



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 ² Average amount of subloans ² Volume of subloans enabled for SANAD's target group ²	560,000 USD 3,400 USD 1,895,000,000
	Share of subloans disbursed to rural and semi-urban end-borrowers	41%
	Share of female clients in SANAD partner institutions' portfolio ^{4,5} 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	49% 34% 44% 49%
	Indirect jobs supported in MSMEs receiving financing through partner institutions ^{1,2} Direct jobs supported in investee companies receiving equity financing ^{2,3} Partners served by SANAD with individual capacity building ² People benefitted from technical assistance ²	383,000 600 205 42,000
	Number of active borrowers Number of partner institutions ² Share of outstanding portfolio in local currencies	95,900 59 16%
	Share of subloans in local currencies ⁵ Share of young clients in SANAD partner institutions portfolio ^{4,5}	93% 37%
	Committed capital (USD) DSF Committed capital (USD) ESF I & II Total volume of technical assistance projects	USD 462,000,000 USD 82,000,000 USD 27,000,000

INVESTORS



ADVISOR

¹ Figures are modeled by SANAD based on primary reporting and third-party data.

² Cumulative figure since SANAD's inception.

³ Figures have been pro rated according to SANAD's respective ownership share.

⁴ Figures are based on the reporting of a sample of SANAD PIs on clients with individual subloans in their portfolio.

⁵ Results reflect performance of SANAD Debt Sub-Fund only

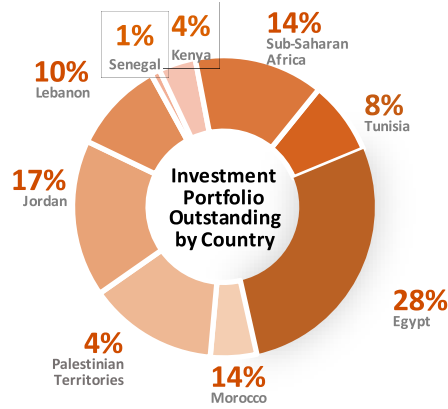
DEBT SUB-FUND

Portfolio Breakdown

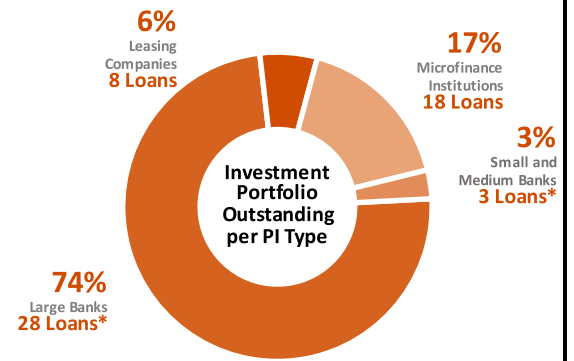
Committed Investment Portfolio: **\$ 402.3 million**

Total Available Funding: **\$ 439.1 million**

Cumulative Investment Portfolio: **\$ 879 million**

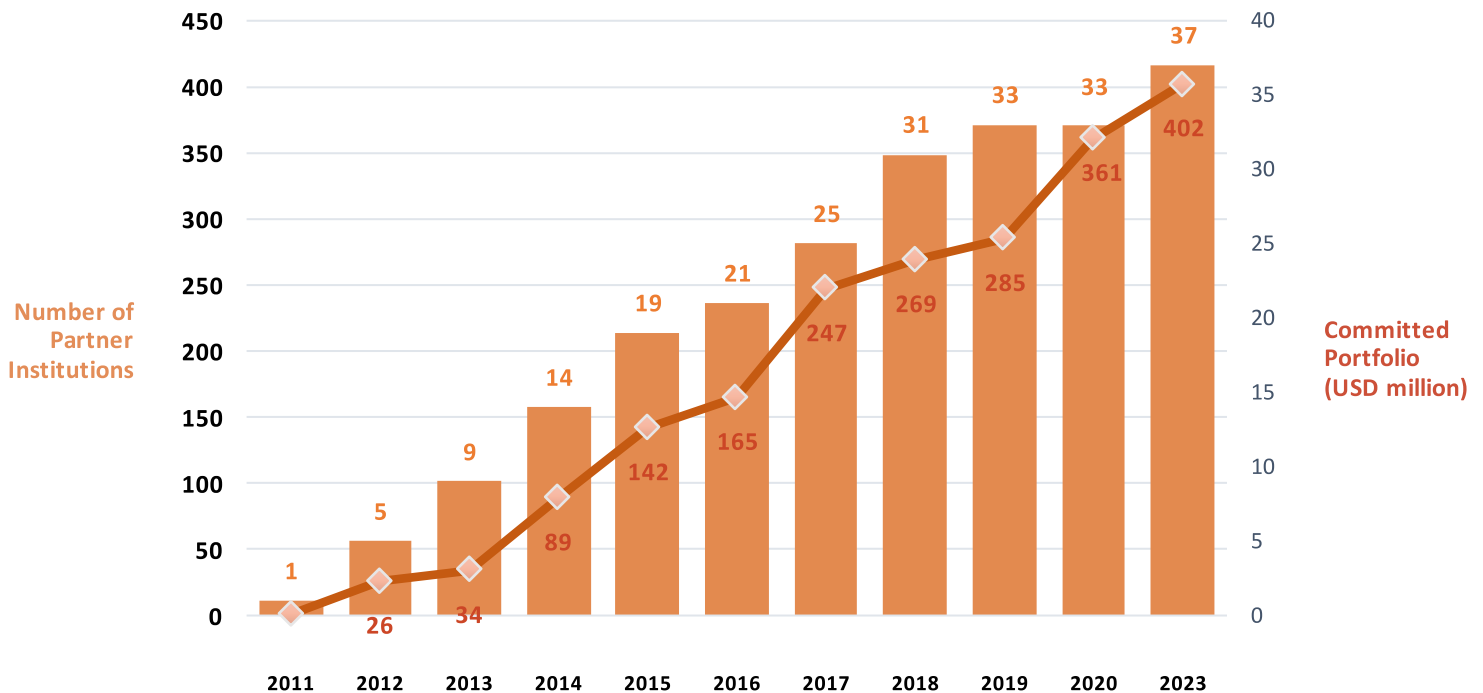


As at 31 December 2023



*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 26.6 million**
- Number of projects approved: **363**
- Average project size: **USD 72,930**
- Partner Institutions cost share in total costs (individual TA): **30%**

KEY IMPACT THEMES



MSME Finance



Digitalization



Fintech



Responsible Finance



Agricultural Finance



Entrepreneurship



Women Empowerment

DISCLAIMER

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All figures and other information contained in this fact sheet refer to 30 September 2023.