



*Hand in Hand
for a Better Future*



7th International Takaful Summit
18th & 19th February 2013
Cairo, Egypt

The Nile Family Takaful Experience

Member of



A blurred background image showing several people in business attire seated around a light-colored conference table. Some hands are visible holding black pens over white paper, suggesting a meeting or presentation is taking place.

Agenda

- 1. Company Introduction**
- 2. Why Takaful?**
- 3. Takaful Model**
- 4. The Journey So Far**
- 5. Products**
- 6. Distribution Channels**
- 7. Value Beyond Profit**

■ Company Intro



■ Company Intro





Agenda

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Why Takaful ?

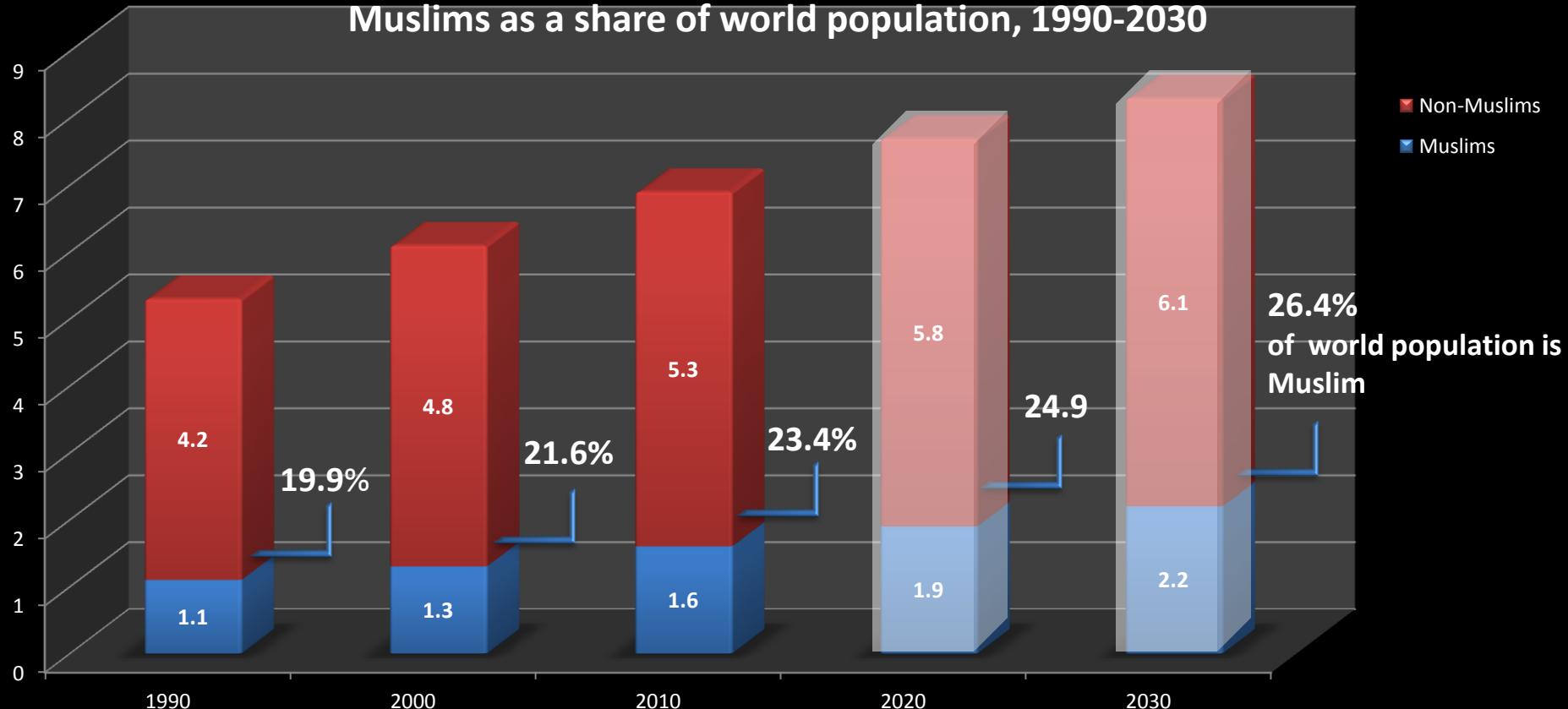


Muslim Majority

Global Muslim Population



Muslims as a share of world population, 1990-2030



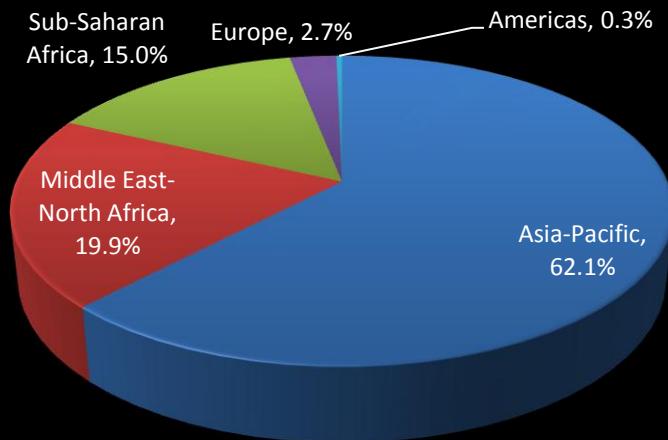
Source: Pew Research Center's Forum on Religion & Public life. The Future of Global Muslim Population , January 2011

Global Distribution of Muslim Population

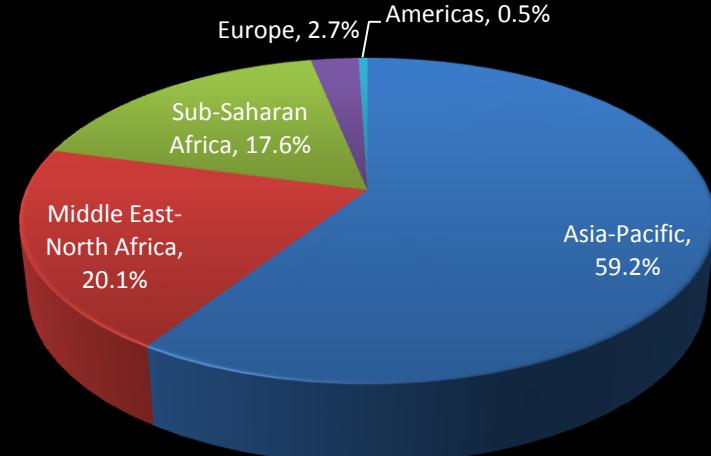


Muslim Population by Region

Estimated Muslim Population 2010



Estimated Muslim Population 2030



Country	Asia-Pacific	Middle East-North Africa	Sub-Saharan Africa	Europe	Americas	Total
2010	1,005,507,000	321,869,000	242,544,000	44,138,000	5,256,000	1,619,314,000.00
2030	1,295,625,000	439,453,000	385,939,000	58,209,000	10,927,000	2,190,154,000.00

Over 62% of the global Muslim population is in Asia-Pacific region and about 20% is in the MENA region.

MENA region includes 20 countries and territories, is home to over 320 million Muslims (about 20% of the world's Muslim population).

Top 10 Muslim Majority Countries



10 Countries with the Largest Number of Muslims in 2010



10 Countries with the Largest Number of Muslims in 2030



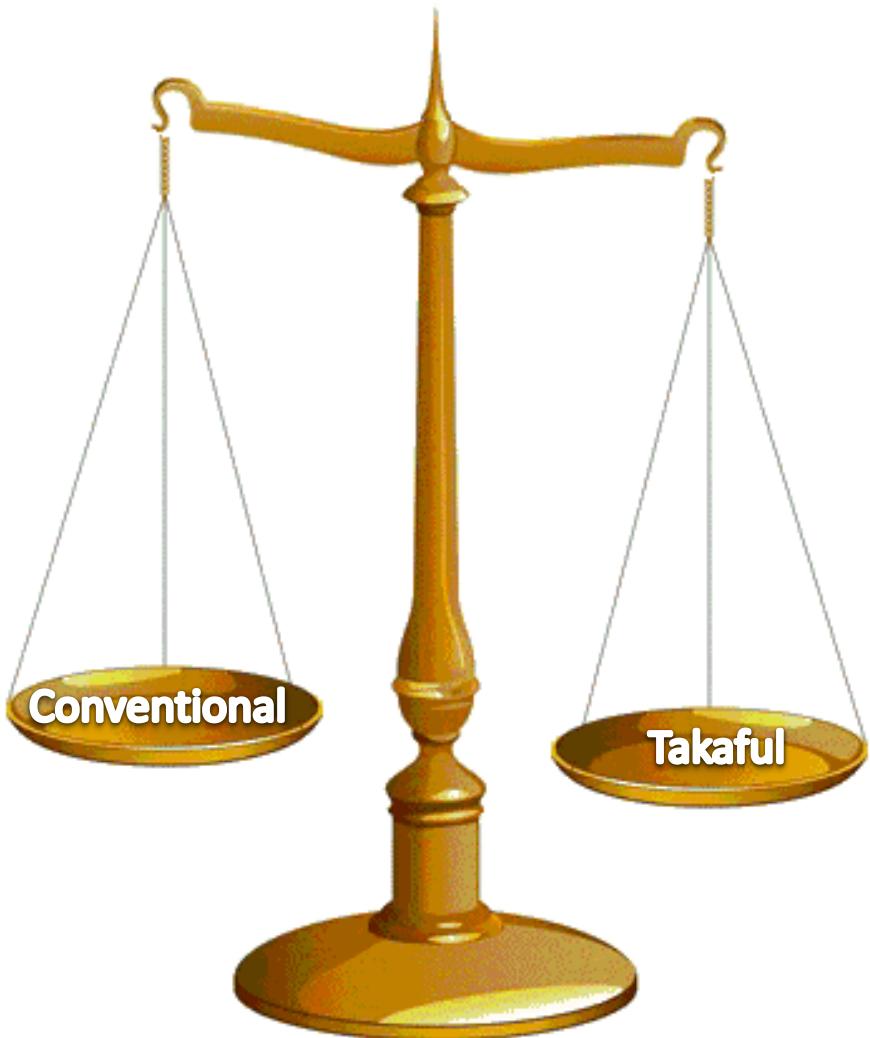
The MENA region has the highest percentage of Muslim-majority countries.

Approximately 83 million people live in Egypt today.

Approximately one-in-four (26%) Muslims in the region live in Egypt.

Pew Research Center's Forum on Religion & Public life • The Future of Global Muslim Population , January 2011

Why Takaful ?



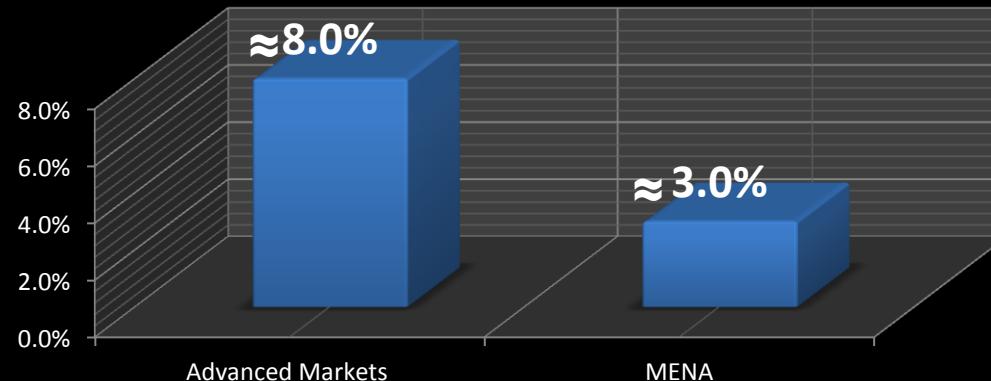
Muslim Majority

Penetration Against GDP

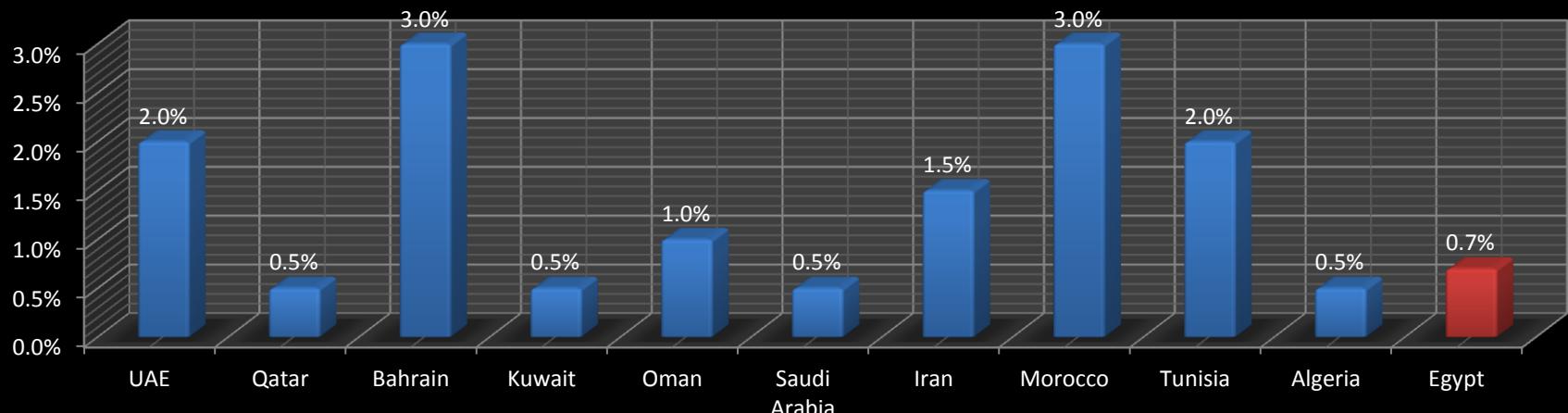
Why Takaful ?



Average insurance penetration in advanced markets/ MENA 2011



≈ Insurance penetration in MENA countries



Why Takaful ?

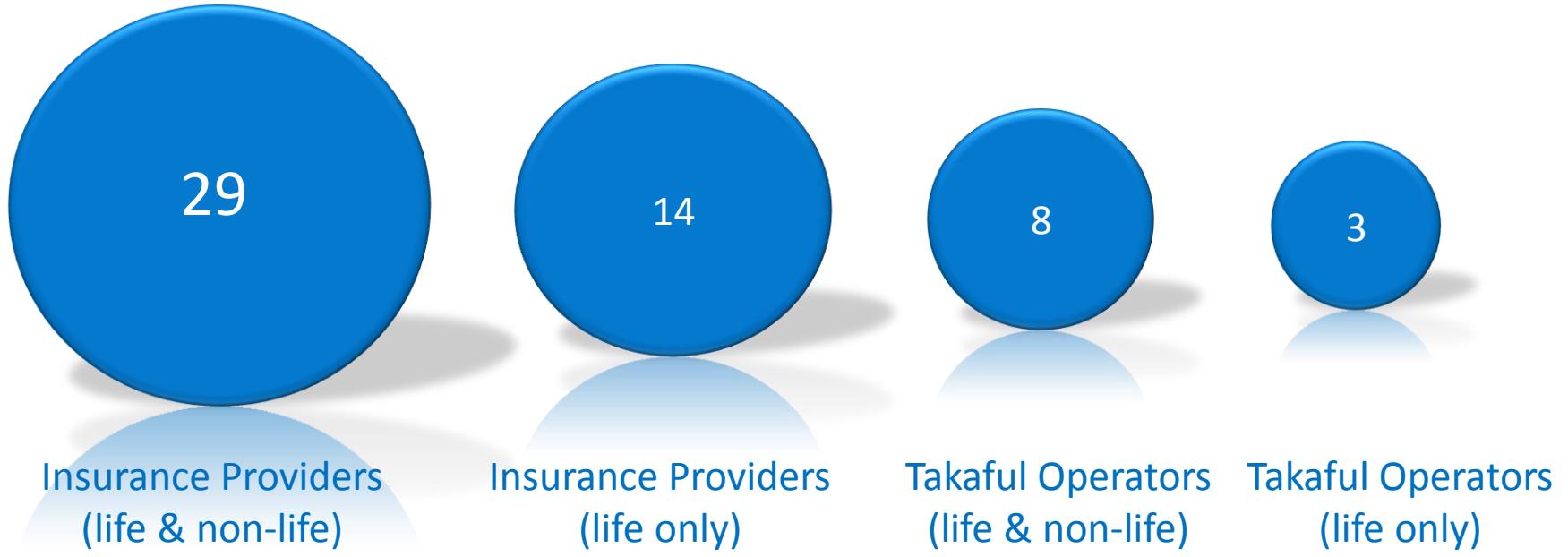


Muslim Majority

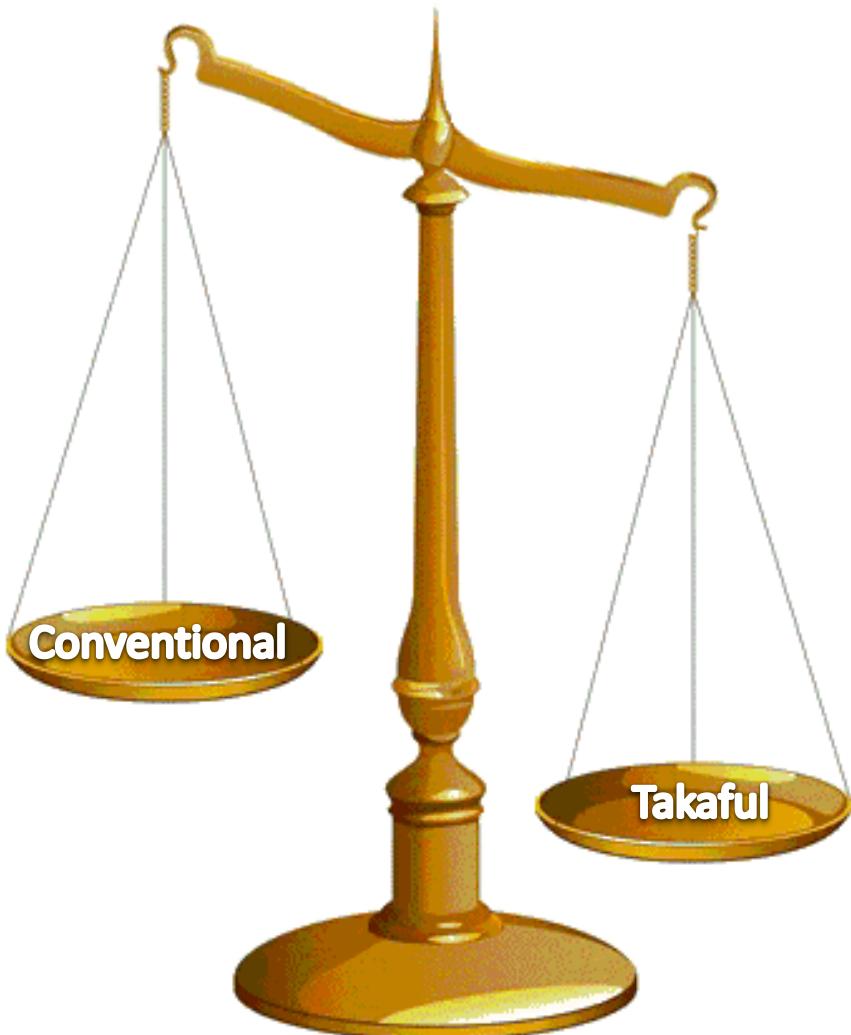
Penetration Against GDP

Regulator & Market

Egyptian Insurance Market Landscape



Why Takaful ?



Muslim Majority

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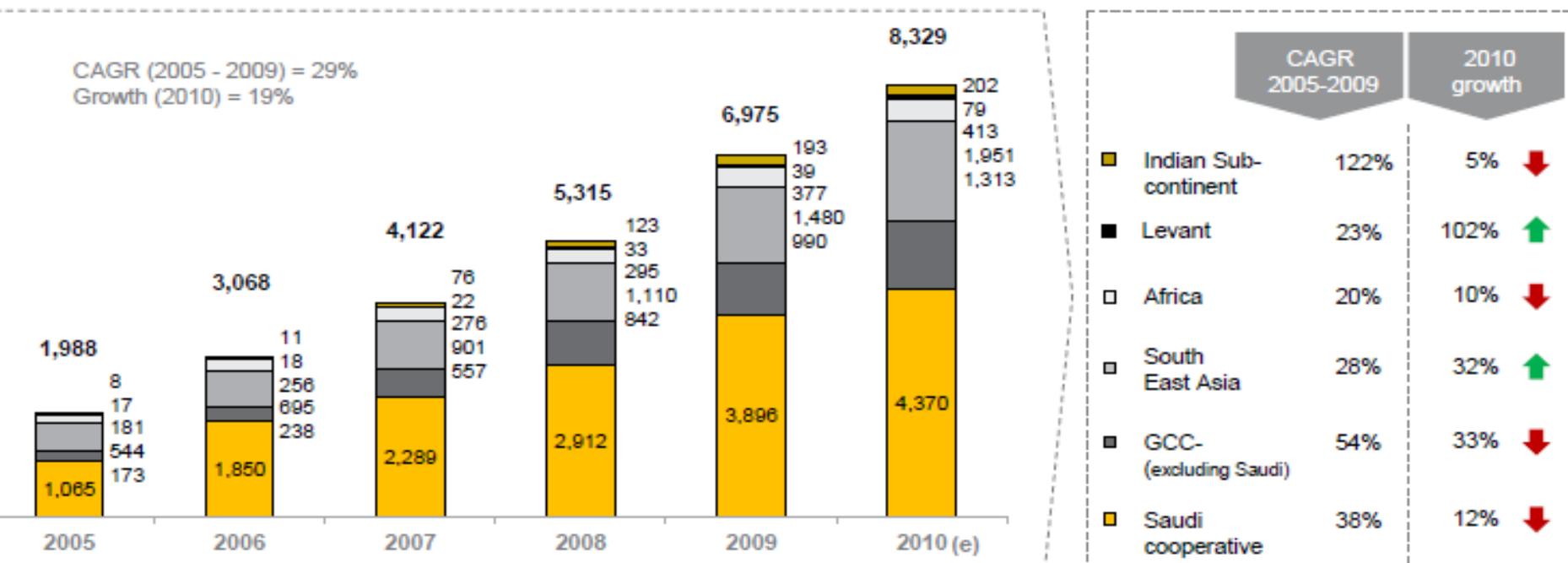
Regulator & Market

Global & MENA Takaful Growth

Global Takaful contributions growth

Global gross Takaful contributions reached US\$8.3b in 2010 and continue to depict healthy growth. US\$4.3b of these contributions came from Saudi cooperatives

Global Gross Takaful Contributions – including Saudi cooperatives (US\$m)



Global Takaful - excluding cooperative contributions (US\$m)

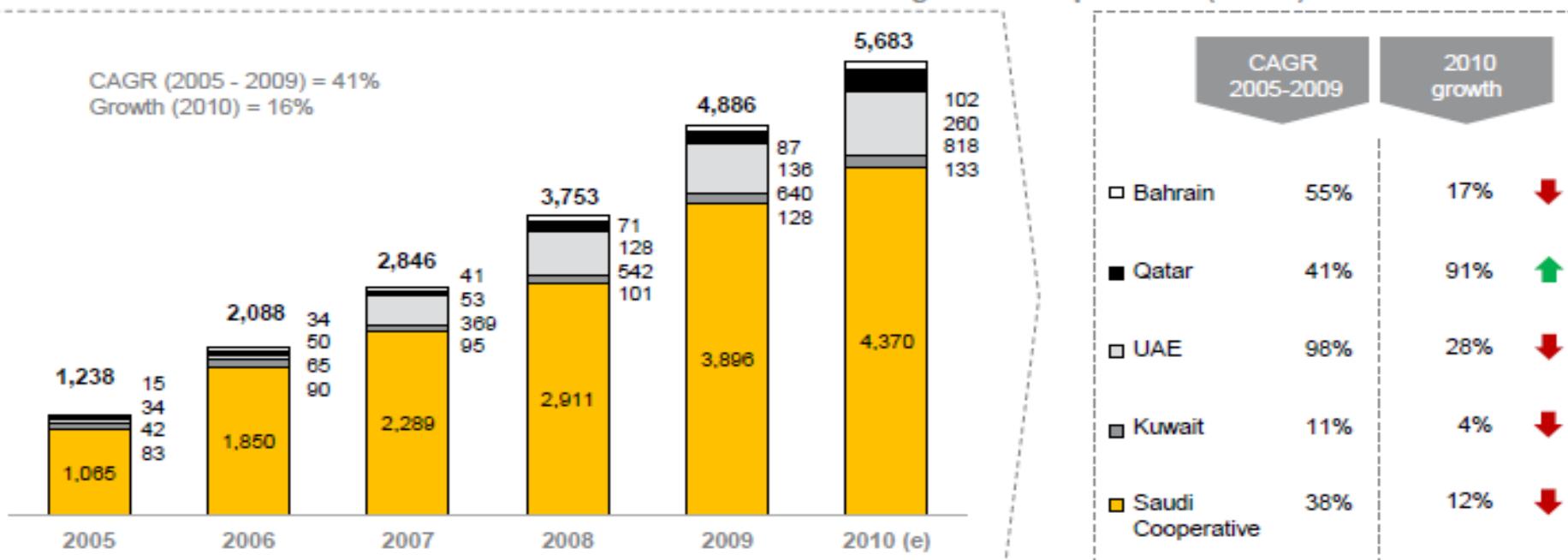
924	1,219	1,833	2,402	3,079	3,959	Pure Takaful	35%	29%
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Saudi Arabia requires all insurance companies to operate under a cooperative business model. Similarities exist between the cooperative model and Takaful, so that most re-Takaful operators are permitted to conduct business with them. In fact, various regional Takaful operators have subsidiaries in Saudi working under the cooperative model. However, as the model is different from Takaful practiced in other regions, we are treating it in separation to the pure Takaful industry.

GCC Takaful contributions growth

Overall, the GCC experienced relatively slower growth this year post implementation of compulsory medical in Saudi and Abu Dhabi during the last two years

Gross Takaful Contributions in the GCC – including Saudi cooperatives (US\$m)



GCC Takaful - excluding cooperative contributions (US\$m)

173	238	557	842	990	1,313	Pure Takaful	55%	33% ↓
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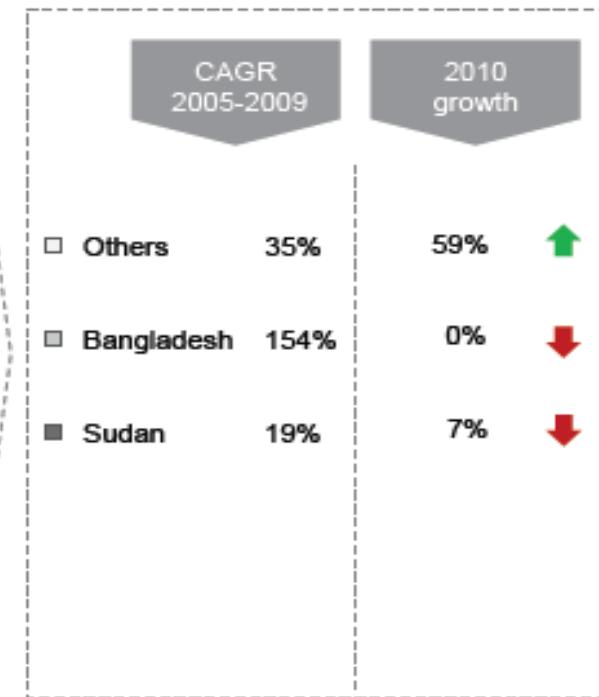
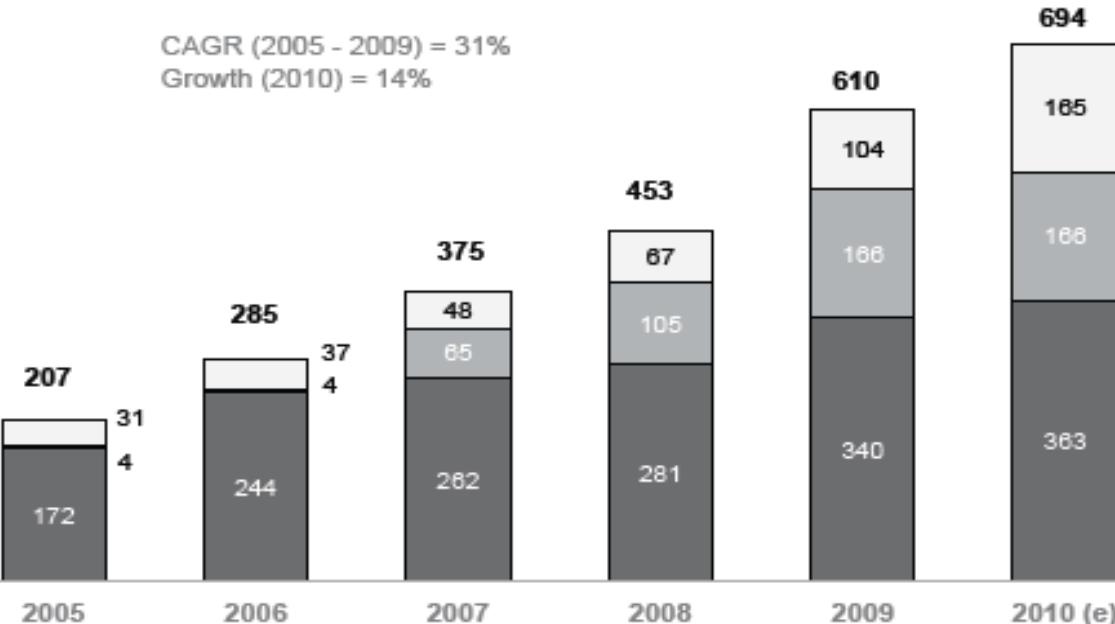
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Other markets Takaful contributions growth

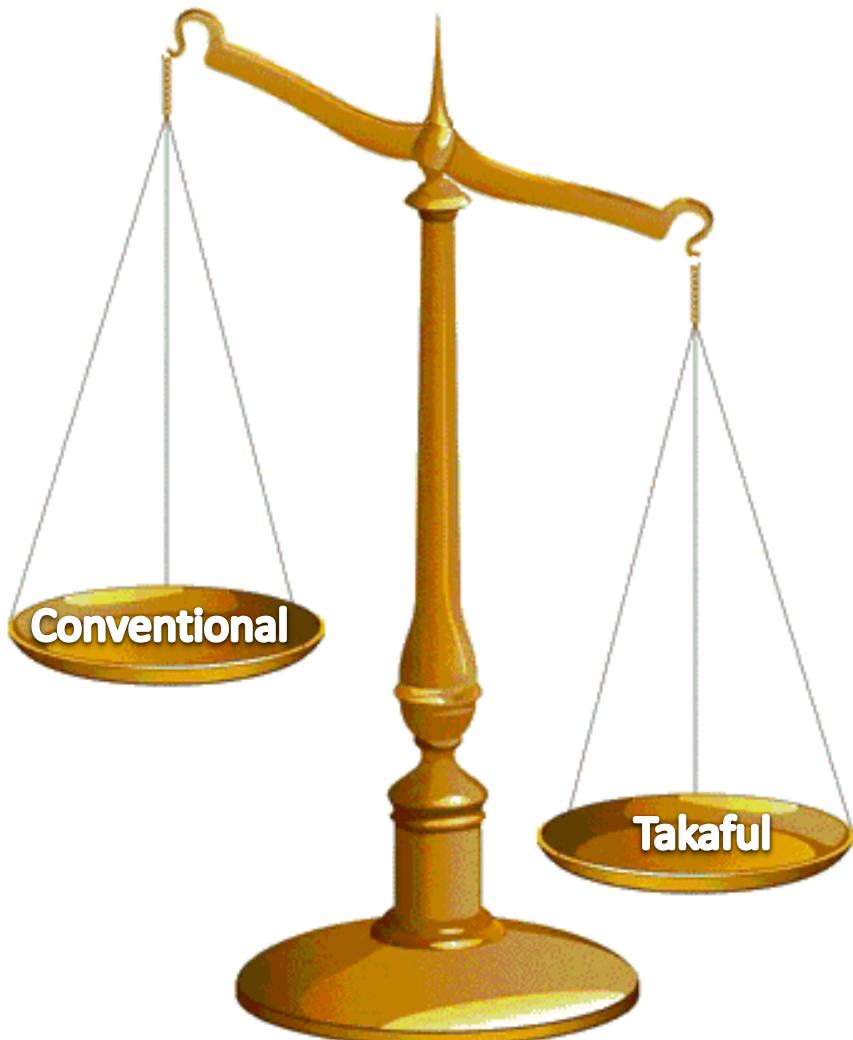
Sudan is the most significant market outside GCC and SEA. Jordan and Egypt have just under US\$50m in gross Takaful contributions but are showing strong growth

Gross Takaful Contributions in Other Markets (US\$m)

CAGR (2005 - 2009) = 31%
Growth (2010) = 14%



Why Takaful ?



Muslim Majority

Penetration Against GDP

Regulator & Market

Global & MENA Takaful Growth

Shariah Compliance



Dr. Osama El Abd (Member)
Chairman Al Azhar University

Dr. Mohamed El Shahat (Member)
Secretary General of Islamic Supreme Council and a member
in the Islamic Research Council

Dr. Nasr Farid Wasel
(Chairman)

Former Grand Mufty of Egypt and
a member in the Islamic Research
and the Fiqh Council for the
Muslim World Association

Shariah Board

بسم الله الرحمن الرحيم

الحمد لله رب العالمين و الصلاة و السلام على سيدنا محمد و على آله و صحبه أجمعين

تقرير هيئة الرقابة الشرعية

إلى مساهمي شركة نايل فاملي تكافل

السلام عليكم و رحمة الله و بركاته

وفقاً للنظام الأساسي يجب علينا تقديم التقرير التالي:

- لقد أرقينا البادئ المستخدمة و العقود المتعلقة بالمعاملات و التطبيقات التي طرحتها شركة نايل فاملي تكافل للفترة المالية الأولى المنتهية في ٣٠ يونيو ٢٠١٠.
- لقد قمنا بالمراقبة الواجبة لإبداء رأي عما إذا كانت نايل فاملي تكافل قدلتزمت بأحكام و مبادئ الشريعة الإسلامية و كذلك بالفتواوى و القرارات و الإرشادات المحددة التي تم إصدارها من قبلنا.
- تقع مسؤولية التأكيد من أن نايل فاملي تكافل تعلم وفقاً لأحكام و مبادئ الشريعة الإسلامية على الإدار، أما مسؤوليتنا فتقتصر في إبداء الرأي الشرعي المستقل بناءً على مراقبتنا لعمليات نايل فاملي تكافل و في إعداد تقرير لكم.
- لقد قمنا بمراقبتنا التي اشتملت على فحص الوثائق و الإجراءات المتبعة من قبل نايل فاملي تكافل على أساس اختبار كل نوع من أنواع العمليات.
- لقد قمنا بختطيط و تنفيذ مراقبتنا من أجل الحصول على جميع المعلومات و التفسيرات التي اعتبرناها ضرورية لتزويدنا بادلة تكفي لإعطاء تأكيد معقول بأن نايل فاملي تكافل لم تخالف أحكام و مبادئ الشريعة الإسلامية.

في رأينا:

- أ. أن العقود و العمليات و المعاملات التي أبرمتها نايل فاملي تكافل للفترة المالية الأولى المنتهية في ٣٠ يونيو ٢٠١٠ ، التي اطلعنا عليها تمت وفقاً لأحكام و مبادئ الشريعة الإسلامية.
 - ب. لا توجد مكاسب تحققت من مصادر أو بطرق تحرماها أحكام و مبادئ الشريعة الإسلامية.
 - ج. إن احتساب الزكاة تم وفقاً لأحكام و مبادئ الشريعة الإسلامية، و هي من مسؤولية المساهمين.
- نسأل الله العلي القدير أن يحقق لنا الرشاد و السداد.

والسلام عليكم و رحمة الله و برحماته

فضيلة الشيخ الدكتور /
أسامه العبد
عضو الهيئة

فضيلة الشيخ الدكتور /
محمد الشحات الجندي
عضو الهيئة

فضيلة الشيخ الدكتور / د. نصر فريد واصل
رئيس الهيئة

القاهرة في ٢٨ من رمضان ١٤٣١ هـ الموافق ٧ سبتمبر ٢٠١٠ م

شركة نايل فاملي تكافل

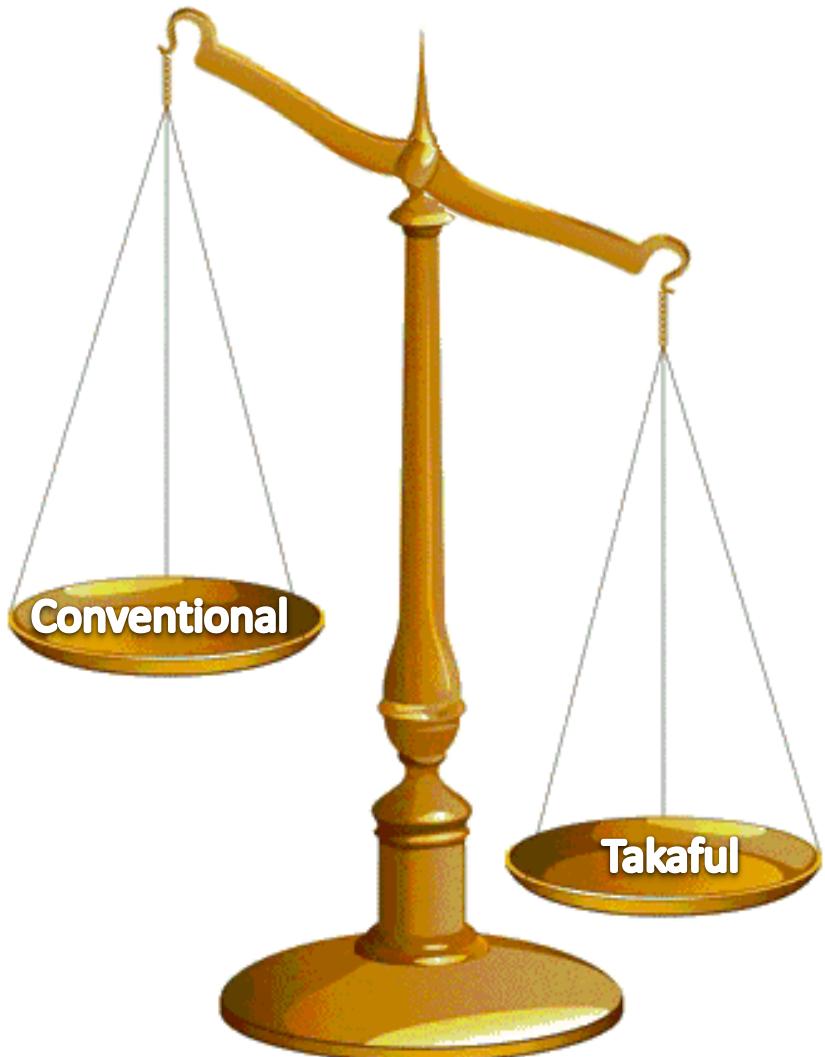


Nile Family Takaful Company

51, Beirut st., Heliopolis, Cairo, Egypt, 11341
 Tel: (+202) 2413 0600 Fax: (+202) 2417 9363
 C.R. No. (45602) Licensed By EFSA (29)
 Subject to the Provisions of Law No. 10 of 1981
www.niletakaful.com

٥١ شارع بيروت - مصر الجديدة - القاهرة - مصر ١١٣٤١
 تليفون: (+٢٠٢) ٢٤١٣١٠٠٠ - فاكس: (+٢٠٢) ٢٤١٧٩٣٣٣٣
 سجل تجاري رقم (٤٥٦٠٢) - رقم الهيئة العامة للرقابة المالية (٩٤)
 خاضعة لحكم قانون الإشراف والرقابة على التأمين رقم ١٠ لسنة ١٩٨١

Why Takaful ?



Muslim Majority

Penetration Against GDP

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Global & MENA Takaful Growth

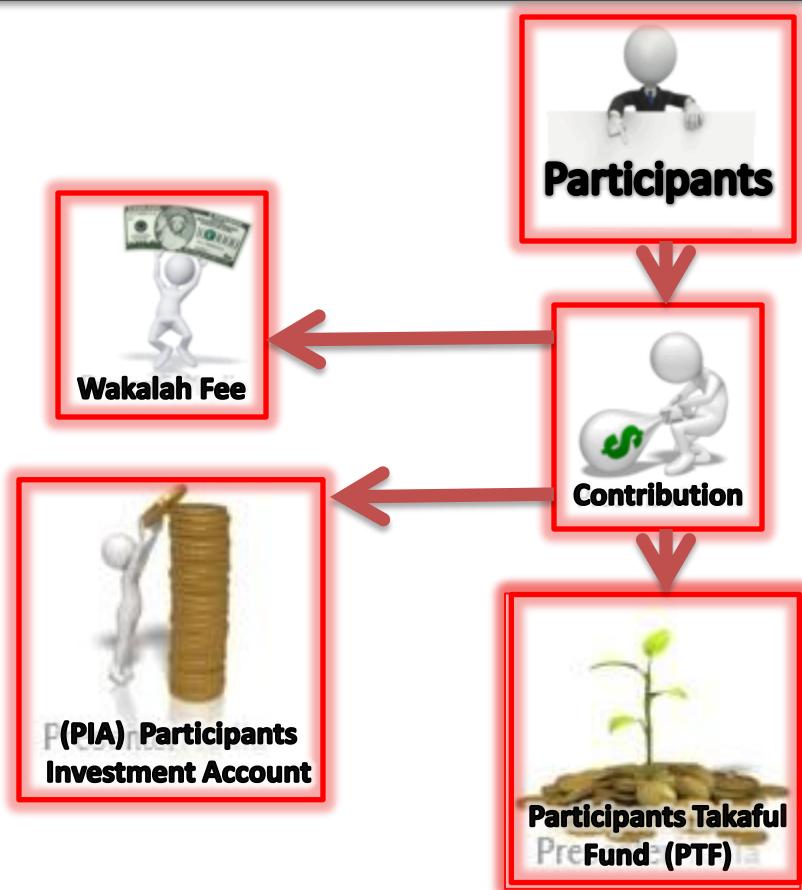
Shariah Compliance

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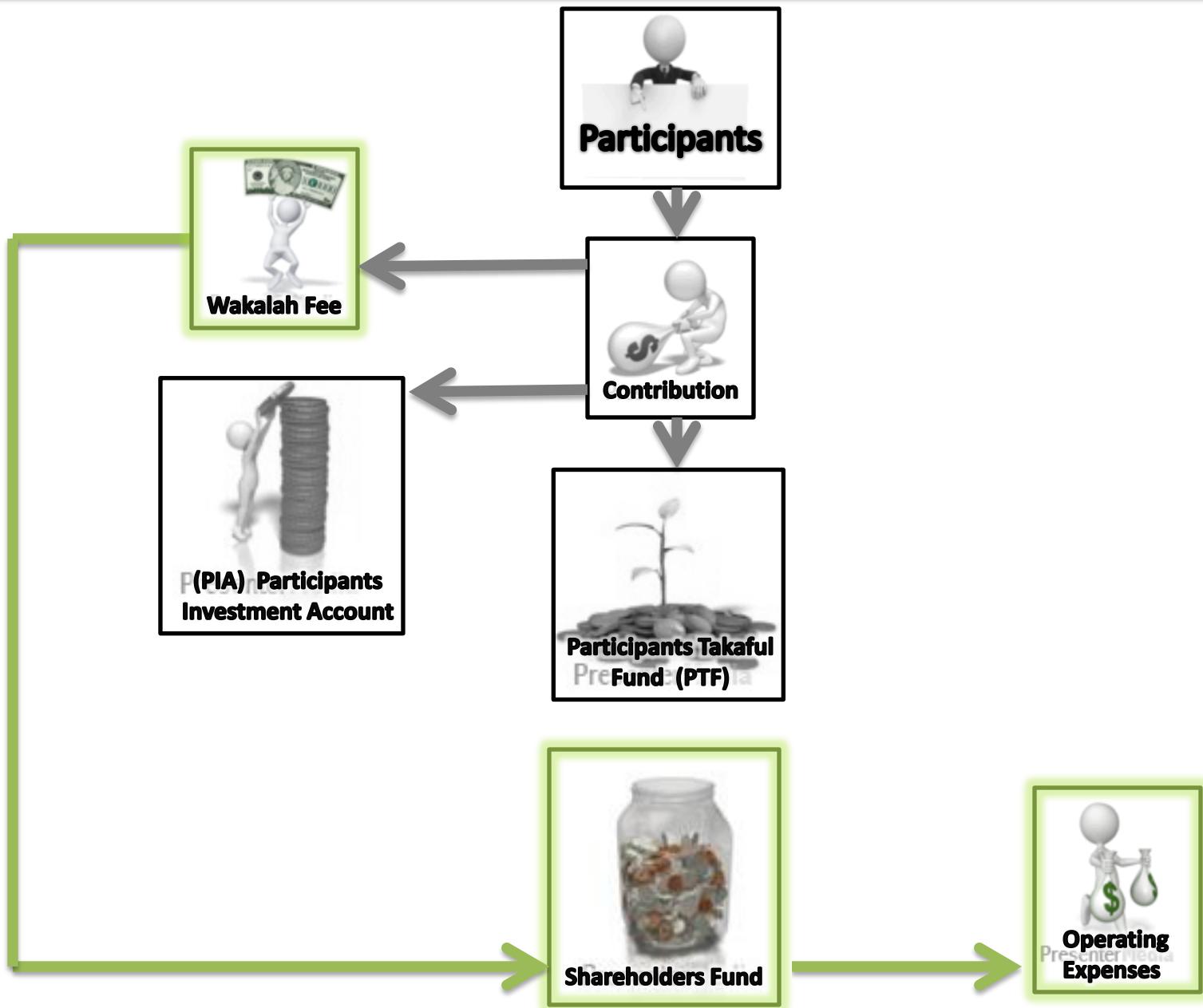
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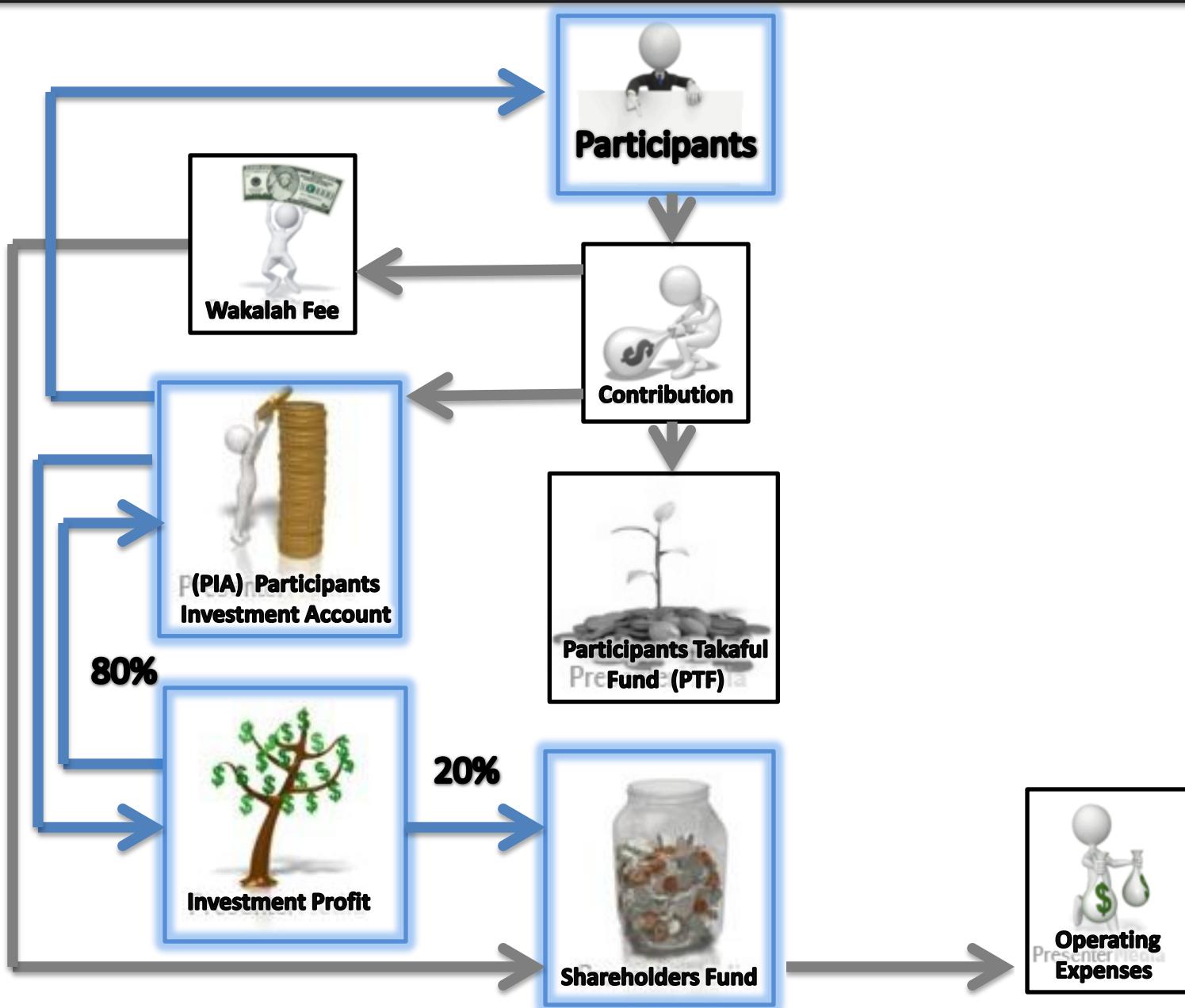
Wakalah / Mudarabah Hybrid Model



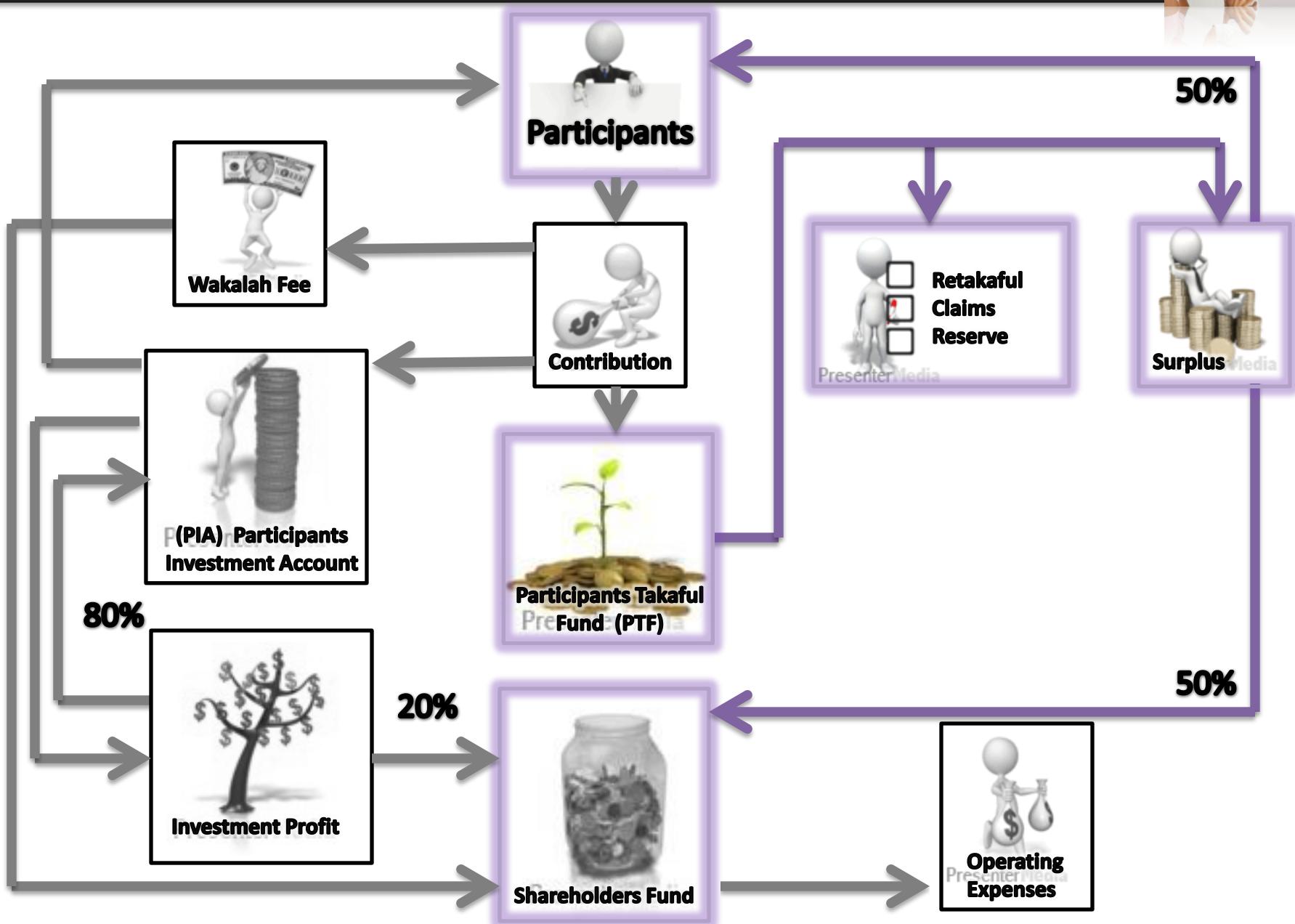
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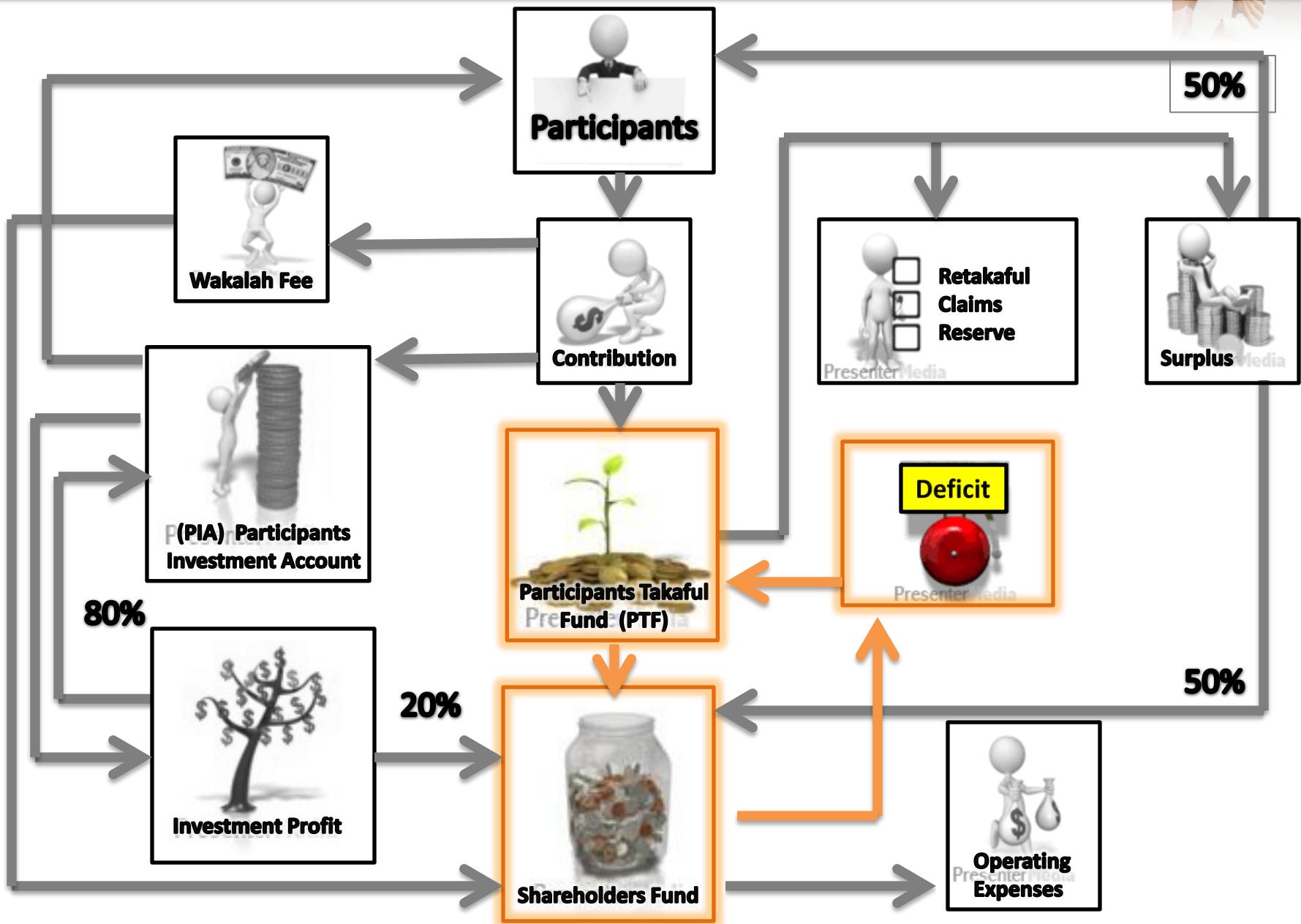
Wakalah / Mudarabah Hybrid Model



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2008-2009

GIZA (Head Office)

20 employees



2008



2010-2011

Tanta ,and Heliopolis

414 employees



2011-2012

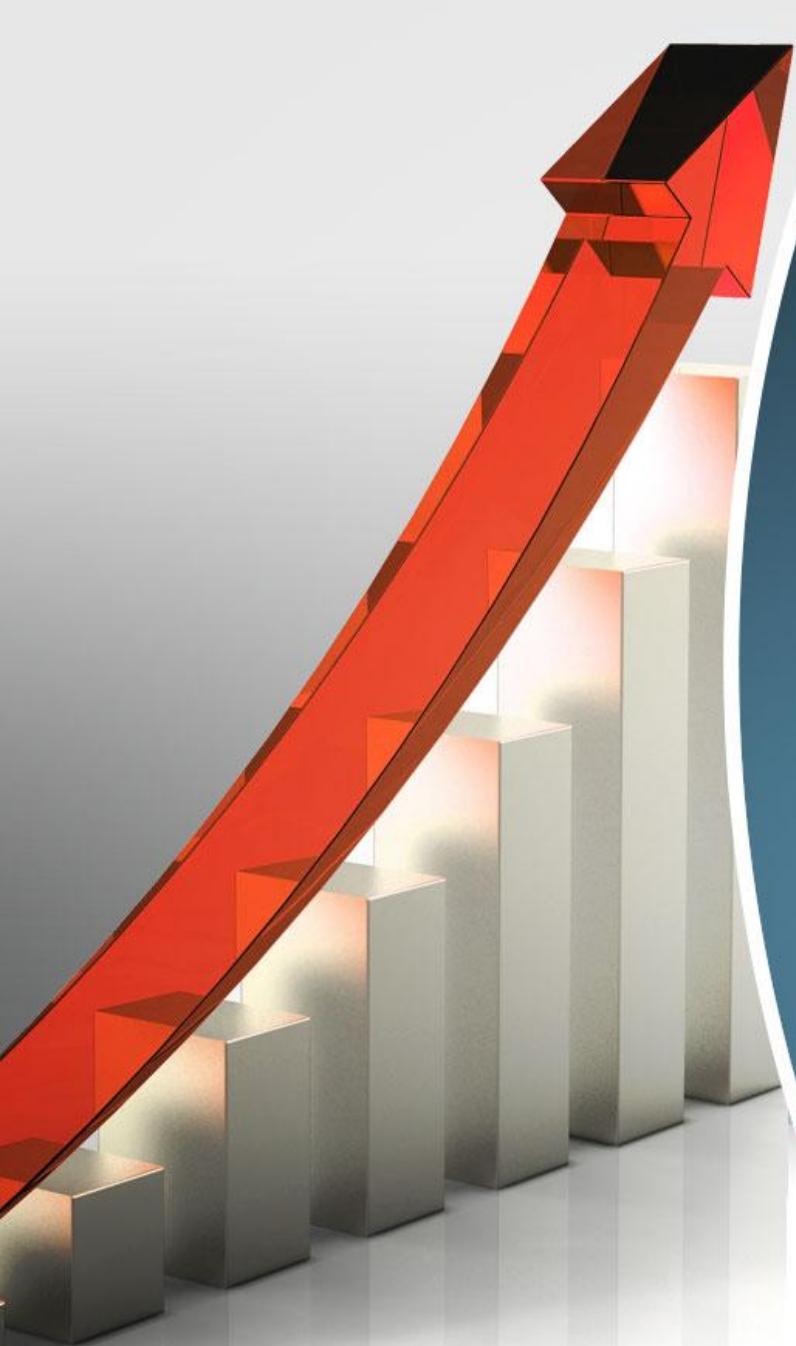
503 employees



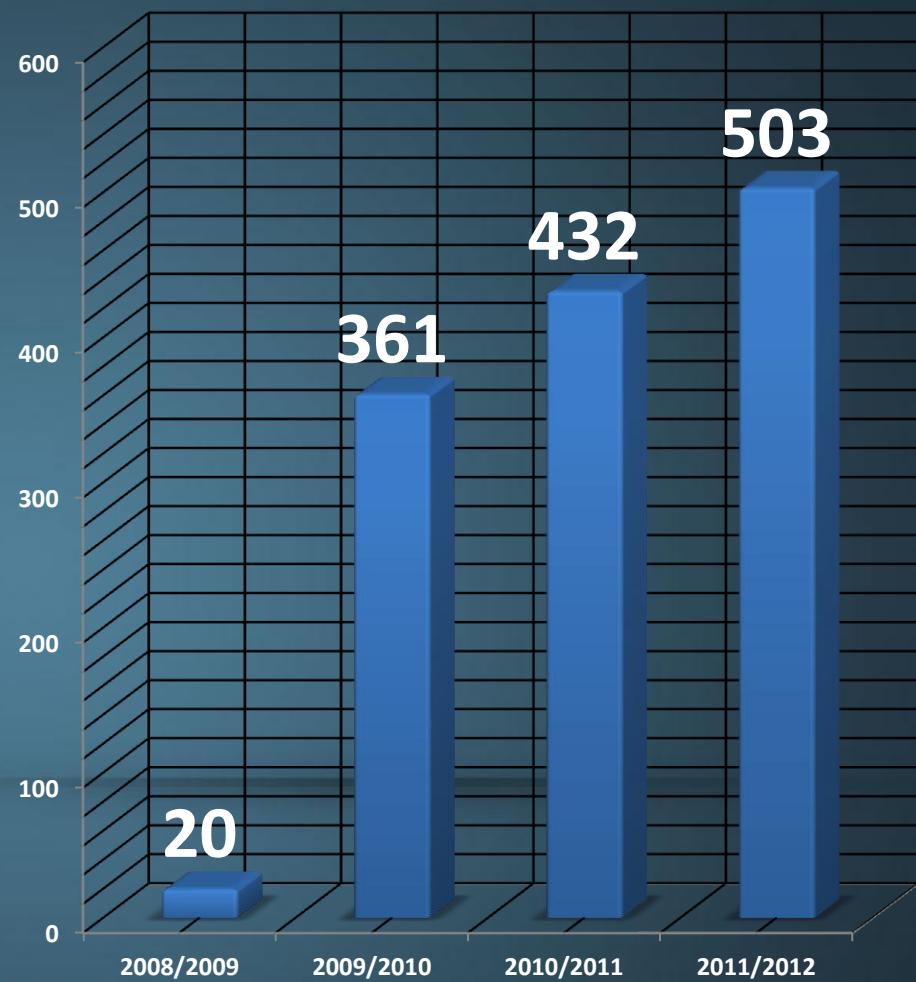
2009-2010

H.O , Mohandiseen , Maadi, Nasr City and Alex.

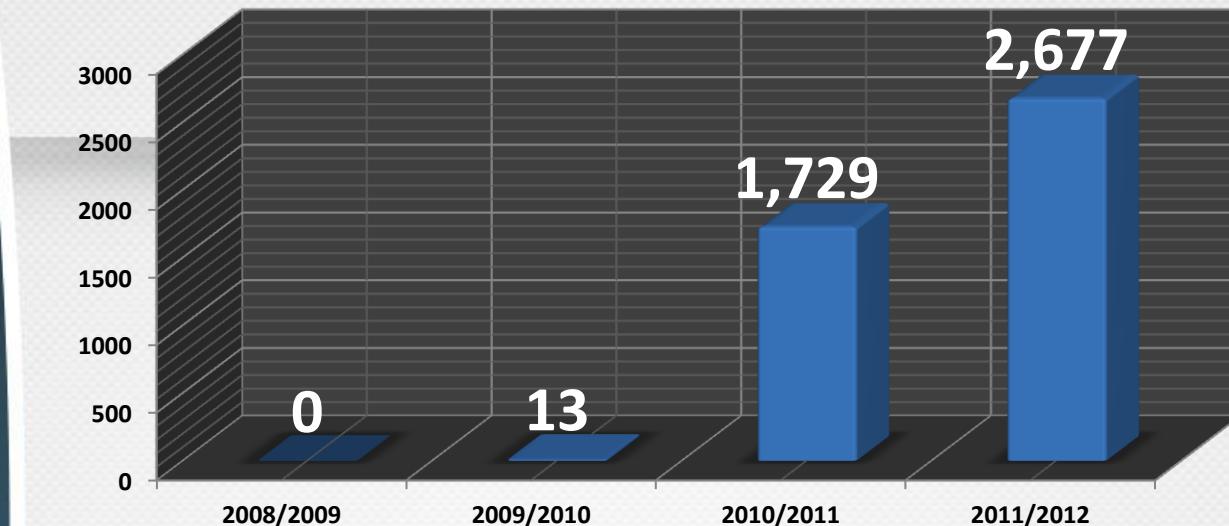
361 employees



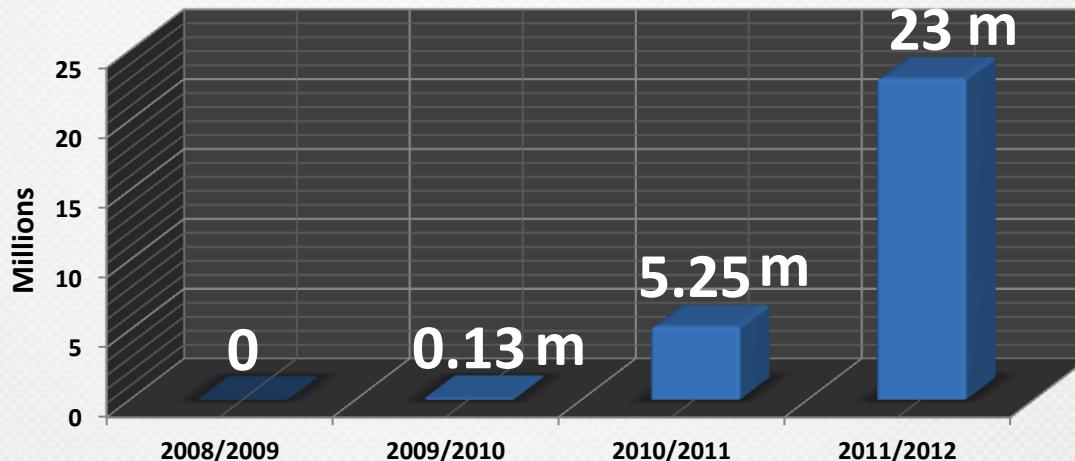
Man POWER



Contract GROWTH



Contribution GROWTH



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Products

GRAF

GTT

Ahdaf

Daman

Themar

Sanabel

Hasad

Nile

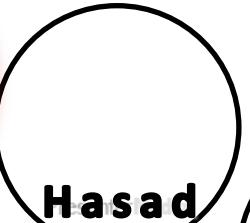
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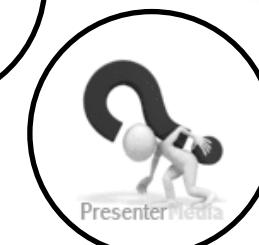
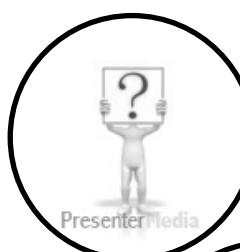
Daman

Ahdaf

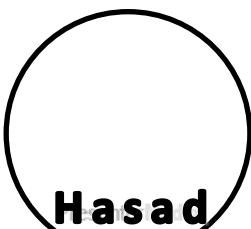
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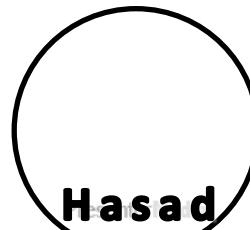
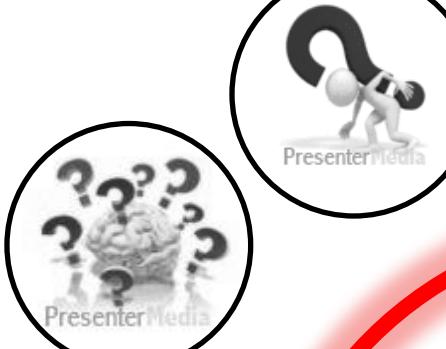
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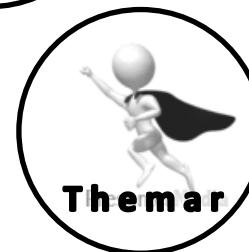
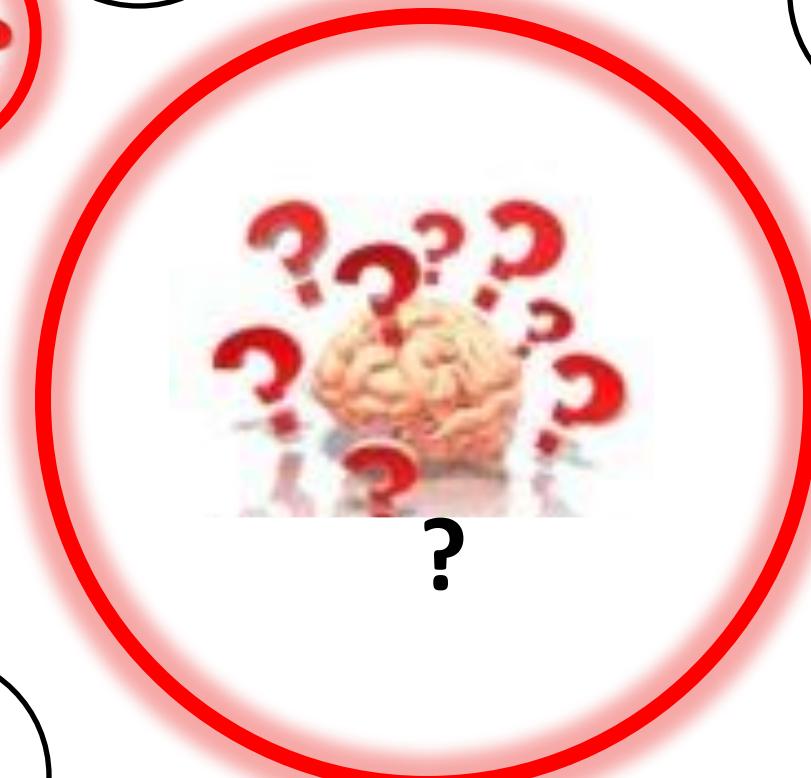
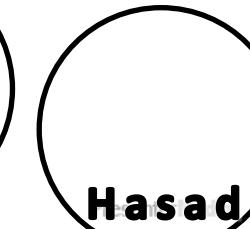
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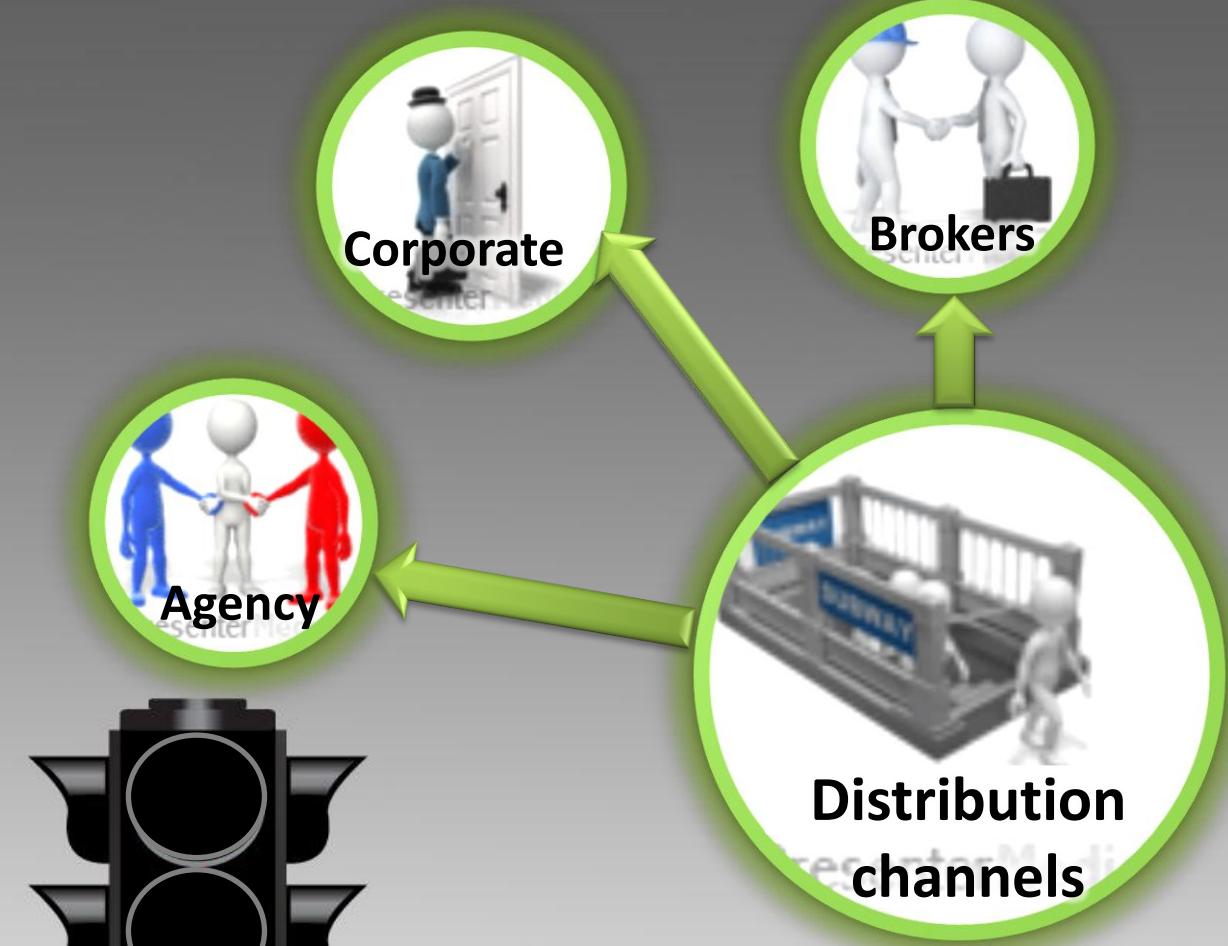
Hasad

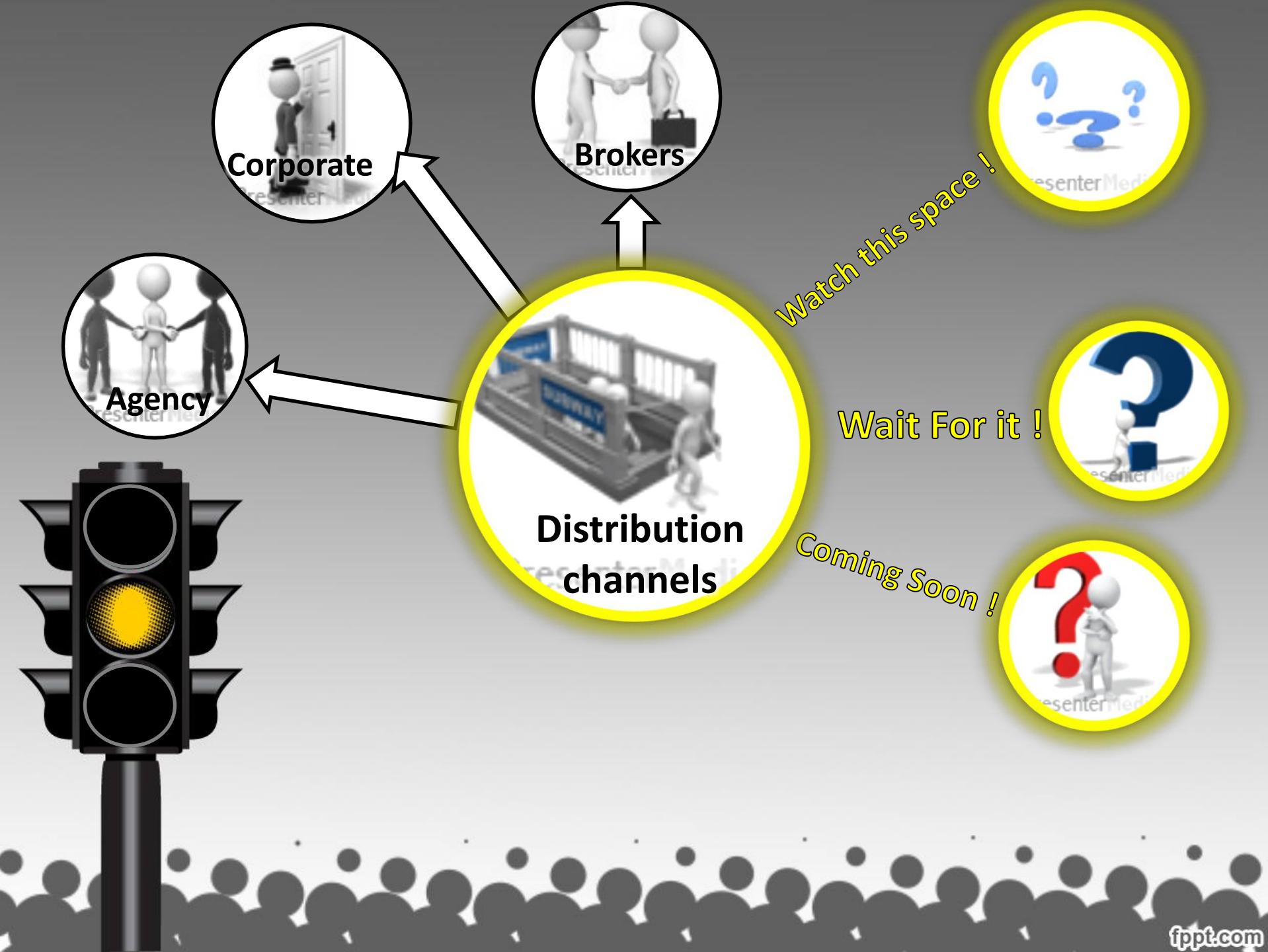
Nile

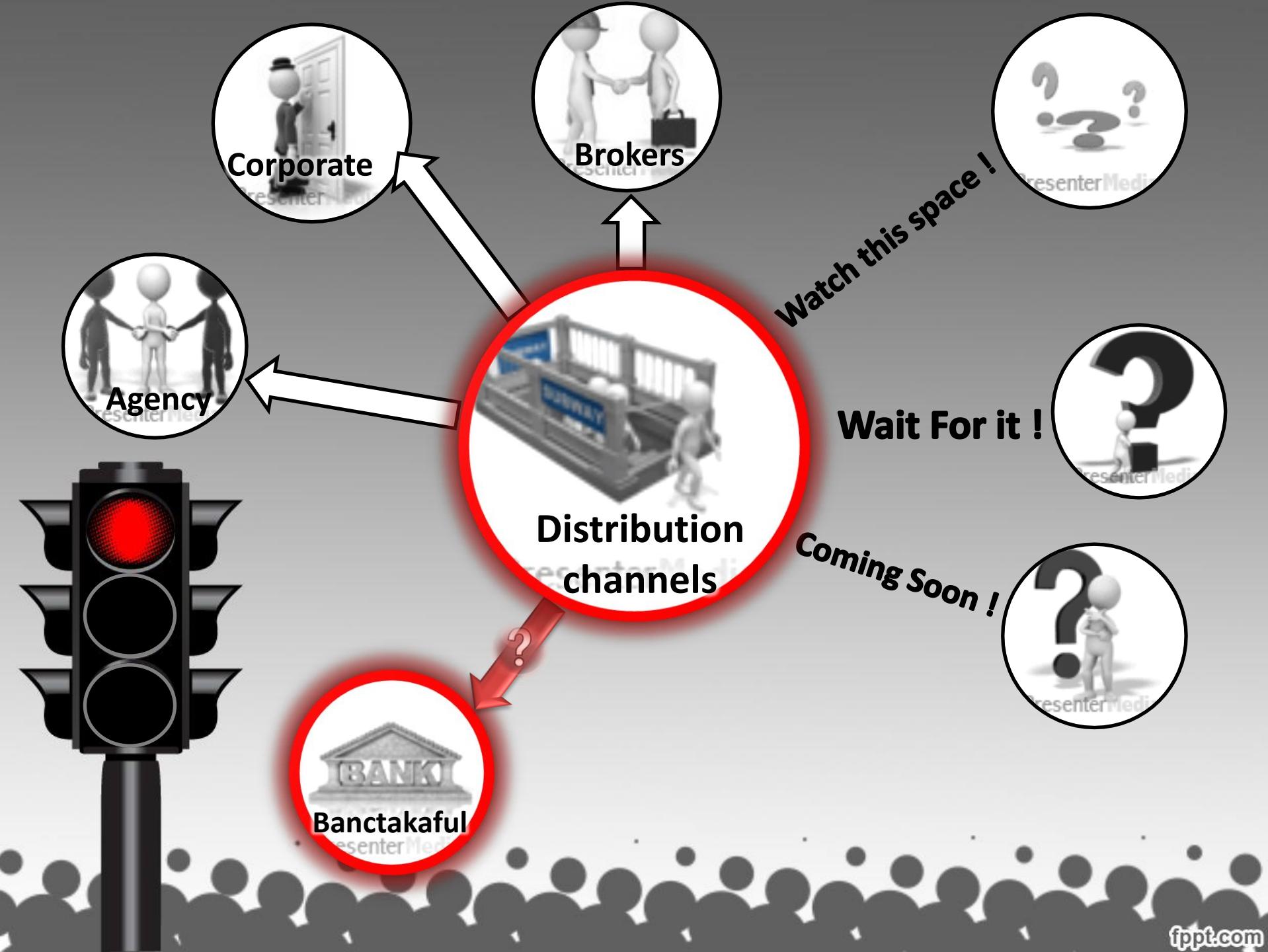


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Value Beyond Profit



Nile Takaful Corporate Social Responsibility (CSR) Activities



Blankets Distribution

Cooperating with a non-profitable organization (NPO) called Bedaya, NT conducted its first CSR activity on 12th January 2012.

Building Roofs & Water Supply

In June 2012 NT conducted a CSR program to sponsor El Rouda village in El Fayoum District with the cooperation of the NPO Bedaya Organization by supplying needy families with clean water and building roofs.



Ramadan Campaign

In Ramadan 2012, with the involvement of many NT staff, a campaign was undertaken to distribute over a hundred Ramadan food parcels in El Rouda village filled with the essentials needed to break their fast (futoor) and prepare their breakfast (suhoor).

Hand in Hand

for a

Better Future !



**THANK
YOU**

