

Credit Guarantee Company – EGYPT

EMGN Winter Academy - 2024

SME Digital Platform

Hossam Zaytoun

CGC – Egypt

Chief Digital Officer

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.

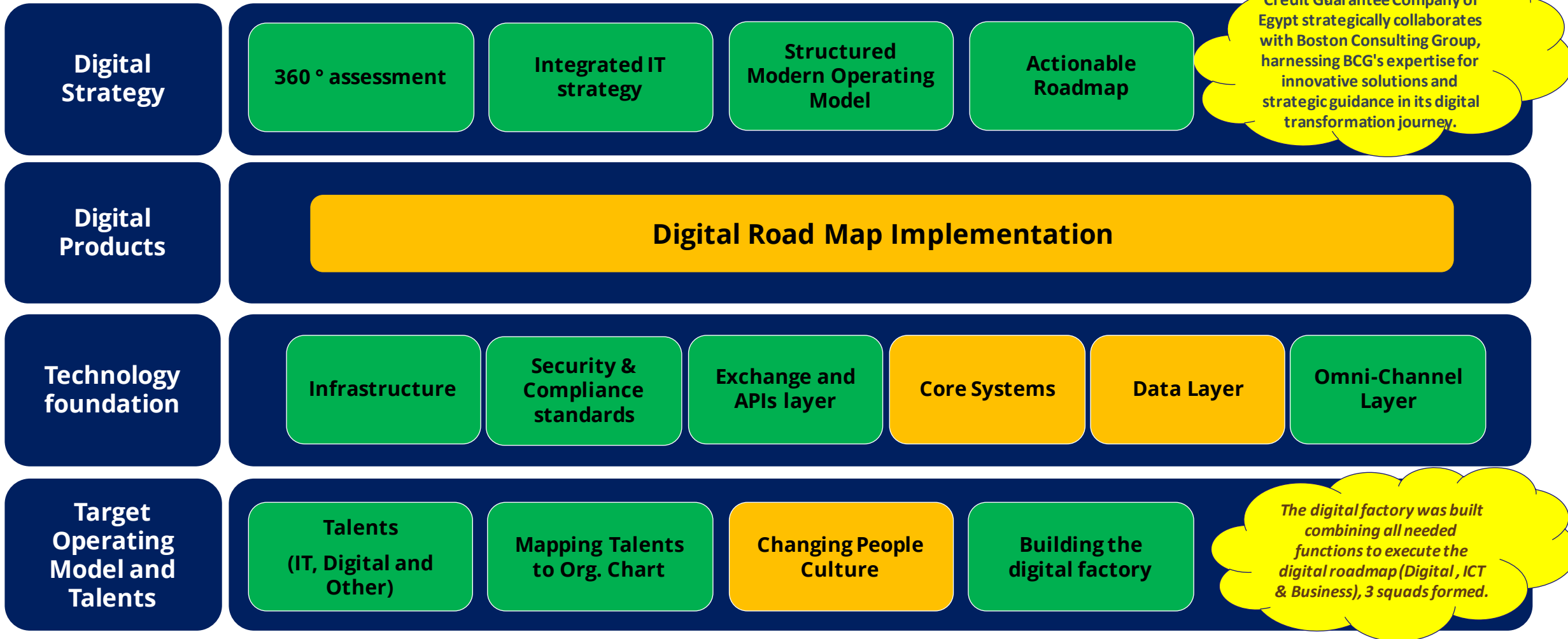
Benefits for SMEs

- 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



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.

The platform is currently underdevelopment with iterative launches.



▲	Delivered / InProgress Services
⬠	Future Service

The Digital Platform

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

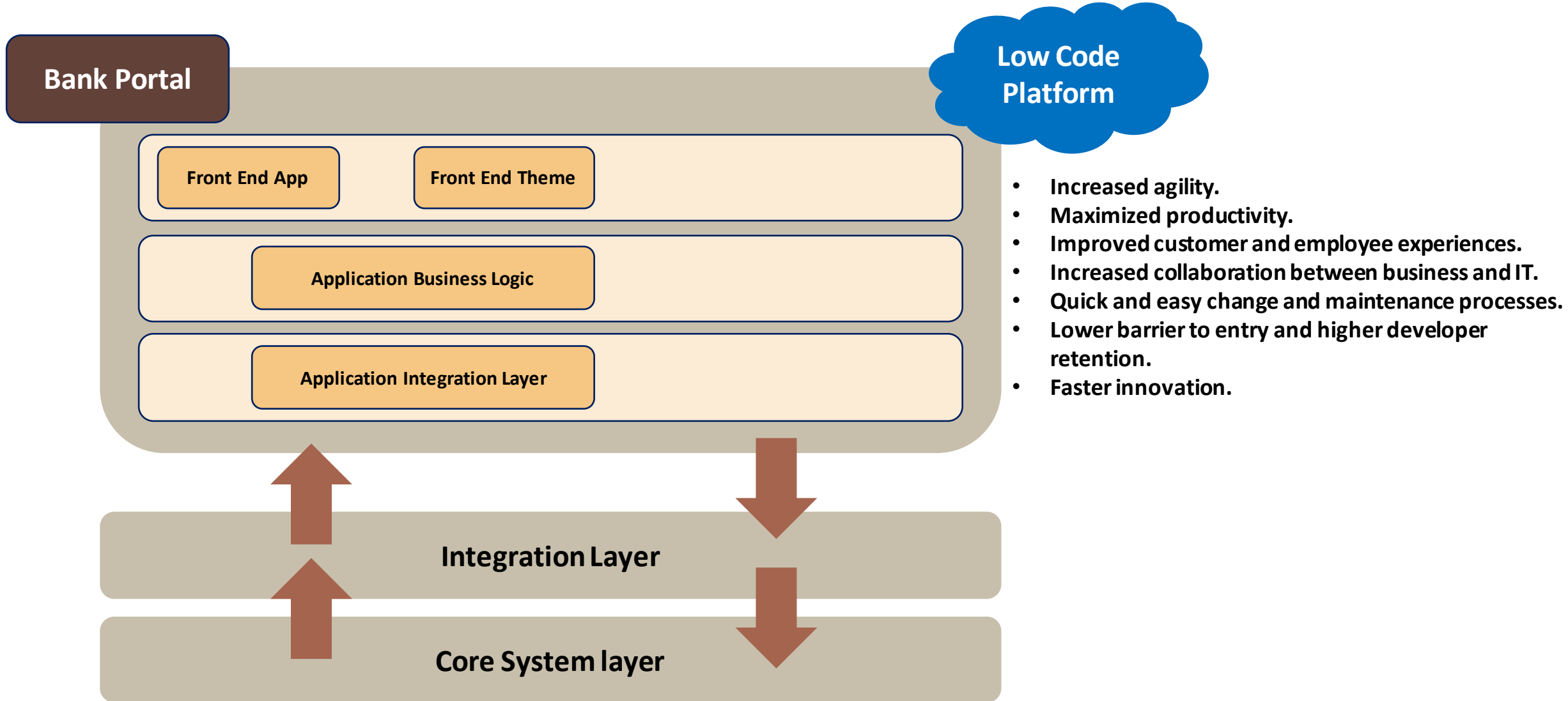
- **ENGZ.**
- Banks Portal.
- Process Automation.
- AI Risk Engine.

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



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



Involve the team.



Identify the processes.



Core Business Processes.



Management Business Processes.



Support Business Processes.



Analyze the workflow.



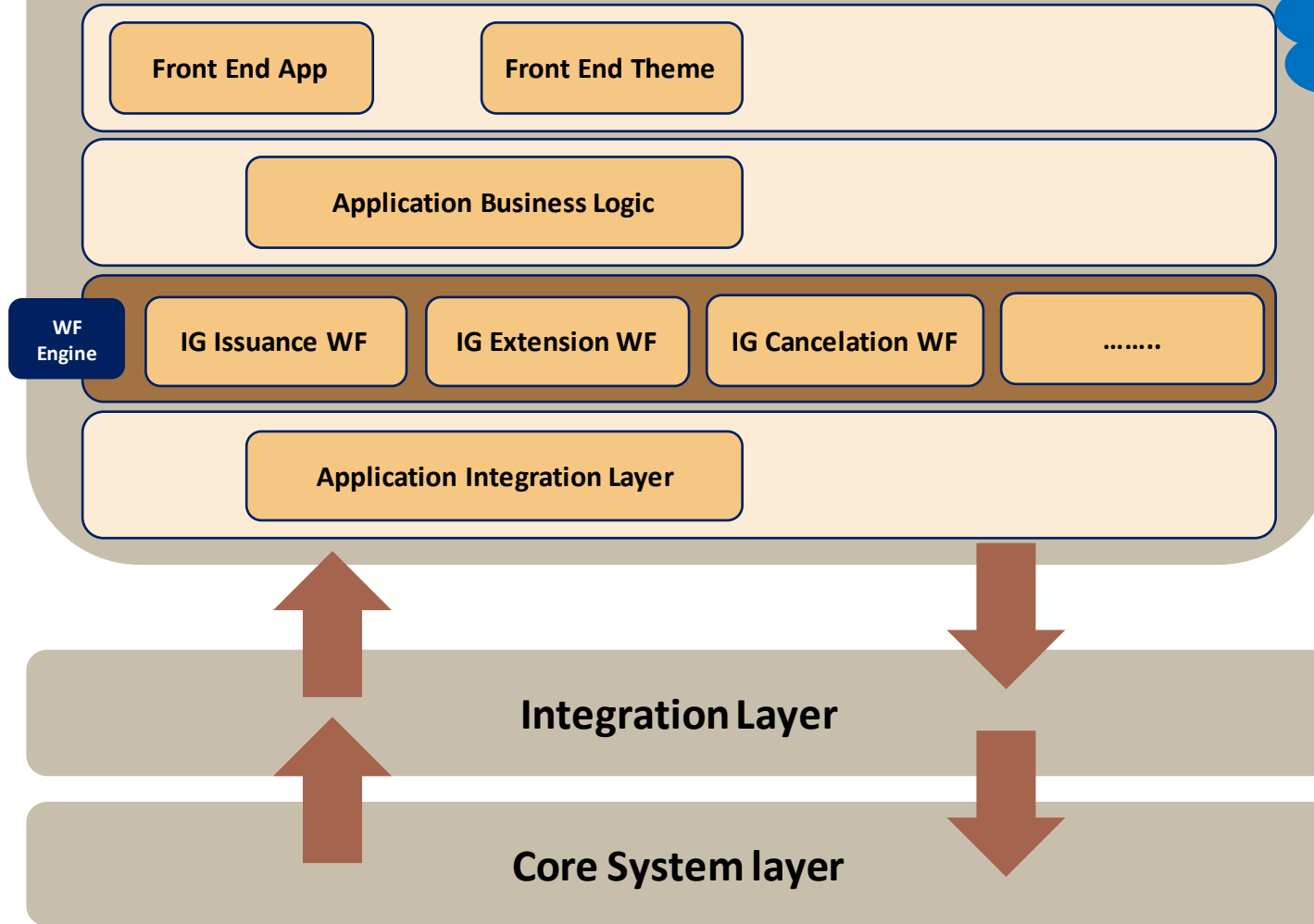
Group and prioritize.



Improve your workflows.

Process Automation — Technology & Architecture

Process Automation

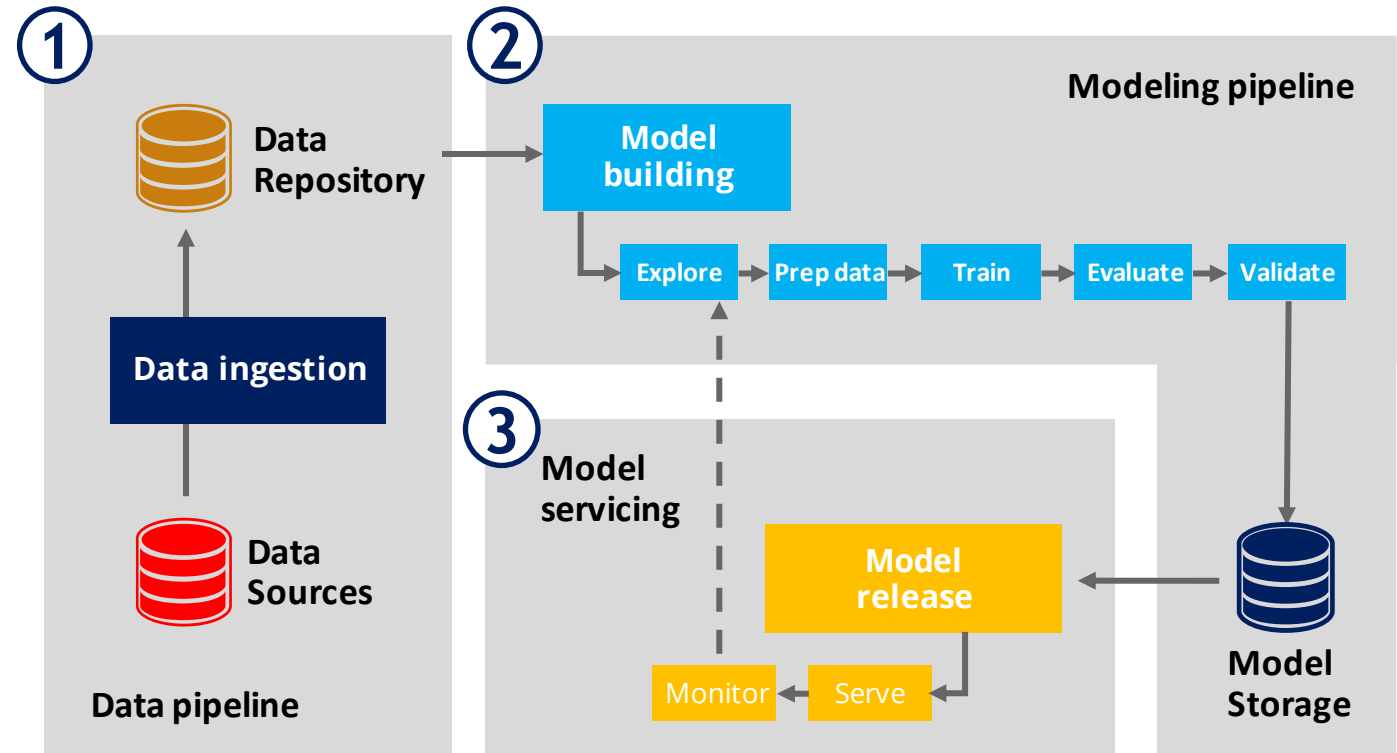


Low Code Platform – WF automation

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

AI 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.



Q & A

THANK YOU!