

1. The Spanish Credit Line

- Eligible projects: All SMEs and startup projects with maximum annual revenue of Euro 50 million –according to EU’s definition- and maximum 250 employees
- Loan Purpose: Finance the supply of Spanish-made machineries and equipment's where it is eligible to finance up to 45% of components that are not of a Spanish origin as long as it is supplied directly by a Spanish contractors
- Loan Currency: EGP
- Repayment Period: 5 years including 1-year grace period (fixed period).

2. Agriculture Development Program (ADP)

- Eligible projects: Support private sector projects specifically small scale farmers through cooperative associations, sole proprietorships, and corporates ; by providing assistance to develop and expand their projects.
- Eligible Sectors: Livestock and dairy products, fish farming, horticulture, poultry, and irrigation and drainage sectors, including financing investment and operation for production, manufacturing, storage, transporting, distribution, and marketing processes
- Repayment Period: Up to 5 years including 1-year grace period

3. Veterinary Services Program (VSP)

- Purpose: Financing companies, associations, veterinarians operating in the fields of manufacturing, packaging, storage of animal drug, animal feed products, and what is related to protection and development of livestock.
- Repayment Period: Up to 5 years including 1-year grace period

4. Al Ahly for Financing Small Industrial Enterprises

- Purpose: Financing SMEs project, where annual revenue below EGP15 Million, and total investment cost below EGP 10 Million.
- Repayment Period: Up to 7 years

5. Al Ahly for School Books Publishing

- Eligible projects: Publishing houses assigned by the Ministry of Education for supplying orders of school books
- Loan type: short-term loan.

6. Al Ahly for Hotels and Touristic Resorts

- Purpose: Contribute in operational and employment costs of hotels and resorts
- Eligible projects: tourist facilities (the hotel and/or the managing company).

7. The European Bank for Reconstruction and Development (EBRD) Loan

- Eligible projects: All SMEs (according to EU's definition)
- Loan Currency: EGP or USD
- Repayment Period: According to cash flow and up to 5 years including 1-year grace period.

8. The European Investment Bank (EIB) Loan

- Purpose: finance the investment costs (new, utilized) of new and established projects.
- Loan currency: Euro, EGP or USD.
- Repayment Period: according to cash flow and ranged between 4 : 10 years including 3 years grace period

9. Al Ahly for IT

- Purpose: Contribute in financial needs for SME IT sector either working capital or investment
- Repayment and Grace period: 4 years in addition to 1-year grace period

10. Al Ahly for Eliminating informal sector

- Purpose: to convert informal business to be formal
- Eligible projects: all unofficial projects operating in the country.
- Repayment and Grace period: 4 years in addition to 1-year grace period

11. Al Ahly SME Integrated Program

- Purpose: Financing all SMEs activities
- Repayment and Grace period: 4 years in addition to 1-year grace period

✓ **Terms and Conditions apply**