

Beltone

USD 20Mn agreement reinforces Beltone Leasing and Factoring's role in driving sustainable finance in the region

Cairo – 22 June 2025: Beltone Leasing and Factoring, a wholly owned subsidiary of Beltone Holding, has secured USD 20 million in funding from two leading impact investment funds managed by Germany-based Finance in Motion GmbH: the SANAD Fund for MSME and the Green for Growth Fund (GGF).

The funding is equally divided, with USD 10 million from each fund, with a repayment tenor of five years. SANAD's contribution will support financial inclusion for micro, small, and medium enterprises (MSMEs) and low-income households across the Middle East and North Africa (MENA). GGF's portion will be dedicated to financing renewable energy, energy efficiency, and sustainable resource use initiatives in MENA and neighboring regions.

This transaction marks a key milestone in Beltone Leasing and Factoring's strategy to deliver innovative non-bank financial solutions that promote economic empowerment and environmental sustainability, aligned with Egypt's Vision 2030. It also reflects Beltone's commitment to advancing sustainability across all its operations.

Amir Ghannam, Deputy Head of NBFIs for Leasing, Factoring, and Consumer Finance, said: "Securing foreign currency funding from institutions like SANAD and GGF enhances our ability to diversify our capital base and offer more competitive financing solutions. This funding will enable us to strengthen our support for MSMEs while accelerating green projects that contribute to a more sustainable and resilient future."

Sherif Hassan, Group Treasurer and Managing Director of Debt Capital Markets, said: "This funding reflects our strong collaboration with Finance in Motion and our commitment to channeling strategic capital to grow Beltone Leasing and Factoring. It also highlights our focus on ESG-driven financing, in line with the broader Beltone's mission to support sustainable and impactful growth."

Both funds are managed by Finance in Motion GmbH, a globally recognized impact asset manager focused on advancing sustainable development in emerging and developing economies, in collaboration with development finance institutions, private investors, and governments.

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About Beltone Leasing and Factoring:

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Beltone Leasing and Factoring, a subsidiary of Beltone Holding, specializes in providing leasing and factoring solutions and services. The company holds a leading position in the Egyptian leasing and factoring market, owing to its strong contribution to delivering innovative financial solutions to small and medium-sized enterprises as well as large companies across strategic sectors. These sectors include real estate development, logistics support services, transportation, healthcare, education, pharmaceuticals, food and beverages, printing and packaging, chemicals, and oil.

About Beltone Holding:

Beltone Holding (Egyptian Stock Exchange Code: BTFH.CA) is a leading provider of financial services with a distinguished track record spanning decades in the Middle East and North Africa. The Company offers a comprehensive and expanding range of financial solutions and services, including securities brokerage, underwriting and advisory services, asset management, research, and direct investment, as well as non-banking financial services such as leasing, factoring, consumer finance, venture capital, microfinance, real estate finance, and small and medium-sized enterprise (SME) financing. The company has an ambitious vision to revolutionize the financial sector in the region, leveraging the global expertise and knowledge of its team to provide innovative, value-added solutions, create additional opportunities for its clients, enhance market value, and achieve impactful results.

For more information, please visit the company's website: www.beltoneholding.com

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About SANAD

The SANAD Fund for MSME finances micro, small, and medium enterprises and low-income households in the Middle East and North Africa and selected countries in sub-Saharan Africa via qualified local lenders. SANAD thereby fosters economic development and job creation – including youth employment – agriculture, affordable housing, and innovations in finance and financial technologies. SANAD strives to meet these goals by providing debt and equity financing to its local partners. The SANAD Technical Assistance Facility multiplies the fund's development impact and outreach through capacity-building with partner institutions, developing financial infrastructures according to the principles of responsible finance and conducting much required R&D. An impact investment fund advised by Finance in Motion, SANAD's investors include the KfW Development Bank, which initiated the fund; the German Federal Ministry for Economic Cooperation and Development (BMZ); the European Union; Switzerland's State Secretariat for Economic Affairs (SECO); OeEB, the Development Bank of Austria; Germany's GLS Bank and GLS Treuhand; the Dutch development bank FMO; and Calvert Impact Capital.

For more information on the SANAD Fund for MSME, please visit: www.sanad.lu

About the GGF

The Green for Growth Fund promotes energy efficiency and renewable energy in Southeast Europe, the Caucasus, the Middle East, and North Africa. By providing refinancing to local financial institutions, GGF helps businesses and households access sustainable energy solutions, fostering energy efficiency and reducing carbon emissions. GGF was initiated as a public-private partnership by the European Investment Bank and Germany's KfW Development Bank, with financial support from the European Union, BMZ, and other international investors. Finance in Motion GmbH, Germany, serves as GGF's advisor. www.ggf.lu

About Finance in Motion

Finance in Motion is a global impact asset manager focused exclusively on sustainable development in emerging markets and developing economies. The company structures, manages, and advises impact

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investment funds that bring together public and private investors to address climate change, strengthen biodiversity conservation, foster the sustainable use of natural resources, improve livelihoods, and promote economic opportunities.

For more information, please visit us at: www.finance-in-motion.com

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