

Kafalat s.a.l. — Lebanon's Bank-Owned SME Loan Guarantee Corporation

City Innovation Library · Good practice · Lebanon

Quality score: 29/100

Evidence strength: Cautionary / limited

Summary

Founded in 2000 by ~50 Lebanese banks, Kafalat guarantees SME loans in five priority sectors, using reserve-requirement exemptions to drive bank uptake — a model whose banking-sector dependency was exposed by Lebanon's 2019 financial collapse.

Key dimensions

Dimension	Score
Evidence of impact / measured results	1/3
Transferability / demonstrated replication	1/3
Scalability	1/3
Sustainability / continuity	1/3
Innovation	0/3
Inclusiveness / equity	0/3
Multi-stakeholder collaboration	2/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-23

[Kafalat s.a.l.](#) — accessed 2026-09-23

[Kafalat official site — guarantee statistics](#) — accessed 2026-09-23

[BLOM Invest Bank BRITE — Kafalat guarantee portfolio data](#) — accessed 2026-09-23

[Lebanon Ministry of Economy and Trade — SME Strategy: A Roadmap to 2020](#) — accessed 2026-09-23

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