

Credit Guarantee Company – EGYPT EMGN Winter Academy - 2024

SME Digital Platform

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Introduction

In the ever-evolving landscape of the financial industry, CGC Egypt found itself at a crossroads, compelled to navigate the digital frontier to meet the demands of a rapidly changing economic environment. Recognizing the paramount importance of adapting to the digital era, the decision to embark on a transformative journey became not just a strategic imperative but a critical necessity.

The traditional modus operations not only for credit guarantee institutions but for other institutes as well faced limitations in efficiency, speed, and accessibility, prompting the Credit Guarantee Company of Egypt to embrace a comprehensive digital transformation. This metamorphosis was not merely a response to technological trends but a strategic move to enhance its role and relevance in the financial ecosystem.

As CGC Egypt undertakes its digital transformation journey, the ripple effects are poised to reverberate across its stakeholders, most notably its banking partners, SMEs, and CGC guarantee operations.



Benefits

Benefits for Partners (Banks)

- Streamlined guarantee Process.
- Enhanced Efficiency and Transparency.

Benefits for SMEs

- Accelerated Support for SMEs.
- Tailored Solutions for Growth.

Benefits for CGC

- Operational Excellence and Cost Savings.
- Advanced Risk Management and Decision-Making.



CGC-EGYPT DT journey - Steps to success

Digital Strategy

360° assessment

Integrated IT strategy

Structured Modern Operating Model

Actionable Roadmap Credit Guarantee Company of Egypt strategically collaborates with Boston Consulting Group, harnessing BCG's expertise for innovative solutions and strategic guidance in its digital transformation journey.

Digital Products

Digital Road Map Implementation

Technology foundation

Infrastructure

Security & Compliance standards

Exchange and APIs layer

Core Systems

Data Layer

Omni-Channel Layer

Target
Operating
Model and
Talents

Talents (IT, Digital and Other)

Mapping Talents to Org. Chart

Changing People
Culture

Building the digital factory

The digital factory was built combining all needed functions to execute the digital roadmap (Digital, ICT & Business), 3 squads formed.

Completed

In Progress



The Digital Landscape

In the contemporary digital age, adopting innovation becomes paramount. Our credit guarantee platform seamlessly integrates state-of-the-art technology with financial

acumen, transforming the SME credit guarantee landscape.



A	Delivered / InProgress Services
	Future Service





+ The Digital Platform

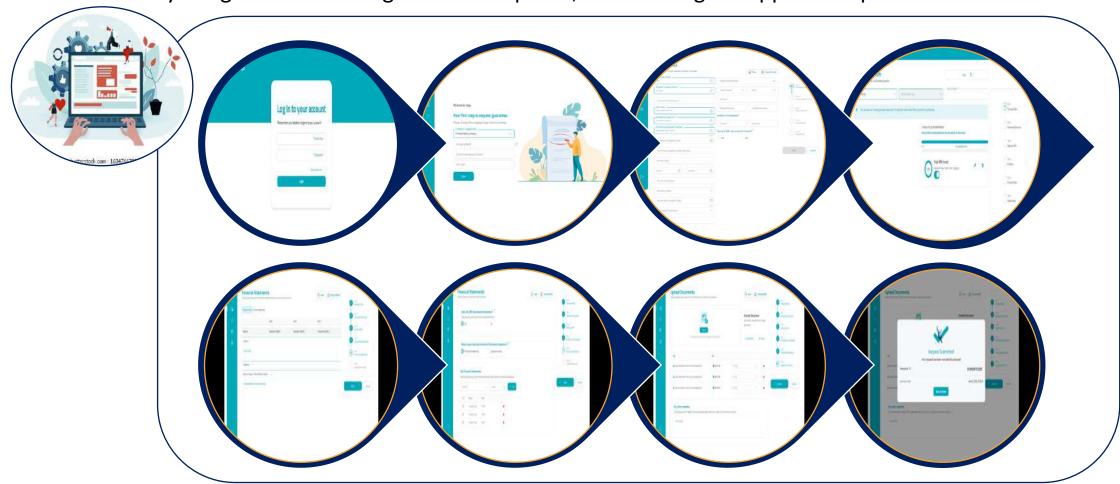
Now, we are going to zoom in 4 main digital components into CGC digital platform.

- ENGZ.
- Banks Portal.
- Process Automation.
- Al Risk Engine.



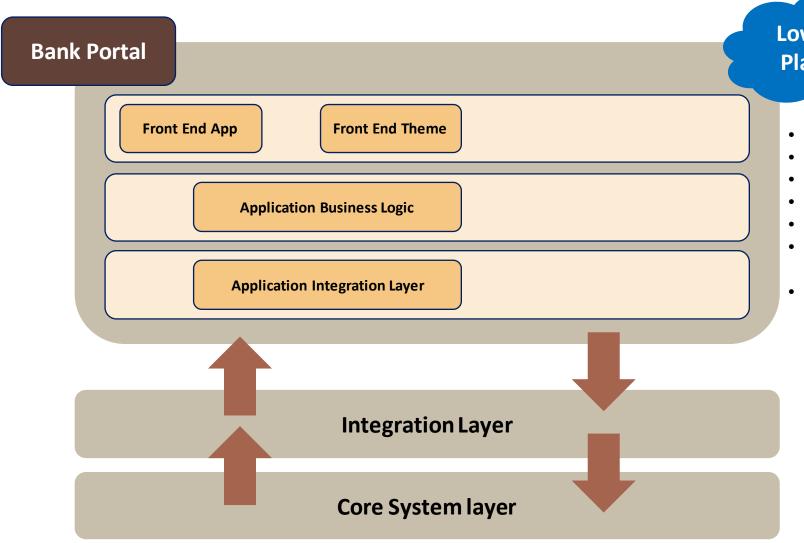
Banks Portal

Our Bank Portal simplifies the process of requesting guarantee services. With a user-friendly interface, it empowers banks to effortlessly navigate and submit guarantee requests, streamlining the application process.





Banks Portal — Technology & Architecture



Low Code Platform

- Increased agility.
- Maximized productivity.
- Improved customer and employee experiences.
- Increased collaboration between business and IT.
- Quick and easy change and maintenance processes.
- Lower barrier to entry and higher developer retention.
- Faster innovation.



Process Automation

Experience heightened efficiency with our Internal Business Process Automation. This feature ensures that guarantee processes are automated, reducing manual intervention, minimizing errors, and accelerating the approval timeline. Efficiency is at the core of our commitment.





Process Automation - The way to implementation











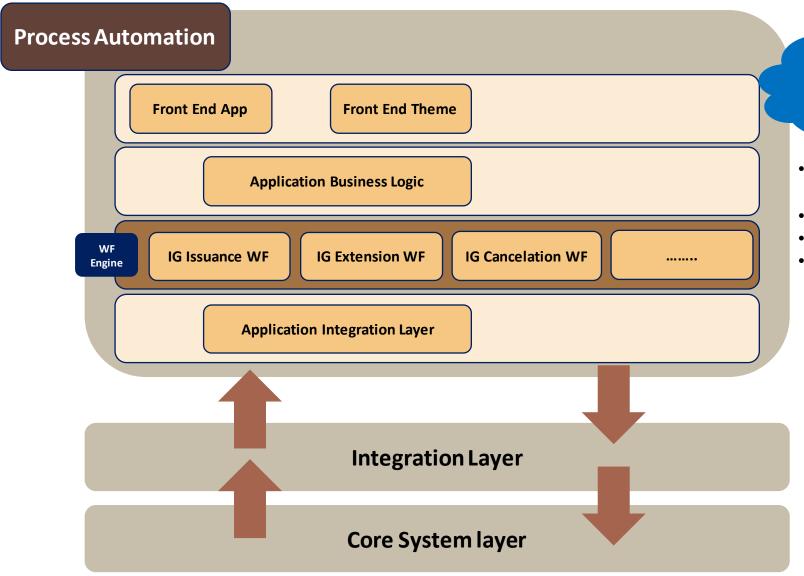


Group and prioritize.

Improve your workflows.



Process Automation — Technology & Architecture



Low Code
Platform – WF
automation

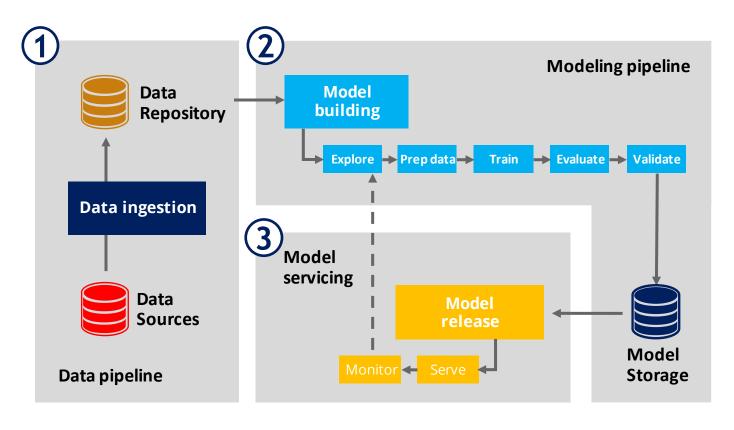
- Rapid Development and Reduced Development Costs.
- Flexibility and Enhanced User Experience.
- Integration and Collaboration.
- Scalability and Compliance.



Al Risk Engine

Introducing our AI-powered Risk-Based Engine, a game-changer in the financial landscape. This component utilizes advanced algorithms to assess risk factors, enabling dynamic and fair pricing. CGC can now access tailored guarantee solutions based on its unique risk profiles.











THANK YOU!