

FINANCING SOLUTIONS FOR THE FINANCIAL SECTOR

WE FINANCE YOUR GROWTH

Through our managed funds, responsAbility is one of the world's leading private investors in the financial sectors of developing economies and emerging markets. We believe that the financial industry can only play a pivotal role in driving economic growth and social progress if it has a broad reach and develops in a way that promotes financial inclusion. We therefore invest in financial institutions that offer a wide range of products and services to small enterprises and low-income households.

responsAbility provides tailor-made financing solutions to microfinance institutions and small business banks:

- **Senior debt financing:** Mid-term to longer-term funding, usually unsecured, in various forms to meet specific needs (loans, notes, term deposits). Tenor and amortization schedule in line with business needs
- **Short-term debt financing:** Short-term and bridge financing for institutions that have immediate financing needs
- **Subordinated debt:** Growth capital in the form of sub-ordinated debt or hybrid capital
- **Equity investments:** Direct equity participation to meet the investee's capital needs. An active role in the governance is taken, contributing to strategy development, new products and institutional transformation

BENEFITS FOR INVESTEES

- Reliable, stable and growing source of financing
- Long-term partnership with the leading private player in the industry
- Tailor-made financing solutions at attractive market rates
- Lean and efficient processes and swift decision-making
- Well-established networks and strong ties to the investor community
- As an equity investor: active post-investment management and business support

responsAbility is your partner with in-depth expertise in the areas of capital markets, hedging and structuring:

- **Hard and local currency:** Provision of financing either in hard currencies or with hedging obtained from a wide array of hedging providers. Where hedging is not available or market prices are distorted, responsAbility can provide un-hedged transactions in local currencies
- **Complex transactions:** Structuring of complex cross-border transactions, including the establishment of the necessary vehicles or structures in case of specific legal and regulatory requirements
- **Corporate bonds or notes:** Subscriptions to local debt securities
- **Loans syndications:** Participation in syndicated debt financing, e.g. A/B loan structures with international financial institutions, or the arrangement of private sector consortiums

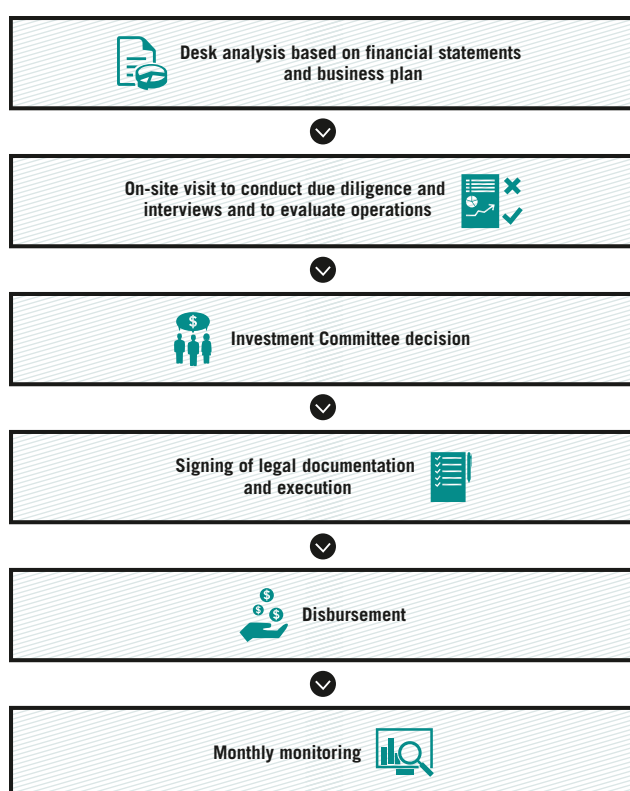
INVESTMENT CRITERIA

Eligibility for investment includes the following criteria:

- Financing requirements of between USD 3 million (USD 2 million for equity investments) and USD 40 million
- A business track record of a minimum of three years
- A commercial focus and a sustainable business model
- Ability to report monthly key financials and audited annual accounts

INVESTMENT PROCESS

We apply a rigorous process that is executed rapidly – from the initial assessment of eligibility to the completion of due diligence and the conclusion of the final deal.



WHO WE ARE (AS OF 31.10.2019)

USD 2.3 billion financial sector funding outstanding

281 investees (MFIs) in **85** countries

249 employees in **10** locations worldwide

Largest private player in the sector

CONTACT

If you are interested in obtaining financing from funds managed by responsAbility, please contact us to discuss the next steps in the investment evaluation process.

Please visit www.responsAbility.com/microfinance or send an e-mail to one of the following addresses:

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