

CBE's Vision and Strategy Towards MSMEs

June 2022





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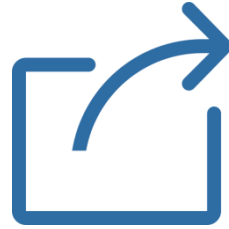
The Main Strategic Objectives



GDP Growth



Job Creation



**Increase
Exports**



**Imports
Substitution**



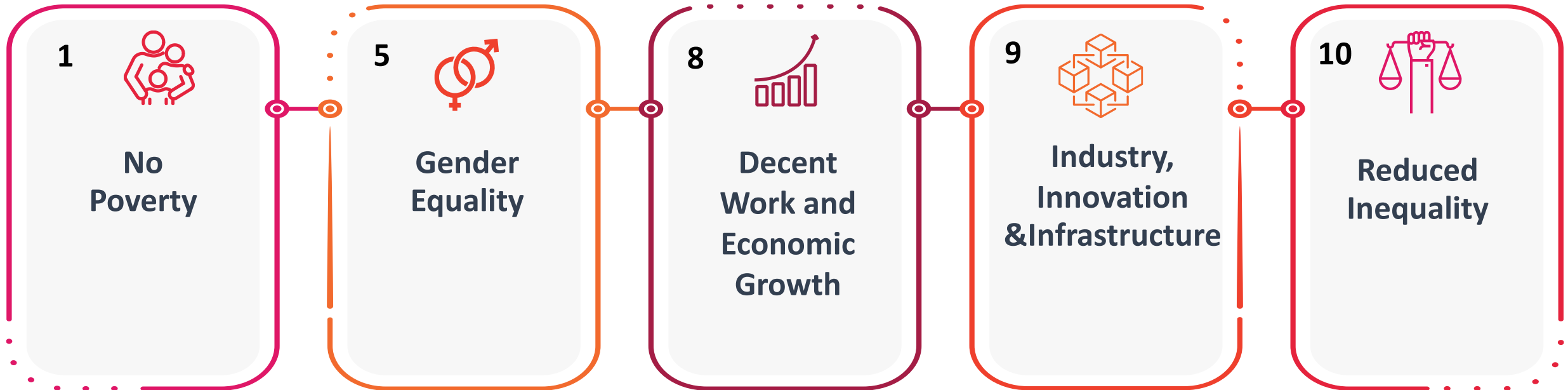
**Digitalization
& Automation**



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The Role of MSMEs in Achieving Sustainability Goals

According to Egypt's Vision 2030 & SDGs





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MSMEs' Challenges before 2016 in EGYPT

**No Unified
Definition**

**No Specialized
MSMEs
Departments at
Banks**

**No obligations on
Banks to Finance
these Projects**

**High Interest
Rates**

**Lack of Credit
Guarantee
Mechanisms**

**Difficulties of
Assessing the
Creditworthiness**

**Lack of Non-
Financial Services**

**Lack of Financial
Literacy and
Awareness**

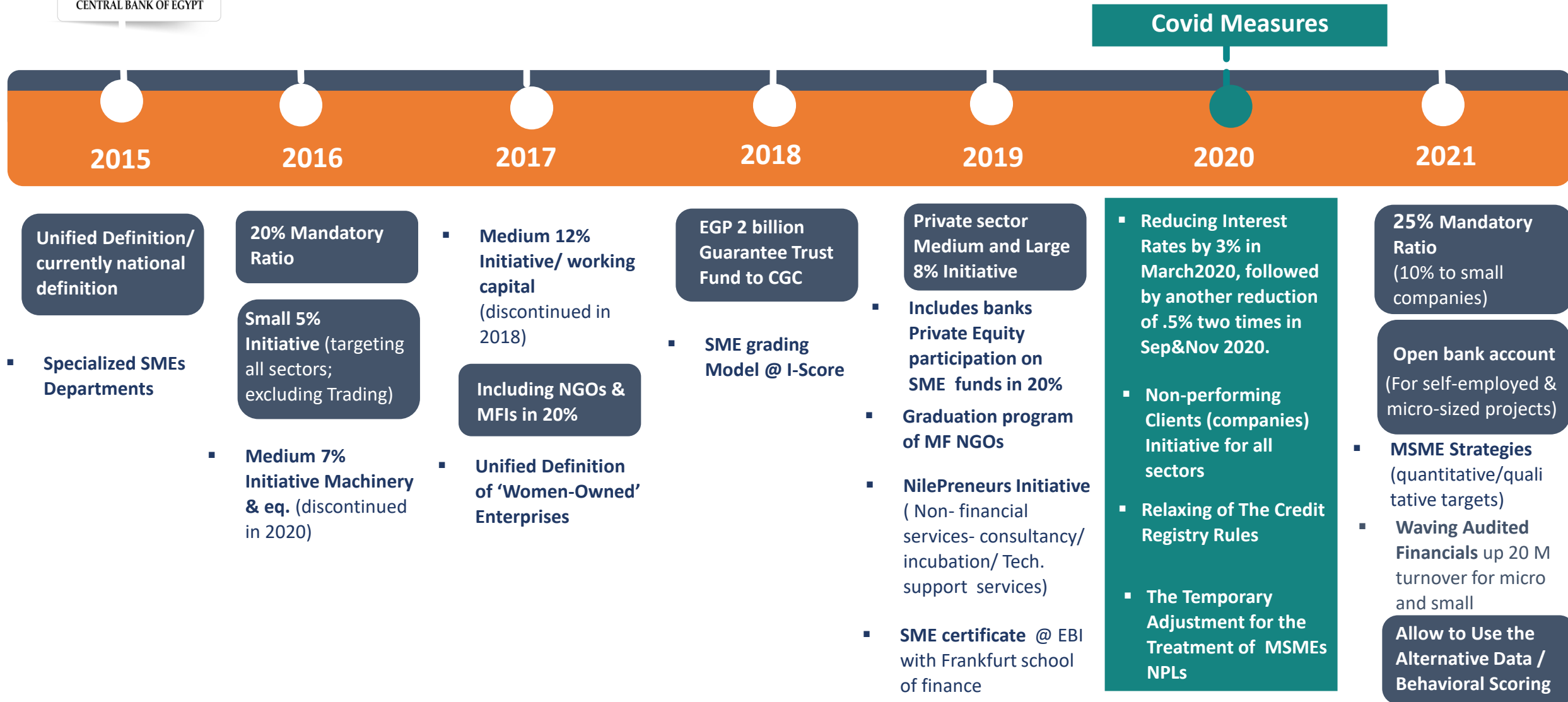


The Main Pillars of Supporting MSMEs to Promote Financial Inclusion





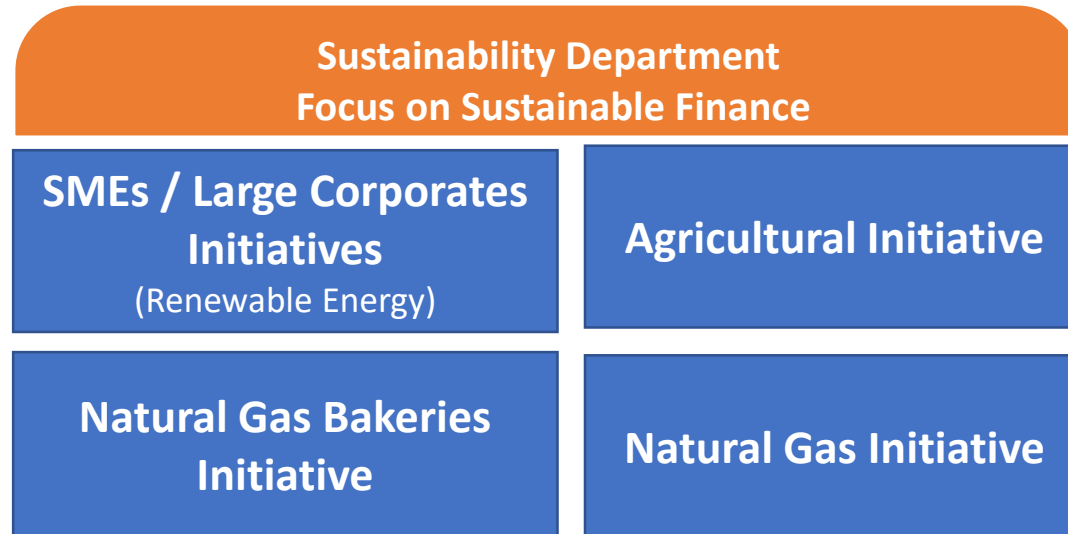
The Initiatives/Actions Of The CBE To Support This Vital Sector



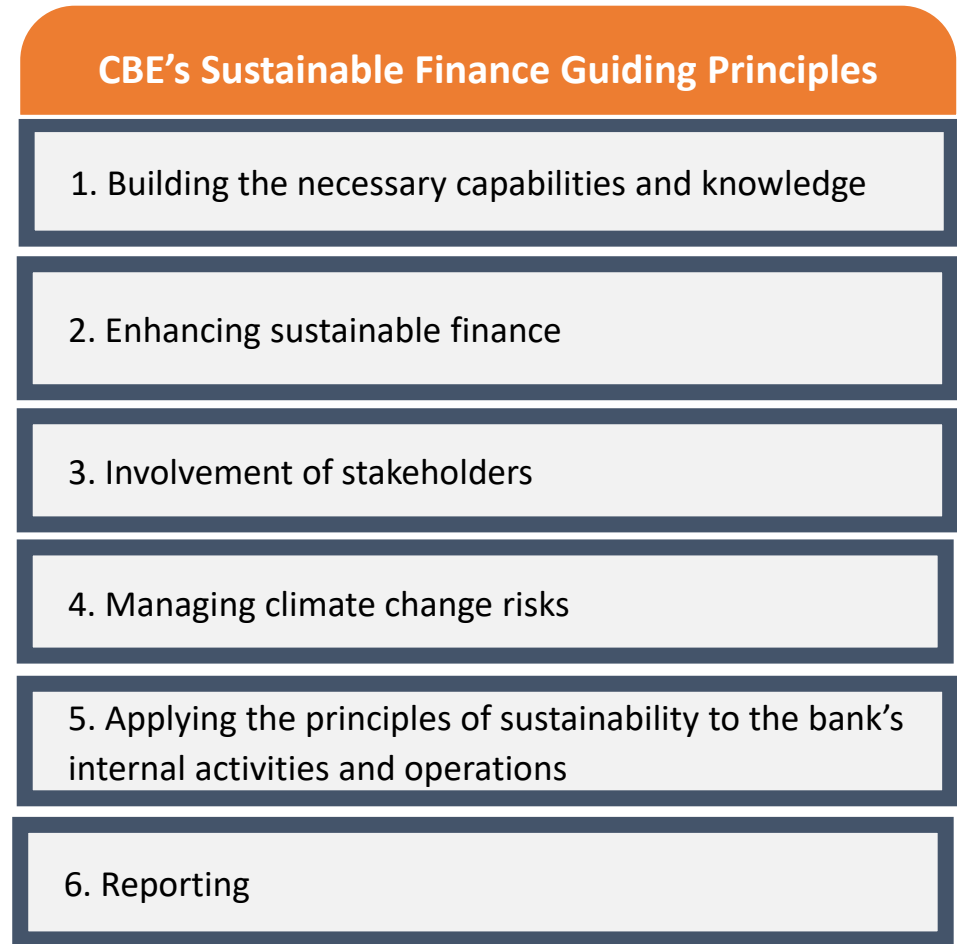


Sustainability and Sustainable Finance

Sustainability and Sustainable Finance in the banking sector has become a priority for the Central Bank of Egypt. All CBE's initiatives taking into consideration the element of sustainable finance and SDGs (social, environmental, Governance)



Banks are working on the implementation of those guideline on their strategy, business operation, work plan and roadmap





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Banks' Strategies (Support & Follow up)



**Unify the Answers
on Banks' Inquires**



**Geographical & Sectorial
Expansion**



**Reform & Enhance
Credit Cycle**



**Capacity Building
of Banks' SME Staff**



**Development of Tailored
Lending Products**



Reduce Collaterals



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Microfinance Support

Including NGOs&MFIs on the Mandatory Ratio of MSMEs

December 2016

6.4 EGP Bln

2 million
Beneficiaries



December 2021

60.2 EGP Bln

4.2 million
Beneficiaries

Institutional Upgrading Program

41 NGOs (Cat C)

Digital Transformation

Policies and Procedures

Governance

Staff Capacity Building

Facilitate Access to Finance



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NilePrenerus (Main Programs)

2



6 Incubators

Creative Industries –Packaging –
Digital Transformation - Building
Materials – SAAS – FEPS BI


1



Business Development Services Hubs

32 Centers
in 17 Governorates

3



Innovation Support

- Design House
- Micro-Factory
- Excellence Centre for Die Design

4



Competitiveness Support

- Value Chain Centre
- Export Excellence Centre

5



Awareness & Education

- NP Learn Online Platform
- NP Academy

Increase in MSMEs Loan Portfolio

Between Dec. 2015 & Mar. 2022 (EGP Bn)

