

At a glance

Corporate Information	Public-private partnership involving donor agencies, international financial institutions, and private institutional investors
Fund Structure	Specialized investment fund, SICAV-SIF, involving different share classes
Domicile	Luxembourg
Inception	August 2011
Initiator	KfW Development Bank
Donors & Investors	German Federal Ministry of Economic Cooperation and Development (BMZ), European Union (EU), KfW Development Bank, Development Bank of Austria (OeEB), Swiss State Secretariat for Economic Affairs (SECO), Finance in Motion GmbH, Hauck & Aufhäuser Fund Services S.A., GLS Treuhand e.V., GLS Gemeinschaftsbank eG, Entrepreneurial Development Bank (FMO)
Donors to Technical Assistance Facility	German Federal Ministry of Economic Cooperation and Development (BMZ), European Union (EU), Development Bank of Austria (OeEB), Swiss State Secretariat for Economic Affairs (SECO)
Advisor	Finance in Motion GmbH (Frankfurt am Main, Germany)
Technical Assistance Management	Finance in Motion GmbH (Frankfurt am Main, Germany)
Mission	<p>The fund finances micro, small, and medium enterprises (MSMEs) and low-income households in the Middle East and North Africa via qualified local lenders. SANAD thereby fosters economic development and job creation – including youth employment – agriculture, affordable housing, and innovations in finance, and financial technologies.</p> <ul style="list-style-type: none"> • Maintain and create employment, especially for the youth, primarily through support for small and medium enterprises • Reduce poverty by facilitating self-employment, primarily through microfinance • Build inclusive financial systems by cooperating with banks, microfinance institutions, and other institutions to facilitate access to financial services • Increase access to financing for housing, promote agriculture and financial innovation
Currently Eligible Countries	Algeria, Egypt, Iraq, Jordan, Lebanon, Morocco, Palestinian Territories, Tunisia, Yemen
End-Beneficiaries	MSMEs with limited access to finance and low-income households with limited access to housing loans
Partner Institutions	Microfinance institutions, commercial banks, leasing and factoring companies, financial service providers, other financial institutions
Financial Instruments	Medium and long-term senior loans, guarantees, term deposits, stand-by facilities, mezzanine and equity financing
Non-Financial Services	Through the SANAD Technical Assistance Facility: capacity building, training, research and development to increase access to finance for MSMEs

Funded by



Federal Ministry
for Economic Cooperation
and Development



KfW

OeEB
Österreichische
Entwicklungsbank AG

Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation
Federal Department of Economic Affairs,
Education and Research SEDER
State Secretariat for Economic Affairs SECO

FMO
Entrepreneurial
Development
Bank

GLS Bank
das macht Sinn

GLS Treuhand

Calvert
Impact Capital™

Advised by

finance in motion

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Business Operations

(as at 31 December 2020)

Total available funding:
USD 494.0 million

Amount of approved debt investments
(since inception in Aug 2011):
USD 766.5 million

Debt investment portfolio committed:
USD 360.6 million

Number of Partner Institutions:
33

Development Performance

(since inception in August 2011)

Cumulative amount of loans facilitated
to MSMEs:
USD 757.5 million

Cumulative number of loans facilitated
to MSMEs:
228,847

Average size of loans facilitated to
MSMEs:
USD 3,310

SANAD Technical Assistance Facility

(since inception in October 2011)

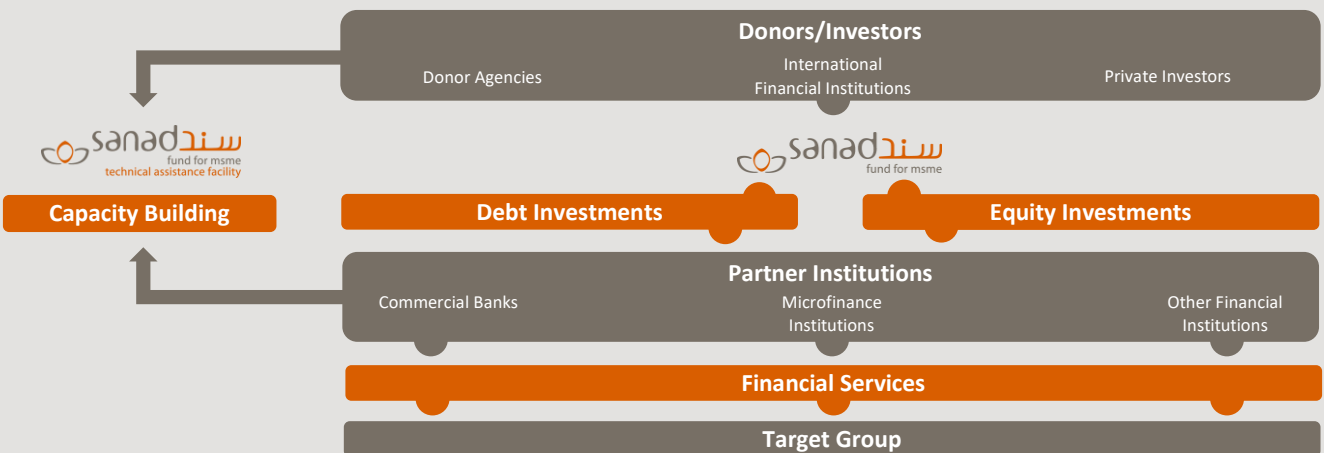
Total project volume:
USD 20.9 million

Number of projects approved: **270**

Number of institutions supported:
69 MFIs, 49 commercial banks, 112 others

Countries of outreach: **Egypt, Iraq,
Jordan, Lebanon, Morocco, Palestinian
Territories, Tunisia, Yemen, Algeria, SSA**

Working Mechanism



Contact information

Local Partner Institutions

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