The Foundation is a financial and technical operator that builds and strengthens microfinance institutions

**OUR OFFER**

**SENIOR LOANS**
- **Tenor:** 2 to 5 years maturity
- **Amount (Europe & Asia):** €150,000 to €5 millions
- **Amount (Africa & MENA):** €400,000 to €5 millions
- **Currency:** Loans mainly in local currency but also in euros and dollars

**INVESTMENT ADVISORY**
- The Foundation delivers advice in equity and debt operations to investment funds.

**GUARANTEE**
- The Foundation provides different types of partial guarantees. The guarantee is tailored so that it can meet the needs of both the MFI and the local bank.

**ASSISTANCE AND ADVISORY SERVICES**
- The Foundation provides a platform for advisory services, information exchanges and technical assistance to reinforce the institutional and operational capacities of MFIs.

**SOCIAL MISSION**
- **Fight poverty and actively promote financial inclusion (prioritize women)**
- **Offer well-adapted financial and non-financial services**
- **Comply with responsible principles regarding client treatment, personal data protection, interest rates applied and prevention of over-indebtedness**

**SELF-SUSTAINABLE ECONOMIC MODEL**
- **Minimum of 2 years of existence with audited financial statements**
- **Portfolio amount above €650,000 with good portfolio quality**
- **Effective Management Information System (MIS)**
- **Appropriate internal control procedures**
- **Effective governance**

**GEOGRAPHICAL AREAS**
- Sub-Saharan Africa
- Middle East and North Africa region
- South and South East Asia
- Central Asia and the Caucasus
- Eastern and Central Europe

**FINANCIAL RATIOS (STANDARD APPROACH)**
- **Risk portfolio:** PAR30 + R: < 5%
- **Sustainability:** OSS > 100 % or ROA > 0%
- **Debt ratio:** D/E < 5 or CAR according to regulation

*The Projects Committee can make exceptions to the standard ratios in the framework of specific projects.*
INVESTMENT PROCESS & FOLLOW UP

INVESTMENT PROCESS
- Contact and data collection
- Preliminary approval and negotiations
- Financial and social due diligence
- Investment committee approval
- Signature and disbursement

POST-DISBURSEMENT SERVICE
- Relationship management
- Monitoring and reporting
- Assistance and advisory

DOCUMENTS TO BE PROVIDED
- Articles of association
- Audited financial statements of the last 2 years
- Last annual report, including a description of the products & services offered, management team and board of directors
- Most recent portfolio data, including PAR30 ratio and breakdown by product, by gender, type of activity (trade, agriculture...) and area (rural, urban, peri-urban)
- List of existing partners and main funding sources
- Latest rating reports, if any
- Your expectations regarding the foundation’s services

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