

## Technical Assistance Facility at a glance

### SANAD Fund

The SANAD Fund for MSMEs provides debt and equity financing to partner institutions in the Middle East and North Africa for on-lending to micro, small, and medium enterprises (MSME), fueling their growth. SANAD's objective is shaped by three imperatives:

- Maintain and create employment, especially for youth – primarily through support to 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.

### SANAD Technical Assistance Facility

SANAD takes a holistic approach, combining funding with Technical Assistance (TA) to strengthen the ability of partner institutions to increase access to finance to MSME. It has therefore created a Technical Assistance Facility (TAF), which operates independently from the Fund in a fiduciary arrangement under Luxembourg law. The TAF supports SANAD's mission by providing partner institutions with the hands-on support they need to optimize product offerings, access new customer segments, adopt alternative lending technologies, and develop new initiatives.

### Our activities

#### Capacity building for partner institutions

Strengthening (potential) partner institutions through

- individual TA and training tailored to the specific needs of each financial institution
- a combination of dedicated consulting services, trainings, workshops, and on-the-job coaching

#### Financial sector support

Support the development of inclusive financial systems by

- providing support to sector institutions, e.g. central banks or microfinance associations
- organizing sector workshops and conferences
- fostering sector dialogue on responsible finance

#### Applied research

Pushing the Fund's frontier through

- impact measurement
- research on topics of strategic importance for the Fund
- development and pilot testing of innovative approaches in MSME finance

### Support areas

The TAF provides hands-on support in the following areas:

- Market and feasibility studies
- Strategy design and business model development
- Development of micro, small and medium enterprise finance operating models
- Product development
- Lending methodology
- Middle management organization
- Delinquency and credit risk management
- Financial management and asset liability management
- Institutional transformation

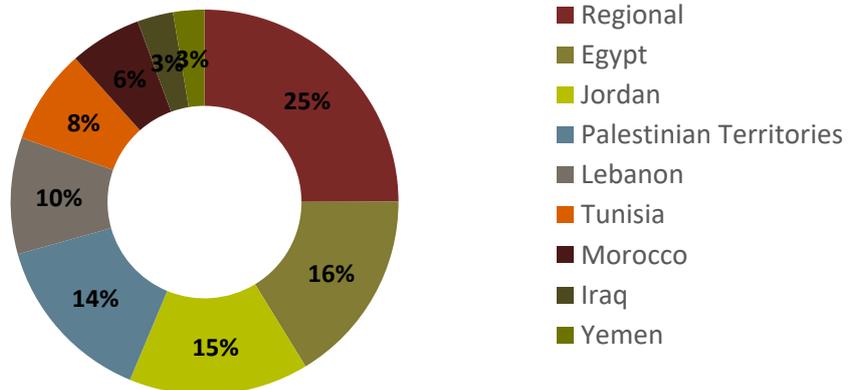
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### SANAD Technical Assistance Facility in figures\*

|   |  |  |
|---|--|--|
| Number of projects approved<br><b>171</b>   | Total project volume approved<br><b>USD 12.7 million</b> | Number of institutions supported<br><b>53 microfinance institutions,<br/>32 commercial banks<br/>32 others</b> |
| Average project volume<br><b>USD 73,988</b> | Average cost-share per partner institution<br><b>33%</b> | Beneficiaries<br><b>Approx. 5,400 individuals of partner institutions</b>                                      |

\* Since inception in October 2011

### Distribution of projects by country



### Contact information

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All figures and other information contained in this factsheet refer to 30 September 2018