

# Banque du Caire Green Finance Programme



Developed by:



Implemented by  
**KFW**

Exclusive Financial Partner:

بنك القاهرة  
**Banque du Caire**



Implemented by:



In collaboration with:



## Programme overview



The Banque du Caire Green Finance Programme supports Egyptian businesses in improving energy and resource efficiency, reducing operating costs, and strengthening their long-term competitiveness locally and internationally.

Through this programme, Banque du Caire builds on its long-standing role in supporting the Egyptian private sector and its experience in managing international credit lines, technical assistance, and grant-supported programmes that contribute to national development priorities.

The programme focuses on enabling companies to invest in energy-efficient and environmentally responsible technologies that deliver measurable performance improvements while boosting investment profitability and supporting Egypt's transition towards a more sustainable and resilient economy.

## Who is the programme for?

The programme is designed for Egyptian private-sector companies seeking to improve efficiency, manage costs, increase operational profitability and enhance sustainability performance. Eligible beneficiaries include:



**Small and Medium  
Enterprises (SMEs)**



**Midcap companies**





**Corporate entities**


The programme is relevant across a wide range of sectors, particularly those with significant energy, water, or resource consumption, including industry, manufacturing, agribusiness, and commercial activities.

## What types of projects can be financed?

The programme supports investments that deliver clear efficiency gains and environmental benefits. Eligible projects include:

 Energy Efficiency (EE) projects, such as improvements in industrial processes, equipment upgrades, and energy-saving technologies

 Renewable Energy (RE) projects, supporting the use of cleaner energy sources,

 Resource Efficiency projects, including:



Water efficiency measures



Waste reduction solutions



Improved use of raw materials and inputs



Circular economy Solutions



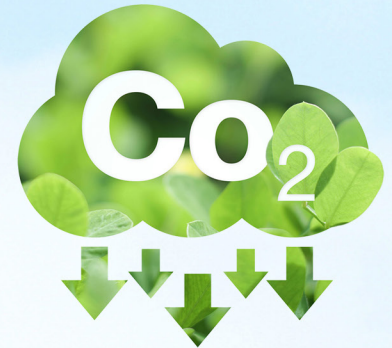
Climate-smart Agriculture investments

## Performance requirements

### To ensure tangible impact and eligibility:

- Energy efficiency projects are expected to achieve at least 20 % primary energy savings or 20 % CO<sub>2</sub> emission reductions, as applicable.
- Renewable energy projects are generally eligible and do not have a minimum performance requirement.
- Resource efficiency projects are expected to achieve at least 20 % savings in water use, waste generation, or material inputs, measured across the supported portfolio.

These requirements ensure that financed investments contribute to both business performance and environmental improvement.



## Financing features

**The programme offers flexible financing solutions tailored to the needs of different businesses and investment sizes.**

- Wide range of loan sizes:
  - smaller projects below EUR 500,000 (or equivalent EGP/USD), and
  - larger investments of up to EUR 10 million (or equivalent in EGP/USD), depending on project scope and requirements.
- Flexible financing structures:
  - loan conditions are determined by Banque du Caire (within CBE regulations) based on the nature of the investment and the borrower's profile, ensuring alignment with business needs.
- Financing in the currency of your choice: Companies may access financing in the currency that best suits their operations and investment structure.

These features allow the programme to support both incremental efficiency improvements and larger-scale transformational investments. These features allow the programme to support both incremental efficiency improvements and larger-scale transformational investments.

### Fast-track financing for smaller projects

To support faster access to financing for smaller investments, the programme offers a fast-track option for eligible projects.

Projects with a total investment size of up to EUR 500,000 (or equivalent in other eligible currencies) may benefit from a simplified process when they involve technologies included in the programme's Pre-Approved List of Technologies.

### What this means for businesses

- Faster loan processing and reduced preparation time
- Simplified technical review requirements
- Quicker access to financing for proven and widely used technologies

This fast-track option is particularly suited to SMEs and companies seeking to implement energy or resource efficiency improvements with limited administrative burden.

Scan this QR code to browse through the extensive list of Pre-Approved List of Technologies.

If your project involves equipment or solutions outside the Pre-Approved List, you can still avail of The programme's benefits and features, subject to an assessment to confirm the eligibility and performance benefits of your technology of choice.



## Financial Grant to Reward Performance

In addition to financing, this programme offers a Financial Grant to improve the overall economics of eligible investments. The Financial Grant Value is calculated as a percentage of the eligible loan amount financed through this programme\*.

The grant is performance-based and is disbursed only after successful project implementation and verification of the results detailed in the "Eligibility and the Programme Overview". It is applied directly toward the repayment of the loan principal, reducing the overall financing burden on the borrower.

Project Type	Financial Grant (% of loan amount)
SME (all eligible projects)	18%
Corporate and medium-sized companies - Renewable Energy projects	10%
Corporate and medium-sized companies - Medium EE projects	13%
Corporate and medium-sized companies - High EE / Resource Efficiency	15%

\*Additional loan amounts financed through BdC in addition to the loan amount granted through this programme will not be included in the Financial Grant calculation.



## Added value beyond financing

The programme offers value beyond access to finance by supporting businesses throughout the investment process through free technical support provided at international standards.

### 1. Free technical support

#### Eligible companies may benefit from free technical

- Project preparation and structuring,
- Selection of appropriate technologies, and
- Alignment with recognised environmental and social best practices.

### 2. International standards as a business advantage

Investments supported under the programme are aligned with internationally recognised standards, including environmental and social best practices.

#### For businesses, this alignment can:

- Strengthen operational resilience,
- Improve credibility with international partners and investors, and
- Support compliance with supply-chain, export, and sustainability requirements.

By combining finance with technical expertise and international best practices, the programme helps businesses achieve measurable efficiency gains while strengthening their long-term competitiveness.

### Eligibility and the Programme Overview

The programme supports a range of energy efficiency, renewable energy, and resource efficiency solutions.

The table below highlights the eligible investment type and size.

Investment Type & Size	Minimum Savings Threshold	Permitted OPEX financing from loan amount
Energy Efficiency Projects with Equipment selected from the Pre-approved List of Technologies. < EUR 500,000 (or its equivalent in EGP/USD)	Min. 20% energy/CO <sub>2</sub> savings	Up to 25% may be used for related project costs (OPEX), provided at least 75% is used for Eligible Equipment and saving targets are met.
Energy Efficiency Projects with Equipment NOT selected from the Pre-approved List of Technologies or are technologically more complex < EUR 500,000 (or its equivalent in EGP/USD)	Min. 20% energy/CO <sub>2</sub> savings	Up to 25% may be used for related project costs (OPEX), provided at least 75% is spent on the Eligible Equipment and saving targets are met.
Larger Energy Efficiency or Resource efficiency projects > EUR 500,000 (or its equivalent in EGP/USD)	Min. 20% energy/CO <sub>2</sub> savings	Up to 25% may be used for related project costs (OPEX), provided at least 75% is used for Eligible Equipment and saving targets are met.
Commercial Renewable Energy projects	Project must be commercially structured Renewable Energy investment	No OPEX allowed.
Resource Efficiency (REF) < EUR 10M (or its equivalent in EGP/USD)	Min. 20% reduction in water, waste, or material input	Up to 25% may be used for related project costs (OPEX), provided at least 75% is used for Eligible Measures and saving targets are met.

A Project feasibility study from qualified experts or a technical evaluation report from this programme's technical team is required for all projects.

## How to get started

Companies interested in improving energy efficiency, reducing resource use, or investing in sustainable technologies are invited to explore opportunities under the programme.

Contact your Banque du Caire Relationship Manager to discuss your investment plans or call the bank on ☎️ 16990 today.

Banque du Caire and the programme partners will support companies in identifying suitable investment opportunities and understanding the available financing options.

### Programme collaborations

The Banque du Caire Green Finance Programme is financed by KfW on behalf of the German government and implemented in collaboration with national and international institutions working together to support sustainable green investment in the Egyptian private sector.

- Banque du Caire is the exclusive participating financial institution of this programme
- Econoler and RCREEE, are the technical assistance implementation agencies, providing expertise in energy efficiency, resource management and sustainable investment practices

This collaborative approach ensures that businesses benefit from both financial support and access to international expertise, contributing to high-quality, future-ready investments.



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