About Finance in Motion
Finance in Motion is a global impact asset manager focused exclusively on sustainable development in low- and middle-income countries.

The company develops and advises impact investment funds that promote economic prosperity, social development, climate change mitigation and adaptation, sustainable use of natural resources, and biodiversity conservation.

In the ten years since its establishment, Finance in Motion has unleashed a cumulative total of EUR 4 billion toward these goals in Southeast Europe, the Caucasus, Latin America, the Middle East, and North Africa.

In addition to investment activities, the funds also provide technical assistance to support investees, foster responsible finance, and maximize impact in the countries they serve. Finance in Motion furthermore makes selected direct investments in impactful enterprises that share the company’s values.

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 Section 32 of the Law on Credit Operations (Kreditwesengesetz, 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 40 nationalities among its 200 staff.

Areas of engagement
Finance in Motion’s investments focus mainly on:
• Micro, small, and medium enterprise finance
• Green finance

We are always on the lookout for new and innovative business 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 investees 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 ability to serve 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 invest in junior shares (first-loss piece)
2. Development finance institutions and international financial institutions invest in senior or mezzanine shares
3. Private investors invest 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.
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:

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: in other words, we firmly believe that investing in development can generate financial, social, and environmental returns at the same time. Our solutions are successful because they are scalable and able to attract private investments, and always with an emphasis on effecting positive change.

Multidisciplinary expertise
Our staff comes from a broad range of technical areas, including development finance, rating agencies, fund management, controlling and capital markets. The team members’ skillsets complement each other, creating a workplace that encourages new ideas. We speak the language of both development institutions and investment banks; we understand both sides, and are always at the side of our customers.

Multi-cultural teams
At Finance in Motion, we believe that cultural diversity sparks creativity and fosters flexibility. Our team of around 200 staff (and growing) is truly international: We hail from more than 40 nationalities, and have worked in many countries all over the world.

Collaborative, entrepreneurial spirit
Since we opened began 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.
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