



SUPPORTING GROWTH & EMPLOYMENT

MISSION

SANAD's mission is to finance micro, small, and medium enterprises (MSMEs) and low-income households in the Middle East, North Africa and selected countries of sub-Saharan Africa via qualified lenders. SANAD thereby fosters economic development and job creation including youth employment, agriculture, affordable housing, and innovations in finance and financial technologies.

COUNTRIES OF OUTREACH

Algeria, Egypt, Iraq, Jordan, Lebanon, Palestinian Territories, Tunisia, Yemen and select countries in sub-Saharan Africa

CONTRIBUTION TO THE SDGS

Based on mapping against SDG

	Subloans facilitated to MSMEs and households ¹ Average amount of subloans ¹ Volume of subloans enabled for SANAD's target group ¹	476,000 USD 3,320 USD 1,577,842,000
	Share of subloans disbursed to rural and semi-urban end-borrowers	61%
	Share of female clients in SANAD partner institutions' portfolio ³ Share of indirect female jobs supported in MSMEs receiving financing through partner institutions ^{1,2} Share of direct female jobs contributed to within SANAD Equity sub-Funds' partner institutions Share of female participants in capacity building projects	46% 34% 47% 48%
	Indirect jobs supported in MSMEs receiving financing through partner institutions ^{1,2} Direct jobs supported in investee companies receiving equity financing ¹ Partners served by SANAD with individual capacity building ¹ People benefitted from technical assistance ¹	321,200 600 196 36,100
	Number of active borrowers Number of partner institutions ¹ Share of outstanding portfolio in local currencies Number of subloans contributed to by building up SANAD ESF partner institutions ¹	29,100 56 17% 195,400
	Share of subloans in local currencies Share of young clients in SANAD partner institutions portfolio ³	95% 41%
	Committed capital (USD) DSF ¹ Committed capital (USD) ESF I & II ¹ Total volume of technical assistance projects ¹	USD 465,000,000 USD 57,000,000 USD 24,000,000

INVESTORS

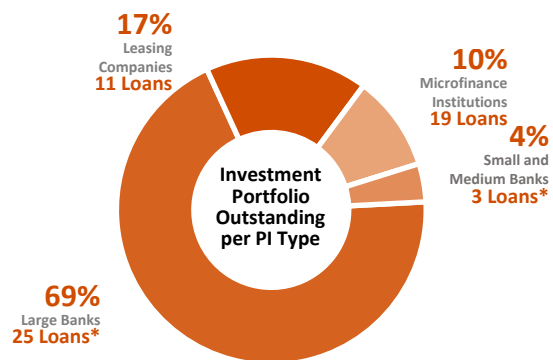
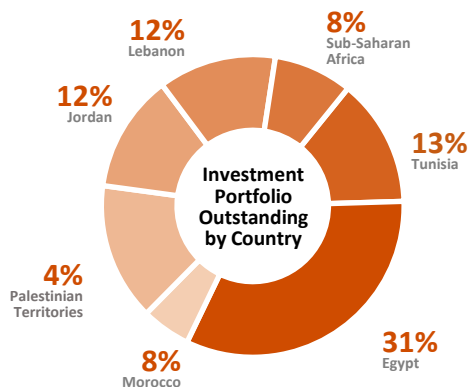


ADVISOR

DEBT SUB-FUND

Portfolio Breakdown

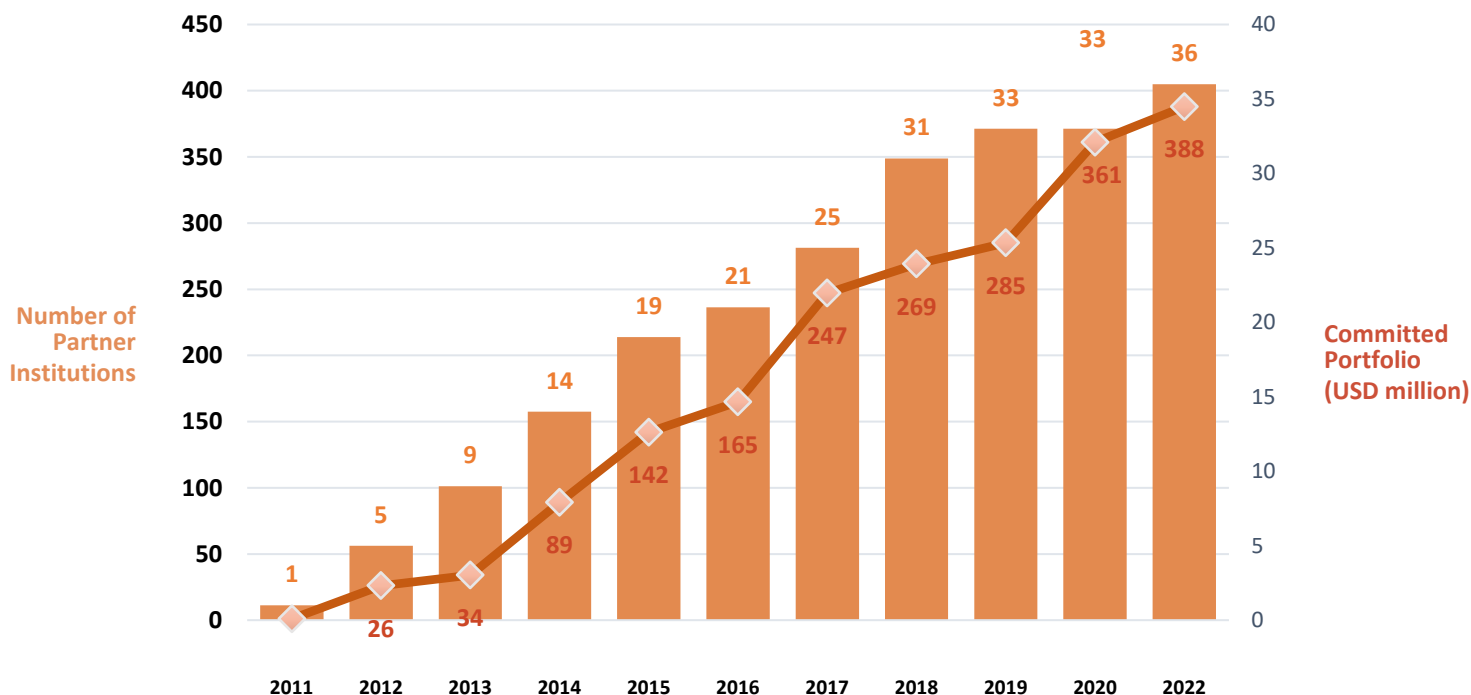
Committed Investment Portfolio: **\$ 388.1 million**
 Total Available Funding: **\$ 430.3 million**
 Cumulative Investment Portfolio: **\$ 793.9 million**



As at 31 December 2022

*Large, small and medium banks

DEBT SUB-FUND COMMITTED INVESTMENT PORTFOLIO AND NUMBER OF PARTNER INSTITUTIONS



EQUITY SUB-FUND I

First close: **Fund Raising Closed Q4 2012, Fund life: 12 years**
 Equity Investments: **4**

EQUITY SUB-FUND II

First close: **Q3 2019 Fund Raising Ongoing, Fund life: 12 years**
 Equity Investments: **2**

TECHNICAL ASSISTANCE FACILITY

PURPOSE

SANAD combines financing with technical assistance. Through targeted non-financial support, SANAD helps create an enabling environment for entrepreneurs in the Middle East and North Africa, and selected countries in sub-Saharan Africa.

KEY FIGURES (SINCE INCEPTION)

- Total Project Volume: **USD 24.3 million**
- Number of projects approved: **334**
- Average project size: **USD 72.825**
- Partner Institutions cost share in total costs (individual TA): **31%**

KEY IMPACT THEMES



MSME Finance



Digitalization



Fintech



Responsible Finance



Agricultural Finance



Entrepreneurship



Women Empowerment

DISCLAIMER

The Fund is registered in the Grand Duchy of Luxembourg as an investment company with variable capital subject to the Law of 13 February 2007 and is reserved for institutional, professional or other well-informed investors as defined by Luxembourg law. The issue document or the assets held in the Fund have, however, not been approved or disapproved by any authority. The information given herein does not constitute an offer or solicitation in a jurisdiction where to do so is unlawful or where the person making the offer or solicitation is not qualified to do so or where a person receiving the offer or solicitation may not lawfully do so nor does it constitute a commitment of the Fund to offer its shares, notes, and/or other instruments to any investor. No guarantee is given as to the completeness, timeliness, or adequacy of the information provided herein. No investment may be made except upon the basis of the current issue document of the Fund.

All forward-looking statements have been compiled on a best efforts basis, taking into account multiple variables which may be subject to change, including, without limitation, exchange rates, general developments in banking markets and regulations, interest rate benchmarks, and others. Actual developments could differ from the expectations expressed in forward-looking statements. Past performance is not a reliable indicator of future results. Prices of shares and the income from them may fall or rise and investors may not get back the amount originally invested. The Funds are under no obligation to update or alter any forward-looking statement whether as a result of new information, future events, or otherwise. Please note that the achievement of goals also depends on the relevant governance bodies taking decisions supporting the portfolio and on the availability of adequate funding.

Neither the Funds nor Finance in Motion GmbH nor any of their shareholders, directors, officers, employees, advisors or agents makes any representation or warranty or gives any undertaking of any kind, express or implied, or, to the extent permitted by applicable law, assumes any liability of any kind whatsoever, as to the timeliness,

adequacy, correctness, completeness or suitability for any investor of any opinions, forecasts, projections, assumptions and any other information contained in, or otherwise in relation to, this document or assumes any undertaking to supplement any such information as further information becomes available or in light of changing circumstances. The content of this information is subject to change without prior notice. This document does not necessarily deal with every important topic or cover every aspect of the topics it deals with. The information in this document does not constitute investment, legal, tax or any other advice. It has been prepared without regard to the individual financial and other circumstances of persons who receive it.

These materials do not constitute an offer to sell or an offer to purchase any securities. Any such offer regarding the securities described herein will only be made by means of a confidential private offering memorandum. These materials are not for distribution in the United States or to US Persons, except pursuant to available exemptions under the Securities Act of 1933 and the Securities Exchange Act of 1934. If these materials are distributed in the United States or to US Persons by Finance in Motion, such distribution will be in compliance with applicable US federal and state securities laws and regulations including without limitation SEC Rule 15a-6. Offers and sales to US Institutional Investors and US Major Institutional Investors, as these terms are defined in the SEC Rule 15a-6 and related interpretive guidance, are chaperoned by Global Alliance Securities, LLC ("GAS"), an SEC-registered broker-dealer and FINRA member (web: www.globalalliancesecurities.com) in accordance with the requirements of SEC Rule 15a-6.

Not for distribution in or into Canada, Japan or Australia or to any person or in any other jurisdiction in which such distribution would be prohibited by applicable law.

© Finance in Motion GmbH 2023. All rights reserved.

All figures and other information contained in this fact sheet refer to 31 December 2022.