

# Sakan Finance S.A.E

## Retail Services & Financial Solutions

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**We provide the solutions that make owning a property a tangible reality with innovative longterm financial products designed for your needs.**

# About Us

Sakan is a non-bank financial institution specializing in providing property and mortgage finance, with a mandate to provide the highest level of services and product innovation.

Established by a conglomerate of renowned local and regional investors, Sakan will be the premier outlet for clients looking for the market's most competitive mortgage finance products.

With a paid in capital of EGP 100 million, we are working diligently towards establishing a refreshing experience for clients who are looking for a renewed retail lending experience.

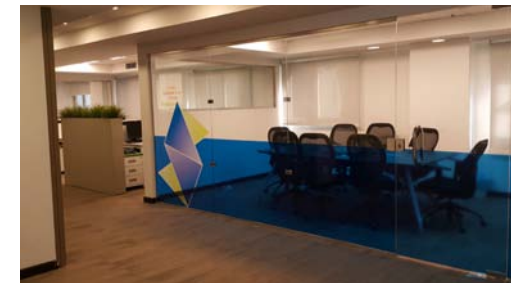
Led by a senior management team with a wealthy pool of experience in the market's leading multinational banks and the international mortgage finance markets, we continue to invest our pool of expertise in creating the operational platform required to deliver on our lofty promises.

We invite you to experience for yourself the birth of Egypt's most exciting financial property services firm.





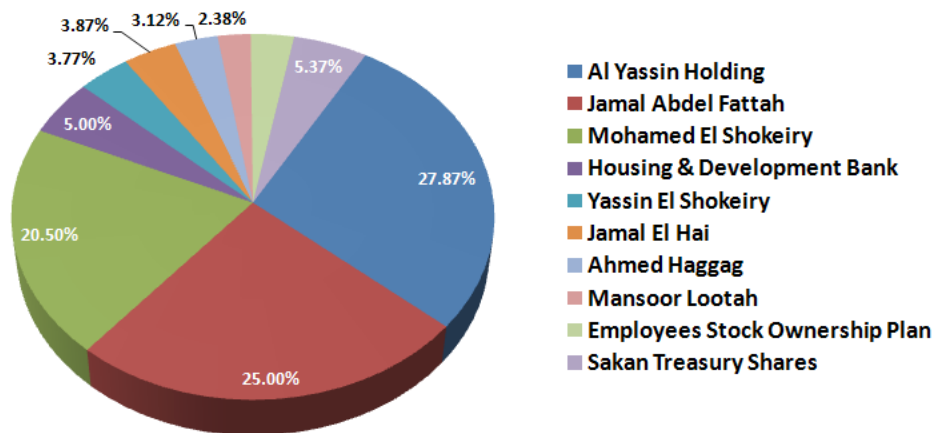
Ideally located in front of the shooting club, the Sakan Finance flagship branch located at 30 Shooting Club St., Dokki is a standard setting Mortgage services center fulfilling client's financial needs. With a mix of top-notch service, legal property consultancy and in-branch banking services, we make the process of acquiring mortgage finance easier than ever before.



# Shareholders

Our shareholders represent a diverse mix of institutional and private investors, in addition to key financial institutions such as the Housing and Development Bank.

With a paid in capital of EGP 100 million, Sakan Finance is the second most highly capitalized mortgage company in the market. By utilizing our strong capital base, we are able to leverage our equity several times over, to ensure a steady stream of finance into the market, helping more and more of Egypt's population to realize the dream of property ownership.



# Pillars of Success

What sets us apart from other financial service providers is our dedication to consistently maintaining and enhancing our four key pillars. Utilizing the highest level of managerial systems we aim to push forward in delivering the best in:

**People**

**Service**

**Products**

**Systems**

## People

Our dedicated team of financial advisors are the most highly trained in the market. They are geared towards providing our clients with the most knowledgeable and sound advice when selecting a mortgage finance product, in addition to providing stellar service.





## Service

Employing a dynamic quality assurance program ensures that you receive your loan faster and easier than ever before. Our processes and branches are fully equipped to provide you with legal consultancy, banking services and constant followup throughout the application process and during the lifetime of your loan.



## Products

We provide a diverse suite of innovative mortgage products focusing on the ever-changing needs of home buyers and business owners. Whatever your need and whatever payment plan best suits you, you'll be sure to find a product that fits. Bundle all that with competitive rates and fees and you get the most attractive product offering possible.



## Systems

As a modern day financial services provider, we've placed a strong emphasis on utilizing the latest technology to enhance our services. We've invested in the best by choosing Nucleus Software's FinnOne Pro, the world's leading retail lending software. Ultimately, this helps us shorten our processing time and helps us provide you with more flexibility, info and opportunity.

Powered by:

**FinnOne<sup>PRO</sup>**



# Our Products

Our products are designed to help you realize the acquisition of your desired property in the easiest and shortest time possible. Our range of products is continuously growing to provide you with the solution to your needs. All of our products are designed to provide the following:

**Transparency & Clarity:** All our schemes, rates and fees are straight forward and easy to understand. No hidden fees and no unclear info.

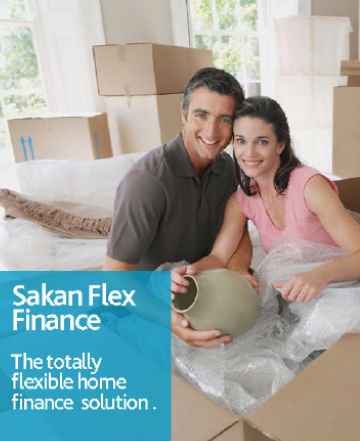
**Value for Money:** Our products are competitively priced with both our financing rates and our fees being among the most affordable.

**Speed:** We make sure that you get your loan on time. With accelerated processing and expertise at every step of the way, we ensure your property is financed in the shortest time possible.


**Innovation:** Rather than just offer you long-term mortgage loans, we're always coming up with new repayment plans, ideas to help you save money and flexibility during the lifetime of your loan.



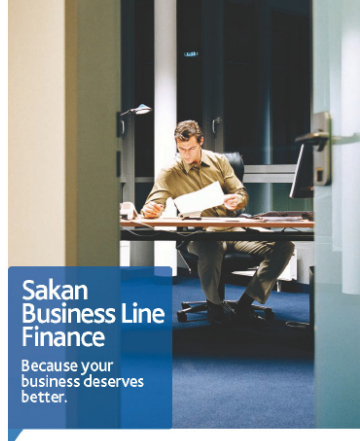
# Our Products




**Sakan Flex Finance**  
The totally flexible home finance solution.




www.sakanfinance.com




**Sakan Business Line Finance**  
Because your business deserves better.



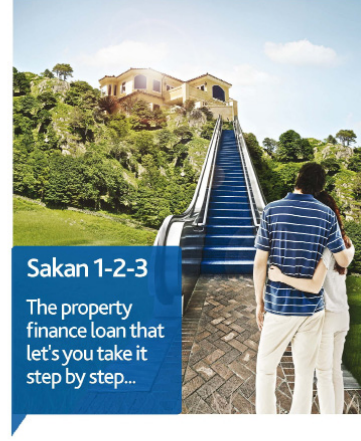
www.sakanfinance.com




**Sakan Home Trust Finance**  
Lower Monthly Installments.  
Endless Possibilities.....



www.sakanfinance.com



**Sakan 1-2-3**  
The property finance loan that let's you take it step by step...




www.sakanfinance.com




**Sakan Home Finishing Finance**  
Bring the vision of your perfect home to life...




www.sakanfinance.com




**Sakan Home Builder Finance**  
Because every home needs a solid foundation.



www.sakanfinance.com



**Sakan Home Plus Finance**  
Owning your new home has never been easier with the lowest monthly installment ever...



www.sakanfinance.com



**Sakan Smart Finance**  
Redefining the concept of how you finance your new home...



www.sakanfinance.com

## Sakan Flex Finance

Sakan Flex Home Finance is a long term home finance solution providing you with a lengthy 18 year repayment period and a finance amount of EGP 3 million. Sakan Flex allows you to take advantage of the best rates available as your loan is indexed to key current market lending indexes. Each year, you'll receive the best possible market rate. You'll also receive frequent annual updates on the status of your finance and enjoy the ability to conveniently reschedule your finance terms.

**Finance up to:**  
EGP 3 million

**Repayment period up to:**  
18 Years

**Loan to Value of:**  
80%

- Long term financing reaching up to an 18 year repayment period
- Annual adjustable rates allow you to maximize your savings by benefiting from low market rates
- Transparent transactions and no hidden fees
- Maintain a manageable budget with equal monthly installments
- Ability to prepay in full or inject bulk amounts at any given time
- Speedy procedures and hassle-free documentation requirements
- Freedom to reschedule your finance terms quickly and conveniently

## Sakan Home Trust

Sakan Home Trust Finance is an innovative home finance solution providing you with lower monthly installments and greater opportunities for savings. Utilizing a unique repayment mechanism that allows you to repay 50% of your borrowed amount as a single payment at the very end of your loan's maturity, you'll pay 7% less on your monthly installment and ensure that you are able to save more as time goes by. Use your savings to lessen your monthly expenses, save them up in a high yield account or use them to help furnish your new home...The possibilities are endless with Sakan Home Trust Finance.

**Finance up to:**

EGP 2.5 million

**Repayment period up to:**

10 Years

**Loan to Value of:**

70%

- Decrease your monthly installment amount by over 12% monthly
- Invest what you save to help repay your final payment
- Lengthy repayment period of upto 10 years
- Fixed rates guarantee you long term stability
- Transparent transactions and no hidden fees
- Maintain a manageable budget with equal monthly installments
- Speedy procedures and hassle-free documentation requirements

## Sakan Business Line

Are you a small to medium sized enterprise owner? Are you looking to get past the burden of monthly rental charges and increase your assets? If so, Business Line finance is the ideal solution for professionals looking to own their own commercial or administrative property. With a competitive finance rate and a long term 10 year repayment facility, you'll enjoy convenient monthly installments and the piece of mind as you lower your expenses and increase your assets.

**Finance up to:**

EGP 3 million

**Repayment period up to:**

10 Years

**Loan to Value of:**

75%

- Long term financing reaching up to a 10 year repayment period
- Annual adjustable rates allow you to maximize your savings by benefiting from low market rates
- Transparent transactions and no hidden fees
- Maintain a manageable budget with equal monthly installments
- Ability to prepay in full or inject bulk amounts at any given time
- Speedy procedures and hassle-free documentation requirements
- The freedom to reschedule your finance terms quickly and conveniently
- Replace your high monthly rental with convenient installments



## Sakan 1-2-3

Sakan 13-2- provides you with the lowest ever start-up installment and a convenient increase in the following years, striking the perfect balance between monthly affordability and settling your loan as quickly as possible while minimizing your interest charges. Sakan 13-2- utilizes a unique three-step increase, increasing 10% after your first twelve installments, 20% for the next 24 installments and another 20% for the following 24 installments thereafter.

**Finance up to:**  
EGP 3 million

**Repayment period up to:**  
10 Years

**Loan to Value of:**  
80%

- Super low start-up installments for the first 5 years of your loan
- Installments grow with you gradually as your income grows
- Tailored property loan for 10 years
- Finance amount of up to EGP 3 million
- Ability to prepay in full or inject bulk amounts at any given time
- Speedy procedures and hassle-free documentation requirements
- Freedom to transfer your loan to any of our other loan programs at any time

## Sakan Smart Finance

Sakan Smart Finance combines never before seen monthly installments that decrease year after year, with an end of year bullet payment to provide you with a loan program that makes owning your new home easier than ever before. Sakan Smart Finance is the ideal product for salaried individuals who enjoy the benefits of annual bonuses or profit sharing

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**Finance up to:**  
EGP 3 million

**Repayment period up to:**  
10 Years

**Loan to Value of:**  
75%

- Annual bullet payment takes the load off your monthly installments
- Enjoy the lowest monthly installments ever
- Installments decrease year after year
- Long term facility of up to 10 years
- Finance amount of up to EGP 3 million
- Speedy procedures and hassle-free documentation requirements
- Freedom to transfer your loan to any of our other loan programs at any time

## Sakan Home Plus

Sakan Home Plus provides you with the lowest possible monthly installment possible. Allowing you to repay interest only for the 2 years of your loan, you'll make sure that you've secured your home and can manage the payments in the startup period. If you choose to cancel the grace period option at any time after acquiring your loan, you can with no penalty, charges or fees.

**Finance up to:**  
EGP 2 million

**Repayment period up to:**  
17 Years

**Loan to Value of:**  
75%

- Up to 25% lower monthly installments during the grace period
- 1 or 2 year interest only grace period
- Repayment period of up to 15 years at the end of the grace period
- End your grace period whenever you choose without penalties or rescheduling charges
- Transparent transactions and no hidden fees
- Maintain a manageable budget with equal monthly installments
- Speedy procedures and hassle-free documentation requirements



## Sakan Home Finishing Finance

Sakan Home Improvement Finance is the ideal solution for homeowners who wish to refurbish and make improvements to their homes. Providing you with upto 50% of your home's value you'll have the funds in your hand to put the finishing touches to your home and make sure that your dream home becomes a reality before your eyes.

**Finance up to:**  
EGP 1.5 million

**Repayment period up to:**  
15 Years

**Loan to Value of:**  
75%

- Long term financing reaching up to a 15 year repayment period
- Loan amount of up to EGP 1.5 million and up to EGP 750,000 on your first disbursement
- Begin with a lower monthly installment on your first disbursement amount
- Ability to prepay in full or inject bulk amounts at any given time
- Speedy procedures and hassle-free documentation requirements
- Freedom to reschedule your finance terms quickly and conveniently



## Sakan Home Builder Finance

Sakan Home Builder Finance provides you with a speedy and convenient home construction loan program that makes achieving your goals a breeze. Providing generous loan amounts, quick procedures and a convenient repayment plan you'll be able to manage the construction process of your home easier than before. Also gives you control over your payments during the construction phase with an 18 month grace period where you'll pay only the due interest on the amounts that are disbursed

**Finance up to:**  
EGP 2 million

**Repayment period up to:**  
18 Years

**Loan to Value of:**  
75%

- Long term financing reaching up to a 15 year repayment period
- Loan amount of up to EGP 2 million
- Convenient interest only payments during your construction period allow you to enjoy low start-up monthly installments (up to 18 months)
- Ability to prepay in full or inject bulk amounts at any given time
- Speedy procedures and hassle-free documentation requirements
- Freedom to reschedule your finance terms quickly and conveniently



**We aim to improve your quality of life by providing mortgage products designed around the needs of you and your family.**

# Contact Us

Take advantage of the possibilities and have one of our Financial Advisors take you through a detailed presentation and full financial illustration today.

Get in touch with us via our Call Centre: **16299**

Log on to: **[www.sakanfinance.com](http://www.sakanfinance.com)**

Or visit our flagship branch at:

**30 Shooting Club St., Dooki, Giza**



**Thank You.**

