

# For entrepreneurial success and development

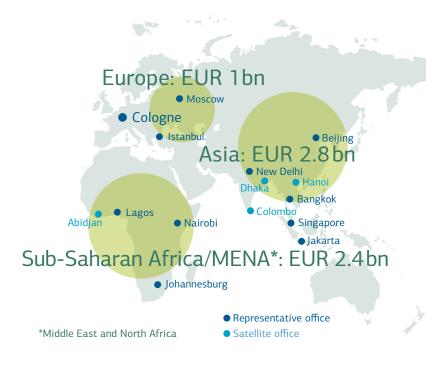
For almost 60 years DEG has been a reliable partner to private-sector companies and financial service providers operating in developing and emerging countries. After all, private enterprises are an important driver of development: they drive innovation and create jobs and income.

Our offer aims to support and accompany our customers to the best of our abilities on the path to lasting, sustainable success. For us as a development finance institution that has been a subsidiary of KfW Group since 2001, the effects and impact on the ground are decisive. Our customers are mainly based in developing and emerging countries as well as in Germany and other industrialised nations. We provide them with capital on market terms from our own funds to help them grow and progress sustainably – capital that is often difficult to obtain, particularly in developing countries.

We offer much more than financing: from Cologne and 19 other DEG locations 20 around the globe, we advise customers as they plan and implement their investments. After all, expertise and experienced partners are key to successful investments in challenging markets.

Would you like to find out more about what we achieve with our commitment? Click here: 8

#### Our portfolio and locations







Small and medium-sized enterprises are drivers of sustainable development. DEG customer Mediterrania Capital Partners provides growth capital for high-impact companies in North Africa, such as the Moroccan construction company TGCC, which in turn generates jobs and income.

develop solutions. In addition to tailor-made financing, we advise them individually on their respective issues and planning. In order to tackle and shape the transformation together with them. If required, we also mobilise larger volumes in cooperation with additional investors and arrange these for our customers

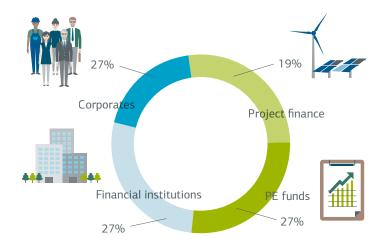
We continuously develop our products and services in our customers' interests, for example financing for fintechs, gender bonds and corporate bonds. We also offer loans not only in euros and US dollars, but also in various local currencies . Measures, for instance, in the fields of corporate governance, staff training, risk management, environmental and social management, or resource and energy efficiency can be developed with and co-financed by us through our "Business Support Services" and promotional programmes .

## Solutions for a changing world

Climate change, with significant consequences especially in emerging and developing countries, is shaping our times. And there are other dynamic changes, such as digitalisation, which have an impact on societies and companies. Companies that are eager to seize the opportunities associated with the coming transformation can tap into new business potential. We specifically provide financing and expert advice to companies that share our firm belief that sustainable transformation is not only needed but also offers opportunities for business.

We reach private enterprises in developing countries in two ways: one way is to finance them directly with loans and equity investments. The other is to invest in local banks and financiers, which in turn supply mainly small and mediumsized enterprises (SMEs) on the ground with financing. DEG offers competent, experienced points of contact for every customer cluster who, in dialogue with our customers,

#### Portfolio by customer cluster



#### Sustainable impact on development

We promote investments by companies that provide skilled jobs, generate local income, improve added value creation and the infrastructure on the ground. And thereby open up prospects for people in developing countries.

Through their financial success and responsible operations, the companies financed by DEG are driving forward sustainable development in line with the 2030 Agenda of the United Nations. The 2030 Agenda, which encompasses 17 Sustainable Development Goals (SDGs), aims to improve living conditions for all humans and protect the planet.

As a development finance institution, we are committed to decent working conditions and the protection of natural resources. This includes advocating international environmental, social and corporate governance standards. We perform environmental and social appraisals with the utmost care, and closely monitor the implementation of contractually agreed action plans by the companies.

Taken as the benchmark here are the IFC Performance Standards, which also include comprehensive human rights aspects, and the associated "Environmental, Health and Safety Guidelines" as well as the conventions of the International Labour Organization (ILO). An <u>exclusion list</u> 2 defines the areas in which we do not operate on principle.



In our role as a development finance institution it is precisely now, at this challenging time, that we are a reliable partner for our customers. We are in ongoing communication with the companies co-financed by us in order to understand their needs and to find solutions.

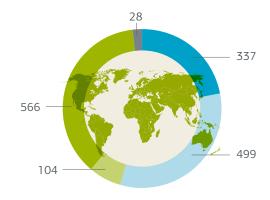
To find further details regarding our activities related to the coronavirus, click <a href="here">here:</a>



Promoting renewable energies and thus contributing to more climate protection is one of DEG's priorities. That is why, for example, we co-financed the largest solar park in the Caribbean.

Georg Schmiedel, Managing Director of the German project developer F&S: "With its international experience, DEG was key to success."

#### **New commitments by region 2021** (in million EUR)





Asia

Europe 📉

Latin America Supraregional

\*North Africa and Middle East

## Facts and figures



DEG's portfolio is currently worth **EUR 9.2bn,** financing investments in nearly **80 countries.** 



In 2021 DEG committed around **EUR 1.5 bn** for entrepreneurial **investment**. In addition, DEG mobilised **EUR 507 m** from additional investors.



DEG has approximately **650 employees.** 



With its commitment, DEG particularly contributes to the following **SDGs:**"Decent work and economic growth",
"Partnerships for the goals", "No poverty",
"Quality education", "Industry, innovation and infrastructure" and "Good health and well-being".

## **>>>**



Development with sustainable impact: find out what we have achieved together with our customers. Watch our videos:

### DEG customers report: 🜮



"We value our partnership with DEG. Together we support companies that provide inclusive, responsible finance and digital health services."

Wen Ling Lim, COO of the fund manager Integra Partners, which invests in companies in Southeast Asia that drive transformation and inclusion, together with DEG as anchor investor.



"We are delighted about the Blue Loan and the further cooperation with DEG. By building a recycling infrastructure, we are reducing waste and preserving our oceans. What is more, we also contribute to improving waste collection systems."

Yashovardhan Lohia, Chief Sustainability Officer at Thai plastic resin manufacturer and recycling company Indorama Ventures, which is using DEG's funding to expand its recycling capacities and thus divert plastic waste from the oceans, back into the circular economy.



"We are delighted to have DEG supporting Copia Global through this period of massive growth across Africa, particularly as we expand our fintech services for the vastly underserved middle and low income African consumer market."

**Tim Steel,** CEO of East African online retailer Copia Global Inc., which enables customers to participate in e-commerce, even if they are unbanked or have no internet or delivery addresses.



## KFW DEG

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