

- **European Palestinian Credit Guarantee Fund (EPCGF)**

The European Palestinian Credit Guarantee Fund is the first guarantee fund established in Palestine. The fund is financed by the European Commission and the Federal Republic of Germany through KFW ENTWICKLUNGS BANK and by the European Investment Bank. EPCGF aims at strengthening a neglected SME sector in Palestine through facilitation of access to Credit. The Guarantee Fund will stimulate lending through a risk sharing scheme with Partner Banks who were previously reluctant to lend to SME due to lack of insufficient collateral.

EPCGF needed to create an MIS that manages the loan life cycle from the creation point at the partner banks up to the point of closing. DataSet was awarded the contract based on the high level of flexibility of solutions offered and the deep understanding of EPCGF needs.

DataSet deployed the system at EPCGF headquarters as well as the following partner banks headquarters and branches:

1. Bank Of Jordan
2. Cairo Amman Bank
3. The Arab Islamic Bank
4. Housing Bank

The solution enabled both EPCGF and partner banks exchange loans data, approvals, disbursements, and monthly reports electronically through a decentralized and disperse data sources. As part of the solution EPCGF archives all credit data created at the partner banks and controls the stages, authorizations, and lifecycle of each loan. The solution offers EPCGF a unique tool to prevent duplicate applications / Loans and the preservation of its available fund levels. EPCGF currently conducts other wise manual checks electronically through the solution providing management with the tools to make educated decisions for approval or rejection of loans or loans rescheduling.

The solution provides the partner banks with the tools to create, review, and approve loans locally prior to receiving approvals from the EPCGF. The solution also enables banks import data from their legacy systems into the solution and validates data against the system data prior to sending then to EPCGF. Loan status is sent or received electronically via email and are imported into the system.