

Business Banking Summer Training



Today's Agenda







SME Market Landscape





"Ensuring monetary stability and banking system soundness, as well as price stability within the context of the general economic policy of the state"

SME Definition

Small
Annual Sales Turnover
EGP1M-50M

Medium

Annual Sales Turnover

EGP50M-200M



SMEs account for approximately 50% of local GDP

SMEs account approximately 65% of total employment

65M SME firms have unmet financing need of \$5.2 trillion every year

About half of formal SMEs don't have access to formal credit



SMEs account for approximately 80% of local GDP

SMEs account approximately 75% of total employment

13% of Adults are in the process of starting a business or owned one that was under 3 years old

90% of active business in Egypt are SMEs





CBE Initiatives to Support SMEs

Lending Target of 25% of

bank's lean portfolio to serve

MINU





Medium Enterprises (SME) Finance

A certificate in partnership with Frankfurt School of Finance that provides professional, specialized training to banking experts catering to financial needs of small and medium enterprises.





CIB Business Banking Value Proposition

Convenience

CIB simplifies banking for your company, with easy account set-up, streamlined access to financing, convenient online banking, credit and debit cards, and a call center dedicated to our (SME)

Flexible Products

Whether you need cash management solutions, trade services, financing, or payment solutions, we offer a range of products that fit your business and your sector



Advice

Our experienced relationship managers are certified as "Accredited SME Consultants" and will understand your business. They can anticipate your business needs and offer the financial and non-financial advice you need to help your business grow

Non-Financial Solutions

We understand that not every business solution is financial. CIB has collaborated with companies in key sectors to offer their products and services to our clients at discount prices. SMEs need partners, and CIB can connect you



1B

BB Segmentation & Value Proposition







CIB Business Banking Products & Services

Business Solutions

Grwoing Together Academy

Business Call Center

CIB Business Online

Growth Bankers / Relationship Managers



Loans, Time Deposits, Business Accounts

Business Debit & Credit Cards

Payroll Services

Point of Sale Machine

Trade Finance





How CIB assists SMEs

CIB Business Banking Products / Services

Growing Together Academy

The Growing Together Academy office all CIB business debit or business credit cards a one free year subscription to Almertor platform. This gives clients access to hundreds of adjustment courses and videos in Arabic and English



Bedaya Accounts

GB Bedaya Accounts for businesses mode to facilitate managing business finances for companies and self-employed individuals with minimum requirements and simple process



MSME Lending Target

CIS has met and exceeded the 25% target for lending MSAMEs set by the Central Bank of Egypt. This affirms our commitment to supporting even the smallest of companies



Flash Cash

Fish cash is tailored made for small enterprises. Tailored for customers with annual sales turnover between EGP1M and EGP20M, this loan requires no financial statements and interest rates subject to the CSE initiatives apply if the conditions are met



Business Solutions

Business Solution platform offers CIB business customers discounts on business services from over 20 partners in 13 different sectors such as HR, general consultancy, digitization solutions, and business software



