



»» Promoting entrepreneurial initiative  
More than just finance:  
DEG at a glance

## »» Creating added value – for development

DEG, a subsidiary of KfW, finances investments of private enterprises in developing and emerging-market countries and provides advice for planning and implementing purposes. We have been offering tailor-made solutions with long-term financing, promotional programmes and individual advisory services to our customers for over 50 years.

Enterprises aim to take advantage of opportunities, open up markets, and maintain a competitive edge. At the same time, they help to generate economic growth in the countries where they invest, create added value and jobs, and offer local people better prospects for the future. Entrepreneurial initiative is therefore a key driver of progress and development.



Economic development without putting an extra burden on the environment is made possible by the use of “green” technologies. In providing finance, DEG prioritises enterprises that harness innovations, opt for energy-efficient production methods, and husband their resources.

## »» For a lasting success

We offer companies more than just tailor-made financing: They can rely on DEG’s knowledge and expertise. After all DEG has successfully invested in developing countries for over 50 years. We know the expectations and needs of companies, banks and funds.

We offer them reliable advice and support, even in difficult phases. Our customers benefit from our experience in more than 80 countries, from our comprehensive sector and market expertise, and from our international network. To thus pave the way for lasting success.



Qualified jobs, further education, added value – all this is created by committed companies investing in developing countries. We provide our customers with finance and advice in such a way that they are successful in the long term.

## »» Committed to our customers

Enterprises that are active in developing markets frequently lack the capital needed for investment, since many banks are deterred by the comparatively high risks.

That is where DEG comes in: As a pioneer investor, we deliberately enter future markets and promote private sector expansion. We finance businesses directly, and provide long-term funding for banks and funds so that they in turn can offer financing to local companies. In doing so, particularly small and medium-sized enterprises – the backbone of the economy in many countries – obtain the long-term capital needed for their growth and investments.

As a solution provider and reliable partner, we offer our customers not only long-term financing, but also individual advice and support. Our customers are corporates, project financiers, banks and funds investing in developing and emerging-market countries. They come from developing and emerging-market countries, from Germany, and from other industrialised nations. DEG has a qualified and experienced workforce for all customer groups.

## »» More than just finance

We offer our customers solution packages which are tailored to their needs. Alongside long-term financing – loans, equity participations or mezzanine financing – we give them specific advice and support in order to contribute to their lasting success.

We provide Business Support Services, such as resource efficiency checks, feasibility studies and pilot projects. Moreover, our international network helps us to involve further finance providers and arrange large volumes, if required.

## »» Our reasons for cooperating with DEG: Customers give a first-hand report



**“DEG has a committed workforce and knowledge that helps us to develop our projects.”**

Dominic Adu, Chief Executive Officer of Ghana Home Loans



**“DEG is a partner with strategic importance – not only for the financial contribution. We are committed to sustainability – just like DEG.”**

Rosario Bazán, General Manager of the Peruvian agribusiness company Danper Trujillo



**“Thanks to DEG’s financing, Cravings was able to expand successfully and create 120 new jobs.”**

Marinela Guerrero-Trinidad, Chief Executive Officer of Cravings, Filipino food producer and restaurant chain



**“DEG financed the modernisation of the water treatment plant, thus helping to sustainably improve water quality and ensuring that it meets current standards.”**

James Villet, Operations Manager at Ujams, Namibian water treatment plant

## »» DEG: Portfolio and locations \*

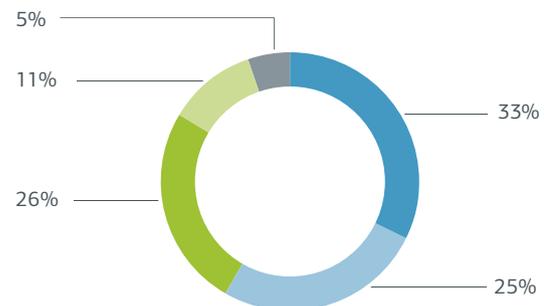


## »» Adding value and making an impact

The work of DEG benefits people, enterprises and countries. Our customers create skilled jobs and generate income. With their tax payments, they make a substantial contribution to public revenue, while their export earnings boost the investment country's foreign exchange revenue. And they invest in their employees' education and training. DEG customers employ close to one million people and pay at least EUR 1.5 billion in taxes per year, just to name a few examples.

Sustainable commitment also means acting in environmentally and socially acceptable ways, applying international standards, and ensuring the wide usage of those standards. We stand for humane working conditions and the protection of natural resources. Our commitment to both is recorded in our Environmental and Social Standards.

## Portfolio by sector\*



■ Finance ■ Manufacturing industry  
■ Infrastructure ■ Agribusiness and food industry  
■ Services

\* as at end 2015



## »» Facts and figures

Founded	1962
Employees	526
New business	EUR 1.1 billion
Portfolio	EUR 8.0 billion
Subscribed capital	EUR 2.3 billion
Balance sheet total	EUR 5.8 billion
Shareholder	KfW, Frankfurt a. M.
KfW's rating	AAA/Aaa

as at end 2015

**KfW** DEG

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