



5th Africa CIS Conference

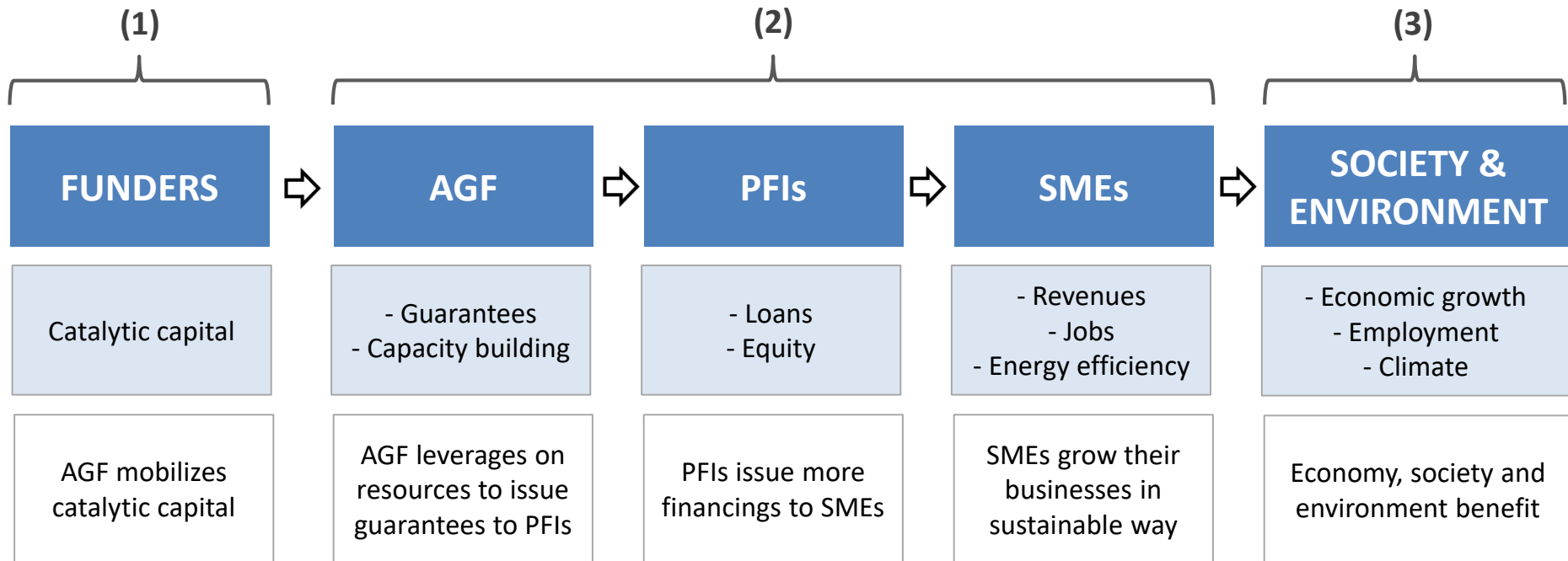
13th – 14th February 2020

AGF Business Model

(1) **MOBILIZE** catalytic capital, in order to

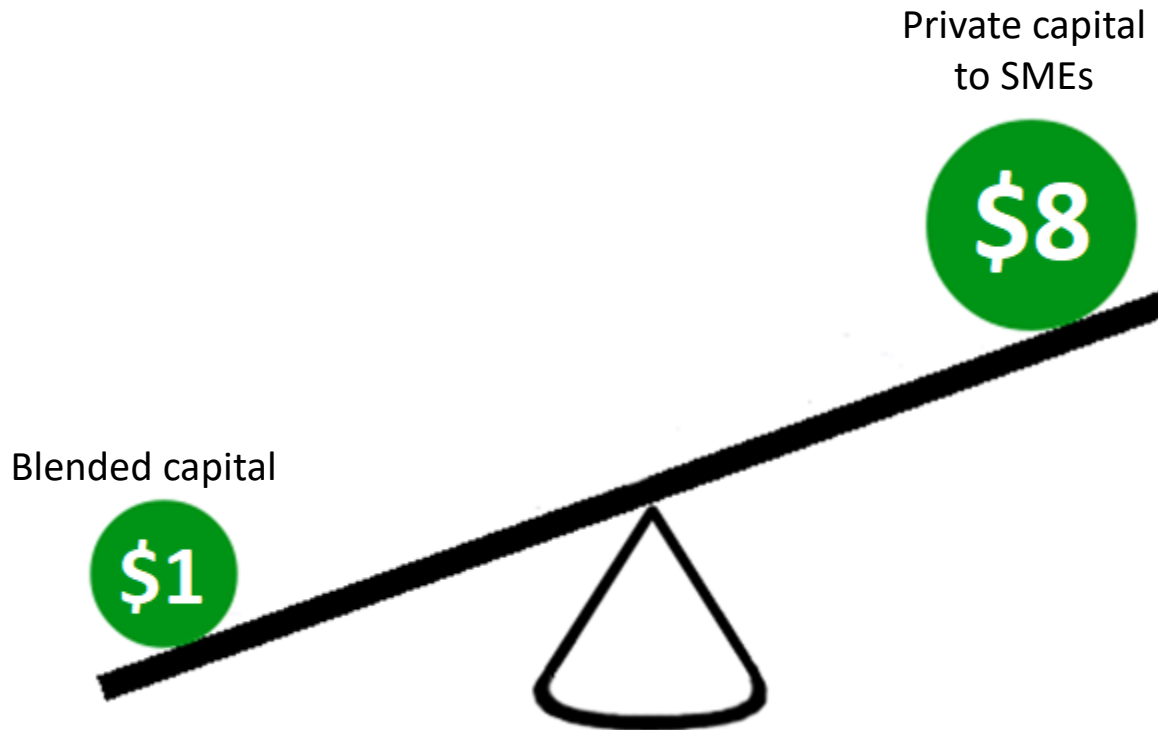
(2) **UNLOCK** and **CHANNEL** private capital from financial institutions to SMEs, in order to

(3) Drive positive **IMPACT** on economy, society and environment

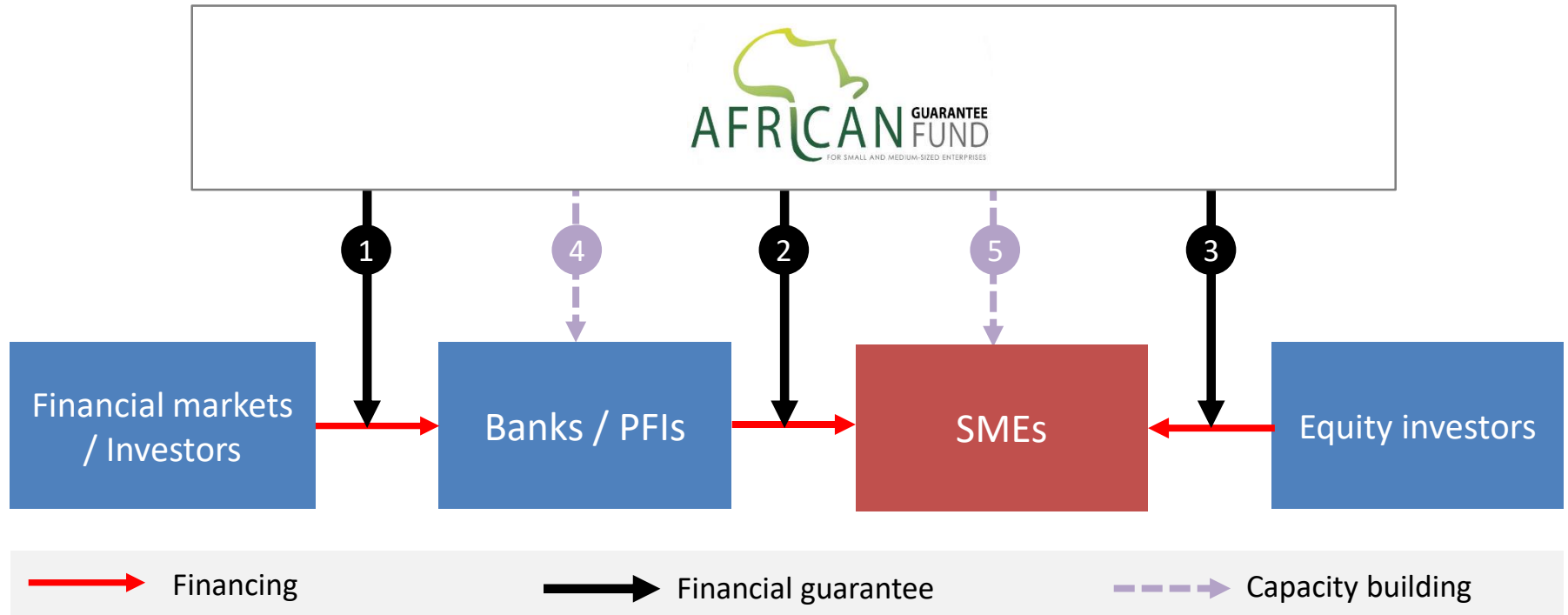


Leverage effect on each dollar of resources

\$1 of capital → \$4 of guarantees (50% risk sharing) → \$8 of financings to SMEs



Products designed to close the financing gap



- 1 Bank Fund Raising Guarantee** to reduce resource gap
- 2 Loan Guarantees** (portfolio and individual) to reduce the collateral gap and perception gap
- 3 Equity Guarantee** to reduce the resource gap and perception gap
- 4 Capacity development to PFIs** to reduce the information gap, skill gap and perception gap
- 5 Capacity development to SMEs** to reduce the information gap, skill gap and perception gap

Key figures

40

Countries where AGF guarantee products are implemented

137

PFI's Implementing AGF guarantee products

21,000+

SMEs accessing guaranteed loans

\$1 Bn

Guarantees issued

\$2 Bn

Available financing for SMEs

\$1.5 Bn

Loans disbursed to SMEs

120,000+

Estimated # of additional jobs created

125,000+

Estimated # of jobs maintained

30%

of SMEs owned by Women

5years

Average Guarantee Tenor

2,200 PFI's staff trained

[1,300 in Green Finance]

60%

of SMEs Owned by Youths

11%

of AGF portfolio on Green Projects

84,000+

Households connected to Solar Energy

Circa \$8 Mn

tons of CO2 emission to be avoided by Green Projects