YOUR FINANCING PARTNER FOR GROWTH & ACCESS TO CAPITAL MARKETS
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ABOUT US

REACHING OUT THROUGH INVESTMENTS
Symbiotics is a leading investment company specialized in sustainable and inclusive finance. As a socially-driven investor, we strive to build lasting partnerships with financial institutions located in emerging and frontier markets and that pursue development impact goals.

BROAD ACCESS TO INVESTORS
Symbiotics is the market leader in relation to the number of mandates under advisory or management. Today, we serve over 20 investor clients, including institutional investors, development banks, private banks, and wealth managers, all with their own specific development goals.

Symbiotics puts a strong emphasis on applying good governance principles and developing a sound corporate culture

GOVERNANCE
Symbiotics is owned by a diverse pool of over 60 shareholders, including social investors, private bankers, and many staff members, all motivated by a common vision and mission.

We are governed by an independent board of directors, comprised of six experienced professionals with complementary backgrounds, overseeing our activities and promoting shareholder values.
TRUSTED PARTNERS FOR OVER A DECADE

MARKET COVERAGE
Since inception in 2004, Symbiotics has been playing a pivotal role in meeting the growth needs of various types of financial institutions.

We have originated over USD 5 billion of impact investments, partnering with over 400 institutions through more than 3,700 structured transactions in 85 markets.

Today, we have an outstanding portfolio of USD 2 billion invested in 74 countries, partnering with 279 financial institutions.

* As of April 2019
Current partners: 60
Partners since inception: 97

Percentage of portfolio outstanding: 23%
Countries in which Symbiotics is active:
SOUTH & EAST ASIA: 31%
EASTERN EUROPE, CENTRAL ASIA & MENA: 23%
SUB-SAHARAN AFRICA: 13%
OUR BUSINESS PROPOSITION

PRIME ACCESS TO FUNDING

As advisors and managers of the largest number of investment mandates in the industry, we provide you with access to a diversified investor base and a large funding capacity through a rapid and efficient process.

We offer transparent and competitive pricing through senior and subordinated debt financing, in local and hard currency.

If you are looking for a significant financing size with a long-term tenor, Symbiotics can generate large transactions through its bond issuance platform which is accessible to multiple external investors.

Our offer:
› Diversified investor base
› Rapid disbursement
› Local or hard currency
› Large transaction capacity
› Flexible tenor
SYMINVEST

YOUR ONLINE SOLUTIONS
Syminvest is your online platform to centralize your reporting and create tailormade benchmarks at various geographical levels to measure your performance against industry peers. It offers free insights on the MSME finance space and access to our decade long database on the industry.

ACCESS TO INDUSTRY BENCHMARKS
A Syminvest account provides you with access to all industry-recognized benchmarks developed by Symbiotics. The ‘SYM 50’ is a benchmark which compiles key indicators from 50 financial institutions that are representative of industry trends.
Symbiotics is a proud partner of over 275 financial institutions in emerging and frontier economies. We strive to bring a wide network of investors with a full range of terms and expectations to fit financial institutions’ needs throughout their growth cycle.
DIVERSIFIED PARTNERSHIPS

Over the past decade, we have developed core expertise in partnering with a variety of financial institutions, expanding our range of investment products to help scale operations of microfinance institutions, SME banks, downscaling banks, and leasing companies.

SOME EXAMPLES

KWFT
A leading microfinance bank in Kenya which focuses on the lower micro segment and serves almost exclusively women. KWFT is a long-term financial partner of Symbiotics, having benefitted from over USD 40 million of debt capital since 2009.

VISION BANCO
The leading MSME Bank in Paraguay, targeting mainly an urban clientele through comprehensive banking products. Since 2010, Symbiotics has provided both subordinated and senior debt to Vision Banco, amounting to more than USD 40 million with an average tenor of over 3 years.

SEYLAN BANK
A full-service commercial bank in Sri Lanka with a historic focus of financing SMEs in economically disadvantaged areas of the country. Seylan bank has been a partner of Symbiotics since 2017, benefitting from a loan syndication facilitated through Symbiotics’ bond issuance platform.

TBC LEASING
The leader of a young and dynamic SME leasing market in Georgia, offering financial and operating leases as well as leasebacks to companies in various fields. TBC Leasing has been a partner of Symbiotics since 2013.
Our financial institutions unit is your prime contact point through four regional offices.

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Symbiotics is an active industry player and a member of the following initiatives and associations:

› The Association of the Luxembourg Fund Industry
› European Microfinance Platform
› European Venture Philanthropy Association
› The Global Impact Investing Network
› LuxFLAG
› Principles for Responsible Investment
› The Smart Campaign
› The Social Performance Task Force
› Sustainable Finance Geneva
› Swiss Capacity Building
› Swiss Microfinance Platform
› Swiss Sustainable Finance
Your financing partner for growth & access to capital markets

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