

A COMPANY INVESTING IN DEVELOPMENT

Sustainability

Regional proximity

Social
responsibility

Performance

Innovation

Open-mindedness

Honesty PPP

Fairness

Responsible investments

Transparency Respect

Passion Integrity

Creativity

Impact



WHAT DOES FINANCE IN MOTION DO?

About Finance in Motion

As an investment manager specialised in impact investments, Finance in Motion advises and manages development finance funds in achieving significant economic, social and environmental impact in emerging markets and developing countries.

Today, Finance in Motion's client funds manages an aggregate committed capital totalling more than EUR 1.5 billion.

In its advisory capacity, Finance in Motion maximises development impact results by focusing the investment streams of its client funds on two segments: micro, small and medium enterprises and environmental finance.

Finance in Motion works predominantly through structures based on the public-private partnership (PPP) model. In the past, Finance in Motion has contributed towards refining this model, which has become a blueprint for the industry. Through PPPs, public funds can be leveraged very effectively to mobilise private capital for the investment targets of Finance in Motion's client funds.

The role Finance in Motion can take on to support fund promoters ranges from that of an investment advisor to full-fledged fund manager. The services provided are tailored to the specific promoter profiles, i.e. private and

public donors, international finance institutions as well as private institutional investors.

The company

- Finance in Motion is a German limited liability company (Gesellschaft mit beschränkter Haftung – GmbH).
- Finance in Motion is licensed as an asset manager by the German Financial Sector Authority (Bundesamt für Finanzdienstleistungsaufsicht – BaFin) according to § 32 Kreditwesengesetz (Law on Credit Operations – KWG).
- Finance in Motion is majority-owned by management and staff and by the Apax Foundation, the charity of global private equity firm Apax Partners.
- Finance in Motion is truly international with more than 170 staff representing over 40 nationalities.

Areas of engagement

Finance in Motion is involved in financing the following business areas:

- Micro, small and medium enterprises
- Environmental Finance

We are always on the lookout for new and innovative subject areas, continuously pushing the boundaries of development finance.



Technical Assistance Management:

The Technical Assistance Facilities (TAF) of Finance in Motion's mandates operate in tandem with their funds by organizing complementary non-financial services – such as capacity building and training – to help the mandates' partner institutions strengthen their internal capacities and processes. Each TAF thus enhances the long-term development impact of a fund's investments and increases outreach towards the respective target groups. From a macroeconomic point of view, the TAF helps strengthen local economies in the relevant region and enhances the operations of investees and their outreach to the final beneficiaries.

Promoting private public partnerships and leveraging private capital for development

Finance in Motion is specialised in developing, managing and advising alternative funds, primarily open-end specialised investment funds (SICAV-SIFs). These alternative funds are often structured as public-private partnerships (PPPs) with different types of investors putting money into capital structures.

This can be achieved by issuing different share tranches bearing different risks such as:

1. Public donors investing in junior shares (first loss piece)
2. Development finance institutions and international financial institutions in senior or mezzanine shares
3. Private investors investing in Notes

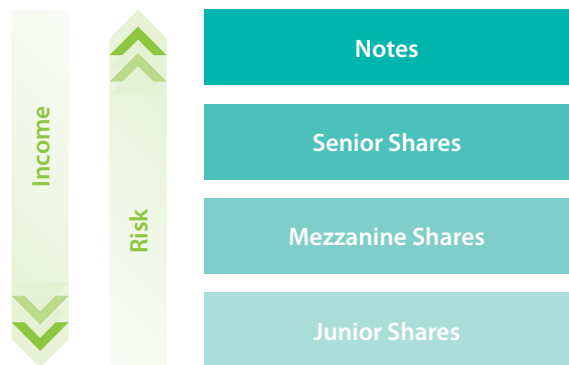
By using donor grants as a risk cushion for attracting private investors, the funds advised and/or managed by Finance in Motion can leverage a multiple of the initial grant contributions for the target group.

Risk

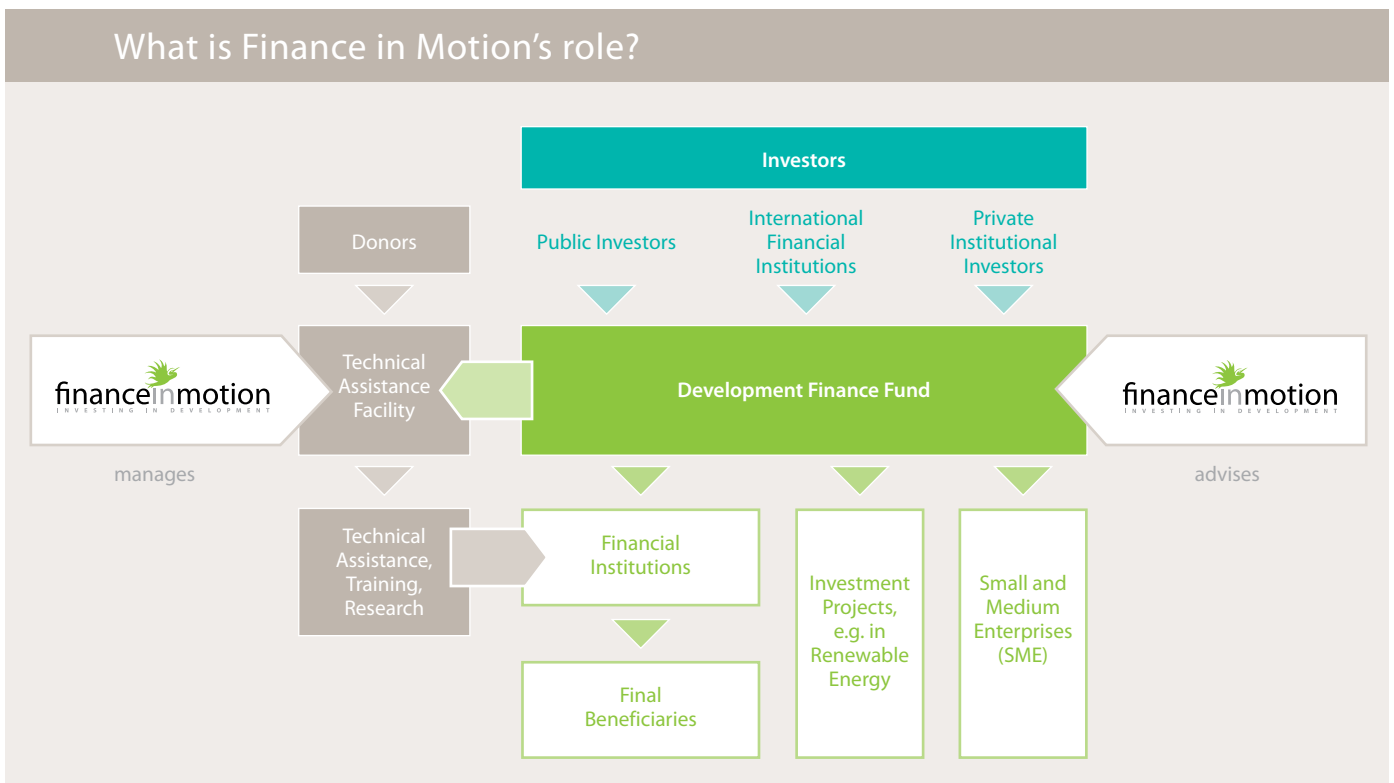
The junior shares bear the first net loss risk incurred in the fund. The senior shares will only suffer a net loss to the extent that the junior and mezzanine shares are depleted, followed by Notes.

Income

Income is first distributed to Note holders, while holders of the junior, mezzanine and senior shares come second. The latter receive income based on the success of the investments made by the funds, Note holders receive a fixed interest rate.



What is Finance in Motion's role?



WHICH SERVICES DOES FINANCE IN MOTION OFFER?

Finance in Motion's services encompass:

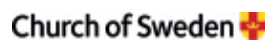
- **Investment Management**
 - Identifying and originating investments
 - Investment preparation and structuring
 - Execution of investments
 - Ongoing monitoring and reporting of investment and development performance
- **Risk Management**
 - Due diligence
 - Internal rating of investees
 - Continuous monitoring of portfolio and market risks
 - Investment restructurings and work-outs
 - Portfolio management (limit systems)
- **General Fund Management**
 - Concept development
 - Fund structuring and planning
 - Fundraising
 - Market intelligence and research
 - Asset liability management, including FX risk management
 - Transaction management
 - Management Information System (MIS)/Reporting
 - Marketing, corporate publishing and public relations
 - Legal support
- **Technical Assistance (TA) Management**
 - Setting up and administering a TA facility
 - Fundraising, donor coordination
 - Assessing TA needs, e.g. with partner institutions
 - Designing and structuring TA projects
 - Selecting and contracting consultants
 - Steering and monitoring project implementation
 - Conceptualizing and managing development impact and conducting sector studies



WHO INVESTS IN THE FUNDS MANAGED AND ADVISED BY FINANCE IN MOTION?

Our investors share a desire to make a positive difference in the world, i.e. to foster economic and social development by promoting entrepreneurship and job creation as well as to improve the environment, through socially responsible investments.

Among our investors are:



- i Finance in Motion has signed and adheres to:**
- The Principles for Responsible Investment, issued by the United Nations (UN PRI),
 - The Principles for Investors in Inclusive Finance and
 - The SMART Campaign's Client Protection Principles



WHAT MAKES FINANCE IN MOTION SPECIAL?



Multiple bottom lines

We promote market-based investments that generate multiple bottom line returns, and we firmly believe that investing in development can generate financial, social and ecological returns at the same time. Our solutions are successful because they are scalable and able to attract private investments, albeit always with an emphasis on effecting positive social change.

Multi-disciplinary team

Coming from development finance, rating agencies, fund management, controlling and capital markets, the team members contribute skillsets that complement each other, creating a workplace that encourages new ideas. We speak the language of development institutions and that of investment banks; we understand both sides and remain on the side of our customer.

Multi-cultural teams

At Finance in Motion, we believe that cultural diversity sparks creativity and fosters flexibility. Our team of more than 170 (and growing) is truly international, representing more than 40 nationalities, and having worked in many countries around the world.

Collaborative, entrepreneurial spirit

Since we opened for business in 2009, we've taken pride in preserving the start-up spirit that helped Finance in Motion to grow into what it is today. This can-do attitude, combined with a sense of ownership grounded in the major equity participation management and staff have in

the firm, pervades our approach to work and motivates us to see opportunities where others see obstacles.

Local presence and knowledge

Our extensive network of regional offices enables us to maintain a continuous dialogue with our partner institutions, regulators, and other leaders from the financial, scientific and political communities. We have the capabilities to respond quickly to changes in the market environment, and proactively work with our partners to facilitate their success.

Integrated services – investment management and technical assistance

As a complement to investment advisory services, Finance in Motion provides partners on the ground with comprehensive technical assistance to maximise the developmental impact of our investments.

Excellent, longstanding relationships with key sponsors

Our management team combines decades of experience working with public sector sponsors and semi-public and public development institutions.

Solid track record of responsible and commercially sound asset selection

Both public and private investors are interested in backing high-potential institutions within a socially responsible sub-set. Finance in Motion has proven its ability to carefully screen and select investment partners, be they financial institutions, project initiators or corporations.

WHERE DOES FINANCE IN MOTION OPERATE?

Countries with Regional offices

Europe

- ALBANIA
-  Yerevan / ARMENIA
- AZERBAIJAN
- BELARUS
-  Sarajevo / BOSNIA AND HERZEGOVINA
- BULGARIA
- CROATIA
-  Tbilisi / GEORGIA
-  Frankfurt/Main (main office) / GERMANY
- KOSOVO / Prishtina 
- LUXEMBOURG / Luxembourg 
- MACEDONIA / Skopje 
- MOLDOVA / Chişinău 
- MONTENEGRO / Podgorica 
- ROMANIA
- SERBIA / Belgrade 
- TURKEY / Istanbul 
- UKRAINE / Kyiv 

Central / South America

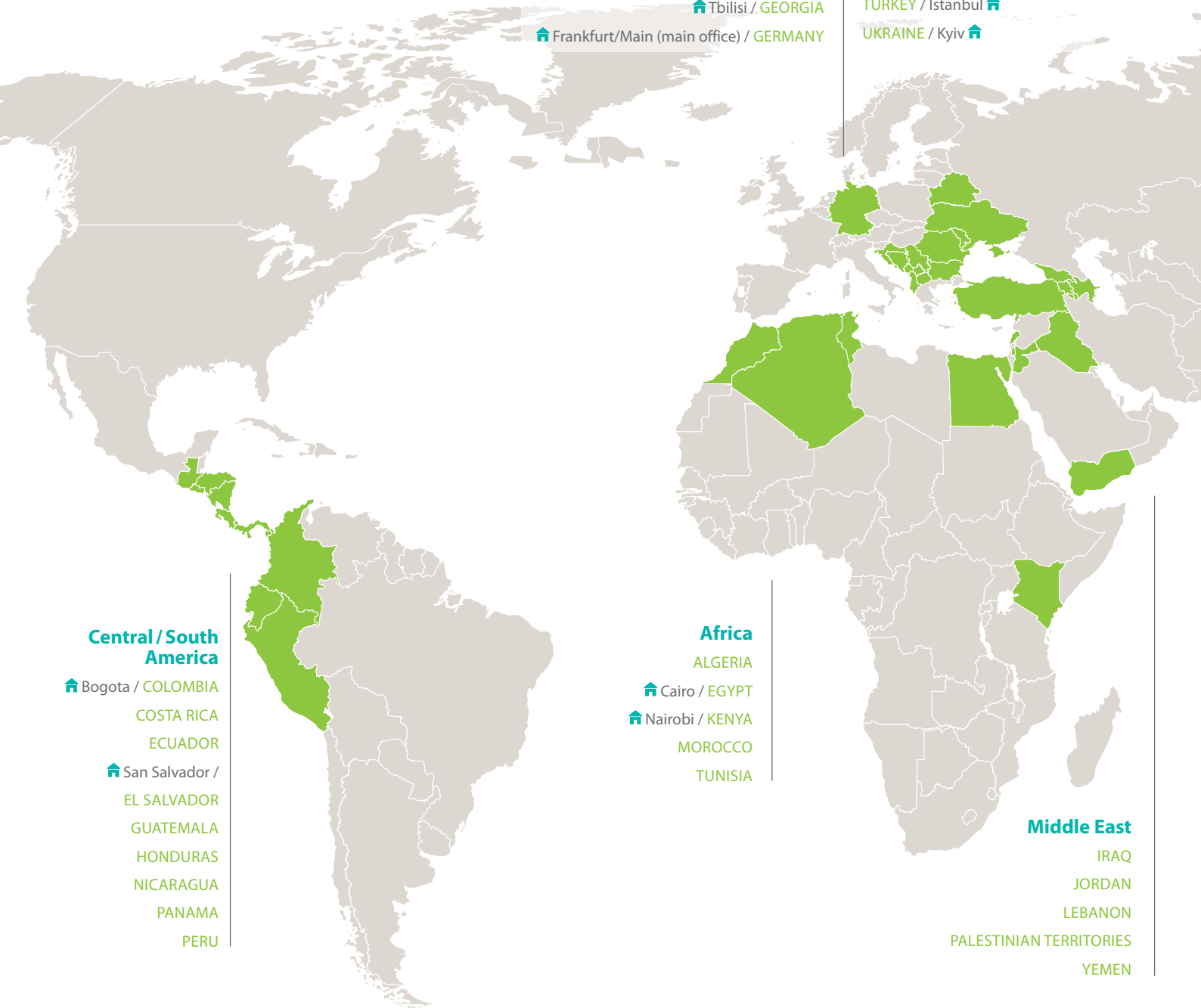
-  Bogota / COLOMBIA
- COSTA RICA
- ECUADOR
-  San Salvador /
- EL SALVADOR
- GUATEMALA
- HONDURAS
- NICARAGUA
- PANAMA
- PERU

Africa

- ALGERIA
-  Cairo / EGYPT
-  Nairobi / KENYA
- MOROCCO
- TUNISIA

Middle East

- IRAQ
- JORDAN
- LEBANON
- PALESTINIAN TERRITORIES
- YEMEN



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