



Global SME
Finance
Awards 2023



SME FINANCE
FORUM



POWERED BY
IFC

International
Finance Corporation
WORLD BANK GROUP

Product Innovation
of the Year



HONORABLE MENTION



ضمان

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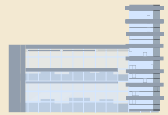
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What is ENGZ ?

- Egypt's first digital product.
- Aims to support the growth, development, and financial support of SMEs in Egypt
- Direct outreach – MSMEs (flagship branches, call center, email, web, mobile fully integrated digital solutions)
- Simplified & with most favorable conditions : Quick finance - Risk-coverage Guarantee
- Job Creation Driven: aims to create more job opportunities across all sectors .
- SMEs Advisory and Technical Assistance hub.
- offers financial inclusion for both banked and non-banked SMEs through a smart and transparent digital platform



Direct guarantee – Job creation product overview



CGC (The Enabler)

2025 Reach by ~300k–350k young job creation & untapped MSMEs (acceleration)

Offer affordable financing

Simple loan application process <5 days

Help banks reach CBE's targets

Stakeholder -



Bank (The Customer)

WHO need to grow MSME lending



MSMEs & the Young (The Beneficiary)

WHO need funding to scale and operate their business – **OR** need job



Central Bank (The Regulator)

WHO need to enhance access to finance for MSMEs in the Egyptian economy

Value propositions delivered by CGC

Access **large base of MSMEs** + new entrants of **job holders**

Reduce cost of credit & **increase profit** against CGC weight

Reduce risk given higher **coverage** ratio (up to 95%+)

Monitor interactive dashboards with real-time KPIs

Access to finance : **Affordable loans**, backed by CBE subsidized rate initiatives

Instant preliminary **approval**, with facility disbursement in **<5 days**

Navigate simple, **transparent customer journeys**

Advisory service + TA

Reach 300k-350k untapped MSMEs

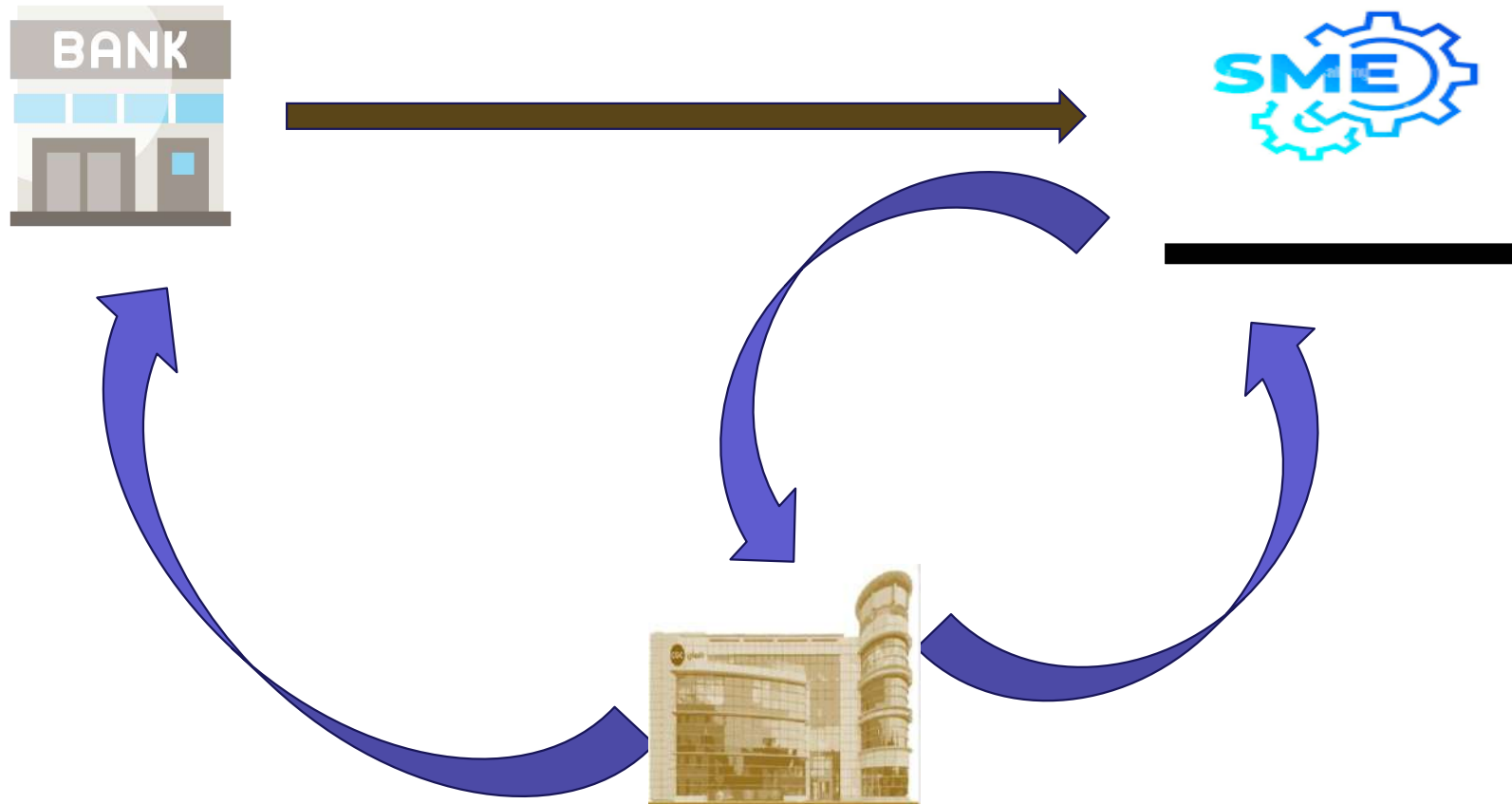
Facilitate needed finance for most **disadvantaged** segments & areas

Achieve CBE's MSME lending targets

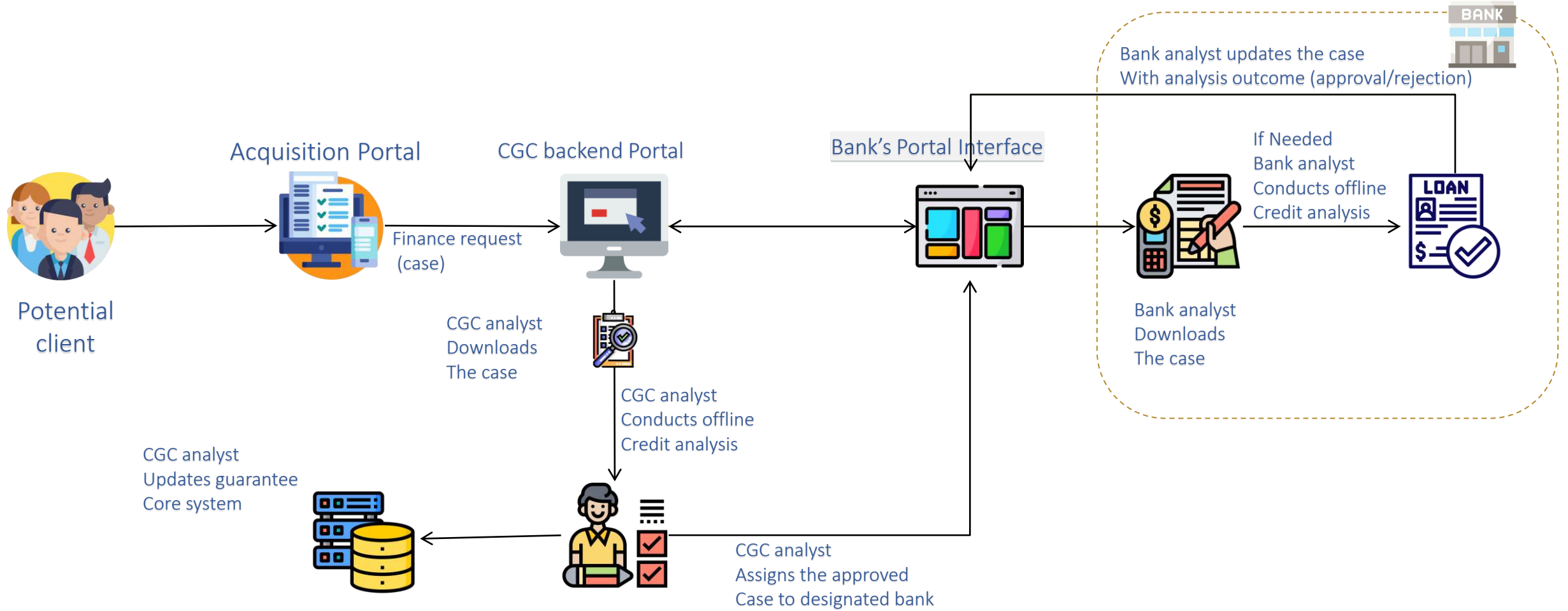
Support CBE initiative for job creation

Establish rich database of MSME data & loan performance

How does ENGZ work?



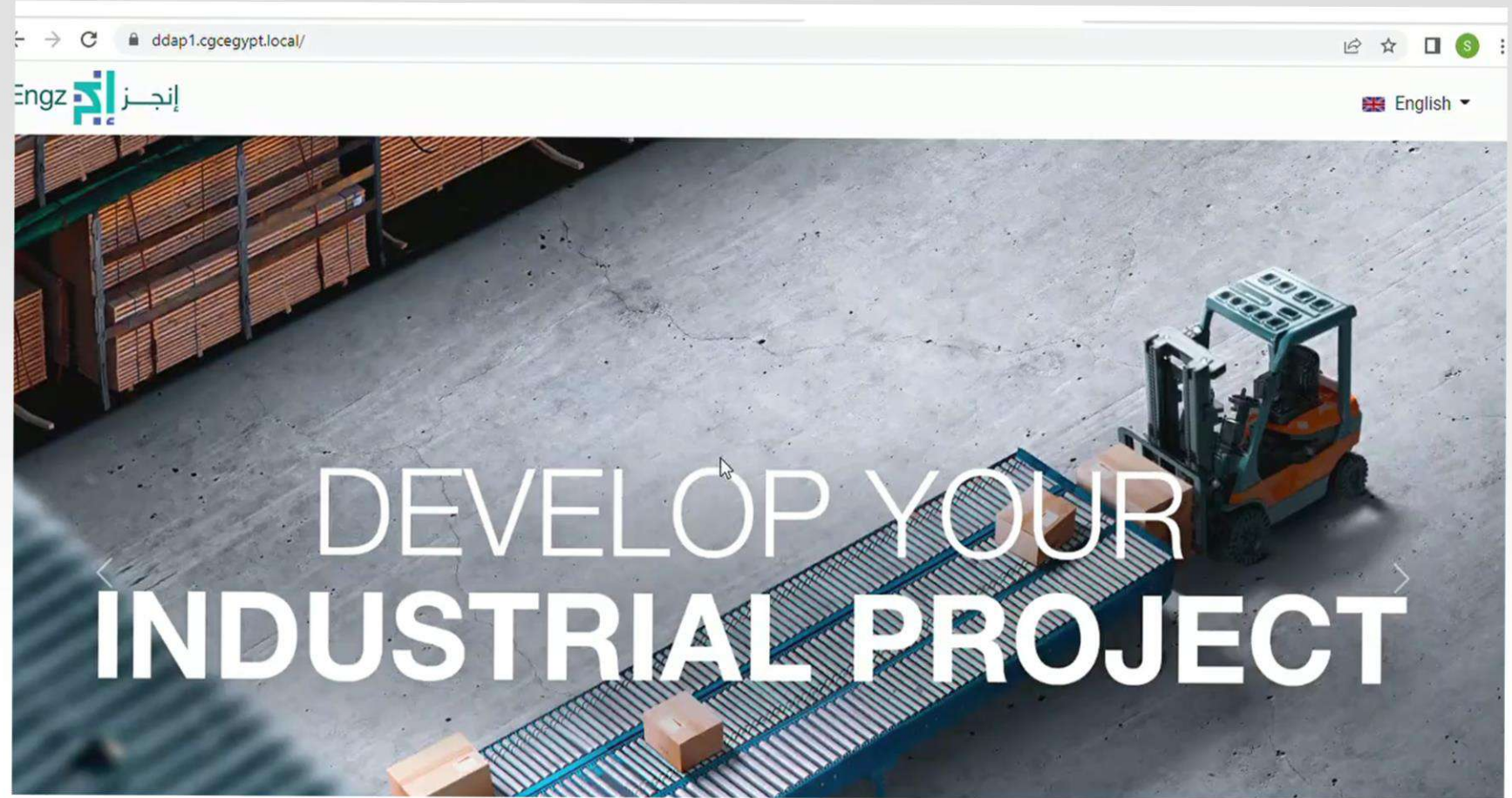
ENGZ workflow



ENGZ - Customer View

This section is for the platform customers - SMEs

- SMEs can onboard themselves.
- Apply for the guaranteed finance.
- Upload the needed documents and financial statements.
- View their case status.



THANK YOU

