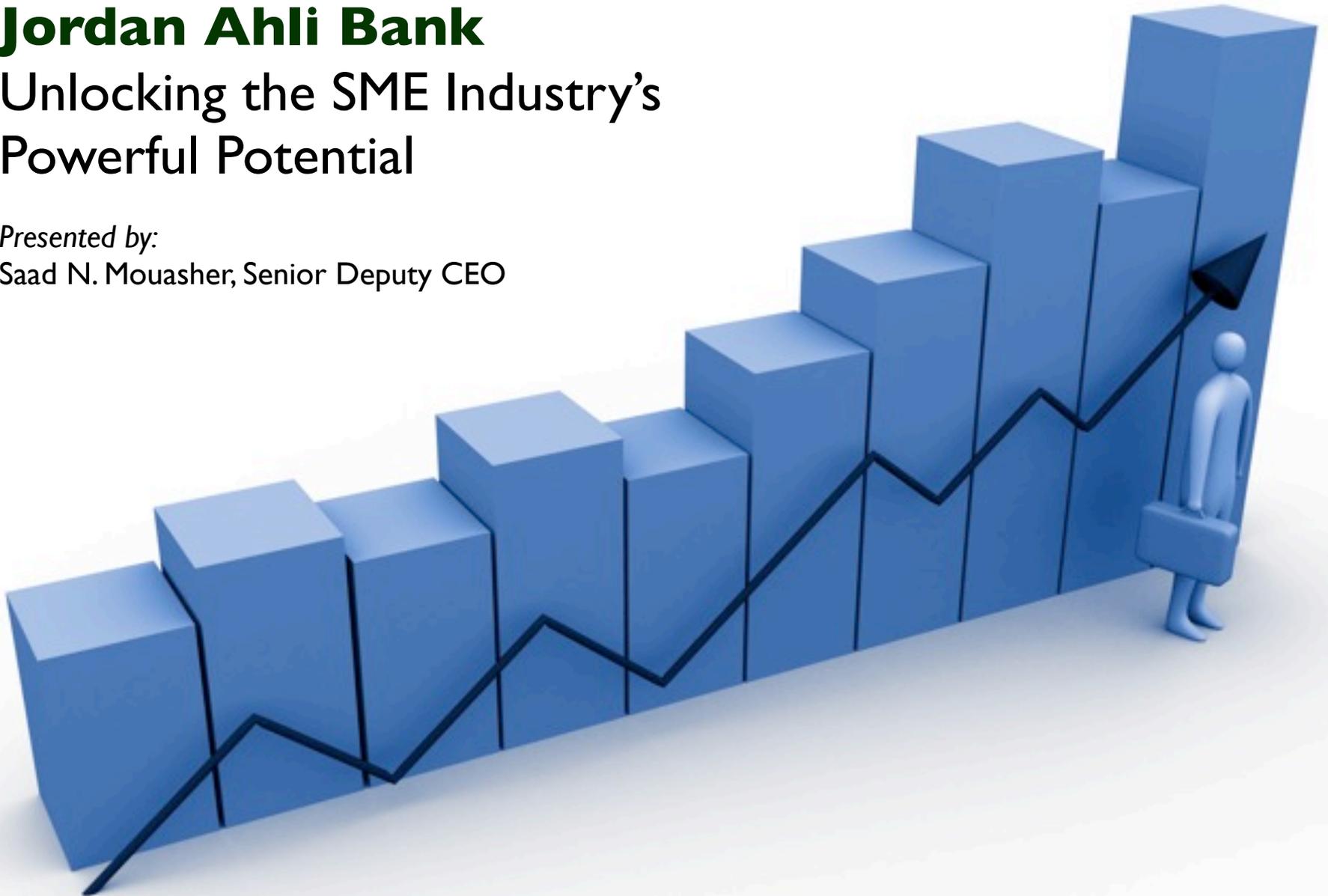


Jordan Ahli Bank

Unlocking the SME Industry's Powerful Potential

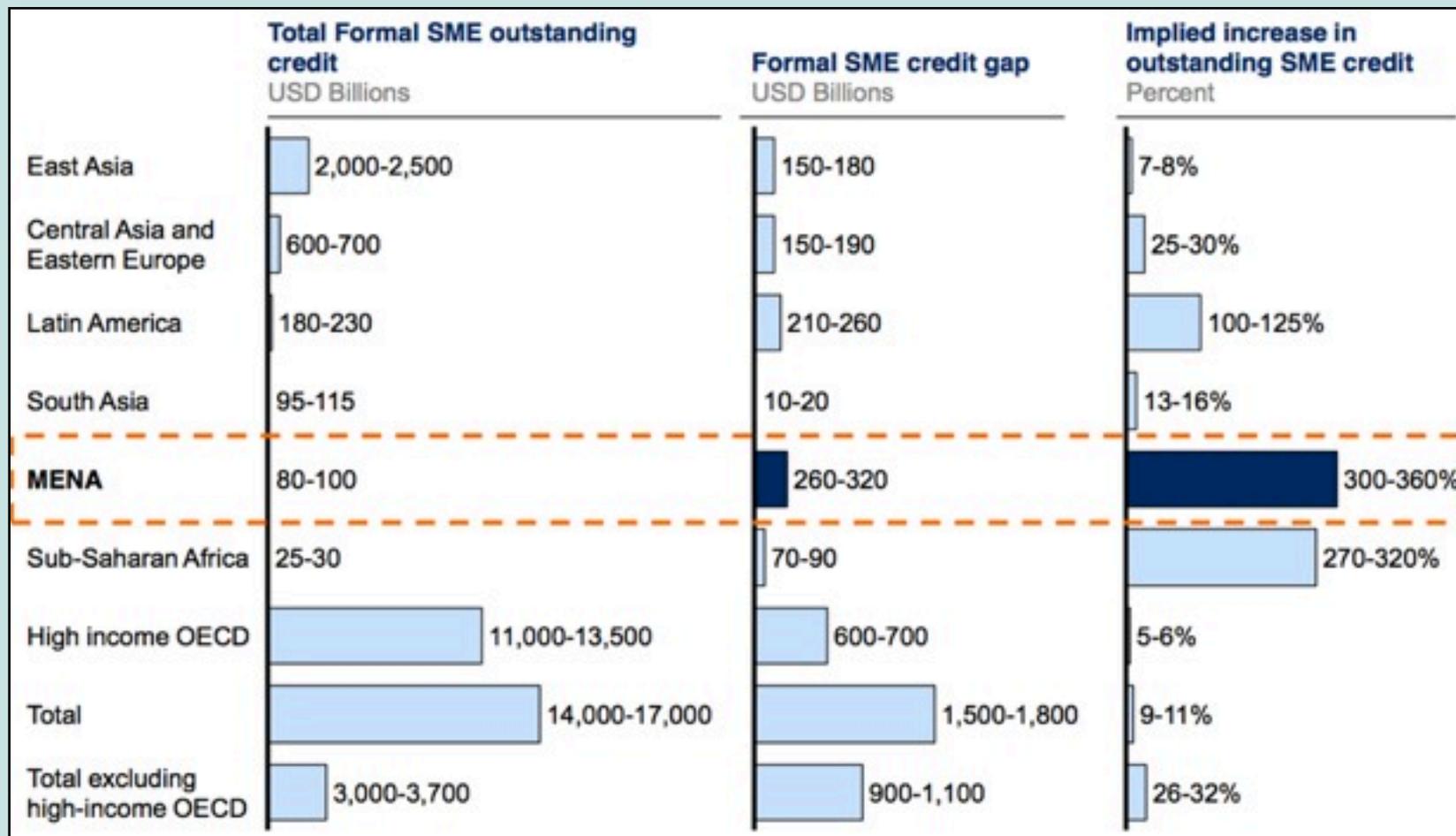
Presented by:

Saad N. Mouasher, Senior Deputy CEO



Fact I: The SME Credit Gap

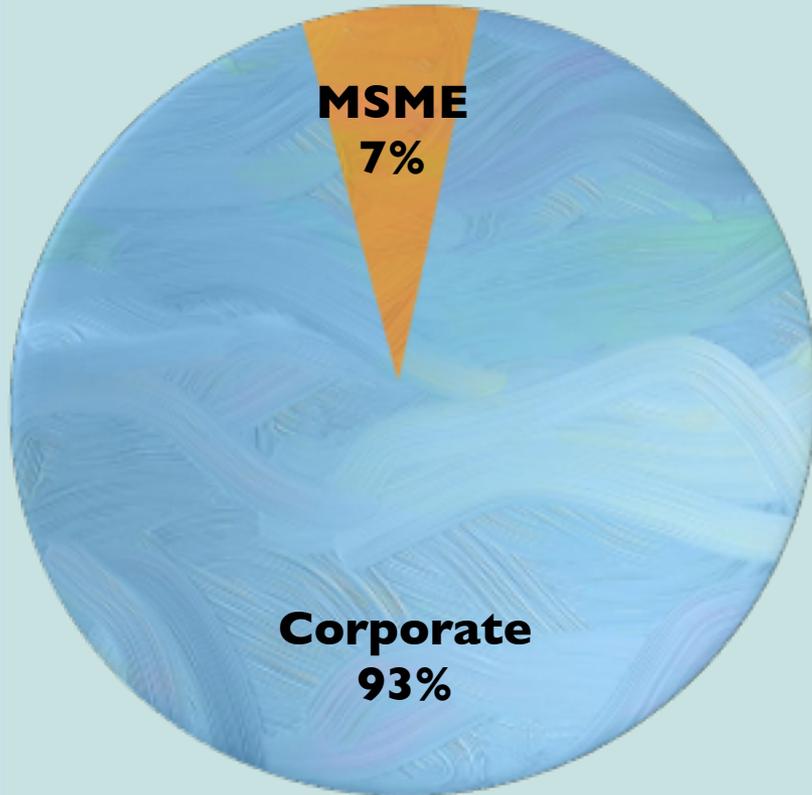
Source: McKinsey & Company



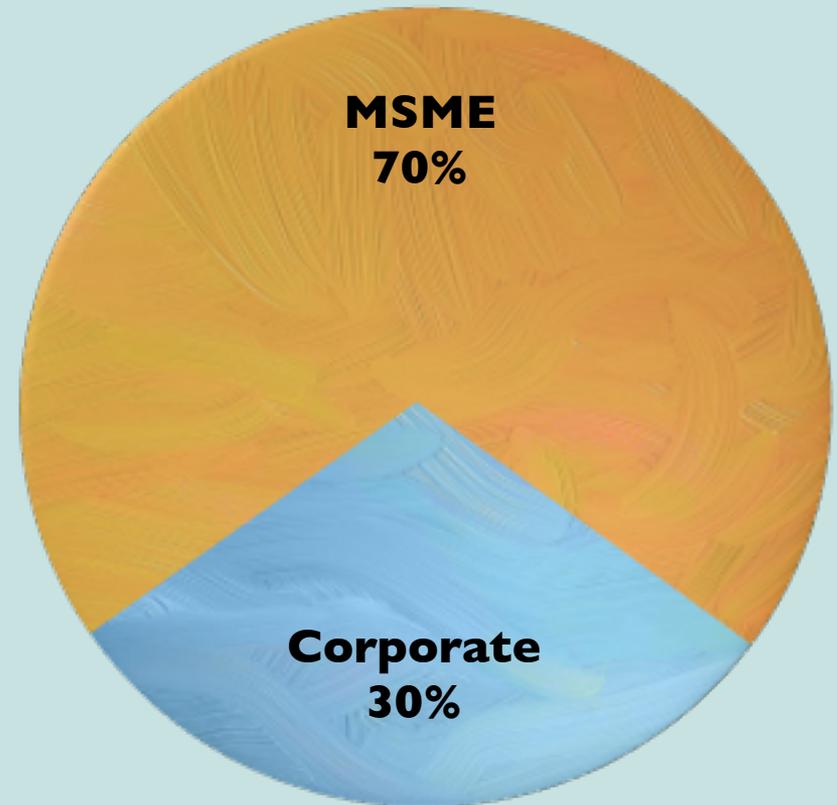
Fact 2

Source: Jordan Chamber of Commerce

% of total loans



% contribution to employment



Fact 3

Source: IMF

**75 MILLION NEW JOBS
BY 2020**



Silver bullet for job creation?



Fundamental Differences

Large Corporates

Few

High Complexity

Independent

Financials

SMEs

Many

Low Complexity

Require Support

No Financials

Regulatory/Supervisory Initiatives

SME Finance Policy Guide

Source: IFC

Credit Guarantee Schemes

Simplified Financial Reporting
Standards for SMEs

Credit Bureaus

Bankruptcy framework

Equity Investment (VC, Private
Equity, Growth Funds)

Improve & Grow Payment Systems

Regulatory Frameworks for
Alternative SME Finance Products

Financial Inclusion Regulations

Jordan Ahli Bank

SME Value Proposition



Segmentation

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شخصي PERSONAL

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أعمال MY BUSINESS

الأهلي | ahli

شركات CORPORATE

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مميز PREMIUM

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استثمار INVESTMENT

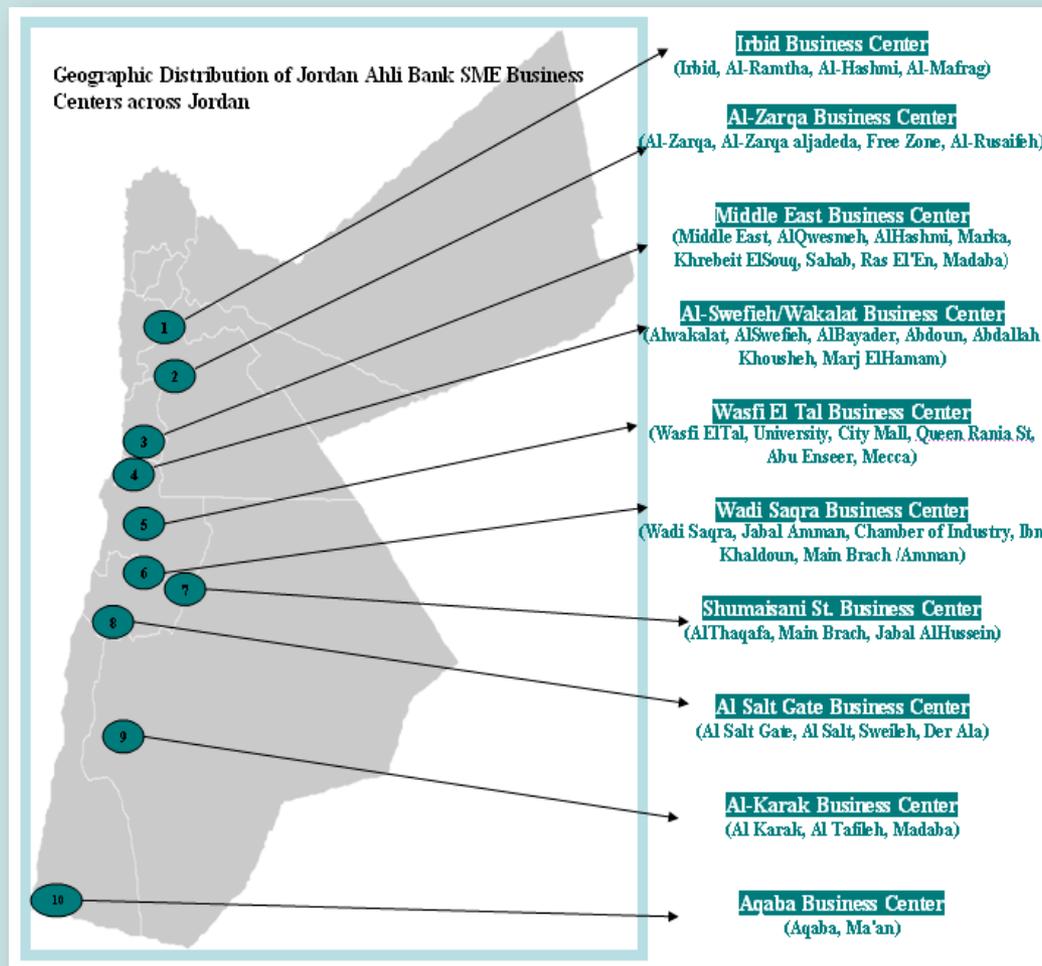
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التأمين المصرفي BANCASSURANCE

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البنك الأهلي الأردني
Jordan Ahli Bank

SME Business Centers



SME Business Centers



Standardized, SME Products

MY BUSINESS أعمالي

Liquidity is Available with “Finance Your Needs” Loan ...

A solution that will finance your business needs and allow you to receive access to liquidity when you need it most

- Loan ceiling is renewed yearly up to JD 250 thousand
- Competitive interest rate
- Collateral/security might not be required
- Reimbursement and multiple withdrawals provide you with flexibility and ability to finance your business cash flow in the short-term
- Loan structured to create business cash flow efficiency

* Terms and conditions apply

Ahli... MY POWER OF CHANGE

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البنك الأهلي الأردني
Jordan Ahli Bank

ahli ahlan 0800 22 777 Toll Free
0650 07 777

info@ahlibank.com.jo www.ahli.com



Standardized, SME Products



MY BUSINESS **أعمالي**

Let Us Help Your Business Grow and Flourish with "Mashrou'i"

Business owners need capital to finance their receivables, expand their operations, grow their teams, and pursue their business ambitions.

- Loan ceiling up to JD 50 thousand
- Grace period up to 12 months
- Re-payment period up to 4 years

*Terms and conditions apply

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Standardized, SME Products



3rd Floor Tenant Tenant

2nd Floor Owner

1st Floor Tenant Tenant

MY BUSINESS أعمالي

Say good-bye to rent with "Amlaki"

The "Amlaki" loan allows you to own your own property immediately.

- Loan ceiling reaching up to JD 200 thousand.
- Up to 75% financing of the estate's value.
- 10-year payback period.
- Grace period reaching up to 3 months.

*Terms and conditions apply

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f t You Tube

Standardized, SME Products

تمويل المبيعات
أو المشتريات الآجلة.

تمويل شراء
موجودات ثابتة
(ديكورات، شراء
أنظمة، توسعة،
تملك... الخ).

بدون
ضمانات
أو كفيل.

تمويل لغاية
٦٥٠٠٠ دينار.

الحصول
على الموافقة
في وقت قياسي.

تأمين على
الحياة بسعر
منافس.

فوائد منافسة.

أقساط ميسرة تصل لغاية
خمس سنوات.

أعمالي MY BUSINESS

صيدليتي من البنك الأهلي الأردني
جرعة نجاحي في مشواري المهني

الأهلي، قوة التغيير... قوتِي للتغيير

لأن البنك الأهلي يهتم بقطاع الصيدليات
واحتياجاتهم باستمرار ومساعدتهم على النمو وتحقيق
طموحاتهم المهنية، صمم برنامج صيدليتي لتوفير
التمويل المناسب لمحتويات وتجهيزات الصيدليات
بالإضافة للمشتريات أو المبيعات الآجلة على مدار السنة.

* يخضع لشروط البنك وأحكامه.

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البنك الأهلي الأردني
Jordan Ahli Bank

0800 22 777
0650 07 777

الأهلي أهلي

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Credit Guarantee Program

- Credit Guarantee Programs: historically, most effective way to encourage SME lending in emerging economies.
- OPIC program guarantees loans of maximum JD 750,000.
- 60% Loan Guarantee for Amman based businesses, 75% Guarantee for non-Amman based businesses.
- Even startups qualify pending business plan acceptance by OPIC team.

Access to Finance for Women



15%

Female Labor Force
Participation Rates

8%

of SME loans go to
Female Entrepreneurs

Non-Financial Services



SME Academy

Jordan Ahli Bank Academy Unit

For Small and Medium Enterprises



SME Academy



Personal Productivity Skills

- Leading Teams
- Delegating Effectively
- Motivating People
- Using Information for Decision Making
- Quick Tools for Solving Problems
- Communicating effectively
- Managing Change
- Managing with Authority
- Becoming a More Effective Manager
- Managing Time
- Coaching
- Influencing

Human Resource Management

- Recruiting for Key Management Positions
- HR Planning
- Retaining Top Employees
- Establishing Compensation & Benefits

Finance Management & Accounting

- Controlling Costs
- Working with Budgets
- Using & Analyzing Financial Statements
- Business Planning for a New Venture

Marketing Management

- Caring for the Customers
- Achieving Success in Marketing
- Assessing Marketing Opportunities
- Developing Competition Strategy
- Positioning Yourself in the Market
- Establishing Your Marketing Mix Strategy
- Preparing Your Product Strategy
- Working out Your Pricing Strategy
- Creating your Distribution Strategy
- Developing an Integrated Marketing Communication Strategy

General & Operations Management

- Understanding Quality
- Achieving Quality
- Auditing Quality
- Controlling Physical Resources
- Planning & Controlling Work

Hotel Management

- Running a sustainable Tourism Business,
- Hotel Management
- Caring for guests
- Costs savings in accommodation service
- Marketing for accommodation service,
- Motivating and retaining staff
- Accommodation Service Selling

44 Trainer manuals

38 Workbooks



SME Toolkit



SME ToolkitSM Jordan

Enriching your business experience...

Jordan's Preeminent SME Portal

The screenshot displays the homepage of the SME Toolkit Jordan portal. At the top, the logo for SME Toolkit Jordan is on the left, and the Jordan Ahli Bank logo (ahli | الأهلي) is in the center. To the right, there are links for 'Language', 'Log in', and 'Register', along with logos for IFC and IBM. A navigation bar below the header includes 'Home', 'Quick Links', and 'Business Directory', with a search box on the right. A large banner image shows three business professionals giving thumbs up, with the text 'Ready to GROW your business'. On the left, a vertical menu lists various business categories such as Accounting & Finance, Business Planning, and Human Resources. On the right, a 'Free Business Tools' section lists resources like Balance Sheet Template and Cash Flow Budget Worksheet. Below the banner, the 'Eye On Jordan' section features a meeting photo and a Jordanian flag. The 'Insights from Jordan' section includes articles like 'At Your Service' and 'Selling Convenience'. The 'Local Economic Developments' section features 'Jordan Overview' and '2013 Investment Outlook: A Turnaround Year?'. At the bottom right, there is a 'Newsletter' sign-up area with a mouse cursor and a call to action: 'WE WOULD LIKE TO HEAR YOUR FEEDBACK!'. Social media icons for Facebook, Twitter, RSS, and Email are also present.

SME Toolkit Jordan

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Jordan Ahli Bank

Language Log in Register

AN INNOVATION OF IFC POWERED BY IBM

Home Quick Links Business Directory search

Ready to **GROW** your business

Free Business Tools

- Balance Sheet Template
- Bookkeeping and Record Keeping Basics
- Cash Flow Budget Worksheet
- Cash Flow Sensitivity Analysis Worksheet
- Customer Statement of Account Template
- Employee Timesheets
- Family Monthly Budget Worksheet
- Income Statement Template
- Initial Cash Requirements
- Monthly Bank Reconciliation

Eye On Jordan

Insights from Jordan

- » [At Your Service](#)
Customer service is every company's bread ...
- » [Selling Convenience](#)
Economist, mathematician and author Philip Kotler is widely ...

Local Economic Developments

- » [Jordan Overview](#)
Jordan is classified by The World Bank as a "lower middle income country."...
- » [2013 Investment Outlook: A Turnaround Year?](#)
Many are expecting 2013 to be another year in which

Newsletter

WE WOULD LIKE TO HEAR YOUR FEEDBACK!

Follow Us

f t rss e

Calendar

Jordan's 1st Digital Magazine for SMEs



Business Support Services (Cloud)



Manages SMEs' relationships with customers, both online and offline, at all stages of the sales lifecycle.



Leverages the power of social channels to grow SMEs' viral impact, resulting in higher customer acquisitions with the aid of intelligent decision making tools.



Abstracts the complexities of daily bookkeeping operations from SMEs by integrating business processes directly with SMEStack's accounting module. Provides realtime analysis that reflects the financial health of the business.



Allows SMEs' to manage their employees vacations, benefits, overtime and updates payroll information in the accounting module automatically.



Streamlines contacts, sales, and business information into a simple mobile workflow that instantly synchronizes with the SMEStack platform.