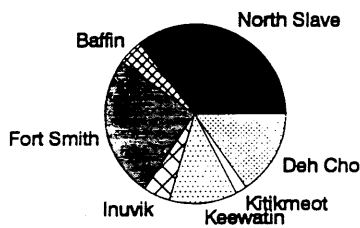
Loan applications were received from all seven regions, as detailed in Table 1. A regional Analysis of the loans approved is provided in Table 2.

Approximately 50% of the loan applications received and 60% of the loans approved were for small loans of less than \$50,000. Table 3 provides an analysis of the loan applications submitted according to the size of the loan. Table 4 provides a similar analysis of the loans approved.

LOAN APPLICATIONS SUBMITTED BY REGION



Number of Applications Submitted



Value of Applications Submitted

TABLE 1

LOANS SUBMITTED BY REGION

	<u>BLF</u>		<u>BCC</u>		<u>TOTAL</u>	
	No. of Loans	\$000's	No. of Loans	\$000's	No. of Loans	\$000's
North Slave	23	2,479	7	1,956	30	4,435
Baffin	5	153	1	400	6	553
Fort Smith	3	203	9	3,002	12	3,205
Inuvik	4	63	6	532	10	595
Keewatin	8	1,076	2	462	10	1,538
Kitikmeot	3	144	1	100	4	244
Deh Cho	11	461	8	1,444	19	1,905
Total	57	4,579	34	7,896	91	12,475

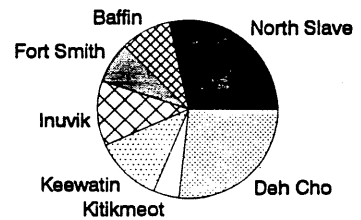
PROVISION FOR LOAN LOSSES As of March 31, 1992 the Fund and the Corporation have made provisions totalling \$4.9 million for doubtful accounts.

These provisions for doubtful accounts do not mean that the loans have been written off or have been forgiven. Any client accounts which have been classified as doubtful are still legally collectible.

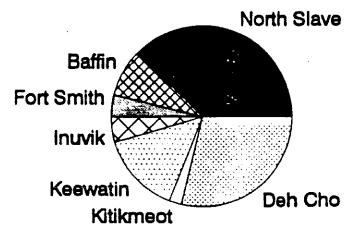
TABLE 2
LOANS APPROVED BY REGION

	<u>BLF</u>		<u>BCC</u>		<u>TOTAL</u>	
	No. of Loans	\$000's	No. of Loans	\$000's	No. of Loans	\$000's
North Slave	16	1,981	3	493	19	2,474
Baffin	5	153	1	400	6	553
Fort Smith	3	202	2	59	5	261
Inuvik	4	64	4	230	8	294
Keewatin	6	492	2	462	8	954
Kitikmeot	3	144	0	0	3	144
Deh Cho	11	461	7	1,429	18	1,890
	48	3,497	19	3,073	67	6,570

LOAN APPLICATIONS APPROVED BY REGION



Number of Loans Approved

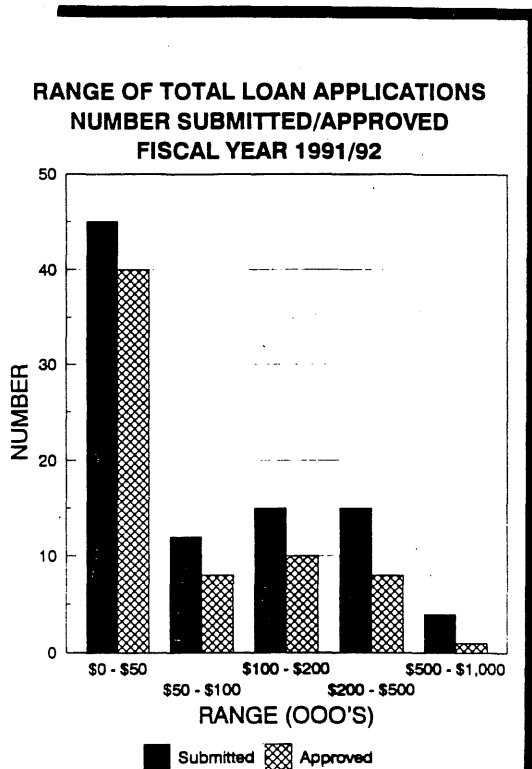


Value of Loans Approved

During the 1991/92 fiscal year, the NWT Business Credit Corporation participated for the first time in a corporate restructuring under the Companies' Creditors Arrangement Act, for firms in financial difficulty.

The Corporation was also active for the first time in the processing of a voluntary receivership and the realization of security in relation to a guarantee.

An effort was made during the year to improve the turn-around time for processing loan applications. Historically, the average loan application was processed in 30 days.



A majority of loan applications are received from small and medium sized businesses.

TABLE 3

**RANGE OF TOTAL LOAN APPLICATIONS
(APPROVED AND REJECTED)
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	45	\$1,135	\$25,200
\$50 - \$100	12	1,007	83,900
\$100 - \$200	15	2,204	146,900
\$200 - \$500	15	5,232	348,800
\$500 - \$1,000	4	2,897	724,200
	91	\$12,475	\$137,100

**RANGE OF TOTAL BLGF LOAN APPLICATIONS
(APPROVED AND REJECTED)
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	38	\$967	\$25,400
\$50 - \$100	8	650	81,300
\$100 - \$200	4	626	156,500
\$200 - \$500	7	2,335	333,600
\$500 - \$1,000	0	0	0
	57	\$4,578	\$80,300

**RANGE OF TOTAL BCC LOAN APPLICATIONS
(APPROVED AND REJECTED)
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	7	\$168	\$24,000
\$50 - \$100	4	357	89,300
\$100 - \$200	11	1,578	143,500
\$200 - \$500	8	2,897	362,100
\$500 - \$1,000	4	2,897	724,300
	34	\$7,897	\$232,200

FINANCIAL STATEMENTS . . . The financial statements of the Business Loans and Guarantees Fund (BLGF) are shown in Appendix A. As the assets of the Fund were transferred to the NWT Business Credit Corporation on April 1, 1992, this will be the last set of financial statements.

The financial statements of the NWT Business Credit Corporation (BCC) are shown in Appendix B. These statements reflect the first six months of operation, from October 1, 1991 to March 31, 1992.

TABLE 4

**RANGE OF TOTAL LOANS APPROVED
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	40	\$1,009	\$25,200
\$50 - \$100	8	672	84,000
\$100 - \$200	10	1,457	145,700
\$200 - \$500	8	2,756	344,500
\$500 - \$1,000	1	676	676,000
	67	\$6,570	\$98,100

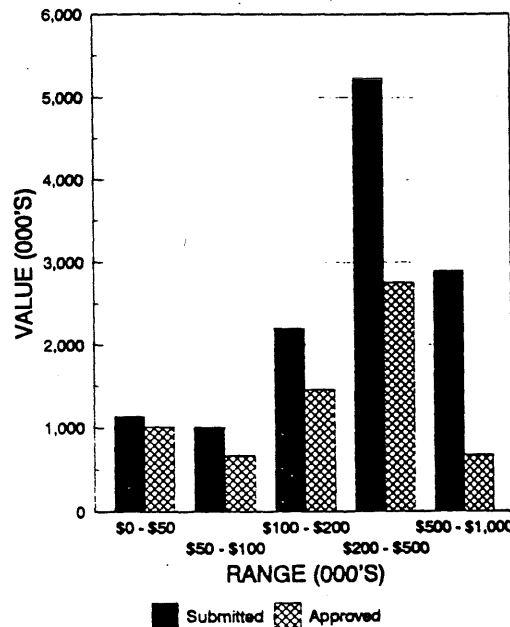
**RANGE OF TOTAL BLGF LOANS APPROVED
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	34	\$856	\$25,200
\$50 - \$100	5	415	83,000
\$100 - \$200	4	626	156,500
\$200 - \$500	5	1,600	320,000
\$500 - \$1,000	0	0	0
	48	\$3,497	\$72,900

**RANGE OF TOTAL BCC LOANS APPROVED
FISCAL YEAR 1991/92
(000's)**

RANGE	NO. OF LOANS	AMOUNT (000's)	AVERAGE LOAN
\$0 - \$50	6	\$153	\$25,500
\$50 - \$100	3	257	85,700
\$100 - \$200	6	831	138,500
\$200 - \$500	3	1,156	385,300
\$500 - \$1,000	1	676	676,000
	19	\$3,073	\$161,700

**RANGE OF TOTAL LOAN APPLICATIONS
VALUE OF APPLICATIONS SUBMITTED/APPROVED (000'S)
FISCAL YEAR 1991/92**



APPENDIX A

GOVERNMENT OF THE NORTHWEST TERRITORIES

BUSINESS LOANS AND GUARANTEES FUND

Statement of Operations

For the Year Ended March 31, 1992

**GOVERNMENT OF THE NORTHWEST TERRITORIES
BUSINESS LOANS AND GUARANTEES FUND**

For the Year Ended March 31, 1992

STATEMENT OF OPERATIONS

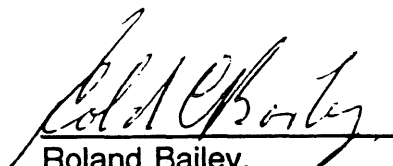
	<u>1992</u>	<u>1991</u>
Loans Receivable, Beginning of Year	\$15,419,136.85	\$13,261,380.67
ADD: Loans and Disbursements During the Year	<u>3,589,934.62</u>	<u>4,664,835.67</u>
	\$19,009,071.47	\$17,926,216.34
LESS: Principal Amount of Loans Repaid	4,226,028.78	2,338,784.44
Loans written off	<u> </u>	<u>168,295.05</u>
Loans Receivable, End of Year	\$14,783,042.69	\$15,419,136.85
LESS: Allowance for Doubtful Accounts	<u>4,337,112.72</u>	<u>1,398,730.93</u>
NET LOANS RECEIVABLE	<u>\$10,445,929.97</u>	<u>\$14,020,405.92</u>

**Effect of Business Loans and Guarantees Fund
on Government Operations**

	<u>1992</u>	<u>1991</u>
Interest Earned and Credited to General Revenues	\$1,730,719.78	\$1,623,842.85
LESS: Increase to Bad Debt Allowance	<u>(3,024,955.22)</u>	<u>(233,209.73)</u>
CONTRIBUTION FOR THE YEAR	<u>\$(1,294,235.44)</u>	<u>\$1,857,052.58</u>

1. During the year, the Allowance for Doubtful Accounts was increased by the amount of \$3,024,955.22. This consists of a principal increase of \$2,938,381.79 and an interest increase of \$86,573.43 (1991 - principal decrease of 223,331.58 and an interest decrease of \$9,878.15). The allowance is an estimated accrued expense charged against the Consolidated Revenue Fund during the fiscal year in which the accounts are identified as doubtful.


2. There were no loans written off during the year (1991 - \$168,295.05).
3. The fund has guaranteed an additional \$42,000.00 (1991 - \$117,449.30) to financial institutions.
4. No costs for administration of the Business Loans and Guarantees Fund are included.
5. As of April 1, 1992 the net assets of the Business Loans and Guarantees Fund will be transferred to the Northwest Territories Business Credit Corporation.



Roland Bailey,
Deputy Minister
Economic Development and Tourism

OCT 9 1992

Date



Jim Kennedy
Director, Finance & Administration
Economic Development and Tourism

OCT 26/92

Date

APPENDIX B

Report on the audit of the
accounts and financial statements of the
NORTHWEST TERRITORIES
BUSINESS CREDIT CORPORATION
for the period October 1, 1991 to March 31, 1992

FINANCIAL STATEMENTS

MARCH 31, 1992

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Auditor's Report	2
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Statement of Operations and Deficit	4
Statement of Changes in Financial Position	5
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Northwest
Territories Economic Development and Tourism

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

Management's Responsibility For Financial Reporting

The Management of the Corporation is responsible for establishing and maintaining a system of books, records, internal controls and management practices to provide reasonable assurance that: reliable financial information is produced; the assets of the Corporation are safeguarded and controlled; the transactions of the Corporation are in accordance with the relevant legislation and regulations of the Corporation; the resources of the Corporation are managed efficiently and economically and the operations of the Corporation are carried out effectively.

Management is also responsible for the integrity and objectivity of the financial statements and recommends these statements to the Board of Directors for approval. The accompanying financial statements of the Corporation as at March 31, 1992 were prepared by Management in accordance with generally accepted accounting principles as described in the notes to the Financial Statements.

The independent auditor, the Auditor General of Canada, is responsible for auditing the financial statements and for issuing his report thereon.

Manager

August 31, 1992

Buy North



AUDITOR GENERAL OF CANADA

VÉRIFICATEUR GÉNÉRAL DU CANADA

AUDITOR'S REPORT

To the Minister responsible for the
Northwest Territories Business Credit Corporation

I have audited the balance sheet of the Northwest Territories Business Credit Corporation as at March 31, 1992 and the statements of operations and deficit and changes in financial position for the period October 1, 1991 to March 31, 1992. These financial statements are the responsibility of the Corporation's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In my opinion, these financial statements present fairly, in all material respects, the financial position of the Corporation as at March 31, 1992 and the results of its operations and the changes in its financial position for the period then ended in accordance with generally accepted accounting principles.

Further, in my opinion, proper books of account have been kept and the financial statements are in agreement therewith and the transactions of the Corporation that have come to my notice during my examination of the financial statements have, in all significant respects, been in accordance with the Financial Administration Act and regulations and the Northwest Territories Business Credit Corporation Act.

Raymond Dubois, FCA
Deputy Auditor General
for the Auditor General of Canada

Ottawa, Canada
August 31, 1992

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

BALANCE SHEET

March 31, 1992
(Thousands of Dollars)

ASSETS

Accounts Receivable	\$ 5
Loans Receivable, Net of Allowance for Losses on Loans of \$ 375,000 (Note 4)	<u>1,219</u>
	<u>\$ 1,224</u>

LIABILITIES

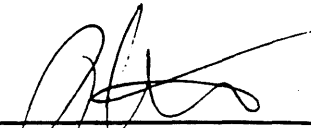
Accounts Payable	\$ 5
Loans from the Government of the Northwest Territories (Note 5)	<u>1,591</u>
	1,596

DEFICIT


Deficit	<u>(372)</u>
	<u>\$ 1,224</u>

Statutory Limit and Commitments (Note 6)

APPROVED:



Chairman of the Board of Directors



Manager

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

STATEMENT OF OPERATIONS AND DEFICIT

For the period October 1, 1991 to March 31, 1992
(Thousands of Dollars)

REVENUES

Interest	\$ 41
Operating Contribution - Government of the Northwest Territories	<u>44</u>
	<u>85</u>

EXPENSES (Note 7)

Provision for Losses on Loans	375
Interest on loans from the Government of the Northwest Territories	38
Board Members	27
Salaries and Benefits	9
Professional Services	5
Computer Services	<u>3</u>
	<u>457</u>

NET LOSS AND DEFICIT AT END OF PERIOD \$ 372

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

STATEMENT OF CHANGES IN FINANCIAL POSITION

For the period October 1, 1991 to March 31, 1992
(Thousands of Dollars)

OPERATING ACTIVITIES

Net loss	(\$ 372)
Items not affecting cash	
Provision for Losses on Loans	375
Accounts Receivable	(5)
Accounts Payable	5
Changes in Accrued Interest Receivable	<u>(25)</u>
Cash Used by Operating Activities	<u>(22)</u>

INVESTING ACTIVITIES

Loans Receivable Disbursed	(1,617)
Loans Receivable Repaid	<u>48</u>
Cash Utilized by Investing Activities	<u>(1,569)</u>

Increase in Loans from the Government of the Northwest Territories **\$ 1,591**

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

NOTES TO FINANCIAL STATEMENTS

March 31, 1992

1. AUTHORITY, OBJECTIVE AND OPERATIONS

The Corporation operates under the authority of the Northwest Territories Business Credit Corporation Act, which came into effect October 1, 1991. The Corporation is also subject to the Northwest Territories Financial Administration Act and is an agent Crown corporation of the Government of the Northwest Territories.

The Corporation's objective is to stimulate economic development and employment in the Northwest Territories, by making loans to business enterprises, guaranteeing loans made by financial institutions to business, providing bonds to resident business enterprises and indemnifying bonding companies which have provided bonds to resident business enterprises.

The operations of the Corporation for the initial period from October 1, 1991 to March 31, 1992 were limited to the disbursement of certain loan advances, the receipt of payments on those advances, and the use of banking services provided by the Government of the Northwest Territories.

These financial statements reflect only the assets, liabilities and operations related to the loans advanced during the Corporation's initial period of operations.

The assets and liabilities of the former government Business Loans and Guarantees Fund were transferred to the Corporation on April 1, 1992. The net transfer assets are being financed by a loan from the government. Accordingly, the assets, liabilities and commitments, and associated operations of the Fund are not reflected in these financial statements.

	<u>(000)</u>
Principal	\$ 14,783
Accrued Interest	<u>813</u>
	15,596
Less: Allowance for Losses on Loans	<u>(4,586)</u>
Net Assets Transferred	<u>\$ 11,010</u>

Repayments are deposited in and disbursements are paid from the Consolidated Revenue Fund of the Government of the Northwest Territories.

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

NOTES TO FINANCIAL STATEMENTS

March 31, 1992

2. SIGNIFICANT ACCOUNTING POLICIES

Allowance for losses on loans

The allowance for losses on loans represents management's best estimate of probable losses on loans outstanding at the end of the period. The allowance is established on an account by account basis, taking into account the net realizable value of corresponding securities.

Interest revenue recognition

Interest is accrued on loan principal receivable until such time as the loan becomes non-performing. Non-performing is defined as any loan where an allowance for losses is determined to be necessary.

Operating contribution

Under the terms of an operating agreement between the Corporation and the Government of the Northwest Territories, certain administrative costs paid by the Government are recorded by the Corporation as an operating contribution from the Government of the Northwest Territories. Administrative costs paid by the Government include board members' expenses, salaries and benefits, professional services, and computer services. The operating contribution is included in revenue.

Pension contribution

The Corporation and its employees, who are deemed to be employees of the Government of the Northwest Territories, make contributions to the Public Service Superannuation Plan administered by the Government of Canada. Contributions to the Plan are required from both the employees and the Corporation. These contributions represent the total liability of the Corporation and are recognized in the accounts on a current basis.

Services provided without charge

The Corporation does not record the value of capital assets or services provided by the Government of the Northwest Territories without charge. Services provided by the Government include accounting, support, legal and personnel services, as well as office accommodation. Furthermore, the Corporation receives audit services without charge from the Auditor General of Canada.

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

NOTES TO FINANCIAL STATEMENTS

March 31, 1992

3. LOANS RECEIVABLE

<u>Region</u>	<u>Range of Annual Interest Rates</u>	<u>Principal Balance at March 31, 1992 (000)</u>
Deh Cho	10.00 - 11.75%	\$ 443
South Slave	10.00 - 11.75%	402
Keewatin	11.50 - 11.75%	365
North Slave	10.00 - 11.75%	337
Baffin	11.75 - 11.75%	<u>22</u>
		1,569
Accrued Interest		<u>25</u>
		1,594
Less: Allowance for Losses on Loans		<u>(375)</u>
		<u>\$ 1,219</u>

4. LOANS FROM THE GOVERNMENT OF THE NORTHWEST TERRITORIES

Funds for the loans disbursed by the Corporation during the initial fiscal period were provided by the Government of the Northwest Territories in the form of a loan to the Corporation. Interest is payable at a rate of prime plus 1/2% calculated at the end of the month. Accrued interest of \$38,000 is included in the loans from the Government of the Northwest Territories.

Effective April 1, 1992, the Government of the Northwest Territories authorized additional loans to the Corporation in the amount of \$7,421,000 which includes funds to cover commitments made as at March 31, 1992.

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

NOTES TO FINANCIAL STATEMENTS

March 31, 1992

5. STATUTORY LIMIT AND COMMITMENTS

The Northwest Territories Business Credit Corporation Act allows the Corporation to have outstanding loans, guarantees, bonds and bond indemnities to borrowers up to \$50 million.

The position against this limit, determined in accordance with the requirements of the Act, is \$4,492,000 which is summarized as follows:

	<u>(000)</u>
Gross Value of Loans Receivable	\$ 1,569
Commitments	<u>2,923</u>
Total	<u>\$ 4,492</u>

6. EXPENSES

Salaries and computer services costs have been allocated to the Corporation from the Government of the Northwest Territories on the basis of estimated transaction volumes. All other costs that would normally be paid by the Corporation are not considered material and have not been allocated by the Government.

Board member expenses have been allocated to the Corporation. During the period, the Board of Directors had 6 meetings. The following costs were incurred.

	<u>(000)</u>
Airfare	\$ 10
Honoraria	10
Other Expenses	<u>7</u>
	<u>\$ 27</u>

NORTHWEST TERRITORIES BUSINESS CREDIT CORPORATION

NOTES TO FINANCIAL STATEMENTS

March 31, 1992

7. RELATED PARTY TRANSACTIONS

In addition to those related party transactions disclosed elsewhere in these financial statements, the Corporation is related in terms of common ownership to all Government of the Northwest Territories created departments, agencies and Crown corporations. The Corporation enters into transactions with these entities in the normal course of business.

The Corporation received \$88,000 from the Government of the Northwest Territories to make payments on behalf of the Government. These payments were made to protect the Government's interest in the assets of the former Business Loans and Guarantees Fund, and refund certain principal overpayments. These transactions are not reflected in the financial statements.

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Ϸ'Ϸ'Ϸ'Ϸ'Ϸ'Ϸ' Ϸ'Ϸ'Ϸ'Ϸ'Ϸ'Ϸ'
Λρ'Ϸ'Ϸ'Ϸ'Ϸ' Ϸ'Ϸ'Ϸ'Ϸ'Ϸ'

ለጥገና ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

መጠቀሚያ ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

አ. ሰው	አዲስ አበባ	አዲስ አበባ
ለ. ሰው	አዲስ አበባ	አዲስ አበባ
ገ. ሰው	አዲስ አበባ	አዲስ አበባ
ወ. ሰው	አዲስ አበባ	አዲስ አበባ
ደ. ሰው	አዲስ አበባ	አዲስ አበባ
ሀ. ሰው	አዲስ አበባ	አዲስ አበባ
መ. ሰው	አዲስ አበባ	አዲስ አበባ
ሙ. ሰው	አዲስ አበባ	አዲስ አበባ
ሥ. ሰው	አዲስ አበባ	አዲስ አበባ
ሥ. ሰው	አዲስ አበባ	አዲስ አበባ

የሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል። ይህን ዓይነት ጥገና ለማድረግ የሚያስፈልገው ለሥራ ላይ ለሚገኘው ሰው ማህበረሰብ ማዘጋጀት ይገባል።

12

ጎሳፍ ስጦፍ

13

ፈጠላፍ

14

በሳፍ ስ

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ኖሎፍጠፍ

16

የሩፍ ስፍ

17

ጋህፍጠፍ ስፍ ለሳፍጠፍ ስፍ

18

ገጽ 1

ገጽ 1 ገጽ 1 ገጽ 1 ገጽ 1

19

ገጽ 1 ገጽ 1

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ገጽ 1

21

ገጽ 1

ገጽ 1

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ገጽ 1

5a

24

ገጠናዎች ጋራ ለጋራ ጋራ ለጋራ
ጋራ ለጋራ ጋራ ለጋራ

25

የገጠናዎች

31

ጋራ ለጋራ

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ጋራ ለጋራ

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ጋራ ለጋራ

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ጋራ ለጋራ

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የገጠናዎች

28

የገጠናዎች

30

ጋራ ለጋራ ጋራ ለጋራ ጋራ ለጋራ

33

ጠፋር ገርጭ

34

የዋናው ስራ

35

ጠፋር ገርጭ

36

ሁለት

37

የገጽ ስራ

38

የዋናው ስራ

39

ጠፋር ገርጭ

40

ጠፋር ገርጭ ለሁለት ገጽ ስራ

47

ᐃᓄᓐᓂᓐᓂᓐ 3

48

ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ
(ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ)
(000)-ᓂᓐᓂᓐ

49

ᐃᓄᓐᓂᓐᓂᓐ

50

ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ

51

ᐃᓄᓐᓂᓐᓂᓐ (000)-ᓂᓐᓂᓐ

52

ᐃᓄᓐᓂᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ

53

ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ
(ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ)
ᐃᓄᓐᓂᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ 1991/92
(000)-ᓂᓐᓂᓐ

54

ᐃᓄᓐᓂᓐᓂᓐ

55

ᐃᓄᓐᓂᓐᓂᓐ ᐃᓄᓐᓂᓐᓂᓐ

56

ᐃᓄᓐᓂᓐᓂᓐ (000)-ᓂᓐᓂᓐ

57

ገጽ 58 ስርዓተ-ጥበቃ ስርዓት

58

ገጽ 58 ስርዓተ-ጥበቃ ስርዓት ለግብርና ስርዓት ስርዓት
(ግብርና ስርዓት ስርዓት)
የግብርና ስርዓት ስርዓት 1991/92
(000)-ግብር

59

ገጽ 59 ስርዓተ-ጥበቃ ስርዓት

60

ገጽ 60 ስርዓተ-ጥበቃ ስርዓት

61

ገጽ 61 ስርዓተ-ጥበቃ ስርዓት (000)-ግብር

62

ገጽ 62 ስርዓተ-ጥበቃ ስርዓት

ገጽ 70

71

ገጽ 71 ለግብርና ሚኒስቴር

72

ገጽ 72 (000)-ጽ/ቤ

73

ገጽ 73 ለግብርና ሚኒስቴር

74

ገጽ 74 ለግብርና ሚኒስቴር ለግብርና ሚኒስቴር ለግብርና ሚኒስቴር
የግብርና ሚኒስቴር ለግብርና ሚኒስቴር 1991/92
(000)-ጽ/ቤ

75

ገጽ 75

76

ገጽ 76 ለግብርና ሚኒስቴር

77

ገጽ 77 (000)-ጽ/ቤ

78

ገጽ 78 ለግብርና ሚኒስቴር

79

ፌዴራል ዲሞክራሲያዊ ሪፐብሊክ ኢትዮጵያ
ጥቅም ላይ የዋለው የጥሬ ጥቃት/ጥገና ስርዓት
የጥሬ ጥገና ስርዓት 1991/92

80

ፌዴራል ዲሞክራሲያዊ ሪፐብሊክ

81

ጥሬ ጥገና

82

ጥገና

83

ፌዴራል ዲሞክራሲያዊ ሪፐብሊክ

