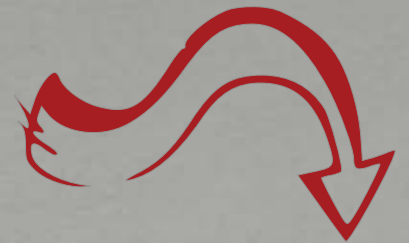




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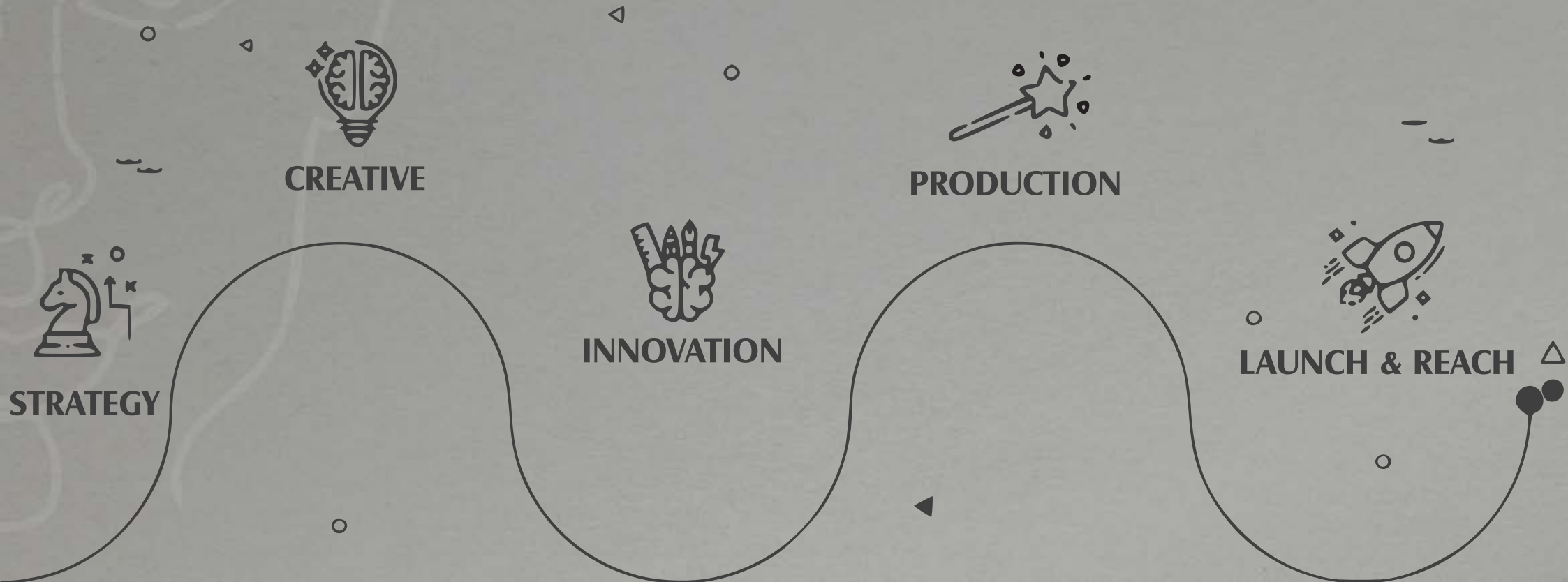
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Media  
Production



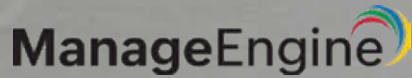
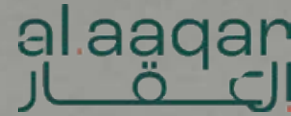
Content  
Development



Designing  
& Branding



Printings &  
Giveaways





# PR & MEDIA







## Driving financial independence

SAID ZATER, GROUP CEO OF CONTACT FINANCIAL HOLDING, SHARES THE EGYPT-BASED GROUP'S EFFORTS TO SERVE AND BOLSTER THE COUNTRY'S GROWING NON-BANK CREDIT MARKET

### Q What are the trends boosting the region's consumer non-bank credit market today?

The consumer non-bank credit market in the Middle East, particularly Egypt, is a rapidly changing landscape. While there are several trends at play, I would like to highlight the top three. First, the region has seen an increased demand for accessible and personalised financial solutions. This demand is being fuelled by an up-and-coming youth demographic combined with urbanisation. Egypt is the most populous country in the Arab world. Its demographic trends, characterised by a rising youth population, are the drivers of demand for accessible

credit solutions. Additionally, technological advancements have ushered in a new era. Digital platforms have overhauled the way financial services are delivered. This aligns with the emergence of innovative payment systems and fintech disruptors that cater to the preferences of digitally savvy consumers.

Another significant trend is the growing emphasis on sustainability and an environmentally conscious investor segment. This is pushing market players to offer green finance products and socially responsible lending solutions. Environmental considerations and sustainability will increasingly shape investment preferences and

contribute to the growth of green finance. Additionally, regulatory reforms will play a pivotal role in defining the sector's framework and ensuring consumer protection. These factors combined are likely to determine the trajectory of the region as well as Egypt's debt capital market.

### What role does the group play in Egypt's credit market?

As a leader in the non-bank financial services sector in the country, Contact plays a vital role in shaping and driving the dynamics of Egypt's credit market. Since its inception in 2001, the company has been a catalyst for change, redefining how individuals and businesses access financial services. As the first licensee of consumer finance in Egypt, Contact has played a pivotal role in both advocating for and contributing to the drafting of the consumer finance law – a significant legislative milestone in the Egyptian financial landscape. Operating under the regulatory supervision of the Financial Regulatory Authority, the company continues to expand credit accessibility and reshape the credit market landscape.

### Tell us about your offerings.

Contact provides a comprehensive suite

“**IN THE FIRST HALF OF 2023, CONTACT FINANCIAL HOLDING EXHIBITED STRONG OPERATIONAL AND FINANCIAL GROWTH DESPITE FACING CHALLENGING MACROECONOMIC CONDITIONS**”

of financial solutions designed to cater to the diverse requirements of its clients. Its expansive portfolio covers a wide array of sectors, underscoring its commitment to streamlining financial processes and adapting to the evolving demands of Egypt's credit market.

In its financing division, Contact offers a range of consumer financing choices for both new and used vehicles, serving both passenger and commercial segments (trucks and other similar vehicles). Moreover, consumer durables financing is facilitated through Contact Credit, while Contact Mortgages offers mortgage solutions to facilitate access to homeownership. Addressing commercial needs, Contact Leasing and Contact Factoring provide customised financing solutions. The insurance segment is robust, featuring Sarwa Insurance and Sarwa Life Insurance, which offer comprehensive coverage for individuals and families. Additionally, Contact Insurance Brokerage enhances the insurance spectrum, making the company a comprehensive partner in the financial well-being of individuals and businesses.

Contact's innovation also extends to digital financial services through Contact Creditech and Contact Pay, contributing to a holistic financial ecosystem. The company's corporate financing activities encompass securitisation, structured debt and debt investment management. Additional offerings include specialised products such as watercraft finance, education finance, maintenance finance, home finishing finance, wedding finance, club membership finance, motorcycle finance, and furniture finance.

### How has the group navigated Egypt's fluctuating economic conditions?

Egypt has recently been buffeted by a complex mix of economic headwinds. These include currency market fluctuations, inflation and logistics-related challenges. Despite these prevailing factors, both our



financing and insurance divisions have exhibited remarkable growth rates.

The performance is a reflection of our resilience which can be attributed to robust mitigation strategies, innovative product offerings, and an agile business model that can swiftly adapt to changing economic circumstances.

### Tell us about the group's performance in H1 2023.

In the first half of 2023, Contact Financial Holding exhibited strong operational and financial growth despite facing challenging macroeconomic conditions. Our operating income within the financing and insurance divisions recorded year-on-year growth rates of 37 per cent and 48 per cent, respectively, during this period.

The net income from financing experienced a remarkable surge of 21 per cent in H1 2023 and 71 per cent in Q2 2023. It is worth highlighting that Contact Financial Holding holds a substantial market share of 35 per cent in Egypt's consumer finance sector.

### How has the group leveraged digital transformation?

We have embraced innovation to ensure our continued relevance in this changing financial landscape. Our revamped ContactNow

app offers services such as instant credit, account management, and bill settlement. Notably, we've witnessed a 65 per cent year-on-year increase in instant credit requests during the six-month period, highlighting the success of our digital strategy. Our innovative approach extends to digital financial services as well, with Contact Creditech and Contact Pay contributing to a holistic financial ecosystem.

### How has your leadership impacted the firm and Egypt's credit market?

Through my position at Contact Financial Holding and role as the chairman of the Egyptian Federation for Consumer Finance, I've worked towards bringing about significant transformation for both the firm and Egypt's credit market.

As a group, we have achieved substantial growth, expanding our service portfolio, and playing a pivotal role in shaping Egypt's credit landscape for the better. Our efforts have always been to raise awareness among customers and peers about the evolving potential within the financial sector.

### What is your outlook for the coming year?

Looking ahead, Contact envisions a future that combines both expansion and specialisation, driven by our commitment to making a positive impact on the lives of the average citizen.

The recent challenges in the macroeconomic landscape have highlighted the importance of accessible and meaningful financial solutions. As we move forward, our focus remains on not only growing our reach but also enhancing the quality of life for individuals across Egypt. A significant aspect of our forward-looking approach is our dedication to green finance. The introduction of our "Green Finance" product stands as a testament to our commitment to sustainable development.

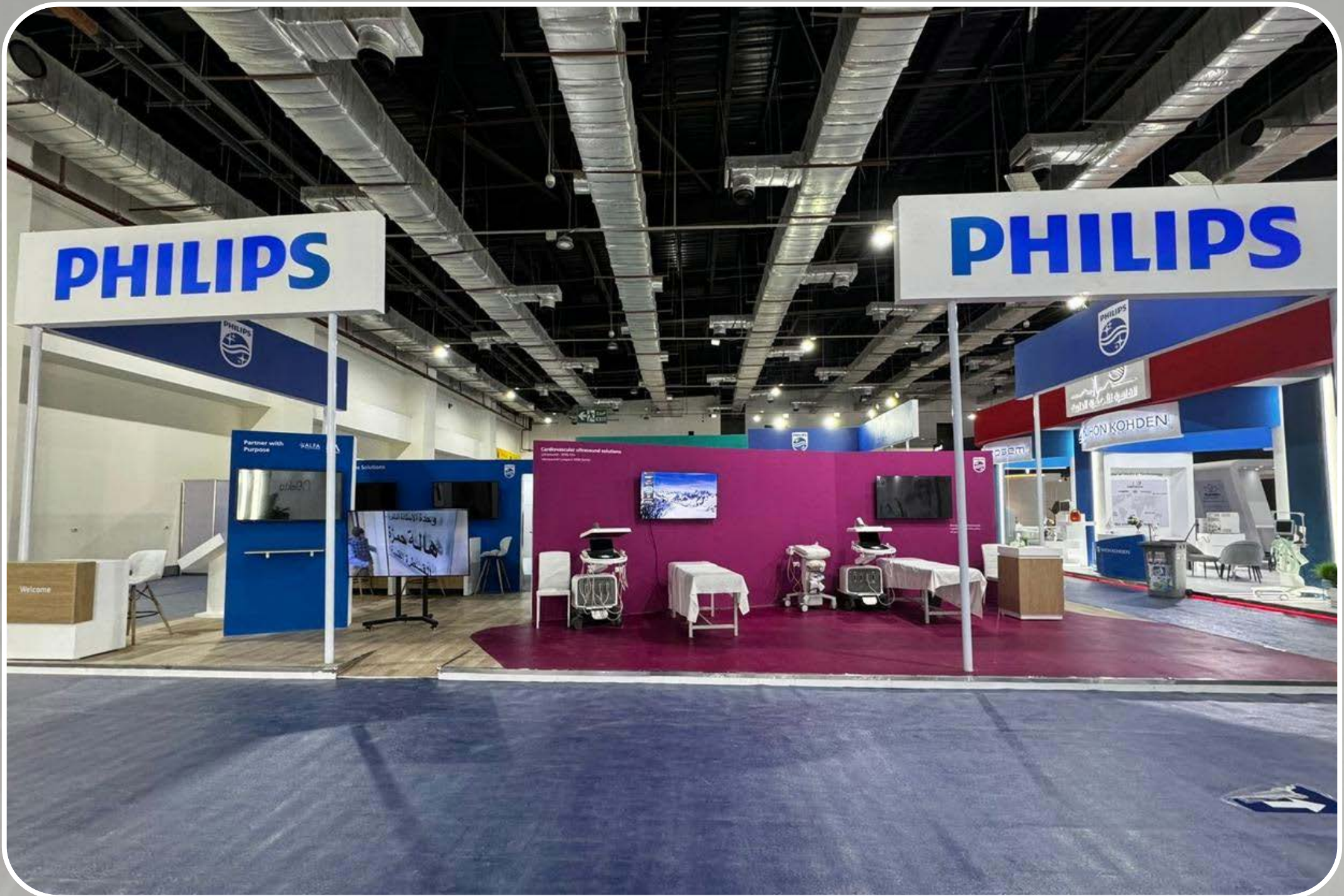
By providing financing for agricultural projects and clean energy equipment, we are not only contributing to the growth of vital sectors but also aligning ourselves with the global movement towards environmentally-friendly practices. This emphasis on green products not only reflects our responsiveness to evolving market demands but also solidifies our role as a catalyst for positive change in Egypt's financial landscape. ●



**BOOTHS**

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**PHILIPS**



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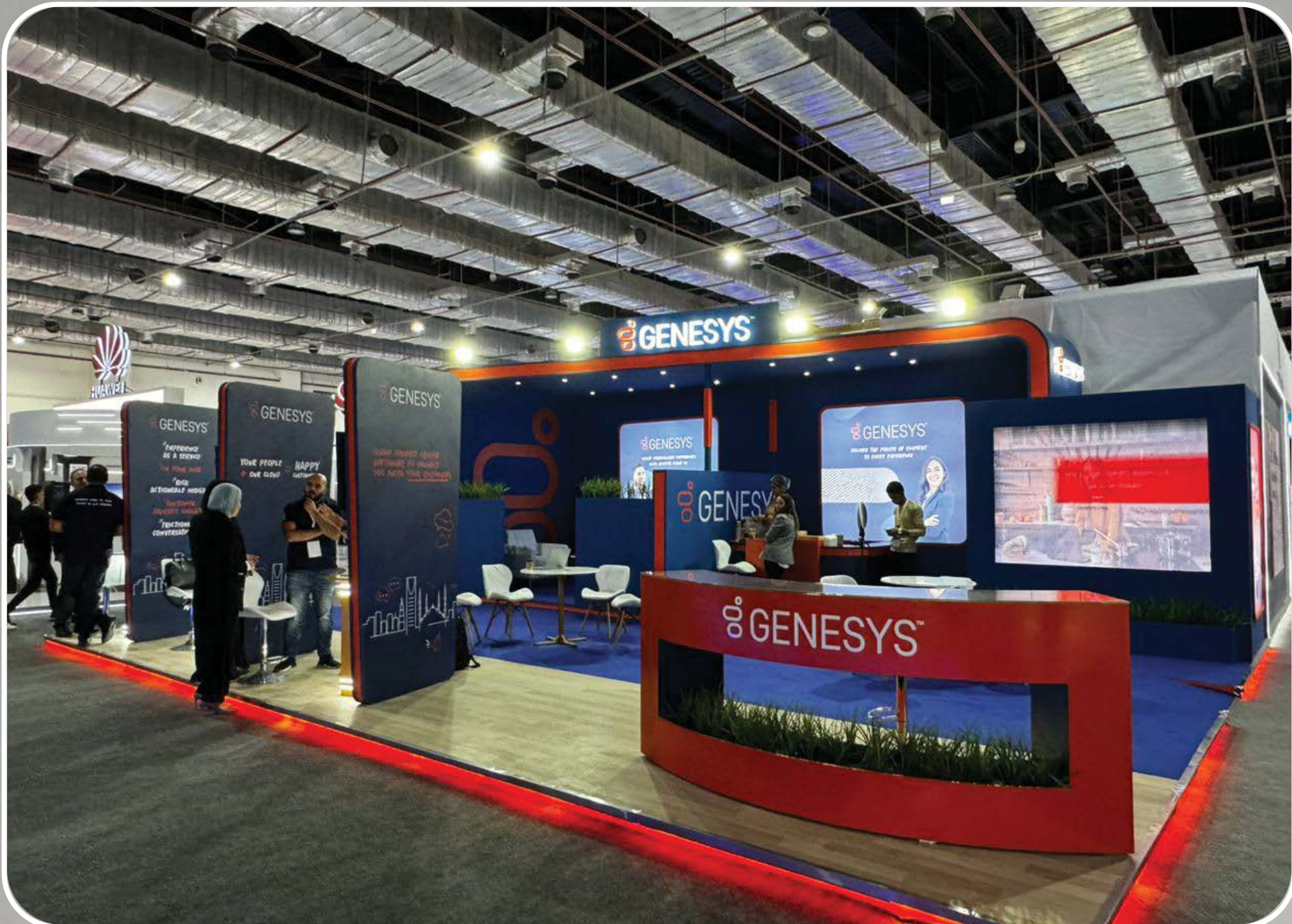
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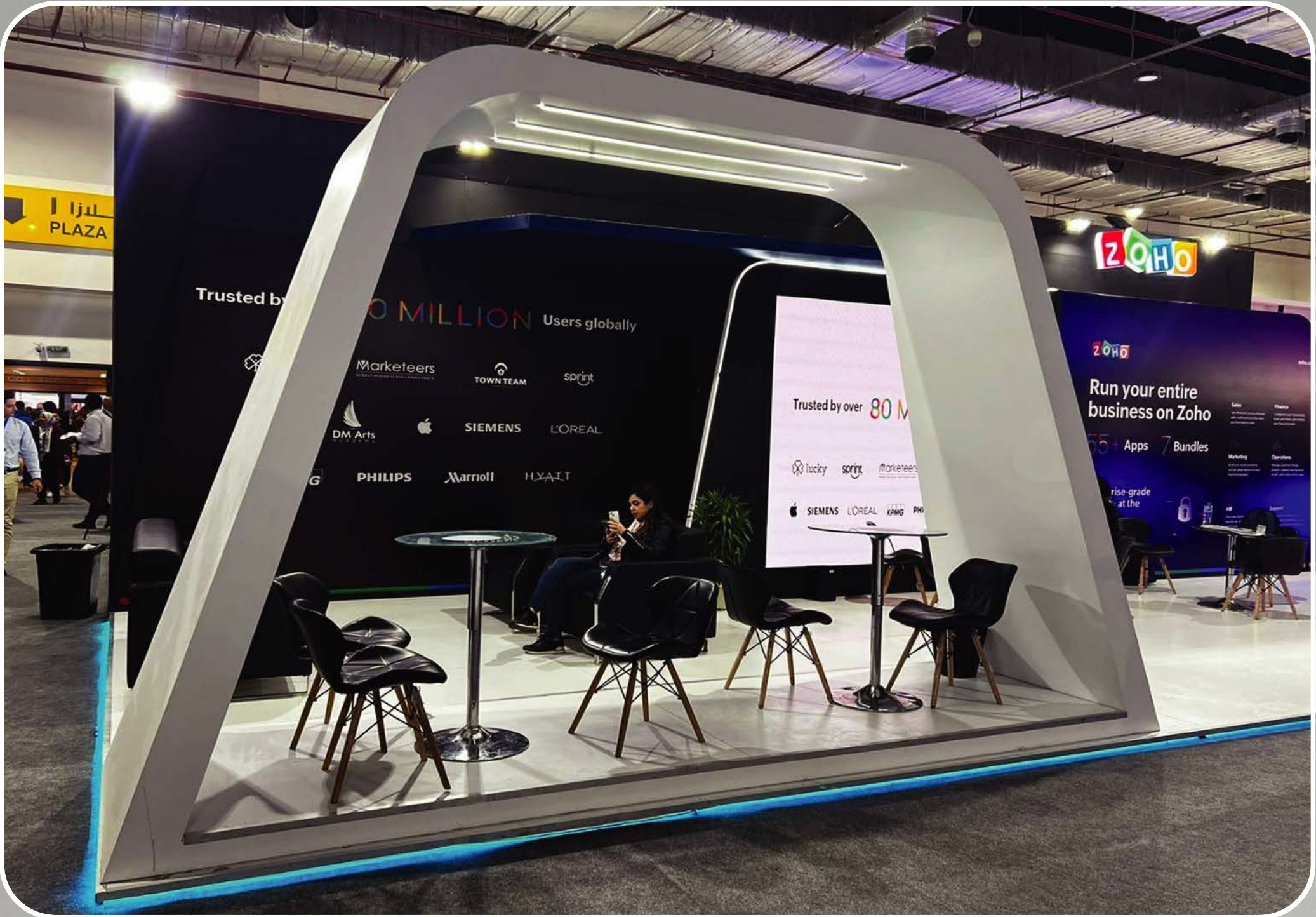
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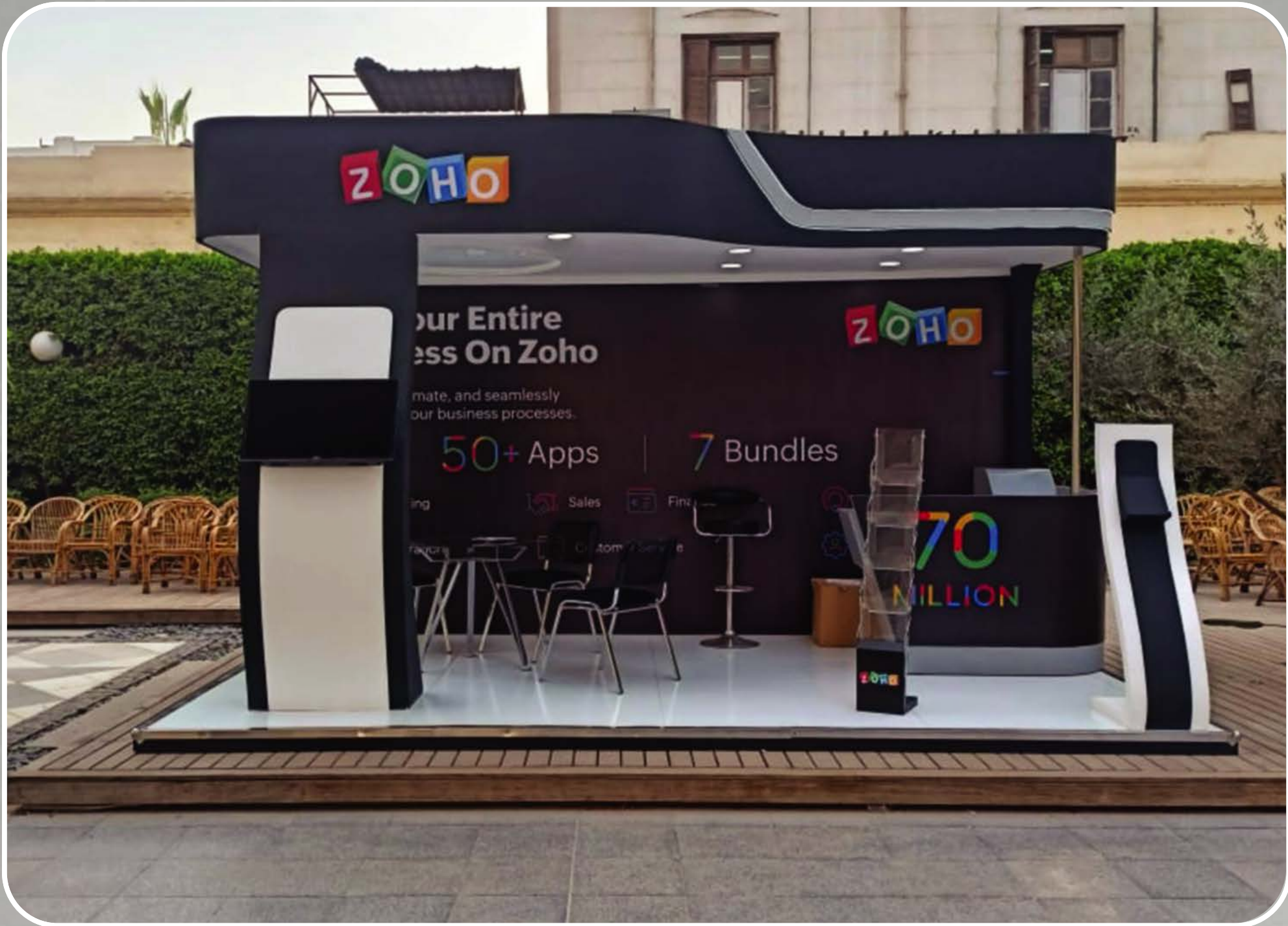


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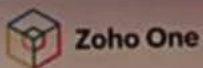



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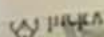
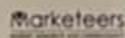
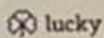


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manage, connect, and  
automate business processes.

**EGP  
315**  
per employee/month  
billed annually

Sales Finance Marketing Operations Support IT & Custom Solutions



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WORKING CAPITAL

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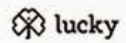
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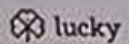


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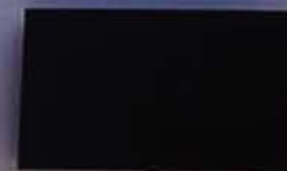
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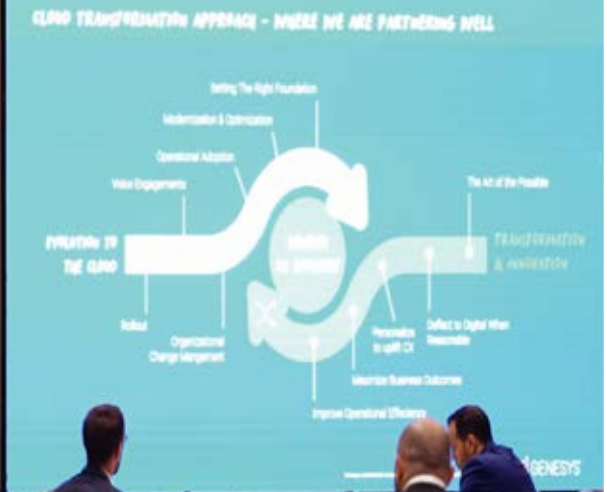


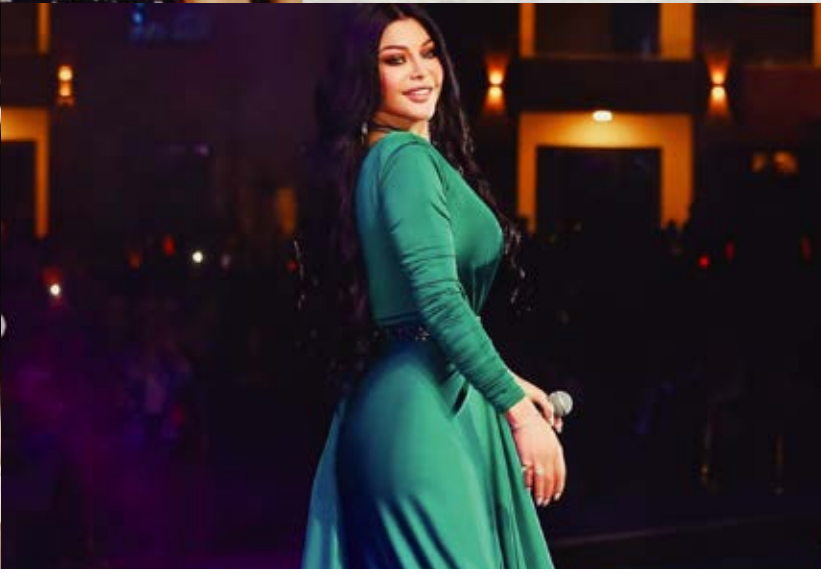
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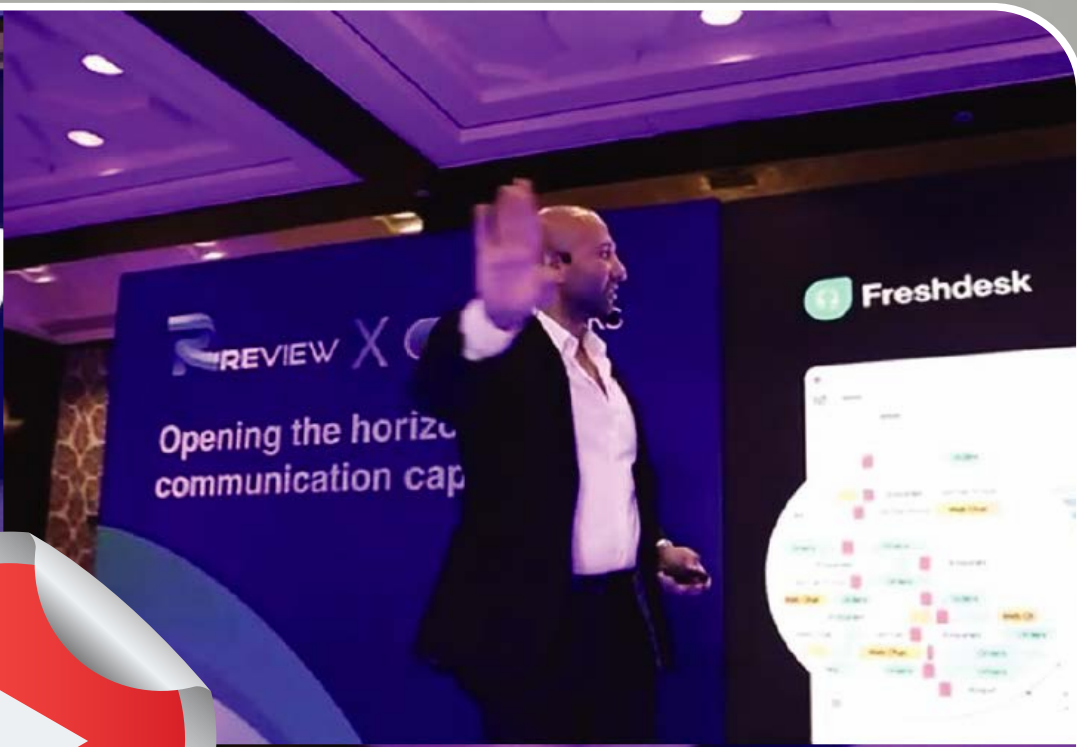




Digital Transformation  
American University in Cairo

functions. Previously she held a number of positions including Executive Director of Data Analytical Institutional Research (DAIR), and Director of Online Student Services. She founded the office of Student Services which applied web services and portal technology to enhance student services.

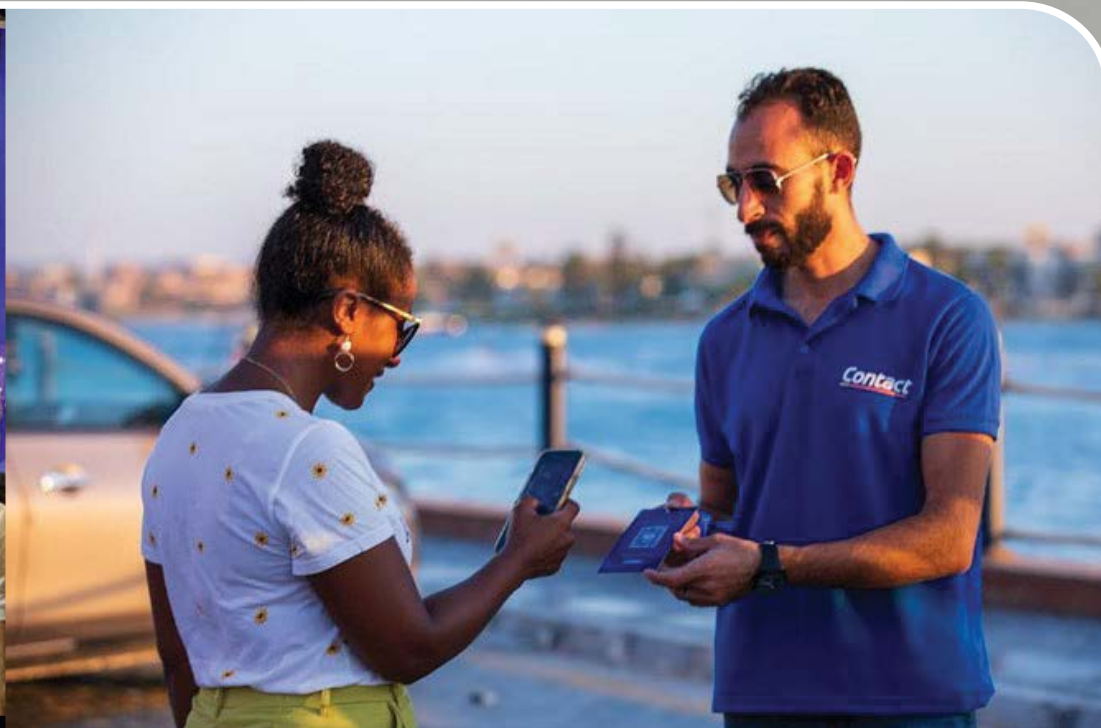






# ACTIVATIONS





The background features a light gray wood grain texture. In the center, there are concentric ripples in a darker gray, suggesting water. On the left side, there is a faint, dark gray outline of a leaf or branch.

**PRODUCTION**

**ITEMS**



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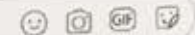
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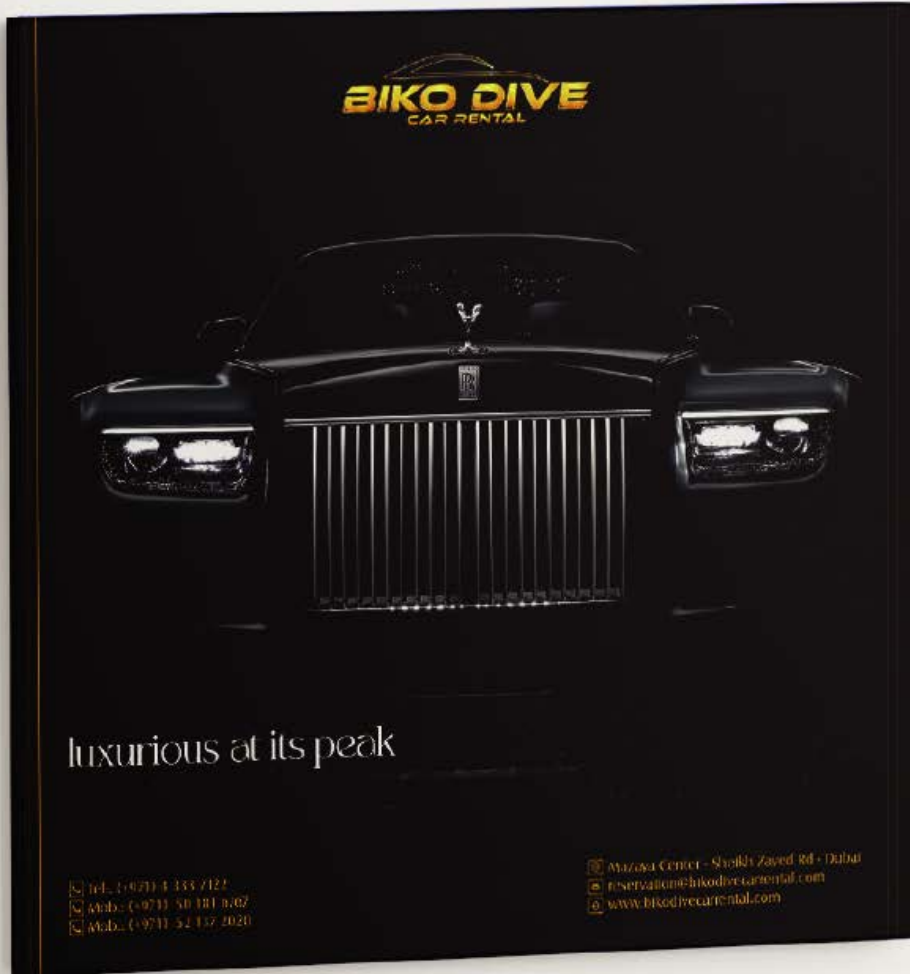
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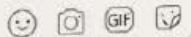
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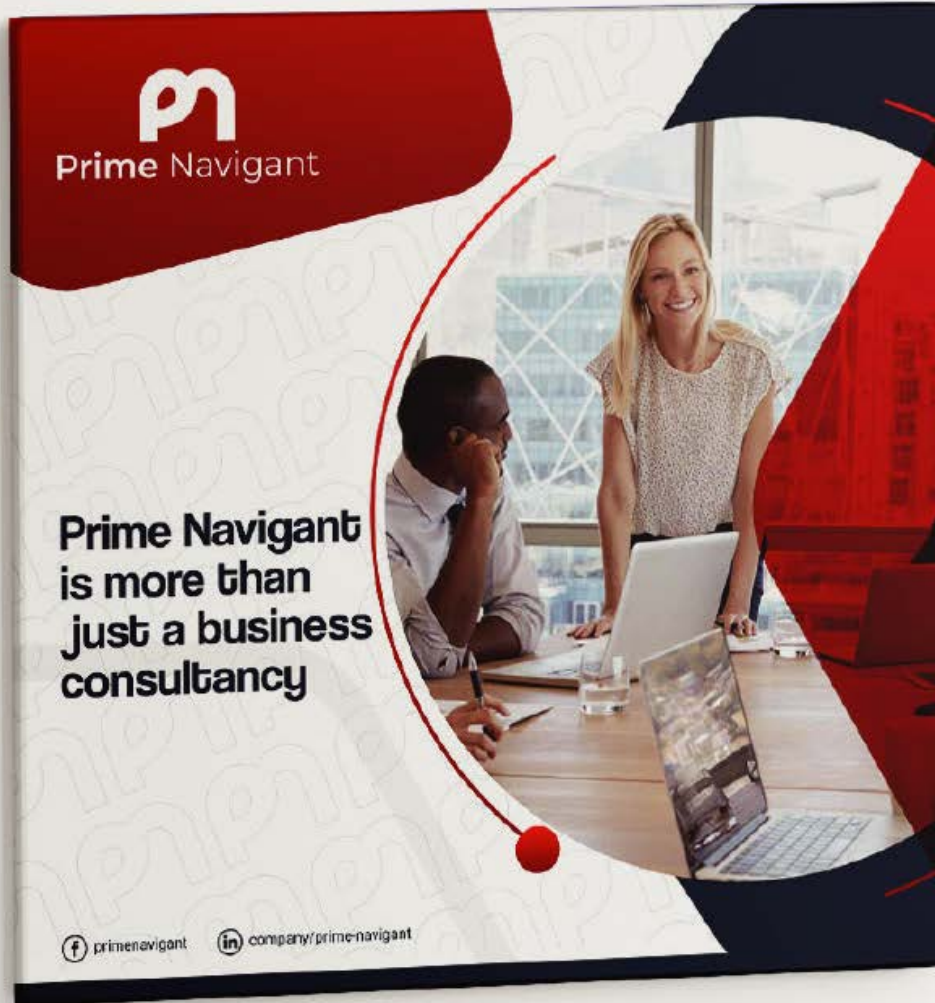


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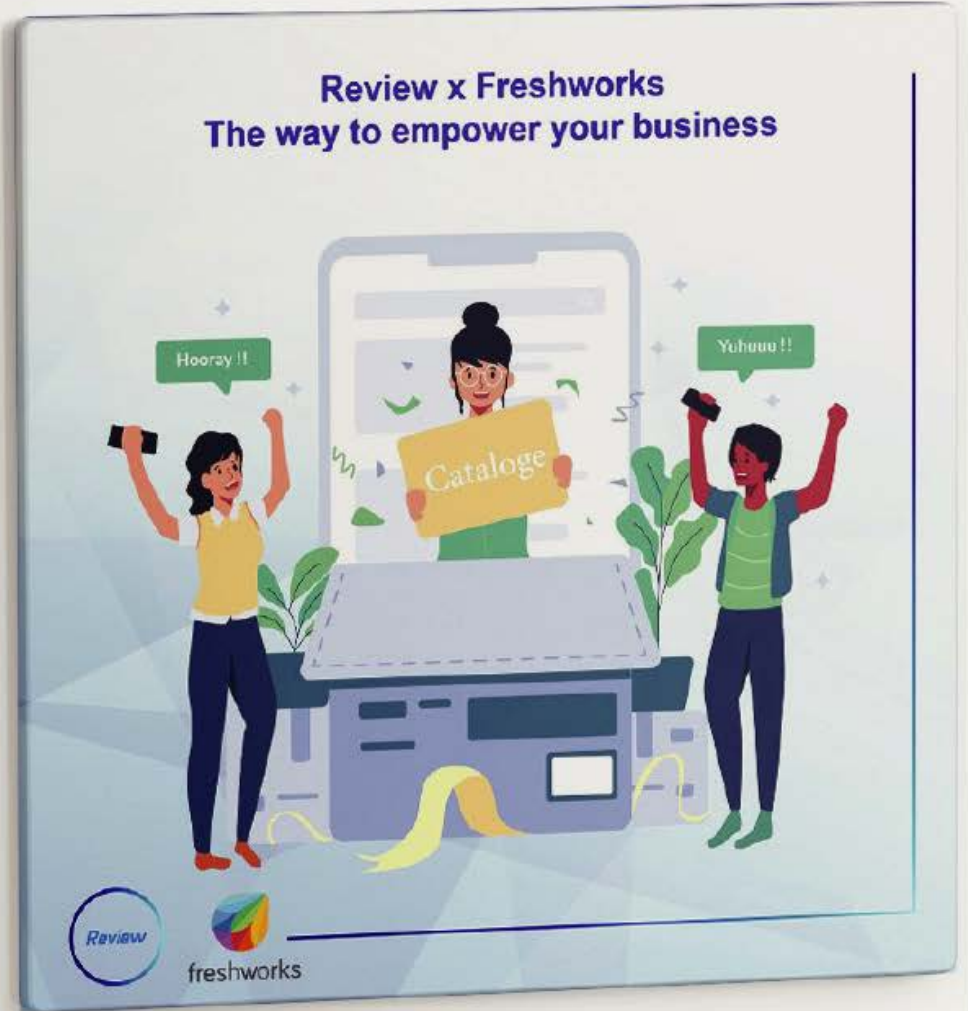


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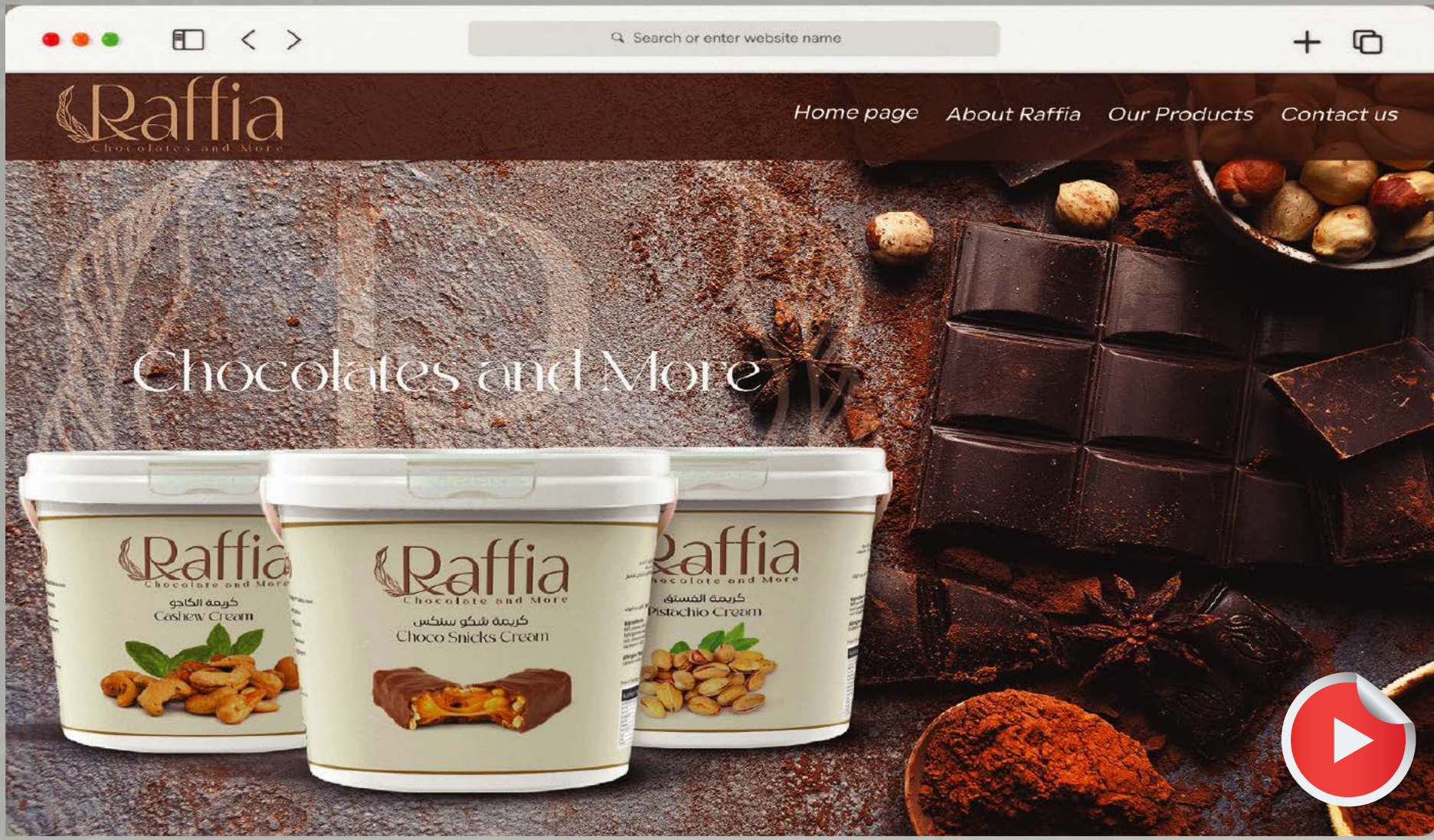


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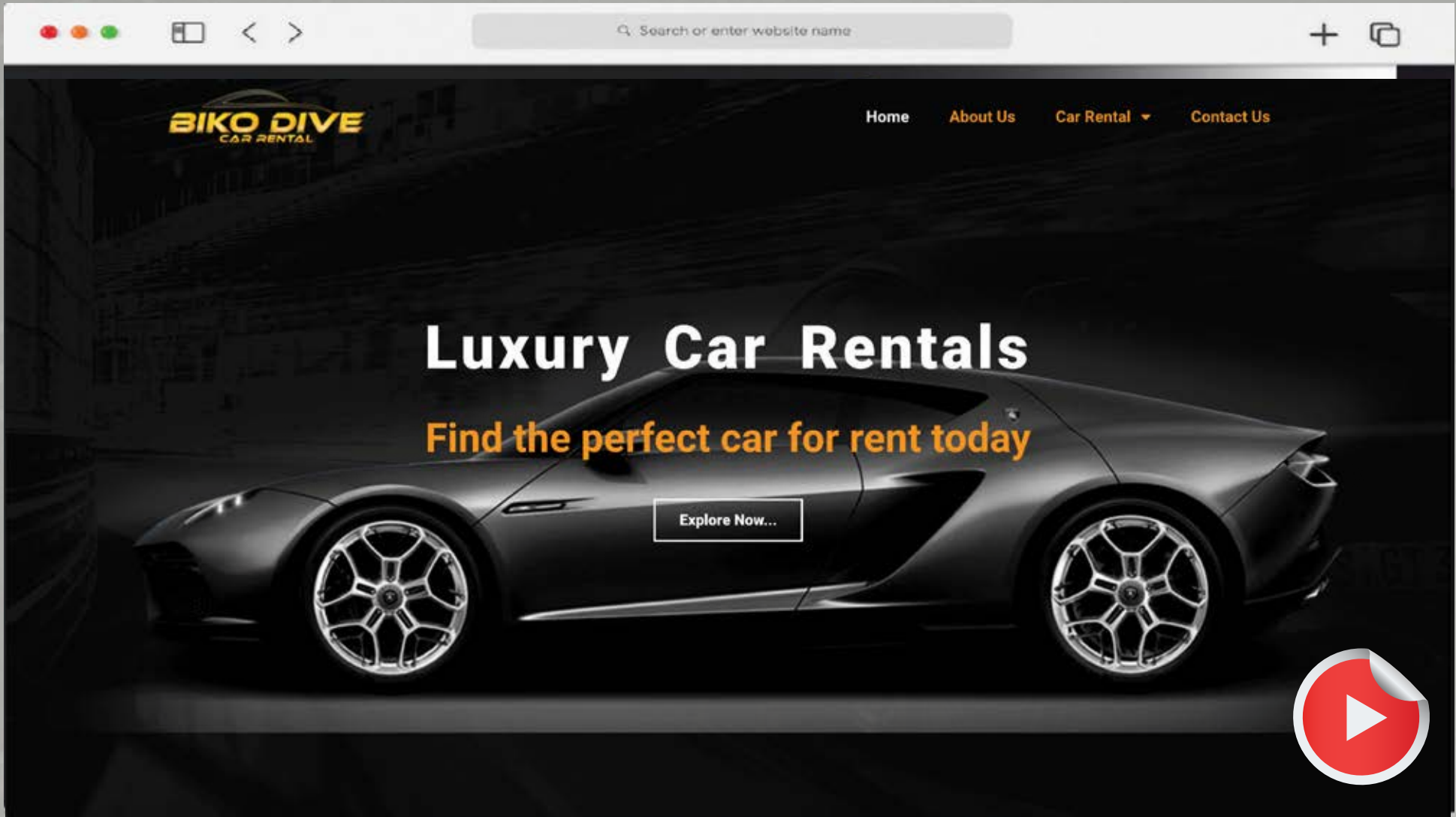


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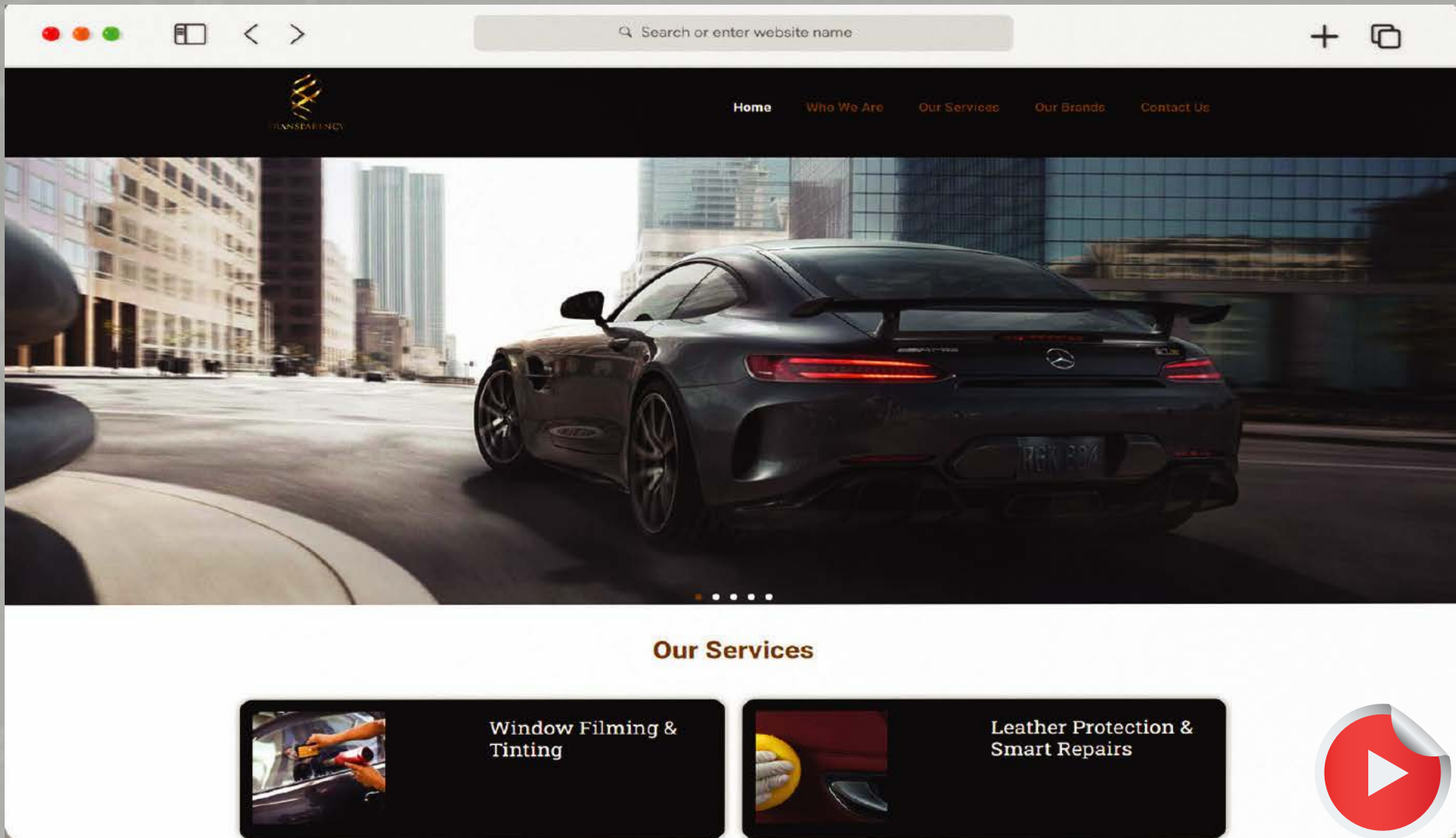
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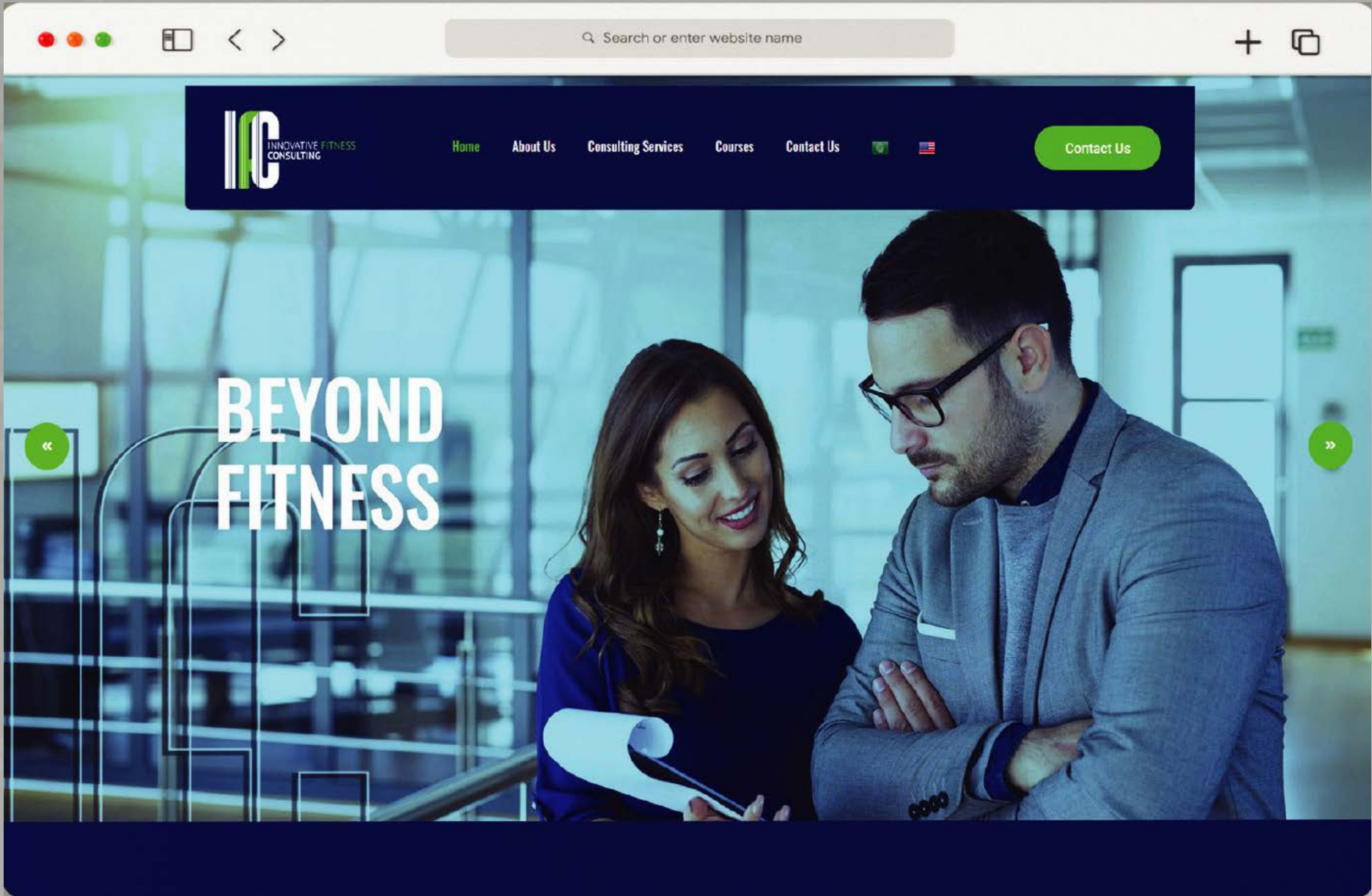
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# BEYOND FITNESS



# DESIGN & BRANDING

3D Designs

Corporate Identity

Product Designing

Creative Concepts

UX - UI Designs

Motion Graphics

Branding







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# Corporate Identity



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**ACICT** Academy Company For Information & Communication Technology









  
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TRANSPARENCY

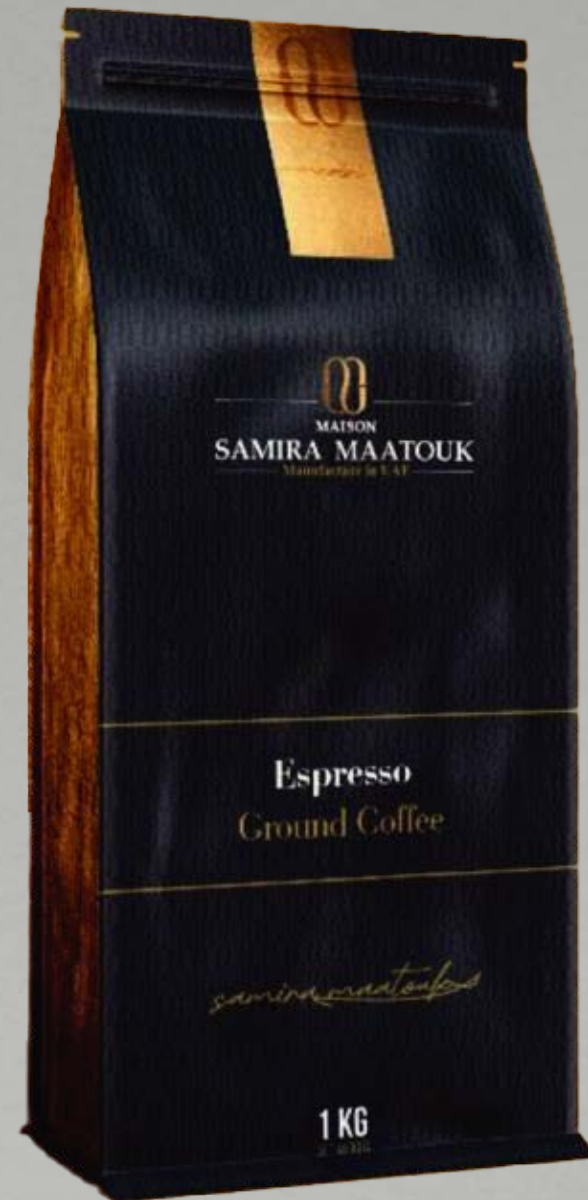
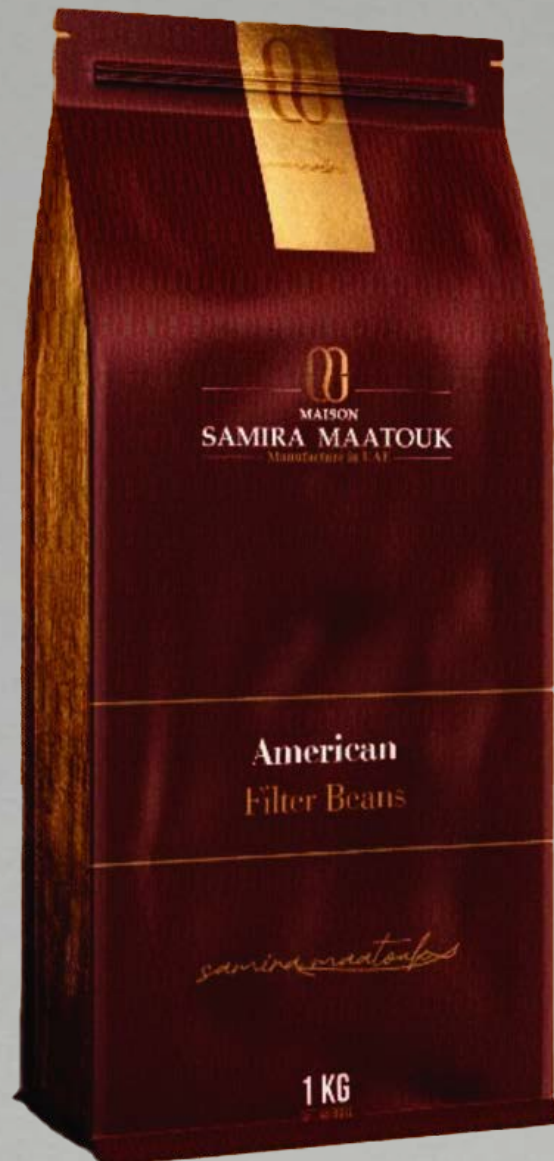
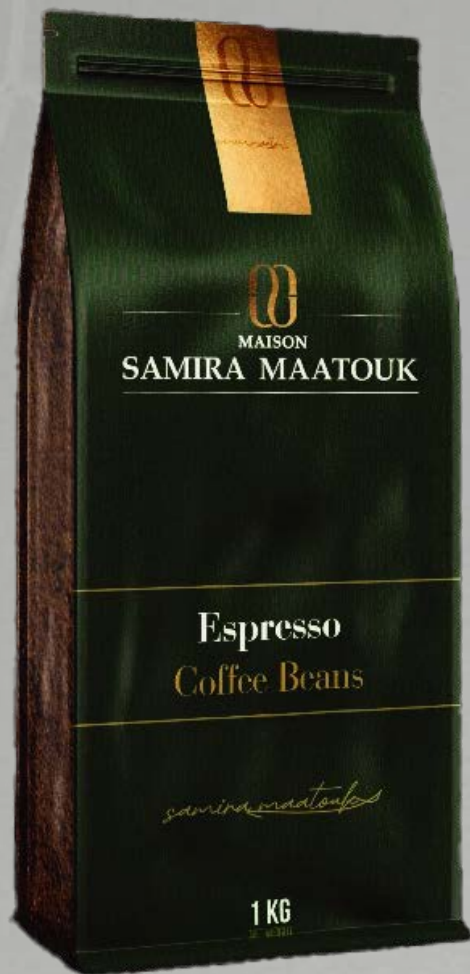




**DOVER**  
**INTERNATIONAL SCHOOL**

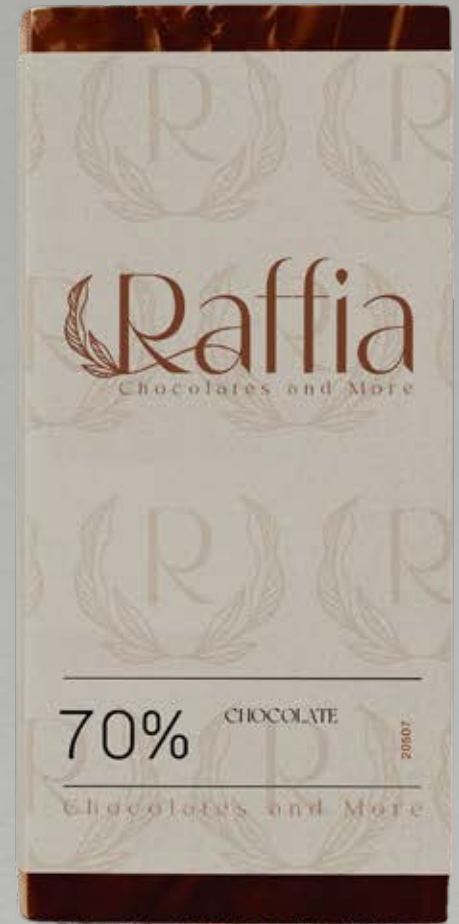
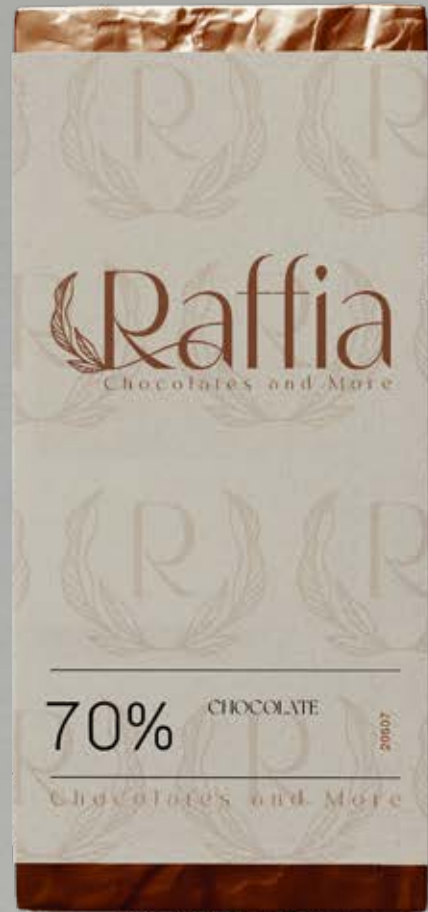
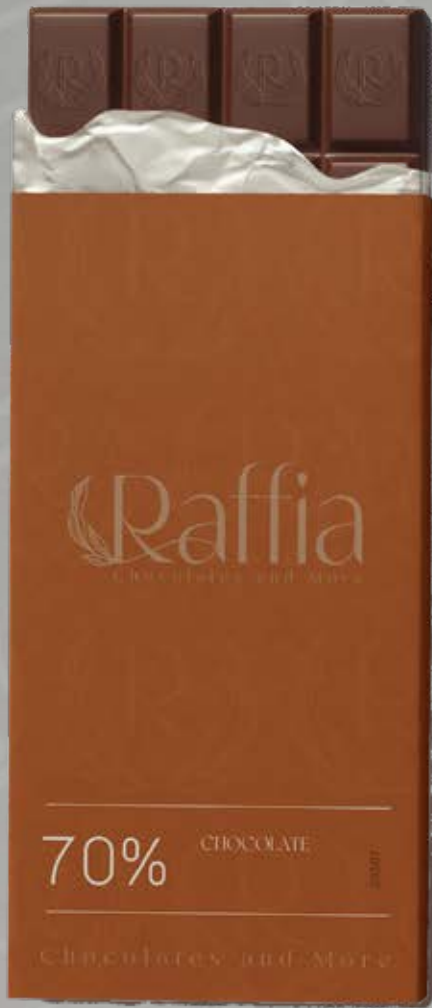
















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Balanced Homes  
philosophy

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BALANCED HOME

the balanced  
life style  
approach.

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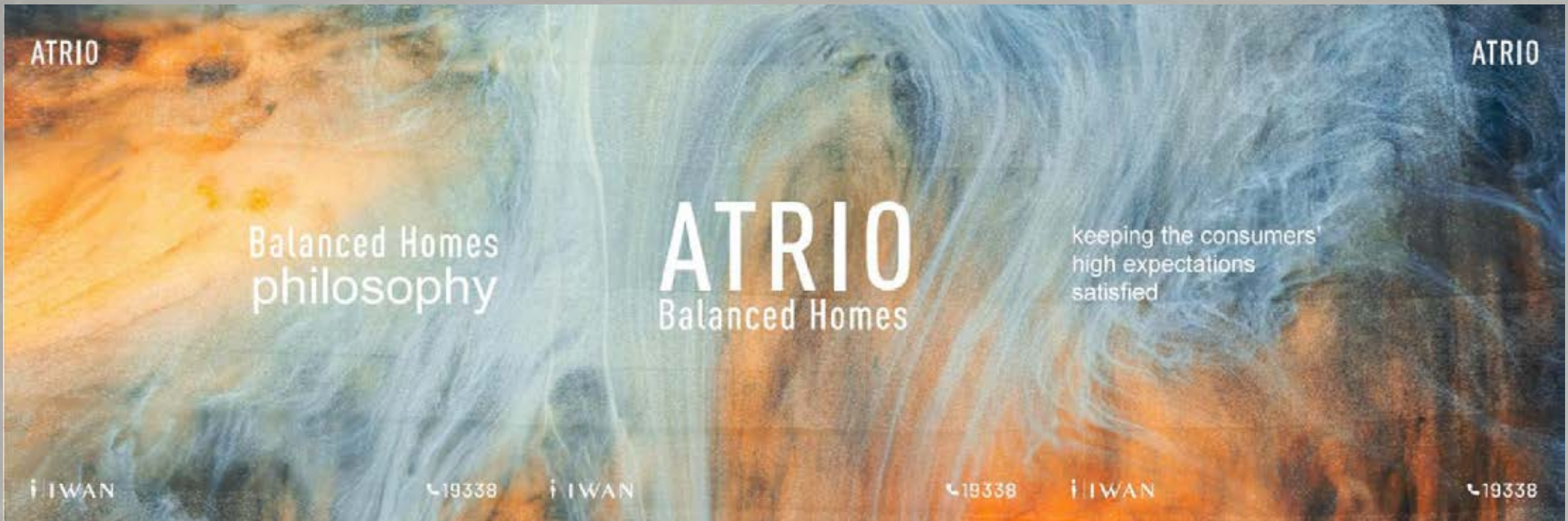
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ATRIO

ATRIO

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philosophy

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keeping the consumers'  
high expectations  
satisfied

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# GDP

## GROSS DOMESTIC PRODUCT

### IN 2023



# 1.14

AED trillion

Abu Dhabi's GDP value hits 10-year high

 /adstatistics  


## Abu Dhabi's GDP in 2023

- 
**3.1%**  
 Growth rate of Abu Dhabi's economy during 2023 compared to 2022
- 
**9.1%**  
 Growth rate of Abu Dhabi's non-oil economy during 2023 compared to 2022
- 
**53.4%**  
 Contribution of non-oil sectors to the total GDP in 2023



 /adstatistics  



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# GDP

## الناتج المحلي الإجمالي

### IN 2023



# 1.14

ترليون درهم

أعلى قيمة للناتج المحلي الإجمالي لإمارة أبوظبي في عشر سنوات

 /adstatistics  


## الناتج المحلي الإجمالي في 2023

- 
**3.1%**  
 نسبة نمو الناتج المحلي الإجمالي الحقيقي للإمارة خلال عام 2023 مقارنة بعام 2022
- 
**9.1%**  
 معدل نمو الناتج المحلي الإجمالي غير النفطي في عام 2023 مقارنة بعام 2022
- 
**53.4%**  
 مساهمة القطاعات غير النفطية في الناتج المحلي الإجمالي لإمارة أبوظبي في 2023



 /adstatistics  


  
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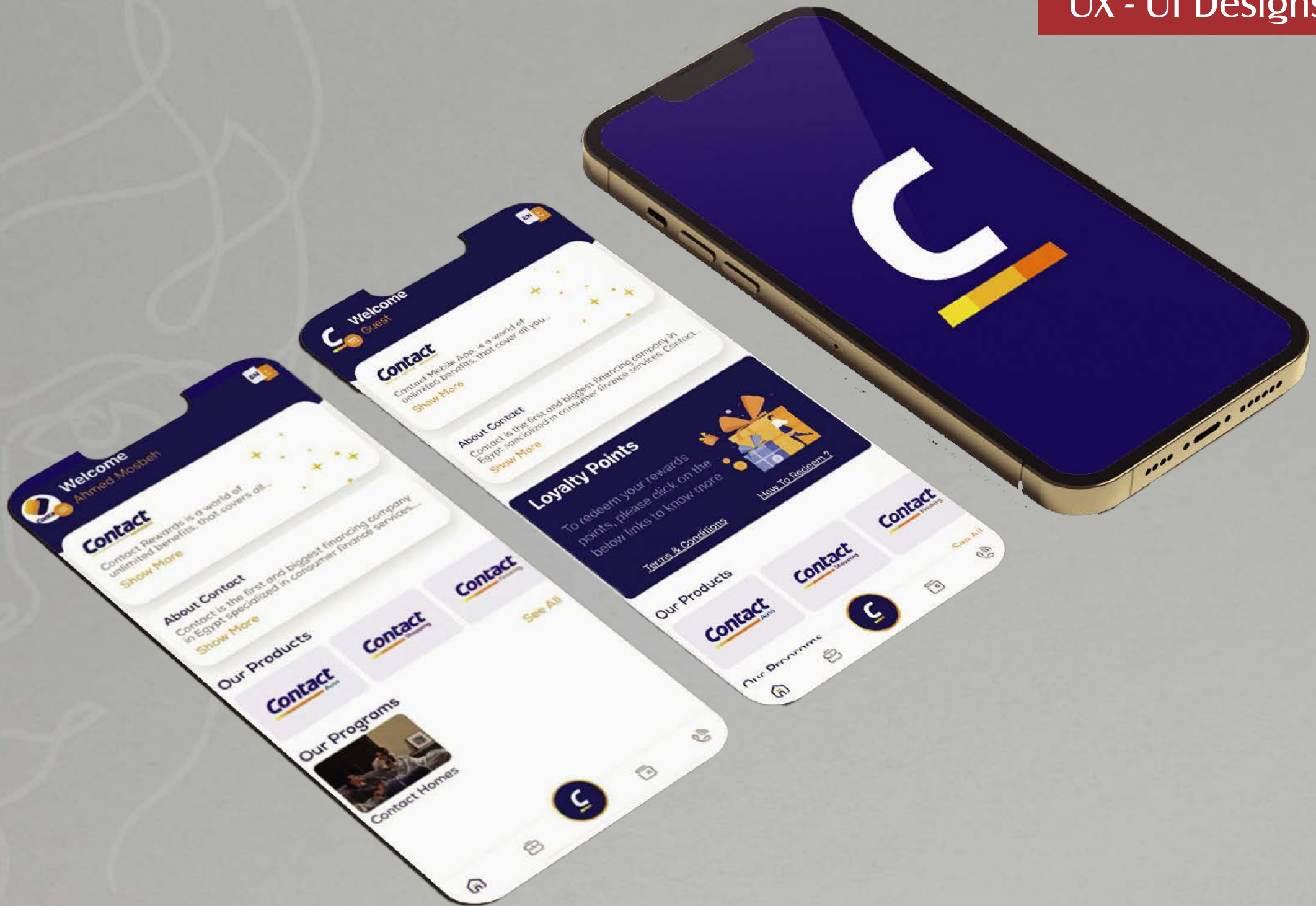
# MAHGOUB

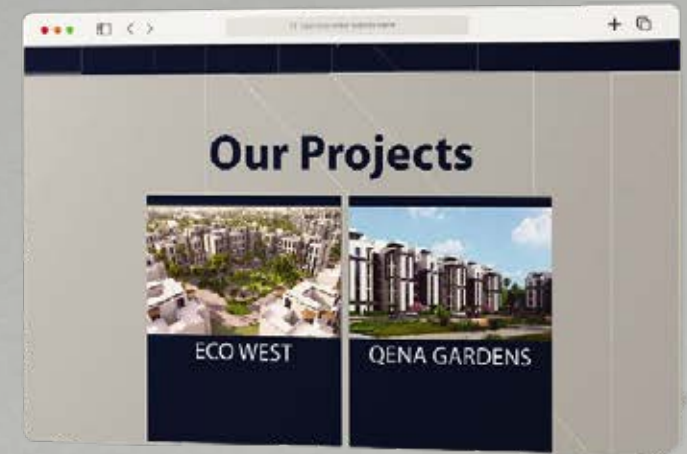
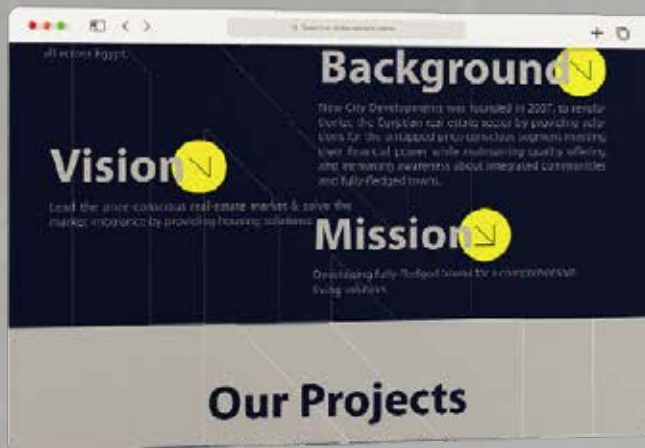
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نطبق الشبكات والأجهزة







The COVID-19 pandemic has thus led to recognition of the potentially transformative impact of digital technologies on health professional education in the future

World Health Organization

SUBSCRIBE

This video thumbnail features the World Health Organization logo in the top left corner. The main content area shows an illustration of four people in a virtual meeting, with a large red play button icon overlaid in the center. The text on the right side of the thumbnail discusses the impact of digital technologies on health professional education. Below the video frame is a standard YouTube player interface with a progress bar and navigation icons.



SERVING THE VULNERABLE

World Health Organization - 75th Anniversary

SUBSCRIBE

The video thumbnail has a dark blue background with the text 'SERVING THE VULNERABLE' in bold white and orange letters. It features a stylized illustration of a person in a white protective suit and mask, surrounded by colorful, abstract human figures. A large red play button icon is centered over the image. Below the video frame is a standard YouTube player interface with a progress bar and navigation icons.



كونتكت ما أقربك

www.contact.eg

كلنا على

Contact WhatsApp Chatbot

SUBSCRIBE

This video thumbnail shows a white smartphone displaying a WhatsApp chat interface. The Arabic text 'كونتكت ما أقربك' is written in a stylized font. The website 'www.contact.eg' is in the bottom left, and the logo 'كلنا على' is in the bottom right. A large red play button icon is centered over the phone. Below the video frame is a standard YouTube player interface with a progress bar and navigation icons.



كورس المدرب الرياضي المعتمد CFT

كورس أخصائي التغذية الرياضية

كورس إداري الأندية الصحية

Gold's Academy

SUBSCRIBE

The video thumbnail features a man in a grey shirt and blue pants standing next to a yellow easel. The easel displays three course titles in Arabic: 'كورس المدرب الرياضي المعتمد CFT', 'كورس أخصائي التغذية الرياضية', and 'كورس إداري الأندية الصحية'. The Gold's Academy logo is in the top left. A large red play button icon is centered over the man. Below the video frame is a standard YouTube player interface with a progress bar and navigation icons.

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World Health Organization - 75th Anniversary

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Christmas Greeting

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Contact Mobile Application

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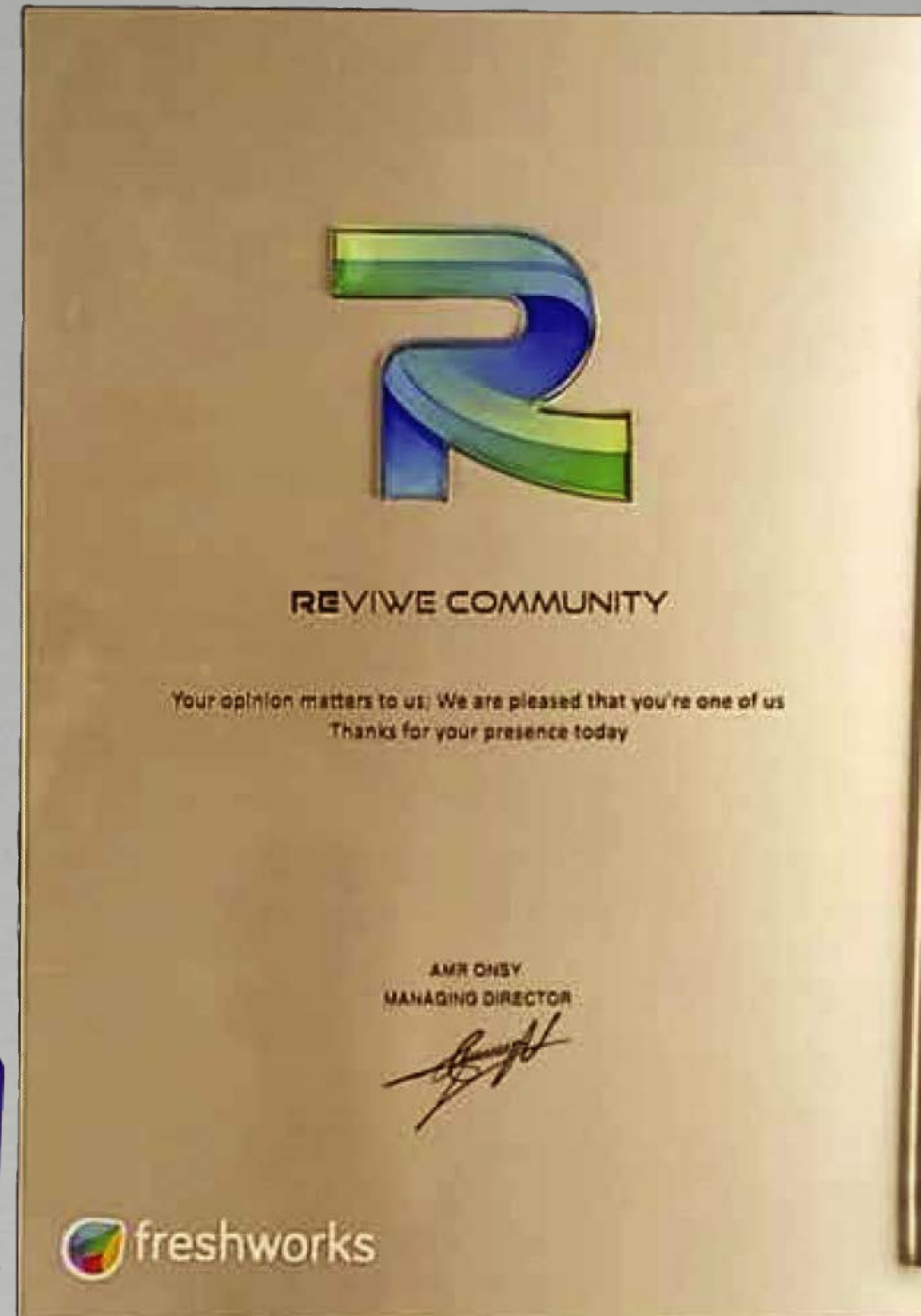




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San Francisco, CA	May 3	London, UK	June 10
Atlanta, GA	May 10	Johannesburg, ZA	May 5
Chicago, IL	May 24	Singapore, SG	May 5
New York, NY	June 9	Delhi, IN	May 11
Munich, DE	May 10	Kuala Lumpur, MY	May 12
Berlin, DE	May 12	Cairo, EG	May 17
Stockholm, SE	May 17	Mumbai, IN	May 18
Barcelona, ES	May 19	Lagos, NG	May 19
Antwerp, BE	May 24	Melbourne, AU	May 24
Amsterdam, NL	June 2	Dubai, AE	May 26
Helsinki, FI	June 7	Sydney, AU	May 31
Paris, FR	June 9	Bangalore, IN	June 10
Manchester, UK	June 14	Manila, PH	June 14

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**MEDIA**

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# GENESYS



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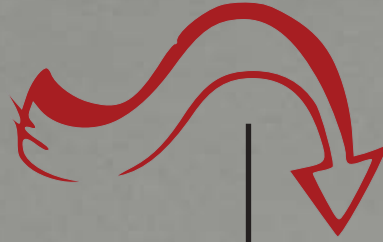
The background is a light gray color with a repeating pattern of faint, gray line-art icons. These icons include sheets of paper with horizontal lines representing text, and pens or pencils. On the left side of the image, there is a decorative, dark gray line that forms a vertical, wavy shape, resembling a stylized leaf or a calligraphic flourish. The word "CONTENT" is centered horizontally and vertically in the image.

**CONTENT**









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