

# €140

## million to improve your business competitiveness

**GEFF** is designed to help you reduce the impact of growing energy prices through investments to make your business more competitive.

It offers a one-stop-shop solution including:

- capital loan for investment of up to US\$5 million
- free-of-charge technical assistance for the development of bankable projects
- a cash-back grant after successful project completion worth 10% or 15%

**GEFF** has €140 million available to finance energy efficiency and small-scale renewable energy investments. **GEFF** operates locally through participating banks to be as close to you as possible, and to speak your language.

Visit the **GEFF** website for more information or contact one of the participating banks now at: [www.ebrdgeff.com/egypt](http://www.ebrdgeff.com/egypt)

### What can I invest in?

**GEFF** has tailored-made solutions for all types and sizes of projects.

- **Are you looking for financing of a piece of equipment? Use the Technology Selector available on our website for a quick loan application**

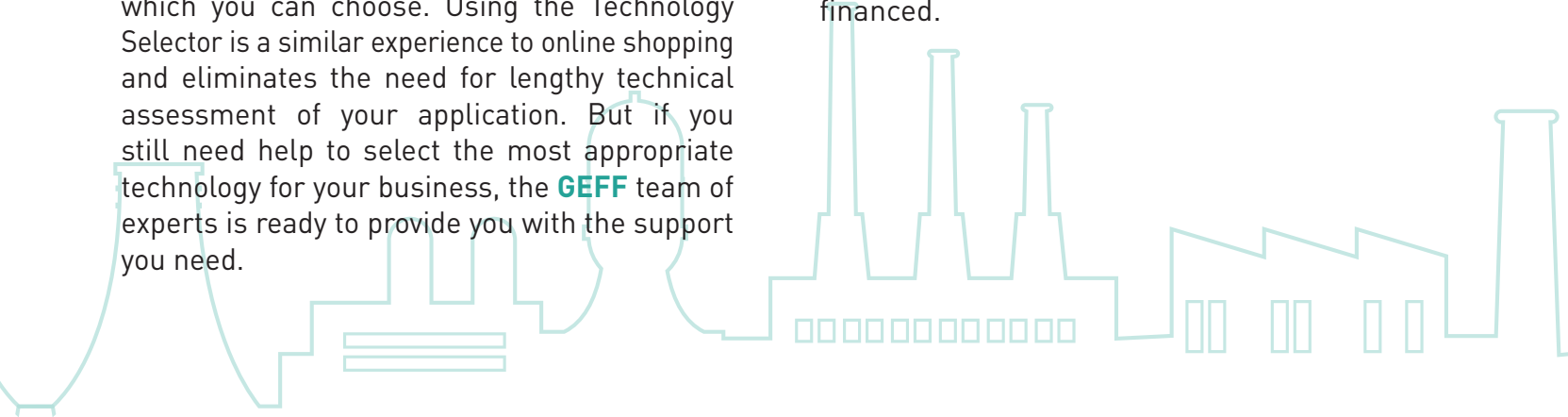
If you need a simple and quick solution, **GEFF** provides a list of pre-approved technologies from which you can choose. Using the Technology Selector is a similar experience to online shopping and eliminates the need for lengthy technical assessment of your application. But if you still need help to select the most appropriate technology for your business, the **GEFF** team of experts is ready to provide you with the support you need.



- **Are you looking to finance a complete technology solution or are you trying to find an optimal solution for improving your business? Use our free Project Assessment service when making a loan application.**

This service is suitable for larger projects that require deeper technical assessment or if you have not made a decision on investment and need assistance.

The **GEFF** team of financial and technical experts will help you to fill the loan application and will provide you with free-of-charge assessment services. This help will identify the best solutions and ensure quality investment projects are successfully developed and financed.



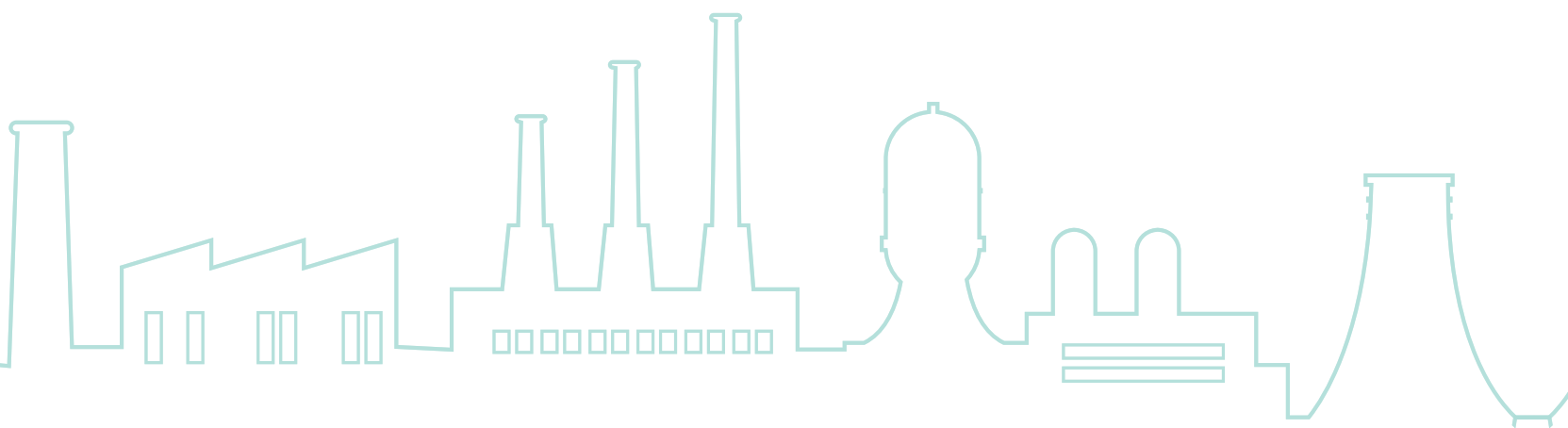


## GEFF Eligibility Requirements

Your business is primarily eligible for **GEFF** loans if it is an existing private legal entity registered in Egypt and if the loan is to be used for investments in Egypt.

Types of eligible beneficiaries:

- Businesses that undertake eligible projects on their own behalf
- Service providers implementing eligible projects on behalf of any individual or entity that satisfies the criteria for an eligible beneficiary
- Vendors of equipment listed in the Technology Selector
- Energy Service Companies (ESCOs): providing third-party financing
- Producers of equipment listed in the Technology Selector



Maximum financing amounts and other conditions depend of your type of company and project. A brief summary is provided below.

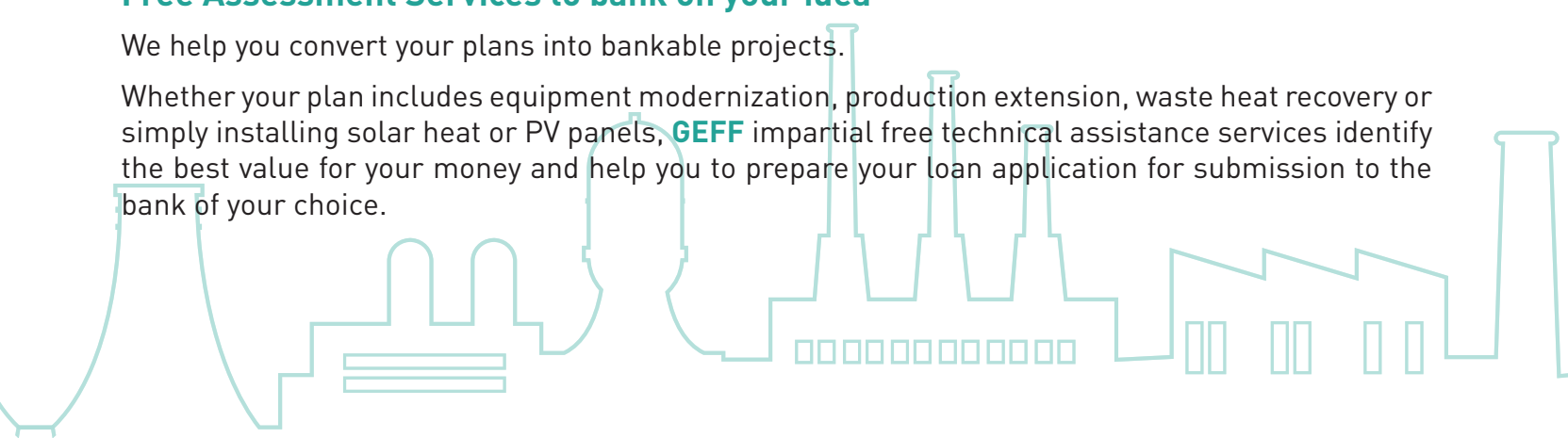
GEFF Benefits	Technology Selector Loans	Assisted Project Loans	Supplier and Vendor Loans	
			Energy Service Company Loans	Equipment Vendor & Producer & Service Provider Loans
Maximum Loan Amount	USD 300,000	USD 5,000,000	USD 5,000,000	USD 1,000,000 to USD 5,000,000
Investment Grant	10%	10% or 15% depending on efficiency	10% or 15% depending on efficiency	Not Applicable
Free Technical Assistance	Yes, to select equipment	Yes, to select best solution, assess profitability, prepare loan application, make your idea bankable!		



### Free Assessment Services to bank on your idea

We help you convert your plans into bankable projects.

Whether your plan includes equipment modernization, production extension, waste heat recovery or simply installing solar heat or PV panels, **GEFF** impartial free technical assistance services identify the best value for your money and help you to prepare your loan application for submission to the bank of your choice.



### Participating Financial Institutions

All our loans are available through our Participating Financial Institutions, QNB ALAHLI and NBK-Egypt, and are subject to their credit evaluation and approval.

**GEFF** is distributed through QNB ALAHLI and NBK-Egypt through their combined network of more than 350 branches.

### Participating Financial Institutions



#### QNB ALAHLI (QNBAA)

QNB ALAHLI is one of the largest private banks operating in Egypt. Established in 1978, and currently serving more than 850 thousand clients through more than 5600 banking professionals. The bank's vision is to keep close to its clients through offering a wide range of innovative products and services serving Individuals, Corporates, Small and Medium Enterprises. Moreover, QNB ALAHLI expands its network of branches to more than 200 branches covering all governorates. In addition, an expansive network of 450+ ATMs and 14000+ point of sale machines are set to serve clients nationwide. Furthermore, a dedicated customer service call center is available 24 hours a day, 7 days a week.

#### NBK-Egypt

NBK-Egypt is a member of National Bank of Kuwait Group and was established in 1980. Since inception, the bank managed a growing loan portfolio for thousands of big and small investors and institutional clients through a network of 41 branches; While National Bank of Kuwait was founded in 1952 and now recognized one of the largest and most prominent Arab banks. NBK continues to enjoy the highest ratings among Middle Eastern banks from the three international rating agencies Moody's,

Fitch Ratings and Standard and Poor's. NBK was also named among Global Finance's list of the 50 safest banks in the world for the eleventh consecutive time. The National Bank of Kuwait Group has a wide presence of branches locally and internationally in the most important financial centers, and reaching 153 branches and subsidiaries.

### Apply Today!

When can you start to be more competitive? Find the best solution through our "How to Apply" section at: [www.ebrdgeff.com/egypt](http://www.ebrdgeff.com/egypt)

If you have any questions, please contact us on +202 2417 4857, or [egypt@ebrdgeff.com](mailto:egypt@ebrdgeff.com)

### Acknowledgement

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