• Export Credit Guarantee Co. of Egypt (EGE) was established in 1992 with a presidential decree issued by the President of Egypt and approved by the People’s Assembly.

• EGE’s mandatory role is facilitating a healthy development of Egypt’s foreign trade, as well as supporting the development of the private sector.

• “EGE” acts as the official ECA of Egypt & it follows the regulation of the Financial Regulatory Authority of Egypt.
70% Export Development Bank of Egypt
22% National Investment Bank
6% Misr Life Insurance
1% Al Ahly Capital
1% Others
• EBE was established in 1983 for the purpose of boosting Egyptian Exports and supporting establishments of agricultural, industrial commercial and services sector.

• Soon after, the Bank became the main funding source of export operations in Egypt with an asset base of USD 3.2 billion as of 2019.

• The Bank is listed in the Egyptian stock market and fully regulated by the Central Bank of Egypt.
• To support the national interest of Egypt in trade & Investment domestically and abroad.

• To support the expansion of the Egyptian Industrial base to increase net exports.

• To support the level of financial inclusion in the Egyptian Economy.
VISION

To be the one stop shop for the protection against the risks of trade and investments in Egypt and abroad.

MISSION

We use insurance to create solutions for the developmental needs of the Egyptian Economy.
MERVAT SOLTAN (CHAIRPERSON)

- She enjoys 37 years of banking experience in local, regional and global institutions and brings to EBE vast experience through her senior international and regional roles within these banks. Mervat served various senior positions from 1991 until 2017.

- She worked as the Regional Head of Financial Institutions coverage for North Africa & Levant in HSBC Middle East, Dubai; Vice President Global Transaction Banking in Deutsche Bank Egypt covering the same North Africa & Levant region. In addition, she held other various senior roles within local & regional banks and helped develop the business strategy for these banks’ growth in the Egyptian Market.

- Mervat Soltan earned both her B.A. and M.B.A. in Business Administration from the American University in Cairo, with highest honors, and has undergone several international training programs that have added to her technical and leadership skills.

- [https://www.linkedin.com/in/mervat-soltan-4783491](https://www.linkedin.com/in/mervat-soltan-4783491)
MOHAMED AZZAM (MANAGING DIRECTOR)

- Mohamed joined EGE from Euler Hermes Middle East (Part of Allianz Group), where he assumed the responsibility of regional director of risk, information, claims & collections for the Middle East Region, looking after a portfolio of EUR 20 billion and a team of 80.

- Prior to that Mohamed was responsible for the underwriting at ICIEC (Part of Islamic Development Bank), which underwrites risks on behalf of 50 member countries across Asia and Africa. He worked with the management team at ICIEC to design and implement a comprehensive transformation plan to the company in addition to his duties as Head of Risk.

- Before moving to the credit insurance industry, Mohamed worked as an investment banker in various financial institutions across the Middle East. His main expertise was structured finance and M&A for Financial Institutions worldwide.

- Mohamed has an MBA from IE Business School in Spain and in addition to that he is an Alumni of Harvard Kennedy School.

- https://www.linkedin.com/in/mohamedazzam/
MERIS (Middle East Rating & Investors Service) was established as a joint venture between Moody’s Investors Service and FinBi, an Egyptian Joint Stock Company.

MERIS focuses on issuing national scale credit ratings since 1999 in the Egyptian market.

EGE is rated A-.
Trade Credit Insurance Products:
- Trade Credit Insurance
- Contract Frustration Insurance

Financial Inclusion Insurance:
- Factoring Insurance
- Leasing Insurance
- Microfinance Insurance
- Consumer Finance Insurance

Banks Insurance Products:
- LC Insurance
- Fair Calling of Bonding Insurance
- Supplier Credit Facility Insurance
- Buyer Credit Facility Insurance
- SME Finance Insurance

Investment Insurance Products:
- War, Terrorism, and Civil Disturbance
- Expropriation
- Breach of Contract
- Currency Inconvertibility and Transfer Restriction

Products
### Exports
- Exports of Egyptian Origin
- Exports of Egyptian owned entities abroad
- Intra company cross border sales

### Domestic
- Local Sales of Egypt based entities
- Local Sales of Egyptian owned entities abroad

### Import
- Imports of strategic and capital goods for industrialization

### Eligibility Criteria
- Exporters
- Manufacturers
- Exporters

### Risks
- Credit & Political risk
- Credit risk only
- Credit & Political risk

### Pre + Post Shipment cover
- Pre + Post Shipment Cover
- Pre + Post Shipment Cover
- Pre + Post Shipment cover

### Beneficiaries
- Banks
- Traders
- Banks
- Factors
- Factors

### Transaction
- One –off (Single Risk)
- One –off (Single Risk)
- One –off (Single Risk)
- Revolving (Multi-buyer)
- Revolving (Multi-buyer)
- Reverse

### Trade Credit Insurance
## 01 Factoring
- Export Factoring
- Domestic Factoring
- Factoring Reverse
- Vendor Finance

## 02 Leasing
- Financing Lease
- Operating Lease
- Sale & Lease Back
- Ijara

## 03 Micro/Consumer Finance
- Individual Lending
- Group Lending

### Eligibility Criteria
- Credit & Political risk
- Non-Recourse & Recourse

### Risks
- Credit risk
- Credit risk (Non-Life)

### Beneficiaries
- Leasing Companies
- Banks
- Sukuk Holders
- Real Estate Funds
- NBFIs
- Banks
- Funds
- NGOs

### Transaction
- One-off
- Portfolio
- One-off
- Portfolio
- Portfolio

**Financial Inclusion Insurance**
**LC Insurance**

- **Eligibility Criteria**: Exports, Imports of strategic and capital goods for industrialization
- **Risks**: Credit & Political risk
- **Beneficiaries**: LC Confirming Banks, LC Issuing Banks
- **Transaction**: One-off Portfolio

**Bonding**

- **Eligibility Criteria**: Exports of Services, Imports of Services for Infrastructure projects, Domestic Service Contracts
- **Risks**: Fair and Unfair calling due to Credit & Political risk, Credit risk (Non-Life), Political risk
- **Beneficiaries**: Banks, Service Companies, Legal Firms
- **Transaction**: One-off Portfolio

**Loans Insurance**

- **Eligibility Criteria**: Supplier Credit, Buyer Credit, Direct Loans
- **Risks**: Credit & Political risk
- **Beneficiaries**: Banks, DFIs
- **Transaction**: One-off Portfolio
Equity

01

FDI to Egypt
Egyptians investing abroad

Eligibility Criteria

02

FDI to Egypt
Egyptians investing abroad

Debt

03

Start up
Growth

Political risk

Political risk
Sovereign risk

Risks

Nonpayment of Mezzanine
Finance

Investors
Private Equity Funds

Investors
Banks
DFIs

Beneficiaries

Venture Capitalists
VC Funds
Banks

Transaction

One –off

One –off

One-off
Portfolio

Transaction

Investment Insurance
• Business Credit Information Report
• Global Business Credit Information Report for Egyptian Exporters
• Registry Information Report
• Official Company Documents
• Country Risk Assessment
• Export Promotion Marketing Intelligence
• Claims & Collections
Thank You

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