



Business Banking Summer Training





Today's Agenda

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SME Market
Landscape

02

How the CBE
supports SMEs

03

CIB Business
Banking

04

How CIB
Supports SMEs



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





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) clients



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

BB Segmentation & Value Proposition

Borrowers
Non Borrowers





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



