



6899-2



Virtual



8 hours



EGP 2,650

## Course Description:

Factoring is a non-banking financial instrument that provides working capital and accelerates its cycle. It is a tailor-made package of services designed to secure receivables collection and improve cash flow, offering a competitive edge both locally and internationally.

Factoring involves the purchase by a factoring company of present and future financial rights resulting from the sale of goods or services, in addition to related services for managing those rights.

In collaboration with EBI, this comprehensive workshop aims to enrich participants' knowledge and skills in factoring. It includes an overview of the Egyptian market, competition, and future prospects. Participants will cover the definition, benefits, operations, sales and marketing, as well as risk management and legal considerations in factoring.

This training is essential for developing a world-class factoring team within financial institutions.

## Target Audience:

Employees of financial institutions and banks, particularly those working in Marketing, Credit, Risk, Legal, and Operations departments.

## Course Objectives:

- Understand the fundamentals of factoring
- Learn how to establish and structure a factoring company
- Explore product tailoring for various client needs
- Analyze key risk aspects in factoring

## Course Outline:

### Session One:

#### Introduction to Factoring

- Factoring Definition
- Different Types of Factoring
- Functions of Factoring
- Factoring History - How & where it started.
- Factoring in Egypt

## How does Factoring work?

- How does factoring benefit all parties?
- Who to Factor?
- How does it work?
- Battle between banks and factoring!

### Session Two:

#### How to build a factoring company?

- Required departments.
- Each department's role within the organization.

#### Product Tailoring

- A specific need for a specific product.
- Detailed types of factoring.

### Session Three:

#### Product Tailoring (Cont.)

- How to operate each product type?
- Requirements for documentation & funds execution

### Session Four:

#### Risk Aspects

- Credit & Financial assessment.
- Operational Risk.
- External Risk.

## Assessment Strategy:

Participants will be informally assessed on their interaction during sessions and their participation in exercises.

## Course Language:

English

## Prerequisites:

N/A



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### Instructor:

**Ms. Mariam Atteya** – Former Head of Factoring at Cairo Leasing Corporation, a subsidiary of Banque du Caire.

Ms. Atteya brings over 14 years of progressive experience across banks and financial institutions. She began her career at Egypt Factors, one of the pioneering companies in the factoring field, and later held various roles in Operations, Client Relations, Marketing, and Credit at ADIB, EG Bank, Bank Audi, ABK, and AUR Lease.

She has over 8 years of dedicated experience in factoring and played a leading role in establishing the Factoring Divisions at BM Lease and Cairo Leasing Corporation.

### Qualifications:

- BA in Accounting – Faculty of Commerce (English Section), Cairo University
- Advanced Diploma in International Factoring – FCI
- Credit Certificate – EBI
- MBA – ESLSCA Business School