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The SANAD Fund for MSME
**Investing in employment
and entrepreneurship**



Who We Are

SANAD is an impact investment fund that promotes employment and entrepreneurship.

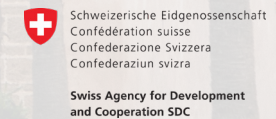
Established in 2011, the SANAD Fund for MSME provides debt or equity financing to local financial institutions that are committed to serving micro, small, and medium enterprises (MSME) and low-income households in the Middle East, North Africa, and select countries of sub-Saharan Africa. Alongside funding, SANAD offers targeted technical assistance to its partners and to entrepreneurs.

SANAD was initiated by KfW, the German development bank, and draws funding from a wide base of international public and private investors, including the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ). The fund is advised by Finance in Motion, a leading impact asset manager.

Contribution to the U.N. Sustainable Development Goals



FUNDED BY



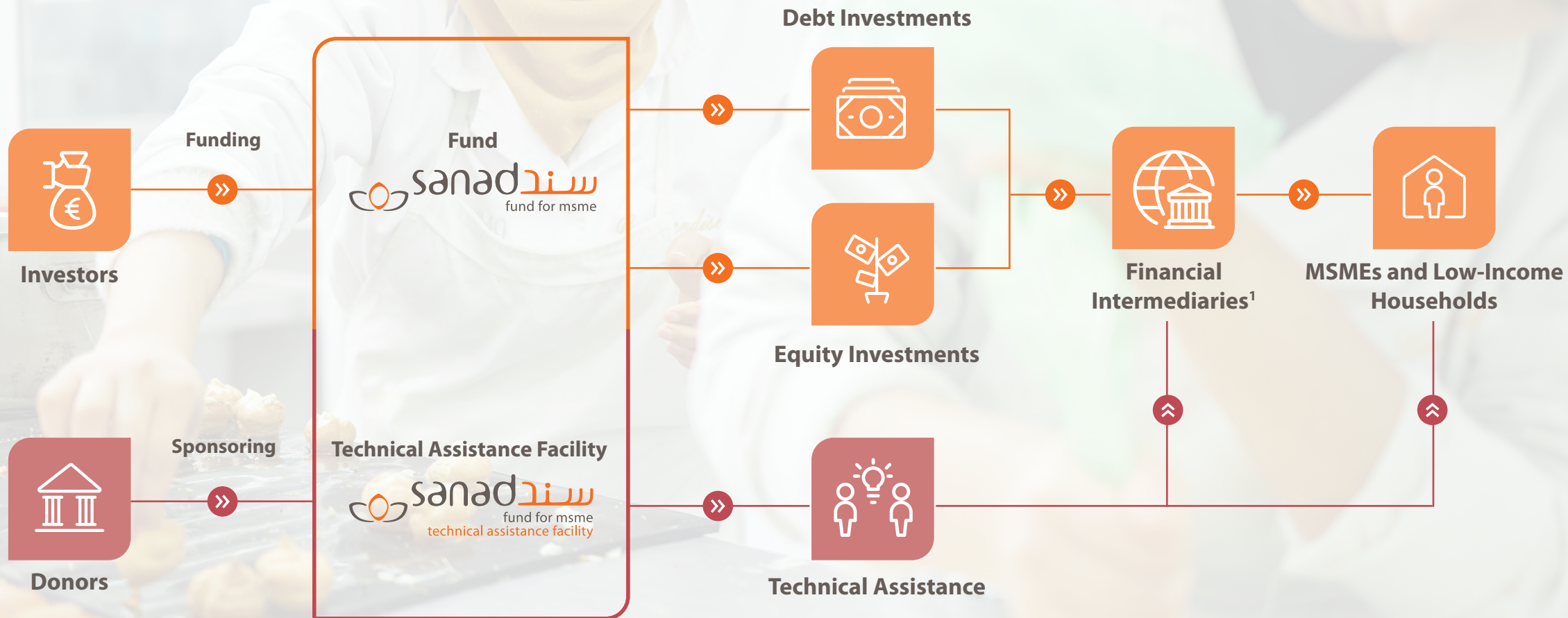
INITIATED BY



ADVISED BY



What We Do



¹ Financial intermediaries such as microfinance institutions, leasing companies, banks, non-bank financial institutions, and more

Partner Institutions and Product Offering



Product Offering

SANAD Debt Sub-Fund instruments

- Senior and subordinated debt

SANAD Equity Sub-Funds I & II instruments

- Ordinary and preference shares
- Convertible loans
- Mezzanine
- Other hybrid instruments



Partner Institutions

- Banks
- Microfinance institutions
- Non-bank financial institutions
- Leasing companies
- Factoring companies
- Fintech companies
- Agritech companies
- Equity financing vehicles



Key Terms

- Commercial terms
- Up to ten-year holding period or tenor
- Up to a three-year grace period
- Denomination in USD, EUR, or local currency

Our Value Proposition



Access to tailor-made, dedicated, long-term financing



Targeted technical assistance support to partner financial institutions, their clients, and sector stakeholders



Access via SANAD to a network of potential partners, including leading financial intermediaries, blue-chip investors, international financial institutions, and development finance institutions



Expertise in MSME finance, risk management, digital finance, value chain financing, entrepreneurship, and more



Local teams with deep understanding of markets and ability to react quickly to the needs of each partner

Our Partners

SANAD Debt Sub-Fund

BANKS

 ALEXBANK | بنك الإسكندرية

Alexbank

Use of Funding:
Micro, Small and
Medium Enterprise



 بنك الأمان
AMEN BANK

Amen Bank

Use of Funding:
Micro, Small and
Medium Enterprise



Bank Audi

Use of Funding:
Micro, Small and
Medium Enterprise



 BANK
OF
AFRICA
GRUPE BANK OF AFRICA

Bank of Africa Group

Use of Funding:
Micro, Small and Medium
Enterprise

Cross Country

 bankmed
مصرفة بنك المشرق

BankMed

Use of Funding:
Micro, Small and
Medium Enterprise



 بنك القاهرة
Banque du Caire

Banque du Caire

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 BYBLOS BANK

Byblos Bank SAL

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 بنك القاهرة عمان
Cairo Amman Bank

Cairo Amman Bank

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 EBE
البنك المصري للتجارة الخارجية
Export Development Bank of Egypt

Export Development Bank of Egypt

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 FRANSABANK

Fransabank

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 INVESTBANK
البنك الإستثماري

Investbank

Use of Funding:
Micro, Small and
Medium Enterprise;
Housing



 KCB

Kenya Commercial Bank

Use of Funding:
Micro, Small and Medium
Enterprise



 البنك الأهلي المصري
NATIONAL BANK OF EGYPT

National Bank of Egypt

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



 الوطني TNB

The National Bank

Use of Funding:
Micro, Small and Medium
Enterprise; Housing;
Agriculture



Our Partners

SANAD Debt Sub-Fund

BANKS



Banque Misr S.A.E for Egypt

Micro, Small,
Medium Enterprise;
Housing; Agriculture;
Innovations



Egypt

الوطني TNB

Palestine Islamic Bank

Micro, Small, Medium
Enterprise; Housing;
Agriculture; Innovations



Palestinian
Territories

Our Partners

SANAD Debt Sub-Fund

MICROCREDIT ORGANIZATIONS



Association Al Amana

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Al Majmoua

Use of Funding:
Micro, Small and Medium
Enterprise; Housing



Arrawaj (Albaraka)

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Centre Financier des Entrepreneurs

Use of Funding:
Micro, Small and Medium
Enterprise



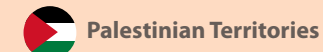
Cofina

Use of Funding:
Micro, Small and Medium
Enterprise



FATEN

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Microfund for Women

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Tamweelcom

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Attadamoune Micro Finance (AMSSFMC)

Micro, Small, Medium Enterprise;
Housing; Agriculture



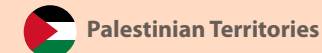
Vitas Jordan

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Vitas Palestine

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Our Partners

SANAD Debt Sub-Fund

NON-BANK FINANCIAL INSTITUTIONS



Arab Tunisian Lease

Use of Funding:
Micro, Small and Medium
Enterprise



Tunisia



Attijari Leasing

Use of Funding:
Micro, Small and Medium
Enterprise



Tunisia



Compagnie International de Leasing S.A.

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Tunisia



Jordan Trade Facilities Company P.S.C

Use of Funding:
Micro, Small and Medium
Enterprise



Jordan



OraGroup

Micro, Small, Medium Enterprise;
Agriculture



Cross Country



PalLease

Use of Funding:
Micro, Small and Medium
Enterprise



Palestinian Territories



Palestine Ijara Company

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Palestinian Territories

Solifac

Member of Bank Audi Group

SOLIFAC

Use of Funding:
Micro, Small and Medium
Enterprise



Lebanon



Tunisie Leasing & Factoring

Use of Funding:
Micro, Small and Medium
Enterprise; Housing; Agriculture



Tunisia

Our Partners

SANAD Equity Sub-Funds I & II

MICROCREDIT ORGANIZATIONS



Advans Tunisie

 Tunisia


Enda Tamweel

 Tunisia

Sandah

 Egypt

VENTURE CAPITAL FUND



Silicon Badia

Cross Country

NON-BANK FINANCIAL INSTITUTIONS




Sanadcom

 Jordan


SOFTWARE AS A SERVICE FOR SMES



Cartona

 Egypt

Sky.Garden

 Kenya

Key Fund Metrics

2011

Year of
Establishment

≈\$760 M

Cumulative
Disbursement¹

41

Partnerships
Established

>270,000

Number of MSME
Loans Facilitated²

≈35,000

Number of Technical
Assistance
Beneficiaries

*As of 30 September 2022

¹ MSME loans facilitated (debt sub-fund only)

² Total number of MSME loans disbursed since inception (debt sub-fund only)

Our Technical Assistance

TOPICS



Entrepreneurship
and MSME
Development



Diversity and
Inclusion - Women's
Empowerment



Digitalization



Sustainability



Agricultural
Finance

TYPES OF TECHNICAL ASSISTANCE



Individual Technical
Assistance



Applied Research



Sector-Specific Technical
Assistance

Areas of Expertise



Entrepreneurship and MSME Development



Partnership with Mowgli Mentoring

Project example:

The SANAD Entrepreneurship Academy teamed up with Mowgli Mentoring to boost the success of Syrian and Lebanese microentrepreneurs through an intensive mentorship program. In the course of nine months, thirteen entrepreneurs benefitted from ongoing support from their mentors guiding them through the process of establishing or running their businesses.

Areas of support:

Incubation/acceleration programs for entrepreneurs; Start-up competitions; Training/mentoring/coaching programs for start-ups and SMEs; Entrepreneurship training and capacity building to partners on how to better serve MSE/SME clients.



Diversity and Inclusion – Women's Empowerment



Partnership with Womenpreneur Tour

Project example:

Since 2019, the SANAD Entrepreneurship Academy joined forces with nonprofit organization [Womenpreneur Initiative](#) to map and visit female talents in technology, innovation, and entrepreneurship. The goal of the tour is to assess the current state of the entrepreneurial ecosystem in the MENA region in order to facilitate investment in women and girls, in form of capital, resources, mentorship and advocacy.

Areas of support:

Implementation of workplace equity programs; Development and implementation of women leadership programs, awareness raising campaigns; Product development; Capacity building support to partners' women clients.

Areas of Expertise



Digitalization



Vital Digital Transformation with a partner institution

Project example:

Promoting further digitalization at partners and end-borrowers level as a crucial pre-requisite for recovery in the post-COVID 19 environment is a key activity of the Technical Assistance Facility. One example is the large-scale digitalization project conducted with a partner institution to revamp their central IT infrastructure for both efficiency and effectiveness in serving these clients, including the ability to collaborate with local financial technology providers to expand financial inclusion.

Areas of support:

Digital transformation and digital strategy development; Training on digitalization/IT security for institutions and their clients; Facilitating knowledge exchange on digitalization and financial technologies.



Sustainability



Implement training program on Environmental & Social Management

Project example:

By implementing a training program on the Environmental & Social Management System for a partner institution in Morocco, the Technical Assistance Facility was able to support the ongoing implementation of the institution's sustainability strategy. The training program enabled the institution to better understanding of E&S risks, which is now working towards integrating these formally in the credit risk assessment.

Areas of support:

Sustainability Strategy, implementing Standards, and ESG Reporting; Climate risk management; ESMS development and integration; E&S staff training series

Areas of Expertise



Agricultural Finance



Development of an Agricultural Credit Risk Assessment and Evaluation System ACERS with I-Score

Project example:

Working together with the Egyptian Credit Bureau (I-Score), the Technical Assistance Facility conducted a project to introduce an automated "Agricultural Credit Evaluation and Risk Assessment System (ACERS)". Through this system, I-SCORE is aiming to provide a functional service for the banks to allocate more funds to the agricultural sector.

Areas of support:

Agricultural strategy development and implementation; Product development; Implementation of value chain financing models; Customized trainings on agricultural finance.



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Disclaimer

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