

FMO VENTURES PROGRAM

INTRODUCTION



High mobile phone penetration and increasing internet access in Africa and other emerging markets have created an effective delivery platform; with such platform in place, new technologies often enable “**leapfrogging**” of business models in emerging markets.

This leapfrogging potential **accelerates the access** to previously unavailable or unaffordable products and services for large un(der)served segments of the population

These products and services are often developed, tailored, marketed and distributed by young technology driven companies – start ups and scale ups – triggering the emergence of a **venture capital industry**.

Also in FMO’s focus sectors, a **highly developmental venture segment** has emerged, providing access to solutions in finance, energy and farming.

Affordable access to:

Finance



Fintech

Energy



Off Grid

Inputs, Farm Management & Marketplaces



Agritech

As well as to Education – Healthcare – Mobility etc

FMO Ventures Program

Access & Inclusivity

Accelerates affordable access to underserved segments of the population and MSMEs.

Boosting Startup Ecosystem

Supports startups and technological innovation in developing countries

Blended Finance

FMO
Entrepreneurial
Development
Bank



Ministry of Foreign Affairs of the
Netherlands



European
Commission

Catalyzing funds into high impact projects

FMO Ventures Program aims to empower innovative business models applying disruptive technology to enable affordable access to goods and services to the un(der)served in emerging markets



FMO Ventures Program



EUR 200 mln – 4 year investment period - 50% direct / 50% fund investments



Direct investments: Fintech - Energy Access - Agritech, plus co-invests



Dedicated Ventures Team established within FMO



Blended financing approach supported by the Dutch Ministry of Foreign Affairs and by the European Commission to mitigate the high investment risk



Technical Assistance Facility for ecosystem & investee support



Geographical focus: Africa & European Neighbourhood (60%) and Asia (40%)





liwwa offers quick, simple and secure platform to connect investors with borrowers

Get Business Loan

Want to get your business financed fast?

- + Fast application process
- + Quick loan decisions
- + Competitive loan rates

Invest in Businesses

Want to generate returns on your investment?

- + Murabaha and Ijara transactions
- + Segregated investor accounts
- + Monthly repayments on transactions

1. What does Liwwa do?

Provide SME finance and lending marketplace. Offer excellent customer service, loan disbursement in 48 - 72hrs, no collateral requirements and a Sharia compliant product.

2. Development / impact rationale

Liwwa supports job creation where it matters most: at low end of the staggering USD 240bn SME finance gap in the MENA region.

3. Investment rationale

Unique brand, quality management and reputable early stage VC investors, combined with FMO's MENA focus, specifically countries which deal with a strong influx of refugees, such as Jordan.

4. Current status / challenges

Raising capital to reach BE in Jordan and expand geographically.