



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

1	NO POVERTY		Loans facilitated to MSMEs and households Average amount (USD) of sub-loans SANAD Partner Institutions (PIs) DSF and ESF I + II	263,986 3,721 42
2	ZERO HUNGER		Share of rural and semi-urban sub-loans	23%
8	DECENT WORK AND ECONOMIC GROWTH		Jobs supported in MSMEs receiving financing through a SANAD PI Direct jobs contributed to within SANAD ESF I PIs PIs served by SANAD with individual technical assistance People trained	280,000 2,881 190 34,213
9	INDUSTRY, INNOVATION AND INFRASTRUCTURE		Volume of sub-loans enabled for SANAD's target group (USD) Sub-loans contributed to through institution building by SANAD ESF I	982 million 1,485,877
10	REDUCED INEQUALITIES		Share of sub-loans in local currency Loans enabled to women borrowers through MFIs financed by SANAD DSF	88% > 35,000
17	PARTNERSHIPS FOR THE GOALS		Committed capital (USD) DSF Committed capital (USD) ESF I & II Total project volume for technical assistance (USD)	469 million 69 million 22 million

INVESTORS



ADVISOR



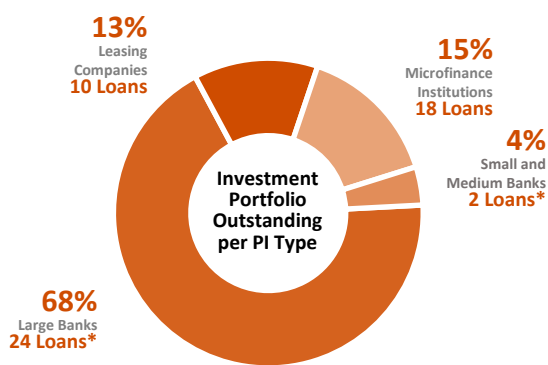
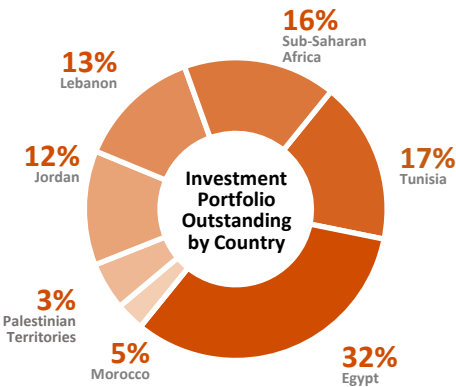
DEBT SUB-FUND

Portfolio Breakdown

Committed Investment Portfolio: **\$ 352.6 million**

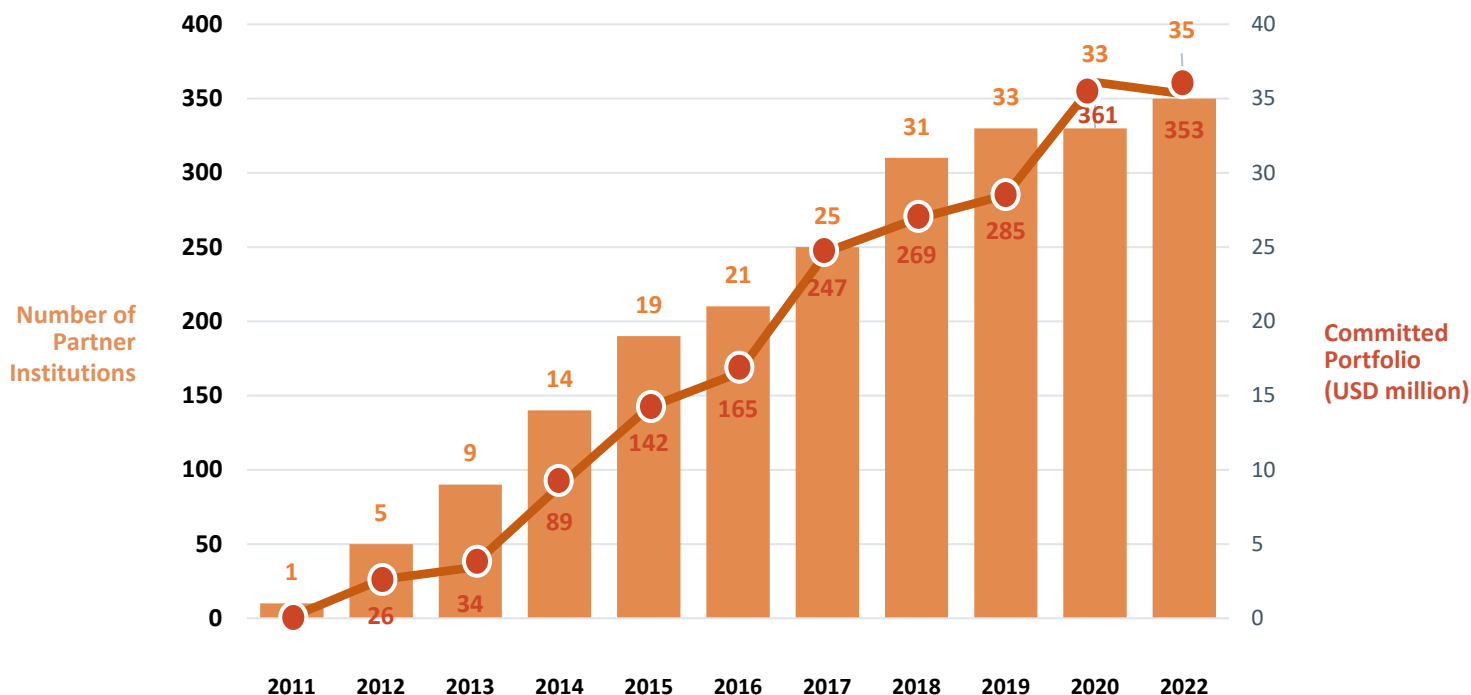
Total Available Funding: **\$ 429.7 million**

Cumulative Investment Portfolio: **\$ 715.8 million**



*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: **5**

EQUITY SUB-FUND II

First close: **Q3 2013 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 22 million**
- Number of projects approved: **311**
- Average project size: **USD 70,885**
- Partner Institutions cost share in total costs (individual TA): **31%**

KEY IMPACT THEMES



MSME Finance



Digitalization



Fintech



Responsible Finance



Agricultural Finance



Entrepreneurship



Women Empowerment

www.sanad.lu

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 2021. All rights reserved.

All figures and other information contained in this fact sheet refer to 30 September 2021.