

Mikro  Kapital

# Corporate Profile

Q3 2022



Impact investing, back to real economy



## OUR MISSION

Mikro Kapital is a sustainable social-economic-minded company which helps entrepreneurs, mainly in EMEA (Europe, Middle East and Africa) and APAC (Asia-Pacific) countries, build their businesses, while also contributing to the development of the global economy, by providing financial and technical assistance support to business for facilitating a strong and sustainable entrepreneurial ecosystem.

We create value through development and progress.

# OUR VISION

## «SILK ROAD»

The Silk Road was the most important trade route connecting the East to the West from 114 BC and up to the late 1400s. It was central to cultural interaction between them for centuries. Around this important trade route flourished commercial activities, cities and cultures; the Silk Road was also the first important transcontinental road of communication that brought progress, financial and cultural development. Trade on the Silk Road played a significant role in the development of the civilizations of Eurasia, opening long-distance political and economic relations between the civilizations.

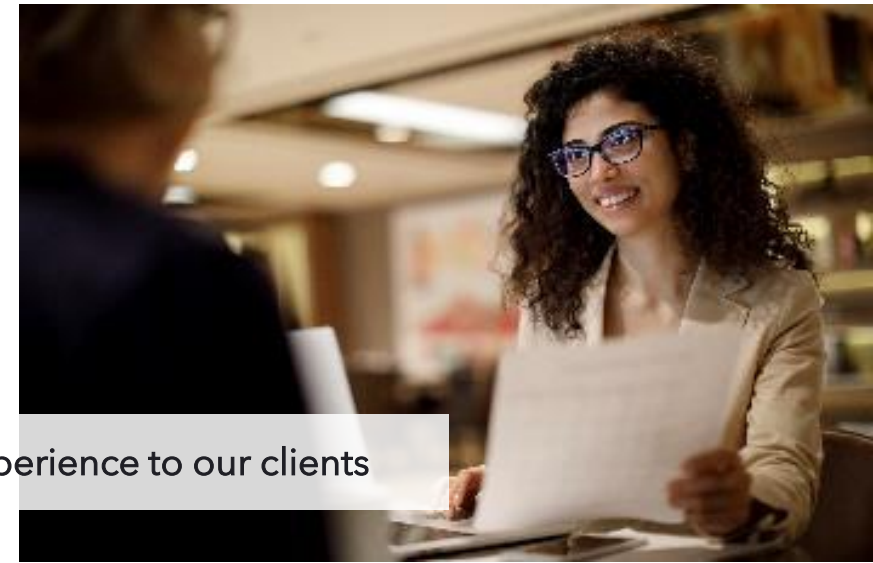
Undisputed protagonists of the development of the ancient Silk Road were mainly small traders and craftsmen. The strategic importance of supporting small and medium sized enterprises in this geographical area, the heart of Eurasia, is increasingly part of Mikro Kapital's strategic vision and growth. Our Group has a large part of its focus on this area and expands its presence through a capillary network of branches ready to offer microfinance and micro-leasing services in almost all the Silk Road countries. Our activities are now focusing on this very important area of the world, linking the East with the West through Mikro Kapital's impact finance tools, from China and Hong Kong to the heart of Europe.

# OUR STRATEGY

Mikro Kapital's corporate strategy is based on 4 main pillars



Place clients at the centre of everything we do



Offer a unique experience to our clients



Take responsibility toward society and financial impact on local economies very seriously



Focus on portfolio's long-term development and aim in that way to achieve sustainable and Profitable growth

# MIKRO KAPITAL AT A GLANCE

1,615

Total Assets €M

14

Countries Presence

243

Portfolio Companies  
and operative offices

3.4K

Employees

## Microcredit to small business

Microcredit in Emerging Market countries. Our investor base is “Institutional and Professional”.

## Transparent link between investors and end-borrowers

We invest in the full value chain.

## Direct investment into our portfolio network of lending companies

Bonds issued by our Luxembourg Securitisation Funds.

# SOCIAL IMPACT 2021

## Our SDGs



## Micro Credit & Micro Leasing



**289,568**

Small Business - End-borrowers

## Impact highlights



**77%**

Rural End-borrowers



**41%**

Female End-borrowers



**3%**

Companies



**97%**

Individual Entrepreneurs



**45%**

Female Employees within Mikro Kapital

## Sector diversification



**35%**

Services



**35%**

Agribusiness



**12%**

Construction



**7%**

Wholesale & Retail



**7%**

Education



**3%**

Logistics



**1%**

Manufacturing



**0,3%**

Health and Wellness



**0,1%**

IT services

## MIKRO KAPITAL

### Team and story

Launched in 2008, Mikro Kapital is a group specialized in the use of microfinance techniques for investing in small businesses across emerging areas of the world, especially in Europe and Central Asia countries. Mikro Kapital operates through two securitization funds: Mikro Fund and Alternative.



# GOVERNANCE OF MIKRO KAPITAL MANAGEMENT S.A.

as of 1<sup>st</sup> February 2023

## Non-Executive Directors



Vincenzo Trani  
(Director A)



Etienne Schneider  
(Director A)



Vittorio Volpi  
(Director A)

## Executive Directors



Johannes Feist  
Chief Executive Officer  
(Director B)



Michele Mattioda  
Investor Relation Manager  
(Director B)



Thomas Heinig  
Chief Risk Officer  
(Director B)



Dmitry Stepanov  
Chief Legal Officer  
(Director B)



Pape Saliou Ndao  
Director  
(Director B)

## Executive Committee



Zsuzsanna Szombath  
Chief Internal Auditor

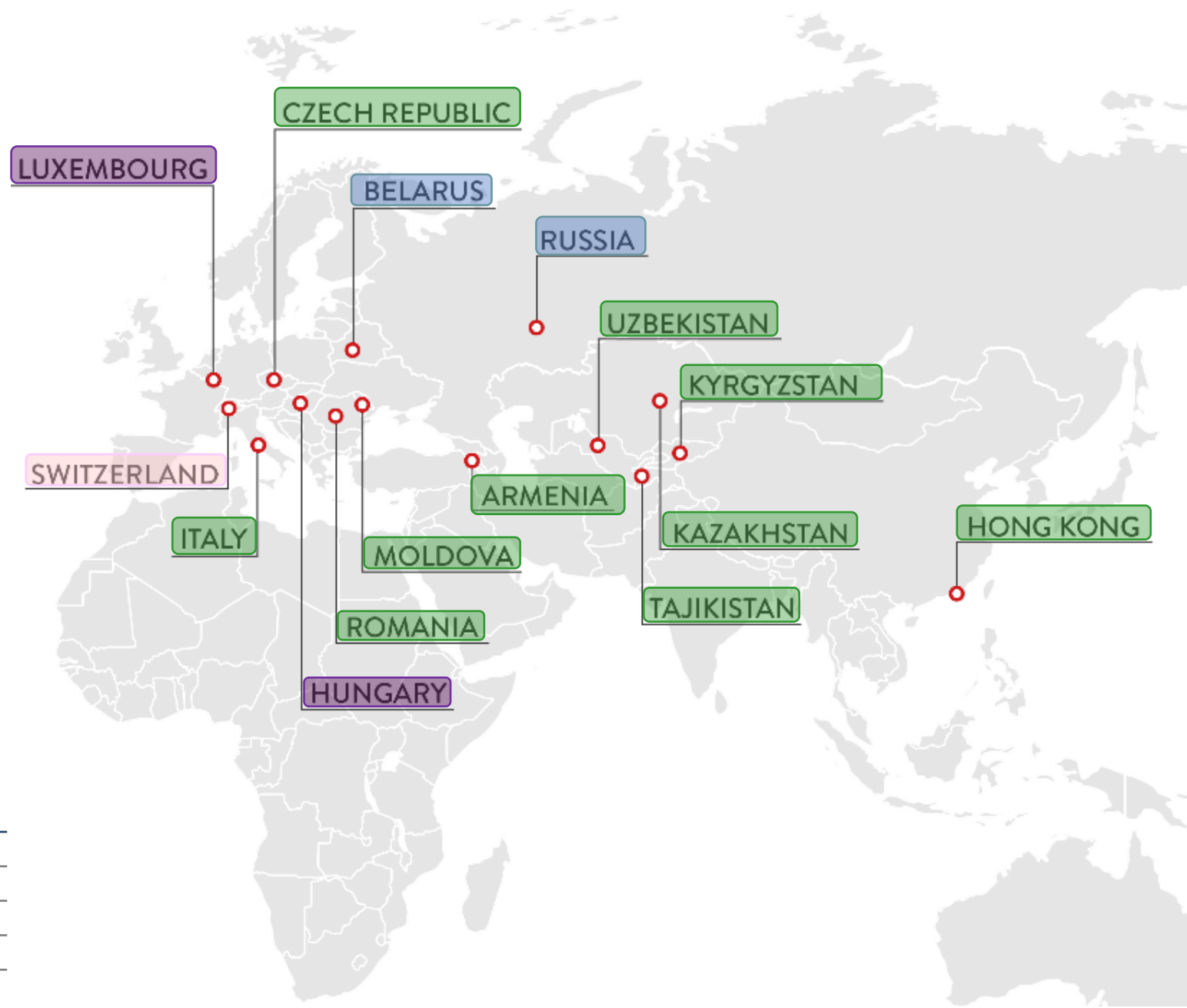


Nicola Ragusa  
Chief Financial Officer

Visit our website to know more about our directors: <https://mikrokapital.com/about-us/team>



# MIKRO KAPITAL WORLDWIDE



- Holding and general management companies
- Asset Management
- Alternative
- Mikro Fund

# PARTNERSHIPS AND MEMBERSHIPS



## Disclaimer - Important Notes

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