

# FINLEASE

“BEYOND LEASING”

What? Where? When? Who & Why?



# What is leasing?

- Financial leasing is considered as one of the major means of providing medium to long term financial services.
- It is a contract based agreement concerning two parties:
  - The Lessor → owns the asset and leases it to the lessee
  - The Lessee → uses the asset through the payment of defined periodic installments (rentals) for a specified period of time to the lessor and at the end the lessee gets to own the leased property.
- All of this is bound by a clear legal framework that guarantees the rights of both parties and regulates the leasing process.

# Leasing Options

## Financing Lease

### Direct Lease

- Fixed-term leasing service that is similar to a loan agreement, provided for the purchase of a capital asset where the lessee pays defined installments for an agreed upon period of time.

### Sale and Leaseback

- A sale and lease back transaction is an agreement in which the lessee sells legally owned assets to the leasing company and then gets it leased back throughout an agreed upon period of time.

## Operating Lease

- Operating lease usually has a shorter time frame than financial lease (significantly shorter than the useful life of the leased asset); it is somehow similar to regular rental.



**FINLEASE**  
Egyptian company for leasing services S.A.E

# Who are we?

- FINLEASE is an Egyptian growing financial leasing company currently operating in the Egyptian market.
- The shareholders are ones with decades of experience and expertise in the leasing and various financial fields.
- The company provides leasing services, with tailored solutions that are created to meet corporate capital expenditure needs for a wide variety of assets; including: commercial and administrative real estate, equipment, plant and machinery, transportation assets, systems & IT, office equipment and fleet management.

# Board Of Directors

Mr. Mohamed Hassan - Chairman

Mr. Ahmed Abo Zeid -Member

Dr. Aziz Doss- Member

Ms. Marwa El Ayouti - Member

Ms. Mona El Sayed - Member

Mr. Yasser Hashem - Member

Dr. Sherif Kamel - Member



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# Executive Management's Expertise



**Mohamed Hassaan – Chairman**

Mr. Hassaan started his career in the early 80s as a Corporate banker with Chase National Bank, followed by 10 years as a Group Treasurer for the Coca-Cola Bottling Companies of Egypt. In 2000, he established "Hassaan Corporate Finance consultancy", an accomplished Senior Executive Management Professional and Advisor offering over 35 years of experience, in the areas of Funding Structure, Debt Sourcing Restructuring, Private Equity, Pre IPO-preparation and, Investment Banking, Treasury, Corporate Finance, Corporate Banking, and Project Finance with an outstanding track record in leading some of the largest financial deals and business transformations in Egypt.

Mr. Hassaan served as Member of the Board of Directors at Piraeus Bank Egypt, the Nile Financial Leasing Company, Upper Egypt investment Company, and Beltone Financial EGX 30 fund. Also, as Member of the advisory board for ADIB Islamic fund and as Member of the board for Misr Beltone funds and for Finvestors holding. He had a pivotal role in shaping these firms' strategies and market policies through uncertain times produced by the worldwide credit crunch and the Egyptian revolution.



**Ahmed Abouzeid – Managing Director**

Mr. Ahmed started his career in 1995, where he first joined the corporate banking team at Commercial International Bank Egypt with a journey that lasted 10 years. This was followed by being Deputy Director General for Finance & Banking Affairs at Mohamed Abdel Mohsen Al Kharafi and Sons' Kuwait since February 2004 till 2014. At that stage the gentleman came back to joining the Egyptian financial institutions' market in September 2014, at the leading Egyptian leasing company "Corplease" where he successfully served the position of Chief Credit Officer. In 2015 Mr. Ahmed joined Al Safat Investment Group Kuwait as Chief Executive Officer.

Mr. Ahmed also served as Chairman and Member of the Board at The Egyptian Company for Dairy & Food products Egypt, Chairman of The Roots Stock Brokerage House, and Board Member in Senergy Holding- a listed oil company in Kuwait stock exchange. Also as Member of the Board at Emak Financial Leasing Egypt and in Kuwait Medical Center. He successfully served and mastered in the positions he fulfilled throughout his journey.

Accompanying the extensive experience for Finlease's major shareholders and executive management, comes the company's strategy in being oriented to attracting a precise segment of experienced calibers from the field of banking and finance, where the key functions will be served by extremely selective teams with vast experience and background in Leasing companies operations in startup phases and in maturity phases, all of this will support the company's decision making process and flow of business tremendously, leading to the presence of a wide range of ideas from various perspectives in order to reach the optimum idea and the finest decision making approaches

# Executive Management's Expertise

## **Ezzat El Garhy – Assistant General Manager**

As the Head of Credit and Risk in Finlease; Mr. Ezzat was graduated from the Faculty of Business Administration - Arab Academy for Science, Technology & Maritime Transport, this was followed by completing an MIBA in ESLSCA Business School. Mr. Ezzat served in many positions throughout the past 10 years in the field of corporate banking and leasing.

## **Islam Nabil – Assistant General Manager**

As the head of the Marketing in Finlease; Mr. Islam was graduated from Faculty of commerce (finance and accounting)- Cairo University. He has 19+ years of experience in different departments and positions as sales and financial solution services.

## **Mortada Shaker – Assistant General Manager**

As the Head of Audit in Finlease; Mr. Mortada was graduated from the Faculty of Commerce – Cairo University. He is a man of 27 years of experience who served in different positions and departments in the field of banking.

# Executive Management's Expertise

## **Bassem Mokhtar – Investigation Manager**

As the Head of Investigation in Finlease; Mr. Bassem was graduated from faculty of computer science-Modern Academy. He has experience of 10 years in different positions and departments in the field of banking and leasing.

## **Ahmed Talal – Finance Manager**

Mr. Ahmed was graduated from the Faculty of Commerce – Al Azhar University. He has been working in the Department of Finance in different Brokerage Companies, and served as Financial Manager in some of them.

## **Waleed Reda – Operations Manager**

Mr. Waleed was graduated from the faculty of Law – Ain Shams University. He is a man of 10 years of experience who served in the Credit Control and Operations departments in some Leasing companies.

# What we lease?

- Leasable assets include (and are not limited) to the following:
  - Real Estate
  - Production Lines
  - Machinery
  - IT equipment
  - Commercial vehicles
  - Other assets

# Why Leasing?



## Efficient Cash Cycle

- Reducing your upfront cash outlay by spreading an expense over a longer period of time.



## Opportunity Cost

- Financial Leasing leaves bank lines and cash free for investments that provide higher yield.
- Financial leasing has no hidden charges unlike some other loan facilities.



## Cash Flow Advantages

- One of the most interesting advantages of leasing is that the payments can be tailored to accommodate the company's cash flow.
- Payments' scenarios can be monthly, quarterly, semi-annually or annually, in addition to having a flexible structure as: step-up, step-down, fixed, balloon or seasonal installments



## Tax Benefits

- Leasing provides the client with a tax benefit representing exemption from VAT (value added tax) which currently accounts for 14% over the cost of leased assets.
- Leasing has Higher funding to asset value



## Simple & Fat

- Leasing offers faster procedures that are often less costly than other financing alternatives due to the simplicity of lease transactions.



## Flexibility

- Leasing offers a wide range of flexible options that purchasing equipment or standard loans do not. Leases are easily customized to meet your financial vision. From no cash up front, or grace periods, to Fair Market buyouts, or EGP 1 buyouts.
- Leasing offers the upmost flexibility with the widest range of options. Lease terms for capital equipment range from 12 months to 84 months and can be devised to keep up front costs low, give the lowest monthly payments, or make the end of lease buyout as low as possible.



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# Thank you!!

#3 Rd 208, Degla Maadi  
Cairo Egypt

+202-25214403

[info@finleaseeg.com](mailto:info@finleaseeg.com)