



**1st Joint Meeting of Arab & Islamic ECAs
Beirut – Lebanon**

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Metropolitan Hotel

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- >> RIME Profile
- >> RIME's Experience in providing Credit Information to ECAs

Our Profile

- >> Specialist provider of Business Intelligence in the Middle East, North Africa and Eastern Mediterranean
- >> We maintain a network of regional offices built up over the past 15 years
- >> We have been selected and trusted by the world's largest Credit Insurance Companies to provide to them Business Information in our regions
- >> Continuously invest in our IT infrastructure (XML gateways – Online reports)
- >> Wide and flexible product service portfolio

The Regions we cover

Middle East

Bahrain
Egypt
Iran
Iraq
Kuwait
Lebanon
Oman
Qatar
Saudi Arabia
Syria
UAE
Yemen

North Africa

Algeria
Libya
Morocco
Tunisia

East Mediterranean

Cyprus
Malta

INTERNATIONAL

The services / products we offer

Information Services

Regional Business
Information Reports

Global Business
Information Reports

Registry Information

Official Company

Documents

Company Monitoring

Investigation Services

Corporate Due Diligence

Investigations

Employment

Screening/Background

Site Visits/Address Verification

Vessel Search

Corporate Debt Collection

Special Services / Consulting Services

Special Investigations

Export Promotion

Marketing Intelligence

Country Risk Reports

Training & Development

Profile of our clients

Our clients come from a diverse range of organizations including the following:

Credit Insurance Companies (80% of our business)

Export Credit Agencies – ECAs

Resellers

International Banks

Trade Associations

Finance Institutions

Collection Agencies

Legal Firms

Exporters / Importers

Consultancy Companies

Some of our clients and memberships



The Role of ECAs

ECAs assist in increasing the scope of trade transactions and investment flows by providing export credit & investment insurance as well as other related services

In order to reduce the associated risks, a trusted source for **Business / Credit Information** is required

Credit Information to ECAs

Rime has many years of experience servicing World's largest Credit Insurance companies as well as some ECAs. This has helped us understand your needs for trustworthy credit Information especially at this difficult time with the Global Economic Downturn.

What Distinguishes Rime

- Trained and focused staff – locally based
- Deeper investigations (due diligence)
- Educating clients, clearer explanations within our reports
- Focus on obtaining up to date financial data – explaining the benefits to the company
- Cross Linking companies, identifying associated companies and family trees
- High percentage of in-date reports, short delivery period 3 to 5 days
- Detrimental data – ears on the ground
- Demand for more ongoing company monitoring, tailor made solutions
- Local & Media Search - KYC
- Using our network for special investigations and ground work

Our Areas of Expertise

Collection of data

- Rime accesses all available public sources of data, official publications, references, personal Interviews with top management, market news, however in many cases this is not sufficient. Information can be declined. Especially Financial data.
- Business Laws in almost all of our regions do not oblige companies to publish financials. Our challenge is to obtain legal and registration information as well as financial data for you and check it's accuracy.
- Companies in our regions are familiar with Rime calling, we are not a new / non-trusted entity for them, though we can not claim to have 100% success, we do try and get at least some brief financial data if not full accounts.
- One of the secrets is to constantly train our staff in a professional interview techniques and focus on explaining to the company the benefits of co-operating with us.
- We focus on improving our data sources (official and unofficial).

In our challenging production areas where the business culture and local laws are restrictive and information is limited, we do have many success stories which we wish to share with you.

Our Areas of Expertise

Educating clients

- We feel it is important to “Educate our clients” who are ultimately the requestors of the information that data is difficult to access in many cases and that there is an element of non-transparency within the region.
- We believe that just because some information is not forthcoming, this does not mean that a company should not be trusted. By explaining to clients the peculiarities of each country, they are more “forgiving” if financial information is declined.
- Non financial data should be taken into account as well as other indicators which can show a company's strength.
- Rime rating scheme places a lot of weight on this non-financial data and we offer credit limits and positive ratings where possible to companies thus helping to enable trade.

Rime Cooperation with ECAs

Possible areas where we can unite our strengths

- >> ECAs can resell Rime & International Report, a gateway already exists for international reports. A new link can be built also to ECAs.
- >> Consultancy Services / High level Due Diligence
- >> Partnerships with any country who wishes to produce Business Information Reports
- >> Building and managing databases (detrimental data & payment habits in the Islamic world or MENA region). This will be managed by Rime and will belong to all your member countries who will feed information in and take information out.

The MENA Region

- >> Global Economic Downturn pressures
- >> Resulting Opportunity
- >> Transparency to maximize opportunities

THANK YOU FOR YOUR ATTENTION