




CREDIT GUARANTEE INSURANCE



✉ customer.relations@cgi.mu | 🌐 www.cgi.mu

YOU **TRADE**, WE **COVER**

DNA

- o Licensed and regulated by the FSC since 2009
- o  100% locally owned by:
 - Prudence Holding Ltd (60%)
 - MCB Group Ltd (40%)

01

WHO WE ARE

Credit Guarantee Insurance Co Ltd is the first insurer in Mauritius undertaking exclusively credit insurance business.

We provide protection to our policyholders against the risk of non-payment of their customers.

INTERNATIONAL & REGIONAL

- o Strong, reliable partnership and agreements in place with Top Notch European Reinsurers with minimum A rating
- o Through our international network we can:
 - arrange non-conventional risk transfer
 - obtain information from different sources
 - successfully act as recovery agent.

02

01

PROTECT AGAINST DEBTORS'S PAYMENT DEFAULT OR SUPPLIER'S ADVANCE PAYMENT DEFAULT

WORKING CAPITAL MANAGEMENT

We partner with the Country's most reputable banking and non-banking financial services institutions like the MCB, SBM, HSBC and others enabling them to carry on non-recourse factoring business, Invoice Discounting services, import loan business and other tailor-made solutions like debtors and supply chain funding.

02

SPECIFIC RISK COVERAGE

We arrange for coverage of political risks, bonds, works in progress risks among others, through our international and regional network.

03

04

TRADE RECEIVABLES MANAGEMENT

Credit Risk Assessment and Management through provision of credit limits

05

CREDIT OPINION REPORTS

Provision of credit opinion reports on domestic and international buyers / suppliers.

06

DEBT RECOVERY SERVICE

Recovery done by our specialized risk team in association with renowned local legal institutions and partners with international professionals for worldwide recovery.

WHAT WE DO

- CREDIT RISK INSURANCE
- WORKING CAPITAL MANAGEMENT
- SPECIFIC RISKS COVERAGE
- MANAGEMENT OF TRADE RECEIVABLES
- CREDIT OPINION REPORTS
- DEBT RECOVERY SERVICES

KEY FIGURES



10

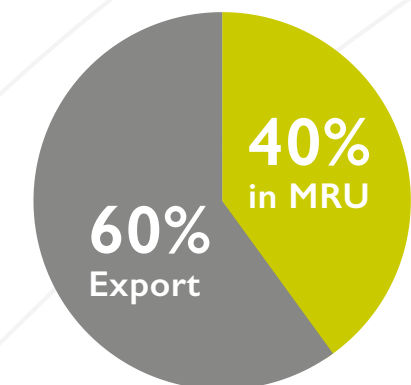
Mauritian expert agency
with a team of 10 dedicated
Credit Management
specialists

300+

Over 300 clients

60 billion

Rs 60 bn of insured
commercial transaction:



10k

10,000 buyers (domestic,
regional and international),
more than 12,000 credit
limits reviewed annually

INDEMNIFIED CLAIMS

Rs98m

Rs 98m claims paid
for buyers in default
of payment

Rs150m

More than Rs 150m claims paid
in one distinct year

Rs276m

Rs 276 m claims paid
for buyers declared insolvent

Rs375m

Rs 375m claims
paid since inception

Rs400m

Capacity Rs 400m
claim on any one event



TEAM

- 100% Mauritian experts mastering local business context
- Knowledgeable and experienced underwriters



TECHNICAL EXPERTISE

- Capability in devising specific solutions to support your financing which improves banking relationships and access to finance
- Experts in devising financial management optimisation solutions
- Less than 48 hours response time for any new limit request
- Swift and streamlined claims processes



OUR LOCAL LEVERAGE

- Up to 50% of insurance premium is subsidized with us under the Export Credit Insurance Scheme managed by the Economic Development Board of Mauritius.
- Direct Access to decision makers : All-in-one player in Mauritius
- Access to domestic, regional and international debtors' databases.
- Financial optimisation solution (reduce provisions related to IFRS 9)



Small losses can have great impact on a company performance



Profit is materialised only once credit sales is paid



35% of bankruptcies are due to unpaid trade receivables

CGI'S ADDED VALUE



MEET OUR TEAM



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Credit Risk Underwriter

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TESTIMONIALS

I'm taking this opportunity to highlight our great satisfaction in our partnership for the past few years. CGI team's work greatly enhance our daily duties for our export clients.

Their promptness in delivering the credit limits along with critical information allow us to completely satisfy our clients requirements swiftly.

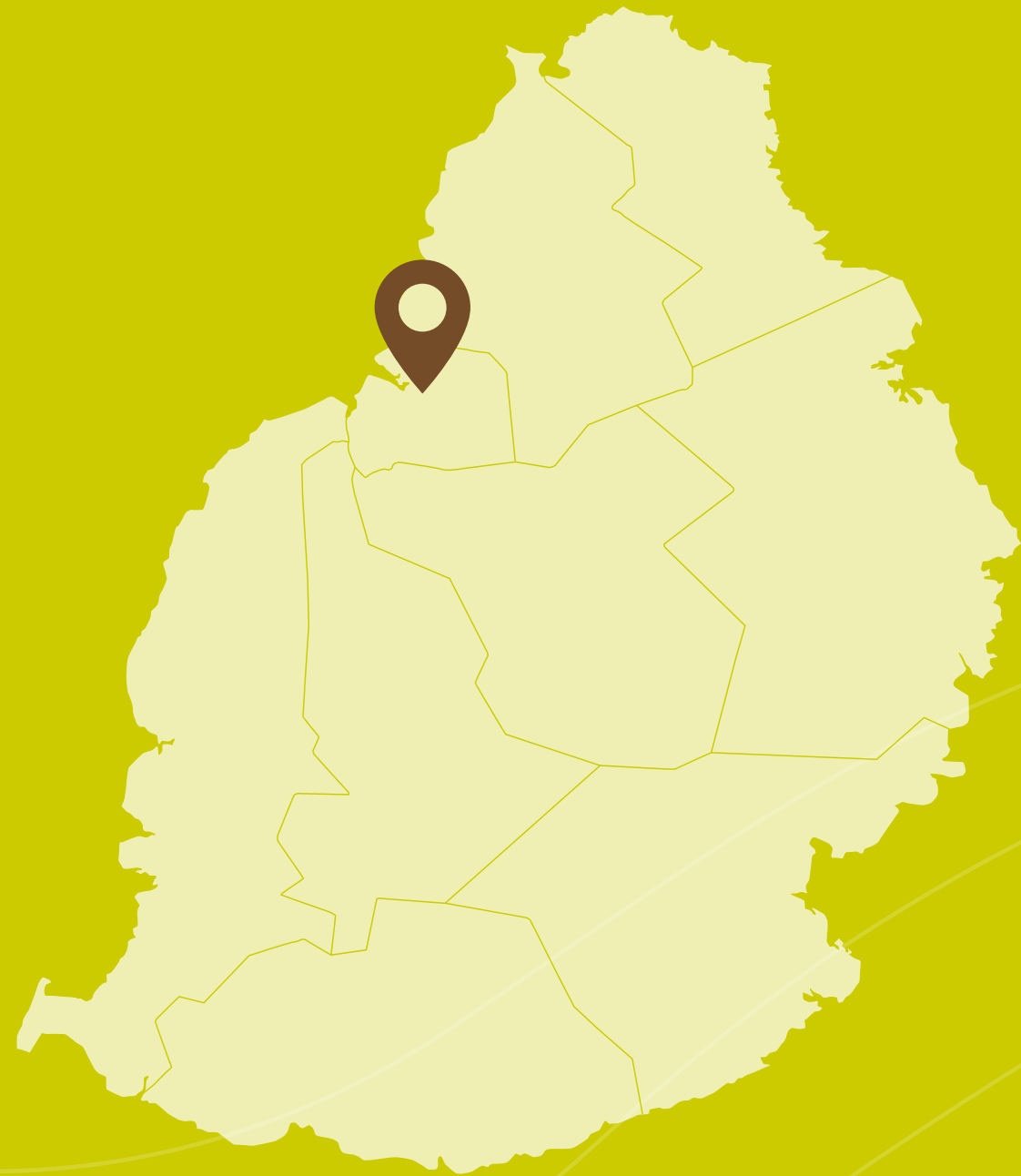
The success of this collaboration is based on professionalism, availability and courtesy of each member of the CGI Team.
Thanks again for your work.



- Very professional, helpful and responsive team
- Queries are quickly attended
- Good knowledge of client portfolio



GET IN TOUCH WITH US



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