

At a glance

Corporate Information Public-private partnership involving donor agencies, international financial institutions, and private institutional investors

Fund Structure Specialized investment fund, SICAV-SIF, involving different share classes

Domicile Luxembourg

Inception August 2011

Initiator KfW Development Bank

Donors & Investors German Federal Ministry of Economic Cooperation and Development (BMZ), European Union (EU), KfW Development Bank, Development Bank of Austria (OeEB), Swiss State Secretariat for Economic Affairs (SECO), Finance in Motion GmbH, Hauck & Aufhäuser Fund Services S.A., GLS Treuhand e.V., GLS Gemeinschaftsbank eG, Entrepreneurial Development Bank (FMO)

Donors to Technical Assistance Facility German Federal Ministry of Economic Cooperation and Development (BMZ), European Union (EU), Development Bank of Austria (OeEB), Swiss State Secretariat for Economic Affairs (SECO)

Advisor Finance in Motion GmbH (Frankfurt am Main, Germany)

Technical Assistance Management Finance in Motion GmbH (Frankfurt am Main, Germany)

Mission The fund finances micro, small, and medium enterprises (MSMEs) and low-income households in the Middle East and North Africa via qualified local lenders. SANAD thereby fosters economic development and job creation – including youth employment – agriculture, affordable housing, and innovations in finance, and financial technologies.

- Maintain and create employment, especially for the youth, primarily through support for 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
- Increase access to financing for housing, promote agriculture and financial innovation

Currently Eligible Countries Algeria, Egypt, Iraq, Jordan, Lebanon, Morocco, Palestinian Territories, Tunisia, Yemen

End-Beneficiaries MSMEs with limited access to finance and low-income households with limited access to housing loans

Partner Institutions Microfinance institutions, commercial banks, leasing and factoring companies, financial service providers, other financial institutions

Financial Instruments Medium and long-term senior loans, guarantees, term deposits, stand-by facilities, mezzanine and equity financing

Non-Financial Services Through the SANAD Technical Assistance Facility: capacity building, training, research and development to increase access to finance for MSMEs

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Funded by



Advised by



Business Operations

(as at 30 June 2020)

Total available funding:
USD 403.2 million

Amount of approved debt investments
(since inception in Aug 2011):
USD 683.0 million

Debt investment portfolio committed:
USD 280.8 million

Number of Partner Institutions:
30

Development Performance

(since inception in August 2011)

Cumulative amount of loans facilitated
to MSMEs:
USD 694.4 million

Cumulative number of loans facilitated
to MSMEs:
217,597

Average size of loans facilitated to
MSMEs:
USD 3,191

SANAD Technical Assistance Facility

(since inception in October 2011)

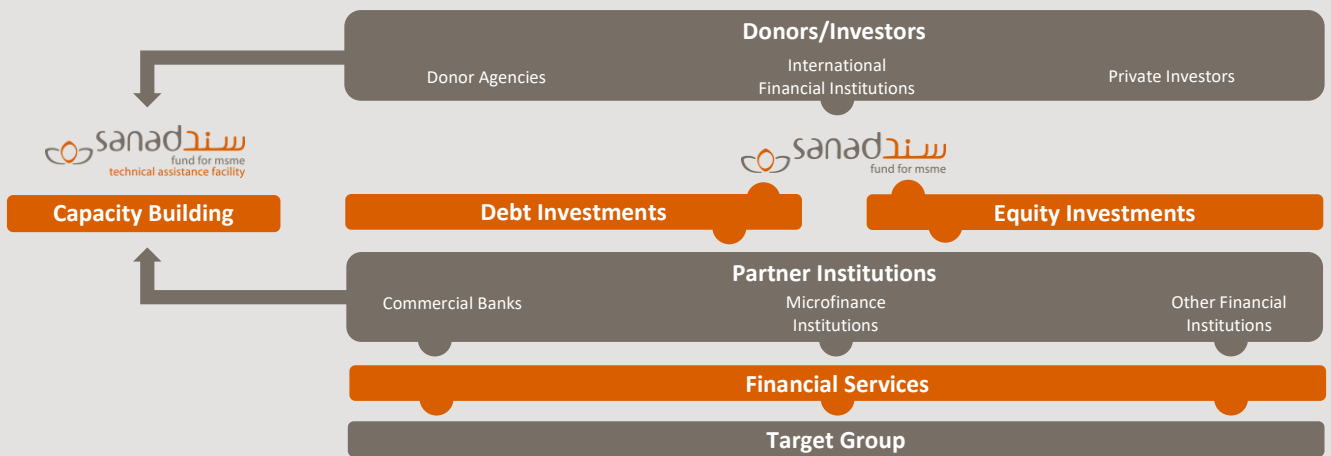
Total project volume:
USD 16.9 million

Number of projects approved: **239**

Number of institutions supported:
66 MFIs, 38 commercial banks, 22 others

Countries of outreach:
Egypt, Iraq, Jordan, Lebanon, Morocco, Palestinian Territories, Tunisia, Yemen

Working Mechanism



Contact information

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