



**EMGN**  
EURO-MEDITERRANEAN GUARANTEE NETWORK

# Framework for the digitalization of CGS institutions

**AIIS GROUP PROPOSAL**

October 2022

1987

AIS Group creation

> 250

Clients

50+

Countries

10%

Innovation investment

Applied Intelligence on digital finance for:



Banks



Financial Institutions



Fintech



Cars and fleets



Real state



Insurances



Retail



Industry Smart Cities



Countries where we work AIS Group branches

# CREDIT GUARANTEE SCHEMES EXPERTISE



**SPAIN:** Client since 2002, we help the Confederation of 18 CGS on Internal Rate Base modeling for the evaluation of their guarantees, first as a core project for then adapting to the ones that need specifics.

**MOROCCO:** Client since 2012, we develop their IRB models for risk evaluation (individuals, SMES and startups) and then develop a portfolio decision making platform for piloting their simulations based on stress testing and pricing.



تمويلكم  
TAMWILCOM



**IVORY COAST:** Client since 2019, we develop their pricing guarantee mechanism for Project Finance assessment on African's countries including countries specific risks.

**CAP VERT:** Client started on 2022, we develop their digitization platform for improving their procedures, reinforce his mechanism and obtain more productivity working with their partners, the financial institutions.



# WORKING GROUP



EURO-MEDITERRANEAN GUARANTEE NETWORK



تمويلكم  
TAMWILCOM



Workgroup Coordinator

As best practice

Researcher

Alignment and validation

Procurement of services

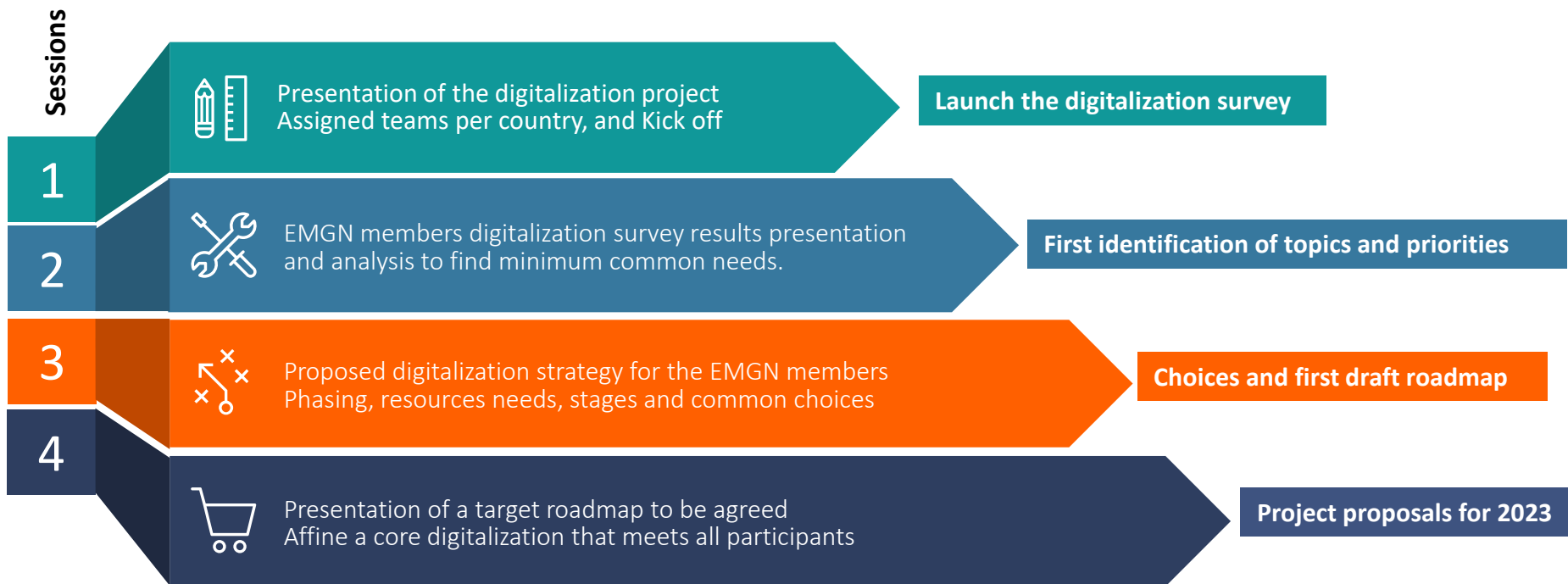
Financing and project scope



# MAIN PHASES



EURO-MEDITERRANEAN GUARANTEE NETWORK



# PRELIMINAR AGENDA



EURO-MEDITERRANEAN GUARANTEE NETWORK

## Proposal: meeting and workshops

- **Kick-off AIS-IS** : initial meeting to involve all the participants, give guidelines, what is expected of the different sessions that are going to take place and presentation of the agenda and present TAMWILCOM best practice.
- **SURVEY**: Send for each individual EMGN member evaluation a key person should be identified to address the questions. We will analyze the answers, ask for integrate missing elements and harmonize the different needs.
- **TO BE workshops**: AIS will present the syntheses of the different answers and highlights the first main relevant elements and the situation of the EMGN members.
- **Gap and Roadmap meetings**: Define and propose the possible action plan and quick-wins to be validated on a road map for short and medium time.





AiS  
GROUP

[www.ais-int.com](http://www.ais-int.com)

