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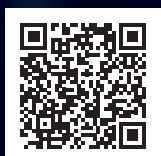
THE VOICE OF REAL ESTATE



EGYPTIAN REAL ESTATE **OUTLOOK**

FEATURING
BUILDING THE FUTURE:
A COMPREHENSIVE ANALYSIS OF
THE REAL ESTATE SECTOR IN UPPER EGYPT

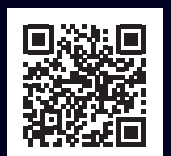
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Welcome to the first issue of 2025, Egyptian Real Estate: Outlook 2025, where we explore the evolving landscape of Egypt's property market and uncover the trends shaping its future.

As we step into 2025, the Egyptian real estate sector continues to demonstrate resilience and adaptability, driven by economic shifts, urban expansion, and increasing investor confidence. In this issue, we delve into key forecasts, spotlight emerging hotspots, and highlight the opportunities that will define the industry in the coming years.

From the rise of sustainable developments and smart cities to the growing appeal of second-home destinations, our expert insights provide a comprehensive roadmap for investors, developers, and homebuyers alike. We also examine how government initiatives and infrastructure projects are fueling growth, creating new investment prospects across the country.

Whether you're seeking the next big opportunity or looking to understand the market's trajectory, Egyptian Real Estate: Outlook 2025 is your essential guide. We hope this edition inspires and informs your decisions in an industry that continues to redefine possibilities.

Enjoy the read!



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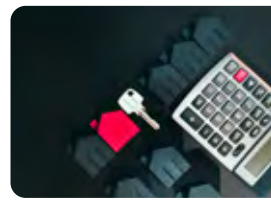
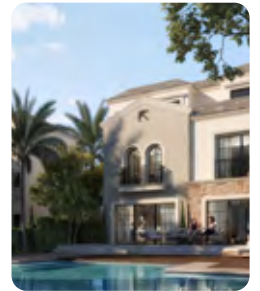


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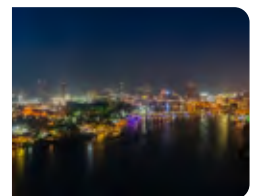


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JAN-FEB HEADLINES

Housing Minister Monitors Implementation Progress of Central Business District Project in NAC

Eng. Sherif El Sherbini, Minister of Housing, Utilities, and Urban Communities, held a meeting to review the implementation status of the Central Business District project in the New Administrative Capital (NAC), Invest-Gate reports.

The meeting was attended by officials from the Ministry, the New Urban Communities Authority (NUCA), the Chinese company CSCEC, and several representatives from the companies working on the project, including the hotel operator.

El Sherbini emphasized the importance of the Central Business District project in the NAC, which receives significant attention and periodic follow-up. He stressed the need to focus on all aspects of the project to ensure its completion to the highest quality standards, in accordance with the designs and the specified timeline.

He added that the meeting aimed to assess the status of ongoing work on the project and to review all relevant details. El Sherbini assured that there are no obstacles from the ministry or its affiliated entities regarding the project, allowing for timely completion.



He noted that the Central Business District includes a group of multi-use towers divided as follows: ten towers with administrative, office, commercial, and service activities, covering a total area of 806,000 m², with heights ranging from 80 to 175 m; five residential towers featuring 1,700 fully finished residential units, with a total area of 102,000 m² and heights between 152 and 200 m; as well as crescent towers (consisting of four connected towers) designated for hotel, hotel apartments, public services, entertainment services, and commercial activities, with a height of 64 meters, in addition to the iconic tower.

During the meeting, various project details were reviewed, including the executive status of the works in the area, the timelines for receiving and completing the work, and the approval of all project components. The time plan for implementing the interior finishes and furnishings was also discussed, in accordance with the requirements of Accor, the operator of the Fairmont and Raffles hotel brands.

In this regard, El Sherbini directed officials to conduct periodic follow-ups on all work with the implementing companies according to the schedule, as well as regular updates with the operators.

Egyptian Prime Minister Reviews Proposals for Managing, Revitalizing Khedivial Cairo



Prime Minister Moustafa Madbouly chaired a meeting to discuss proposals for creating a dedicated entity to manage and operate Khedivial Cairo after its revitalization, Invest-Gate reports.

The initiative aims to ensure optimal utilization of the historic area, particularly following the relocation of government ministries to the New Administrative Capital.

Madbouly emphasized the government's commitment to restoring Khedivial Cairo and preserving its cultural and architectural heritage. He noted that many countries have successfully revitalized historic areas by establishing independent entities to oversee management and operations. "We are exploring a similar approach to maximize the potential of Khedivial Cairo while maintaining its historical significance," said Madbouly.

The Prime Minister directed relevant authorities to study the proposal, forming a working group led by the Cabinet's Advisory Board to develop a comprehensive implementation framework.

Housing Minister Sherif El Sherbiny outlined the strategic roadmap for Khedivial Cairo, which includes establishing an institutional framework for asset management and fostering investment in the area. "The proposed administrative entity will focus on improving the investment environment and attracting sustainable development opportunities," he stated.

El Sherbiny also presented case studies of international models for managing central urban areas and shared a financial and investment analysis for various proposed uses of Khedivial Cairo. The roadmap includes plans for tourism development, marketing strategies, and socio-economic impact assessments, along with studies on traffic and infrastructure implications.

The initiative aims to position Khedivial Cairo as a premier cultural and tourism hub, preserving its legacy while contributing to Egypt's economic growth.



INVESTIGATE
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ACE AWARDS 2024

HONOR INNOVATION AND ACCOMPLISHMENTS
IN THE EGYPTIAN REAL ESTATE SECTOR



Invest-Gate held its inaugural Invest-Gate ACE Awards on Wednesday, January 15, 2025, to honor exceptional accomplishments in Egypt's real estate sector for 2023-2024 at a prestigious event held at The St. Regis Cairo.

The awards were evaluated by a distinguished panel of experts, chaired by Mr. Amr Elkady, Founder and Managing Director of AKD Advisory. This esteemed panel featured notable professionals from Egypt and across the globe, including:

Ms. Ana Gazzara, Founder & CEO of Gazzara Global Group, Chairman for the Global Advisory Board at the ARAB MLS, Mrs. Salwa Arfaoui, Regional Director of Net Level Real Estate, FIABCI member (USA/France/UAE), and IEREI Instructor, Eng. Abdel Nasser Taha, President & Founder of FIABCI Egypt, John D. Mayfield, President of Mayfield Real Estate and Global Real Estate School, Mr. Georg Ortner, Founder of Makler Service AG, RealEstate-talk.ae, Eng. Vitaly Berezka, Regional Head - Central Asia, MENA & APAC, PlanRadar GmbH (Austria), Mr. Mohammad Mousa, CEO of Innovation Experts Real Estate Institute, Mr. Ayman Sami, Country Head of JLL Egypt, and Dr. Eng. Karim Shahin, National Projects Adviser at The Egyptian Cabinet of Ministers.

Invest-Gate ACE Awards began by the speech of Ms. Safaa Abdel Bary, General Manager and Business Development Director of Invest-Gate, stating that this event is not just about recognizing success-it is about inspiring creativity and fostering collaboration in a sector that plays a vital role in shaping our communities and driving economic growth. She added that the Invest-Gate ACE Awards were created to honor the exceptional efforts of real estate developers and project teams who have set new standards in design, functionality, and sustainability.

The ceremony honored Eng. Fathallah Fawzy, Vice Chairman of the Board of Directors and Head of the Construction and Building Committee of the Egyptian Businessmen Association, a leading figure who played a prominent role in supporting the construction sector. Thanks to his constant cooperation and sincere efforts, his touches were evident in the success of this event.

In his speech, Mr. Amr Elkady, Founder & Managing Director of AKD Advisory and the head of the jury panel, emphasized that The Invest-Gate ACE Awards represent a new benchmark in how we define success in real estate. He noted that REDCON Properties has achieved the highest numbers across all categories of the awards. This is a testament to their exceptional commitment to excellence and their role in driving our industry forward. They serve as a prime example of how innovation and perseverance can redefine the real estate landscape.

As part of celebrating the outstanding achievements and innovation in the Egyptian real estate sector, the Invest-Gate ACE Awards 2024 ceremony was launched, to honor the leading entities that have contributed to advancing the wheel of development and growth.





The awards were divided into five categories: Honorary, Government Related Entities, Multinational Entities, Egyptian Entities, and Online voting.

HONORARY AWARDS

Ministry of Housing, Utilities and Urban Communities

The ceremony honored the Ministry of Housing, Utilities and Urban Communities for its pioneering efforts in promoting urban development and achieving Egypt's Vision 2030. The award presented to Dr. Eng. Abdelkhalek Ibrahim, Deputy Minister of Housing, Utilities and Urban Communities.

For his part, Ibrahim thanked the organizers of the ceremony, emphasizing that the continuation of success is the biggest challenge for both the state and the private sector.

He pointed out that the real estate market has changed significantly since 2014, experiencing a major boom over the past 12 years that has contributed to the accumulation of knowledge and experience among developers and workers. Ibrahim noted that now is the time to export the expertise of the real estate system.



Smart City of the Year

The New Administrative Capital (NAC)

in recognition of its pioneering role in providing an integrated model for smart cities. The award was presented to Eng. Khaled Abbas, Chairman and Managing Director of the Administrative Capital for Urban Development (ACUD).

During his speech at the Invest-Gate ACE Awards 2024 ceremony, Abbas stated that 7 years ago, the New Administrative Capital (NAC) was a desert. Today, in a short period, it has become a tangible reality, filled with all aspects of life, including schools, hospitals, and ministries, along with the Capital Airport, which is now ready for opening.

Abbas added that, for the first time in Egypt, there is a company managing a city, and it has succeeded in providing excellent quality services to citizens. He pointed out that approximately 15,000 people are currently living in the NAC, and this number is expected to increase significantly in the coming years.



Pioneers in Real Estate Development Industry

DORRA Developments

For its efforts that consistently excels at the highest levels, not only in the Middle East but also across North Africa.

The award was presented to Eng. Mohamed Shalaby, CEO of DORRA Developments.

IGI Developments

In recognition of their enduring legacy and remarkable contributions to the industry, as trailblazers since 1994, IGI has played a pivotal role in transforming Egypt's real estate landscape by introducing gated communities.

The award was presented to Eng. Sherif Moustafa, CEO of IGI Developments.

GOVERNMENT RELATED ENTITIES AWARDS

Within the framework of the fruitful partnership between the government and private sectors, the winners from Government-Related Entities were honored according to the alphabetical order of the Categories:

Coastal Project of the Year

City Edge Developments

for the Beachfront Towers project. The award was presented to Eng. Tamer Nasser, CEO of City Edge Developments.

Retrofit Project of the Year

Misr Real Estate Assets Management

for the Khedivial Cairo project. The award was presented to Ms. Maha Abdel Razek, CEO of Misr Real Estate Assets Management.

Urban Regeneration Project of the Year

Urban Development Fund

for the Governorate Capitals Development project (Dara). The award was presented to Eng. Khaled Sadeek, Chairman of the board of Urban Development Fund (The Cabinet).





MULTINATIONAL ENTITIES AWARDS

In alphabetical order of Categories:

Brand Consultant of the Year

Coldwell Banker Egypt

The award was presented to Mr. Karim Zein, CEO of Coldwell Banker Egypt.

Strategic Partnership Leader of the Year

Adeer International

The award was presented to Eng. Bassel El Serafy, CEO of Adeer International.

Sustainable Initiative of the Year

Schneider Electric

The award was presented to Sebastien Riez, Cluster President of Schneider Electric North East Africa & Levant.



EGYPTIAN ENTITIES AWARDS

In alphabetical order of Categories:

Administrative Project of the Year

PARAGON Developments

The award was presented to Eng. Bedeir Rizk, CEO.

Architecture Innovation of the Year

Two participants won this award, as both companies' projects were distinguished by receiving the same score according to the evaluation of the esteemed jury. This outcome reflects the excellence and creativity they demonstrated in the field of architectural design.

Madinet Masr

The award was presented to Eng. Abdallah Sallam: CEO and Managing Director.

ORA Developers Egypt



Branded Residences Project of the Year

ALDAU Development

The award was presented to Eng. Ahmed Nesr, CEO - Real Estate Division.

Commercial Project of the Year

REDCON Properties

The award was presented to Eng. Tarek El Gammal, Chairman.

Expansion Achievement of the Year

RED-Real Estate Domain

The award was presented to Mr. Mohamed Banany, Managing Director.

Heritage Project of the Year

Madinet Masr

The award was presented to Eng. Abdallah Sallam: CEO and Managing Director.

Industrial Project of the Year

Polaris Parks

The award was presented to Eng. Bassel Shoirah, General Manager.

Innovative Construction Project of the Year

Orascom Construction

The award was presented to Eng. Neveen Sallam, Senior Operation Manager.

Mixed-Use Project of the Year Inside Cairo

MARAKEZ

The award was presented to Eng. Yasmine Abou Samra, Executive Development Director.

Outdoor Campaign of the Year

Gates Developments

The award was presented to Mr. Hassan Nasr, CEO.





PropTech Broker of the Year

Emtelaak

The award was presented to Mr. Magdy El Yamany, General Manager.



PropTech Solution of the Year

VOOM

The award was presented to Mr. Abd El Rahman Alaa, CEO.



Rising Star in Asset Management of the Year

MINT Real Estate Assets

The award presented to Ms. May El Naggat, Head of Marketing and Communications, and Mr. Sherif El Qaliouby, Head of Sales.



Rising Star of the Year

IL Cazar Developments

The award was presented to Mr. Nader Khozam, Chairman and CEO.



Skyscraper Innovation of the Year

Nile Developments

The award was presented to Eng. Mohamed Taher, Chairman.

TV Commercial of the Year

Hyde Park Developments

The award was presented to Ms. Nirveen Bookly, Head of Marketing, on behalf of Eng. Amin Serag, CEO and Managing Director.

ONLINE VOTING AWARDS:

Creative Brand Communication of The Year

Wadi Degla Developments

The award was presented to Dr. Raymond Ahdy, CEO.

Outstanding Real Estate Product of the year

TLD – The Land Developers

The award was presented to Mr. Omar El Tayebi, CEO.

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BUILDING THE FUTURE:
A COMPREHENSIVE ANALYSIS OF THE
REAL ESTATE SECTOR IN UPPER EGYPT

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A B O U T

INVESTGATE

THE VOICE OF REAL ESTATE

Invest-Gate is Egypt's leading real estate think tank, providing investors, customers, and other stakeholders in the market with the latest trends in the Egyptian real estate sector.

With over 20 roundtables, Invest-Gate has taken the lead in addressing the top challenges facing the Egyptian real estate market with key industry leaders, executives, and officials from different entities across the Egyptian investment landscape.

We are on a mission to empower our readers with the latest trends and unbiased information through our website, magazine, as well as our extensive and impactful social media presence.

Invest-Gate is embarking on an exciting new chapter, poised to redefine the Egyptian real

estate industry on regional and global scales. With a lineup of monumental events on the horizon, including top-notch real estate exhibitions and one-of-a-kind conventions, we are driving transformation and innovation in the sector.

Our elite team of experts and specialists in the Research and Analysis (R&A) department contribute to economic knowledge through data-rich studies and uniquely crafted "Market Watch" reports.

As we set our sights on the future, we are committed to fostering a dynamic ecosystem that propels the Egyptian real estate industry to new heights of success and prominence.

For inquiries, email info@invest-gate.me.





ABOUT



Greene Avenue Compound

EBNY DEVELOPMENTS: SHAPING THE FUTURE OF REAL ESTATE IN EGYPT

Founded in 2012, EBNY Development has redefined Egypt's real estate landscape by creating integrated communities that elevate lifestyles and set new benchmarks for quality living. With innovation, sustainability, and excellence at its core, EBNY has successfully delivered 15 out of 20 major projects across the country, including over 1,000 residential units, 500+ commercial units, 400+ administrative units, 100+ hospitality units, and 80+ medical units. Its developments are more than just buildings; they are destinations designed to enhance the way people live and work. With a strong presence in Cairo and Upper Egypt, EBNY Development is committed to shaping a better future through smart, sustainable, and high-quality living environments.

The company's legacy is driven by its visionary Founder & Chairman, Dr. Abdallah Kamel, who expanded into real estate despite the economic challenges post-2011. Coming from a family known for the Modern Arab Association, creators of Selah El-Telmeez, Dr. Kamel launched EBNY with an initial capital of \$1 million, debuting with Ebny Towers in Heliopolis and Nasr City. Today, the company stands among Egypt's leading real estate companies, with investments exceeding \$200 million.

For years, Upper Egypt's real estate sector lacked the modern infrastructure and niche residential communities available in other regions. Since 2020, EBNY has pioneered real estate development in Upper Egypt, becoming the first developer to introduce smart gated communities that set new standards for luxury, innovation, and modern living. One of its most ambitious projects, New Sohag City, reflects its commitment to reshaping the region with modern infrastructure, thoughtfully designed residential communities, and dynamic commercial developments that drive economic growth. Signature projects such as Greene Avenue, the first smart compound in Upper Egypt developed in collaboration with Vodafone Egypt, along with Azalia Resort, Azalia Mall, and West Way Mall showcase EBNY's vision of blending smart technology with sustainable design and premium amenities. To ensure the highest quality, EBNY collaborates with top consultants and design firms, including renowned designer Yasser El Beltagi, Fathallah Fawzy Real Estate Development Consultancy (Mena Group), Inversion Consultancy, Sabbour Engineering Consultant, Home Gate Construction, Moharram & Associates, Vanilla Studio, Asass Construction and more, reinforcing its dedication to building not just structures but vibrant, thriving destinations.

Beyond Upper Egypt, EBNY has made a strong impact on Cairo's real estate market with a diverse portfolio of residential,

commercial, administrative, and hospitality projects in prime locations such as Heliopolis, New Cairo, and Nasr City.

EBNY Development's success is built on trust, innovation, and an unwavering commitment to quality. As the company continues to expand, its vision remains clear: to create vibrant communities where people thrive, shaping a future where real estate is more than just buildings, it's a way of life.

“At EBNY Development, we believe in building more than just properties; we create communities where people thrive. Our legacy is built on trust, innovation, and commitment to quality. Together, we shape a future where dreams are transformed into reality.”

Dr. Abdallah Kamel, Chairman of EBNY Developments



ABOUT **THIS REPORT**

Upper Egypt is emerging as a dynamic region within the real estate sector, driven by a combination of government-led initiatives and private-sector investments. With a focus on sustainable urban development and infrastructure expansion, the region is undergoing transformative changes aimed at improving living standards, fostering economic growth, and attracting both local and foreign investment.

The Egyptian government has launched several ambitious projects in Upper Egypt, including the development of new cities and residential areas, to bridge the urban-rural divide and unlock the region's potential.

This report provides a comprehensive overview of the real estate landscape in Upper Egypt, highlighting key government investments, projects, and new cities. Additionally, it incorporates findings from extensive surveys that examine supply dynamics and developer strategies in the area.

By combining project insights with data-driven analysis, this report offers a holistic perspective on the opportunities and challenges within Upper Egypt's real estate sector. It serves as a valuable resource for stakeholders looking to engage in this burgeoning market.

A SPECIAL THANK YOU TO **EBNY DEVELOPMENTS**

We at Invest-Gate would like to thank EBNY DEVELOPMENTS for sponsoring this report. The real estate major developer is seen as one of the leading market developers with projects of exceptional features and that cater to all needs.





SECTION I:

GOVERNMENT INVESTMENTS FOR UPPER EGYPT DEVELOPMENT

Upper Egypt has seen unprecedented government investment aimed at transforming the region into a hub of economic growth and social progress. With a total investment allocation of EGP 71.4 billion for the fiscal year 2023/24, the government has prioritized key development sectors such as infrastructure, transportation, housing, education, health, and agriculture. This strategic focus reflects the state's commitment to addressing regional disparities, enhancing the quality of life for residents, and fostering sustainable economic opportunities.

Investments have been thoughtfully distributed across the northern, middle, and southern regions of Upper Egypt, ensuring equitable resource allocation and targeted growth initiatives. This section will delve into the strategic development axes and government investments across all Upper Egypt governorates.

STRATEGIC DEVELOPMENT AXES OF THE UPPER EGYPT DEVELOPMENT AUTHORITY

THE AGRICULTURAL DEVELOPMENT AXIS



PROJECTS' BREAKDOWN

- Establishment of an Integrated Poultry Complex
- Upgrading Operation of the Poultry Farm & Automatic Slaughterhouse
- Reclamation & Cultivation of **450** Acres in Abu Tartour - El-Wadi El-Gedid
- Upgrading & Development of the Integrated Poultry Farm in Al-Azab Village
- Establishing Agricultural Greenhouse Complex for Sugarcane Seedling production
- Development & Upgrading of **21** Veterinary Units
- Upgrading of Table Egg Production Poultry Farms

THE INDUSTRIAL DEVELOPMENT AXIS



PROJECTS' BREAKDOWN

- Enhancing Black Honey Factory Efficiency - Tuna El-Gebel, Malawi Center
- Food Industries & Packaging Complex - Tomato & Vegetable Drying - Esna Center
- Enhancing Dates Packing Efficiency - Al Kharga Center
- Upgrading Agricultural Waste Wood Factory
- Food Industries & Packaging Complex - Vegetables & Fruits

THE SOCIAL DEVELOPMENT AXIS



THE ENVIRONMENTAL DEVELOPMENT AXIS



THE LOGISTIC DEVELOPMENT AXIS



Source: UDA

GOVERNMENT INVESTMENTS IN UPPER EGYPT (FY 2023/24)

UPPER EGYPT'S INVESTMENT SHARE



INVESTMENTS' BREAKDOWN

- EGP **35.9** bn for South of Upper Egypt (**50.3%**)
- EGP **24.9** bn for Middle of Upper Egypt (**34.9%**)
- EGP **10.6** bn for North of Upper Egypt (**14.8%**)

NORTH OF UPPER EGYPT'S INVESTMENTS' BREAKDOWN



ACCORDING TO GOVERNORATES

- 43.4%** Minya Governorate
- 34.9%** Beni Suef Governorate
- 21.7%** Fayoum Governorate



ACCORDING TO ECONOMIC SECTORS

- 18.6%** Education
- 17%** Health
- 35%** Other Services

MIDDLE OF UPPER EGYPT'S INVESTMENTS' BREAKDOWN



ACCORDING TO GOVERNORATES

- 53.4%** El-Wadi El-Gedid Governorate
- 46.6%** Assiut Governorate



ACCORDING TO ECONOMIC SECTORS

- 61%** Transportation & Storage
- 17.6%** Other Services

SOUTH OF UPPER EGYPT'S INVESTMENTS' BREAKDOWN



ACCORDING TO GOVERNORATES

- 34.2%** Aswan Governorate
- 21.4%** Luxor Governorate
- 18.3%** Sohag Governorate
- 14.7%** Red Sea Governorate
- 11.4%** Qena Governorate

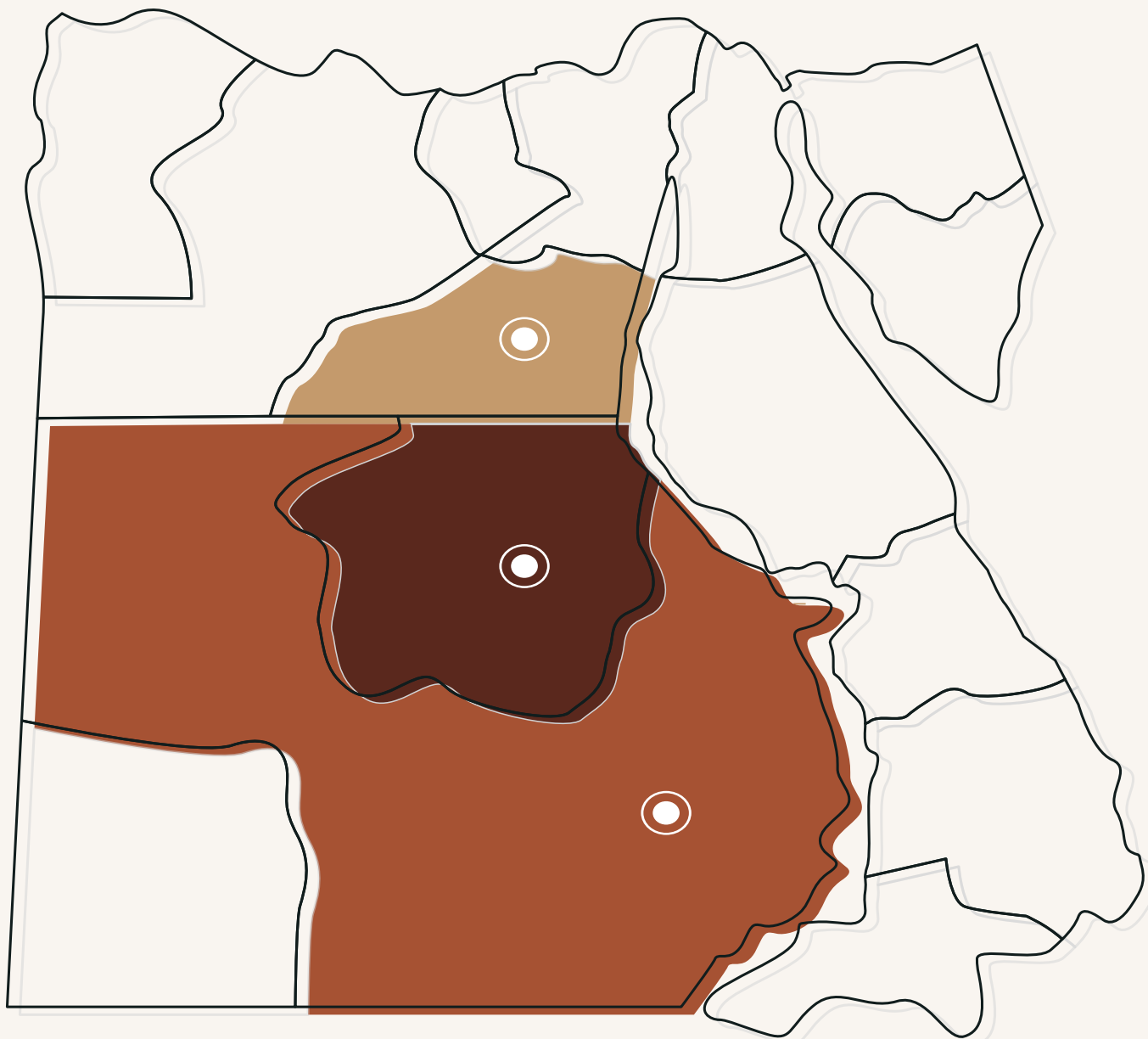


ACCORDING TO ECONOMIC SECTORS

- 21.3%** Transportation & Storage
- 20.5%** Agriculture & Reclamation
- 9.7%** Education
- 8.4%** Health
- 20.5%** Other Services

Source: MPED & Cabinet

CITIZEN INVESTMENT PLAN (24/2023)



NORTH OF UPPER EGYPT

- Fayoum Governorate
- Beni Suef Governorate
- Minya Governorate

MIDDLE OF UPPER EGYPT

- Assiut Governorate
- El-Wadi El-Gedid Governorate

SOUTH OF UPPER EGYPT

- Sohag Governorate
- Qena Governorate
- Luxor Governorate
- Aswan Governorate
- Red Sea Governorate



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INCLUDING CITIZEN INVESTMENT PLAN (2023/24) DETAILS



SECTION II:

LOCAL DEVELOPMENT PROGRAM IN UPPER EGYPT

The Local Development Program in Upper Egypt signifies a transformative chapter in enhancing infrastructure, economic opportunities, and social services across the region. This program, alongside the Hayah Karima Initiative targeting nine Upper governorates, embodies a holistic approach to fostering economic growth, improving living standards, and promoting sustainable development in Upper Egypt. This section will highlight the government's achievements in local development and the impact of the Hayah Karima initiative.

LOCAL DEVELOPMENT PROGRAM'S ACHIEVEMENTS



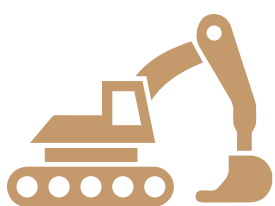
2018-2024

TIME PERIOD



8.2 mn
in **4** Governorates
NO. OF BENEFICIARIES

INFRASTRUCTURE SECTOR



82.6% in **4** Governorates
IMPROVEMENT RATE

5,633
NO. OF EXECUTED & UNDERWAY PROJECTS

EGP **27.05** bn
TOTAL INVESTMENTS



PROJECTS' BREAKDOWN

- Roads & Transportation Projects
- Electricity Projects
- Urban Development Projects
- Sanitation Projects
- Potable Water Projects
- Environmental Projects
- Others

PARTNERSHIP WITH PRIVATE SECTOR

59,000
NO. OF PRIVATE PARTNERS



85%
SATISFACTION RATE OF
BUSINESS OWNERS

HAYAH KARIMA INITIATIVE IN UPPER EGYPT "PHASE I"



ALLOCATED INVESTMENTS
 EGP **237** bn
 (68% of Total Phase I Investments)

11 mn

No. of Target Beneficiaries

9

No. of Target Governorates

34

No. of Target Centers

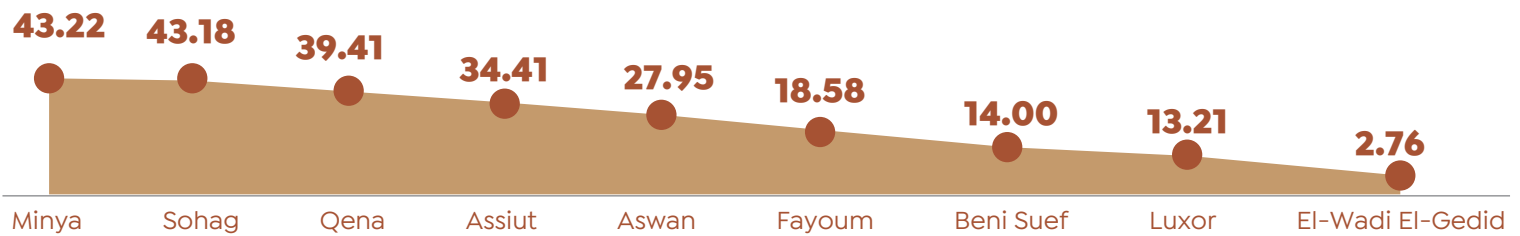
900

No. of Target Villages

199

No. of Target Local Units

INVESTMENTS' BREAKDOWN BY GOVERNORATES (EGP BN)



NORTH OF UPPER EGYPT

FAYOUM GOVERNORATE



2 (Itsa & Youssef El-Seddik)
 No. of Target Centers



66
 No. of Target Villages



857,000 (48% Female)
 Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



Infrastructure
78%



Health Care
11%



Youth & Sports
3%



Education
3%



Agriculture & Irrigation
2%



Local Development
2%



Social Protection & Family Welfare
1%

Source: Cabinet & MPED

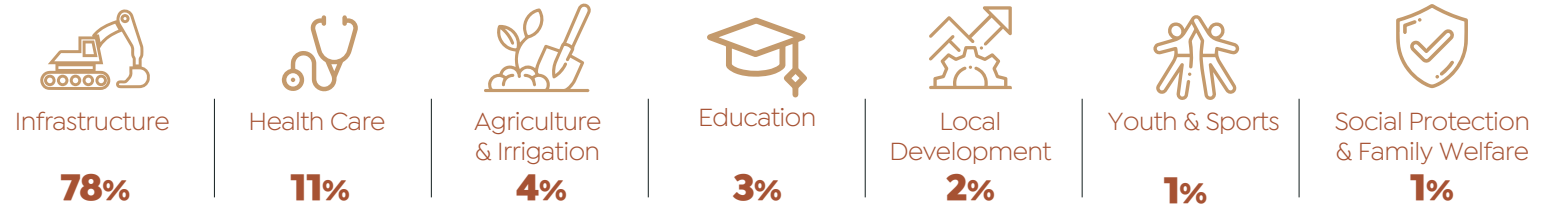
BENI SUEF GOVERNORATE

 **2** (Biba & Nasser)
No. of Target Centers


 **66**
No. of Target Villages

 **956,000** (48% Female)
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



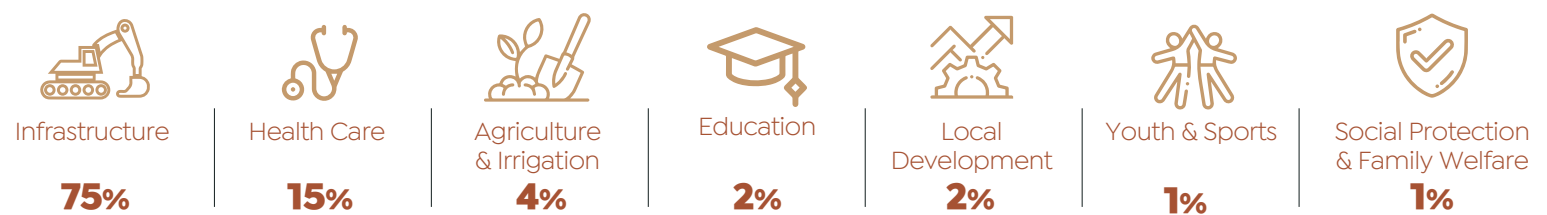
MINYA GOVERNORATE

 **5** (Abu Qurqas, Al-Adwa, Deir Mawas, Malawi & Maghagha)
No. of Target Centers

 **192**
No. of Target Villages

 **2.7 mn** (8.5% Female)
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



MIDDLE OF UPPER EGYPT

ASSIUT GOVERNORATE

 **6** (Abnoub, Abutig, Al-Fath, Dayrout, Sahel Selim & Sidfa)
No. of Target Centers

 **150**
No. of Target Villages

 **2.4 mn** (48% Female)
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



Source: Cabinet & MPED

EL-WADI EL-GEDID GOVERNORATE



1 (Al-Farafra)
No. of Target Centers

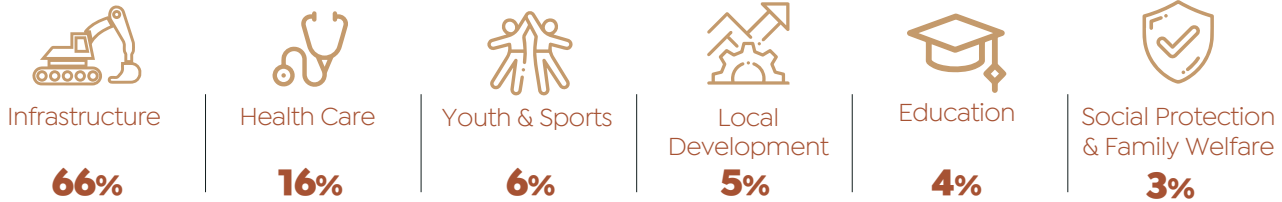


26
No. of Target Villages



29,000 (47% Female)
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



SOUTH OF UPPER EGYPT

SOHAG GOVERNORATE



7 (Al-Balyana, Al-Maragha, Girga, Dar Al-Salam, Sakalta, Tama & Al-Mansha and Al-A'sirat)
No. of Target Centers

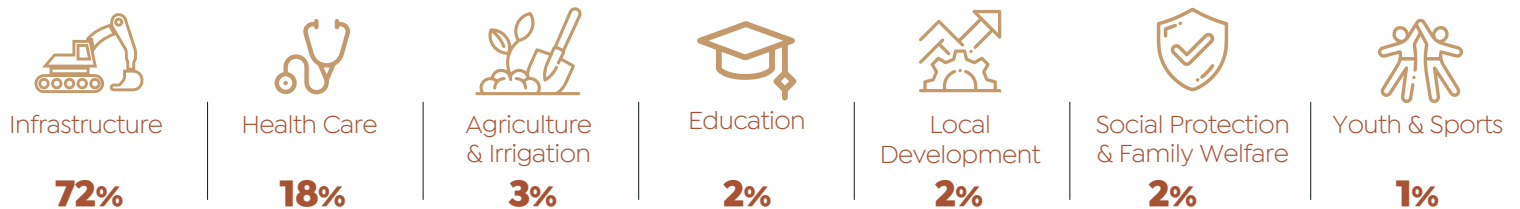


180
No. of Target Villages



3.1 mn
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



QENA GOVERNORATE



5 (Abu Tesht, Al-Waqf Farshout, Deshna & Qus)
No. of Target Centers

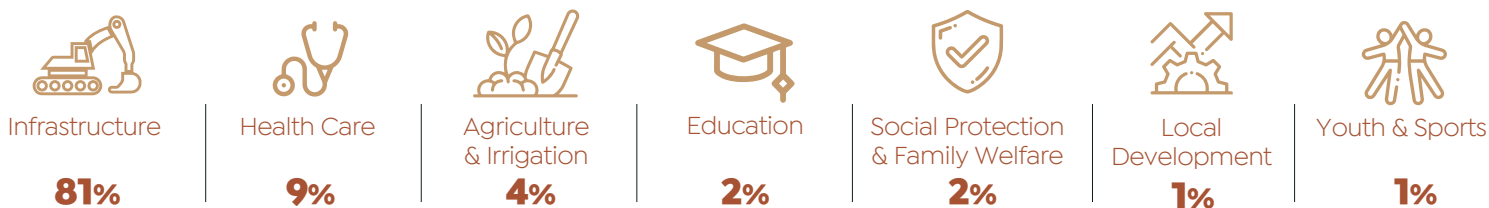


86
No. of Target Villages



1.5 mn (49% Female)
Target Citizens

FINANCIAL ALLOCATION FOR CORE PROGRAMS



LUXOR GOVERNORATE



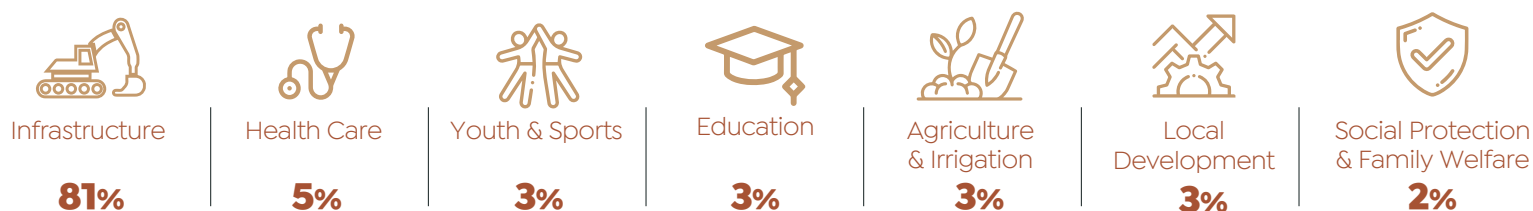
FINANCIAL ALLOCATION FOR CORE PROGRAMS



ASWAN GOVERNORATE



FINANCIAL ALLOCATION FOR CORE PROGRAMS



Source: Cabinet & MPED



SECTION III:

PIONEERING URBANIZATION IN UPPER EGYPT: THE RISE OF NEW CITIES

Upper Egypt has witnessed transformative urban development through a series of planned cities to address population growth, foster economic opportunities, and enhance residents' quality of life. This section highlights the government's intensified focus on Upper Egypt and the attention that emerged with the second-generation cities, marked by the establishment of two new cities. By the third generation, this effort expanded significantly with the inauguration of six new cities. Still, the peak of governmental commitment was evident in the fourth generation, by the establishment of around 12 new cities across Upper Egypt.

This analysis relies exclusively on data from authoritative governmental sources, including the New Urban Communities Authority (NUCA), the Ministry of Housing, Utilities, and Urban Communities, the Cabinet, and the Egypt State Information Service, etc. All information has been meticulously updated to reflect the status till December 2024, ensuring the accuracy and reliability of the insights provided.

2ND GENERATION CITIES

New Beni Suef City

New Minya City

3RD GENERATION CITIES

New Fayoum City

New Akhmim City

New Assiut City

New Qena City

New Sohag City

New Thebes City

4TH GENERATION CITIES

New EL-Fashn City

New Beni Mazar

New Malawi

New Girga

Nasser City

New Nagaa Hammadi

West Qena

New Luxor

New Aswan City

New Esna

New Toshka City

East El-Oweinat



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**INCLUDING PIONEERING URBANIZATION IN UPPER EGYPT:
 THE RISE OF NEW CITIES SECTION**



SECTION IV: PRIVATE SECTOR IN UPPER EGYPT

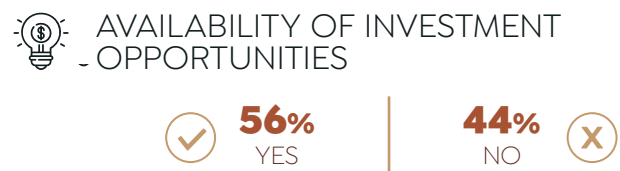
The private sector is critical in driving economic growth and development in any region. This section examines the insights of real estate developers by conducting a survey providing investment perceptions, and future expectations for the region. In addition to the private sector's engagement in Upper Egypt by showcasing prominent private projects in the region.

FIRST: DEVELOPERS' INSIGHTS IN UPPER EGYPT

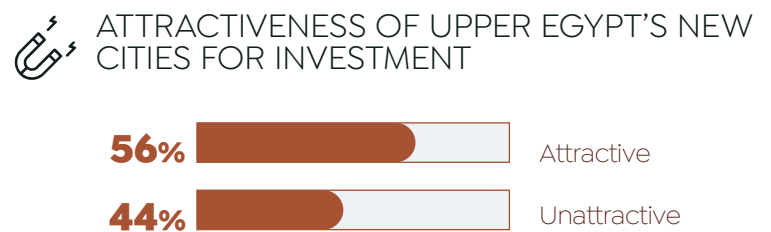
Invest-Gate's Research & Analysis team conducted a thorough survey of 32 Egypt-based developers to explore the real estate market in Upper Egypt. The aim was to identify investment trends, enhance investment opportunities in the region, assess the sales environment, and gauge future consumer demand.

INVESTMENT TRENDS IN UPPER EGYPT

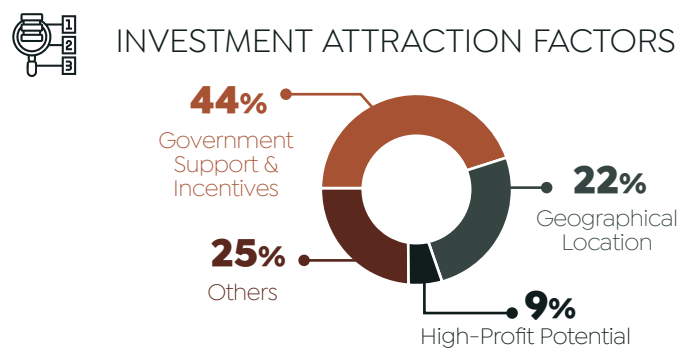
The evaluation of investment opportunities in Upper Egypt has yielded mixed results. While 56% of developers acknowledge the region's potential, a significant minority (44%) express skepticism. These differing perspectives may be attributed to the various challenges faced in Upper Egypt, indicating a need for tailored solutions.



Regarding the attractiveness of Upper Egypt's new cities for investment, 56% of developers find them appealing, pointing to significant interest in these opportunities. However, 44% of respondents deem these new cities unattractive, suggesting that improvements are needed.



Surveyed developers indicated that government support and incentives are the primary factors attracting investment, with 44% highlighting this aspect. Additionally, 22% noted the positive impact of geographic location on investment potential in Upper Egypt. Conversely, only 9% identified high-profit potential as a key attraction factor. Other significant factors include infrastructure development and diverse real estate options, cited by 25% of respondents.

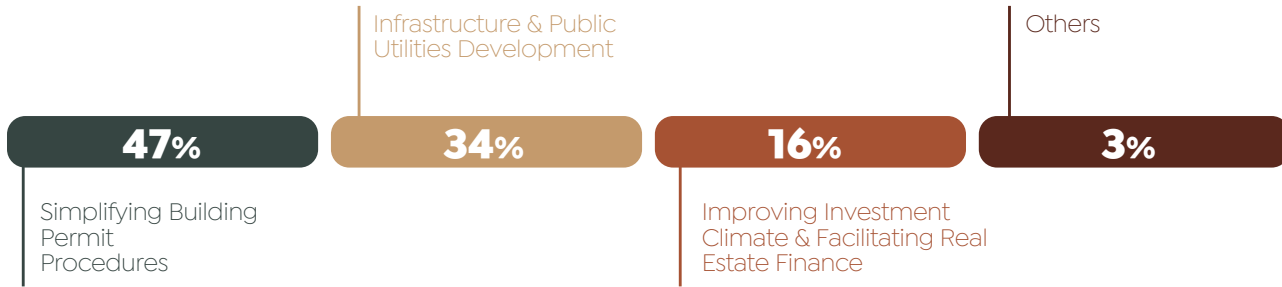


Perspectives on government initiatives to enhance investments in Upper Egypt are varied. The top priority, indicated by 47% of developers, is the simplification of building permit procedures. A smaller segment (34%) emphasizes the importance of developing

infrastructure and public utilities. Improving the investment climate and facilitating real estate financing were cited by 16% of respondents, underscoring the need for regulatory and financial ease to encourage investment.



EFFECTIVE GOVERNMENT EFFORTS TO PROMOTE INVESTMENT

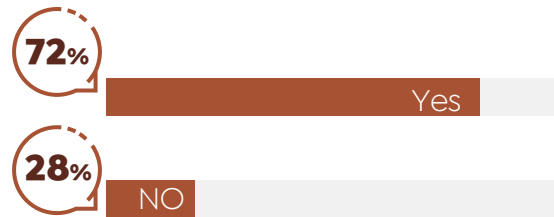


SALES ENVIRONMENT IN UPPER EGYPT

The survey revealed differing views on consumer needs in Upper Egypt. A substantial majority (72%) believe that these needs differ from those in other regions, influenced by cultural norms, economic conditions, and lifestyle preferences. In contrast, 28% of respondents feel that consumer needs are consistent across Egypt



DIFFERENCES IN CONSUMER NEEDS BETWEEN UPPER EGYPT & OTHER REGIONS



A detailed examination of the services required by consumers in Upper Egypt shows that 91% prioritize commercial services, which are crucial for creating vibrant communities. Safety and entertainment are also important, rated by 75% of respondents, followed closely by educational services at 72%. Transportation and medical facilities are deemed essential by 63% of respondents.



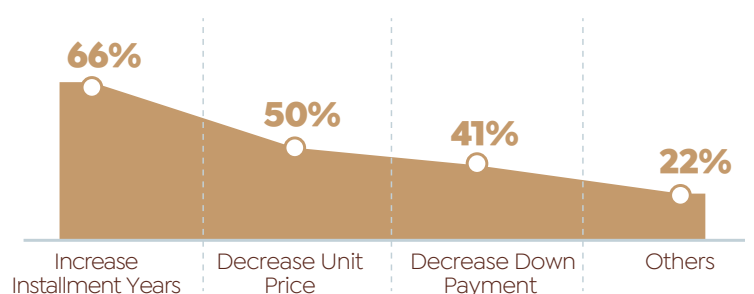
REQUIRED SERVICE FACILITIES



Developers employ various strategies to boost demand in Upper Egypt's real estate market. The most favored strategy (66%) is increasing installment years, reflecting a strong preference for financial flexibility. Additionally, 50% of developers support decreasing unit prices, while 41% advocate for lowering down payments. Other offers, such as providing finished units and collaborating with interior designers, were cited by 22% of respondents.



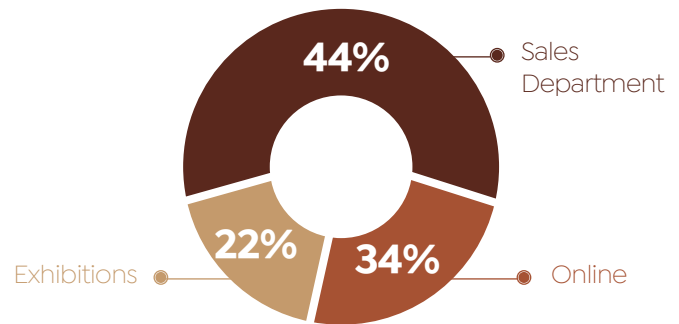
OFFERS TO BOOST DEMAND



As for the most effective sales mechanisms, traditional sales methods (via sales departments) are considered the most effective by 44% of surveyed developers, emphasizing the importance of face-to-face interaction. Online sales are also significant, preferred by 34%, likely due to their speed and convenience. Exhibitions are viewed as the least impactful method, with only 22% identifying them as effective.



MOST EFFECTIVE SALES MECHANISMS

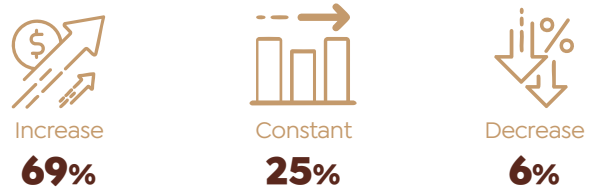


DEMAND EXPECTATIONS IN UPPER EGYPT

A comprehensive analysis of future demand projections for Upper Egypt's real estate market presents a cautiously optimistic outlook. The majority of developers (69%) anticipate an increase in demand, reflecting the region's strong market potential. However, 6% foresee a decline, citing various concerns and challenges, while 25% expect demand to remain stable.



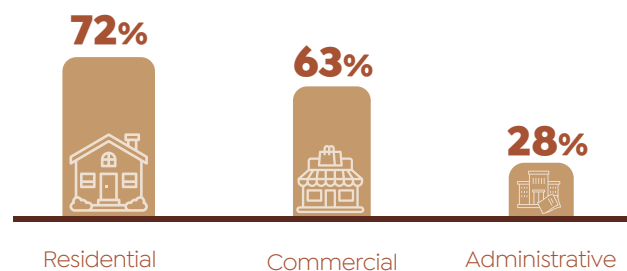
FUTURE DEMAND



When considering expected high-demand unit types, residential units are the most anticipated, with 72% of developers expecting strong demand. Commercial units follow, anticipated by 63%, while administrative units are the least expected, with only 28% identifying a need for them.



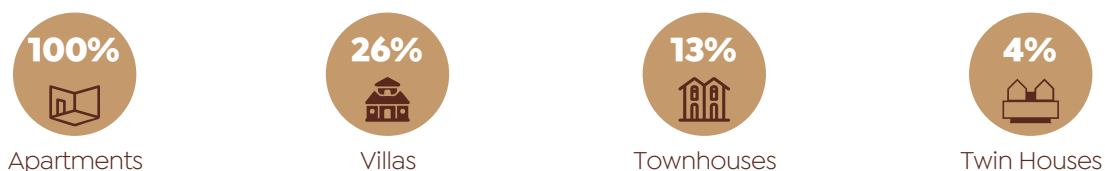
EXPECTED HIGH-DEMAND UNIT TYPES



In examining consumer preferences for housing types in Upper Egypt, apartments emerge as the clear favorite, supported by 100% of respondents. Villas are favored by 26%, likely due to their appeal for privacy, while townhouses and twin houses are less popular, cited by 13% and 4%, respectively.



EXPECTED HIGH-DEMAND RESIDENTIAL UNITS



SCAN TO DOWNLOAD THE FULL REPORT
INCLUDING MAJOR PRIVATE SECTOR PROJECTS IN UPPER EGYPT



EGYPT'S MORTGAGE LANDSCAPE: CHALLENGES AND OPPORTUNITIES FOR REAL ESTATE DEVELOPMENT

BY ABDALLAH GAMAL

Mortgage enables individuals and businesses to invest in real estate by financing property acquisition, construction, or enhancement, secured by the property itself. In Egypt, the process involves agreements among the financier, buyer, and seller, ensuring secure transactions. Governed by Law No. 148 of 2001 (amended by Law No. 55 of 2014) and regulated by the Financial Regulatory Authority (FRA), the sector promotes growth while balancing stakeholder interests.

Recently and at the beginning of the new year 2025, the mortgage is facing several challenges, with high interest rates being the most significant. Rising borrowing costs have made it harder for individuals to afford home loans, reducing demand for property purchases. Other issues include limited access to credit and economic uncertainty, which have further slowed market activity.

The Role of Mortgage in Real Estate Growth

Mortgage serves as a cornerstone for the development of Egypt's real estate market and broader economic stability. By facilitating property ownership, mortgages provide a pathway to financial security and open doors for long-term investment. This not only enhances individual wealth but also stimulates demand in the real estate sector, directly benefiting the construction industry.

Moreover, the alignment of mortgage with government housing policies drives the development of affordable housing projects, contributing to property value appreciation. This, in turn, creates employment opportunities, bolsters economic confidence, and attracts further investments. Importantly, mortgage ensures the sustainability of housing projects, empowering individuals and organizations to achieve financial milestones through real estate investments.

Government Support

Egypt's government has introduced several methods to promote mortgage and make property ownership more accessible:

1. Social Housing and Mortgage Finance Fund:

Established in 2018, this fund supports affordable housing initiatives for low-income groups. Its primary goal is to reduce financial burdens on beneficiaries through various measures, including subsidizing financing installments or rental costs. The fund offers solutions such as rent-to-own schemes and ensures that monthly payments remain within income-based limits. Additionally, it oversees and safeguards the rights of individuals engaged in real estate transactions.

2. The 3% Interest Mortgage Initiative:

In an unprecedented move, the Egyptian government launched a mortgage initiative featuring an interest rate of just 3%. Targeting middle- and low-income citizens, this program offers long-term repayment plans of up to 30 years. The initiative's defining features include:

- Accessibility for self-employed individuals and applicants over 60 years old, provided they meet specific criteria, such as a minimum 40% down payment.
- Interest calculated on the remaining loan balance rather than the total property value, significantly reducing financial strain.
- A long repayment duration that minimizes monthly installment amounts, making homeownership more attainable for diverse income brackets.

These initiatives reflect the state's commitment to developing the mortgage in line with evolving market dynamics and addressing the housing needs of its population.

Challenges Confronting Egypt's Mortgage

Despite notable advancements, the mortgage market in Egypt faces several persistent challenges:

1. Global Economic Fluctuations: External economic pressures have constrained banks' ability to expand mortgage, slowing the sector's growth.

2. High Interest Rates: Elevated interest rates on property installments and mortgages deter both developers and buyers, reducing market accessibility.

3. Bureaucratic Hurdles: Complex registration and administrative procedures delay transactions, creating barriers for investors and property buyers.

4. Income Verification Issues: Many clients struggle to prove their financial capability, which is often compounded by a cultural reluctance to embrace mortgage due to perceived risks.

5. Down Payment Barriers: The requirement to pay 10–20% of a property's value upfront excludes many middle- and low-income individuals from the market.

6. Long-Term Financial Commitments: While extended repayment periods reduce monthly costs, they also create hesitation among families concerned about long-term financial obligations.

These challenges highlight the need for targeted solutions to ensure the mortgage continues to grow and contribute to Egypt's economic progress.

Suggestions and Opportunities for Growth

To overcome current obstacles, Egypt's government and private sector can explore innovative strategies to revitalize the real estate market and address housing challenges. One approach is to introduce mortgage options for properties still under development. This measure would stimulate investment by providing developers with the funds needed to complete projects while giving buyers the confidence to invest in units under construction.

Additionally, streamlining registration and financing procedures is crucial. Simplifying bureaucratic processes would reduce costs and save time for both buyers and investors, making real estate transactions more attractive and accessible. Public-private partnerships can also play a transformative role in this sector. Collaborations between government entities and private developers could lead to the creation of innovative financing programs that cater to the diverse housing needs of different income groups.

Real estate financing companies could further contribute to market growth by purchasing financial rights from developers. This would enhance liquidity, ensuring that projects can continue without delays and promoting sustainable development. Another key area to focus on is interest rates. Lowering interest rates, especially for low- and middle-income buyers, would alleviate financial burdens and expand the purchasing power of this segment of the population.

Developers also need incentives to adapt to changing market conditions. By offering flexible payment plans and competitive pricing, they can make property ownership more attainable for a broader audience. Lastly, the integration of digital technology presents a significant opportunity for innovation. Developing online platforms for mortgage applications would improve transparency, simplify processes, and enhance the overall customer experience, fostering trust and efficiency within the market.

Conclusion

Despite ongoing challenges, the joint efforts of government initiatives, innovative financing solutions, and strategic partnerships have the potential to transform the market. By addressing existing barriers and leveraging opportunities, Egypt can establish a robust and inclusive mortgage framework that meets the diverse needs of its population.

If these challenges are addressed through the proposed solutions, mortgage demand could see significant growth. Experts predict that monetary policy will shape market trends, with interest rate cuts expected to range between 5% and 7% this year. Lower rates will make housing loans more affordable, boosting real estate sales and stimulating investment in the sector throughout 2025.

2025 EGYPTIAN REAL ESTATE MARKET FORECASTS

TRENDS, HOTSPOTS, AND OPPORTUNITIES

BY REEM HESHAM

The Egyptian real estate market, long considered a cornerstone of economic stability, is entering 2025 with a mix of optimism and caution. Over the past decade, the sector has undergone significant transformations, fueled by population growth, urbanization, and ambitious government initiatives. As Egypt's real estate market continues to mature, investors, developers, and homebuyers are preparing to navigate a landscape defined by both opportunities and challenges. Here's an in-depth analysis of what 2025 holds for Egypt's property market.

Real Estate Market Trends in 2025: What to Expect

According to Statista, the value of Egypt's real estate sector is expected to increase to \$1.58 trillion in 2025, with \$1.18 trillion allocated specifically for residential projects. Additionally, many foreign investors are motivated to invest in Egypt's real estate market, as the country's stable economy is poised for further growth.

The real estate trends in 2025 will focus on innovative developments, providing the next generation of homeowners with elite, smart communities in many of Egypt's prestigious locations, along with new cities currently being perfected.

Demand Hotspots in 2025: Where Buyers and Investors Are Heading

New Administrative Capital (NAC)

The NAC remains at the forefront of Egypt's urban development strategy. As the government completes its relocation of ministries, embassies, and key institutions to the NAC in 2025, demand for residential and commercial properties in the area is set to skyrocket.

Key zones within the NAC, such as the Central Business District (CBD) and Diplomatic District, are particularly attractive to investors. Mixed-use developments, luxury apartments, and commercial offices are expected to dominate the market. Buyers should also keep an eye on rental yields in this area, which are projected to rise as businesses and expatriates flock to the NAC.

New Alamein City

New Alamein City, a rising star on Egypt's northwestern coast, continues to attract attention as a modern destination for both year-round living and tourism. The city's high-end waterfront properties, coupled with its smart-city infrastructure, position it as a prime location for luxury investments. In 2025, demand for serviced apartments and vacation homes is expected to increase, particularly among affluent buyers.

East Cairo: New Cairo and Mostakbal City

East Cairo remains a favored destination for families and young professionals, thanks to its well-established infrastructure and proximity to the NAC. New Cairo, with its upscale gated communities and international schools, continues to attract high-income buyers. Meanwhile, Mostakbal City is emerging as a more affordable alternative, offering modern developments at competitive prices.



malls, office spaces, and entertainment hubs integrated into residential communities are in high demand. In particular, the NAC and New Alamein City are emerging as hotspots for these types of developments.

Smart Cities and Technology Integration

The concept of smart cities is taking center stage in Egypt's real estate market. The NAC, New Alamein, and other newly developed cities are incorporating advanced technologies such as smart grids, IoT-enabled infrastructure, and AI-driven property management systems. These features are attracting tech-savvy investors and positioning Egypt as a leader in modern urban planning.

Prices Forecasts

Despite a recent dip in the prices of some construction materials, including steel and cement, Egypt's real estate market is expected to face a wave of price increases in 2025. Economic factors such as high inflation and interest rates are likely to place significant pressure on financing and investment costs, leading developers to forecast price hikes between 10% and 30%, provided there are no major shifts in economic or monetary policies.

Developers are largely in agreement that these price increases reflect a balanced outlook. Although the decline in input costs may ease the financial burden on developers, inflation rates and financing policies will remain the dominant forces shaping the market's direction in the upcoming year.

In this regard, Dr. Mohamed Rashed, a member of the Board of Directors of the Real Estate Development Chamber at the Federation of Egyptian Industries, stated that real estate prices depend on supply and demand. The Egyptian market requires more than one million housing units annually for all categories and types. Therefore, real estate is a strategic commodity linked to various factors, such as rising building material costs, inflation rates, and exchange rate stability.

He explained that rising interest rates have impacted real estate prices in light of the high interest environment. Rashed noted that real estate offers a comparative advantage in terms of installment plans compared to other investments, such as gold or the stock market. He emphasized that the real estate market is one of the most attractive sectors for investments and safe havens.

He also revealed his expectations for real estate prices in 2025, indicating that they are linked to the exchange rate of the Egyptian pound against the US dollar, as well as interest rates, construction inputs, and other factors. He projected an increase in real estate prices of 25 to 30%.

Conclusion

As Egypt's real estate market approaches 2025, it reflects a landscape ripe with potential amid ongoing challenges. With a projected value of \$1.58 trillion and a focus on innovative, sustainable developments, key areas like the NAC and New Alamein City are set to drive demand. The government's initiatives to address affordable housing and the growing emphasis on green building practices are vital strategies for future growth. While prices are expected to rise significantly due to inflation and economic conditions, the overall outlook remains positive, positioning the Egyptian real estate market as a compelling opportunity for investors, developers, and homebuyers alike.

Tourism Hotspots: North Coast and Red Sea

Tourism-linked real estate is a thriving segment, with destinations like the North Coast, Hurgada, and El Gouna seeing growing demand for vacation homes and investment properties. The government's focus on enhancing tourism infrastructure, coupled with an increase in domestic travel, is driving growth in these areas. Properties offering access to private beaches and luxury amenities are particularly popular.

Emerging Investment Opportunities:

Affordable Housing

Addressing Egypt's housing gap remains a top priority in 2025. The government's "Housing for All Egyptians" initiative is incentivizing developers to focus on affordable housing projects. These developments, typically located in Greater Cairo and satellite cities, offer significant potential for both short- and long-term returns.

Green and Sustainable Real Estate

As environmental awareness grows, sustainable real estate is becoming a key focus for developers and buyers. Energy-efficient buildings, solar-powered communities, and eco-friendly construction practices are gaining traction. Projects that integrate sustainability not only appeal to environmentally conscious buyers but also offer long-term cost savings.

Commercial and Retail Properties

The shift toward mixed-use developments is creating opportunities in the commercial and retail sectors. Shopping

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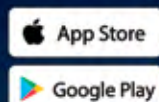
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