

# Symbiotics SA Presentation

Roland Dominicé, CEO



*"Pushing money to where  
it normally doesn't flow"*



# The leading market access platform for impact investing

- **Research** (market studies, due diligences, ratings, publications)
- **Deals** (brokerage, plumseeds.com)
- **Mandates** (advisory, discretionary, DFI)
- **Funds** (private debt, impact bonds, private equity)
- **Impact** (capacity building, social performance, impact measurement)



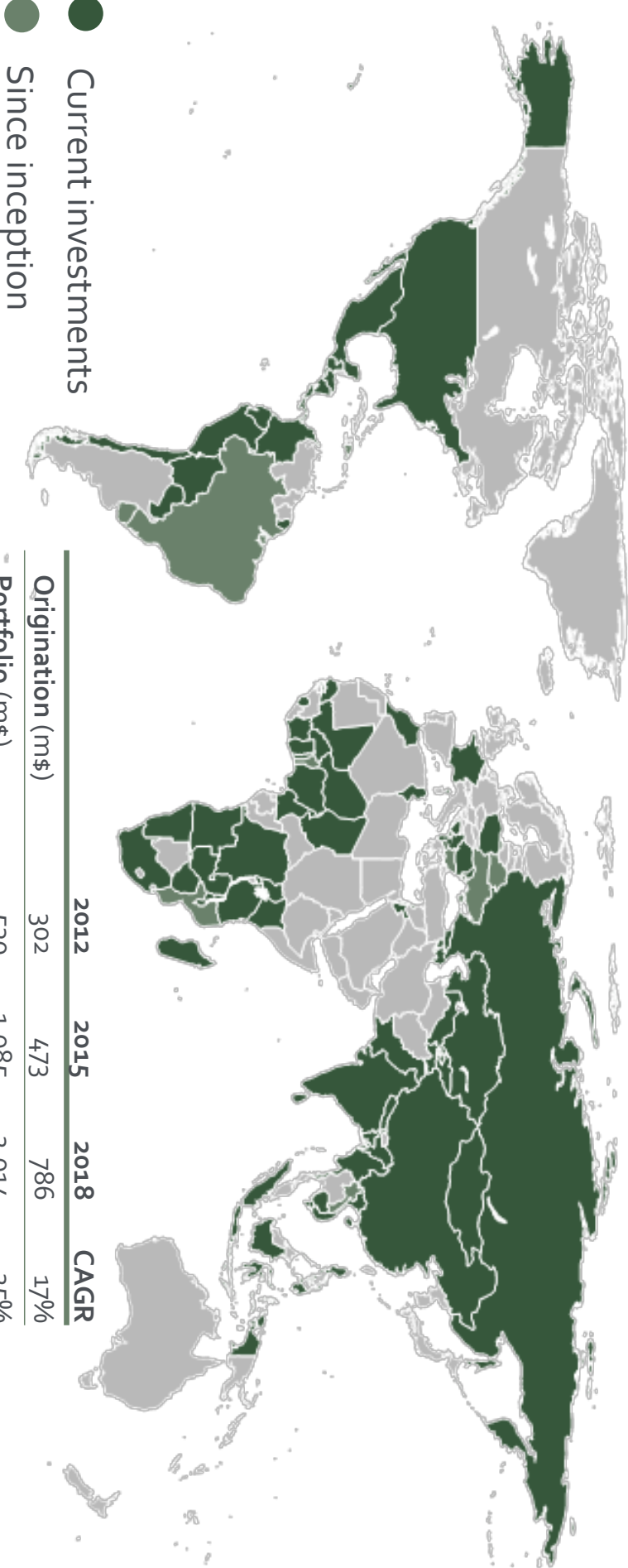
# Track record

- > 4000 transactions
- > USD 5 billion of investments
- > USD 2 billion AUM
- < 1.0% loss rate
- 80 emerging markets
- 1000 financial institutions
- 300 investees
- 2 million small loans
- Since December 2004
- 150 employees
- > 30 nationalities
- 8 offices
- FINMA asset manager
- FCA financial adviser
- AFM light broker





# Market Coverage



	2012	2015	2018	CAGR
Origination (m\$)	302	473	786	17%
Portfolio (m\$)	530	1,085	2,014	25%
Deals	487	832	1,105	15%
Countries	43	55	71	9%
Institutions	132	193	274	13%
End-clients	788k	1,390k	1,819k	15%
Average loan (\$)	672	780	1,107	9%
Offices	4	6	8	12%
Staff	42	83	144	23%
Average				16%



# Historical clientele

**responsAbility**  
leading social investments

**OIKO**  
**CREDIT**  
investing in people

**INVEST**  
**IN VISIONS**

**MICROVEST**  
PURPOSEFUL INVESTING

**DEVELOPING**  
**WORLD**  
**MARKETS**

**BlueOrchard**  
Impact Investment Managers

**FINETHIC**

**QUADRAT**  
*the fund company*

**BVB**  
&**SCIE**  
GÉRANTS  
DE FORTUNE

**GONET&CIE**  
DEPUIS 1845

**PROPARCO**  
GROUPE AGENCE FRANÇAISE DE DÉVELOPPEMENT

**BLI** BANQUE DE  
LUXEMBOURG  
INVESTMENTS

**S|E|B**

**UBS**

**NATIXIS**  
ASSET MANAGEMENT

**mice** SOCIAL CAPITAL

**European**  
**Investment**  
**Bank**  
*The EIB bank*

**kf.w**

**CREDIT SUISSE**

**LOMBARD ODIER**  
LOMBARD ODIER DARIER HENTSCH

**CPEG**  
Caisse de prévoyance  
de l'Etat de Genève

**RENTES GENEVOISES**

**FMO**  
Entrepreneurial  
Development  
Bank





investment strategy



# SDG Integration

## Household finance (60% AuM): SDG 1, 5, 10

- Commercial banks
- Microfinance or mono-thematic institutions
- « Fintech » newcomers

## Small Business Finance (30% AuM): SDG 8, 12

- Specialized SME banks
- Specialized or mono-thematic NBFIs
- SME investment funds

## Project & Enterprise Development (10% AuM)

- Agricultural finance (SDG 2)
- Community development (SDG 6, 9, 11)
- Health & education (SDG 3, 4)
- Renewable energy (SDG 7, 14, 15)

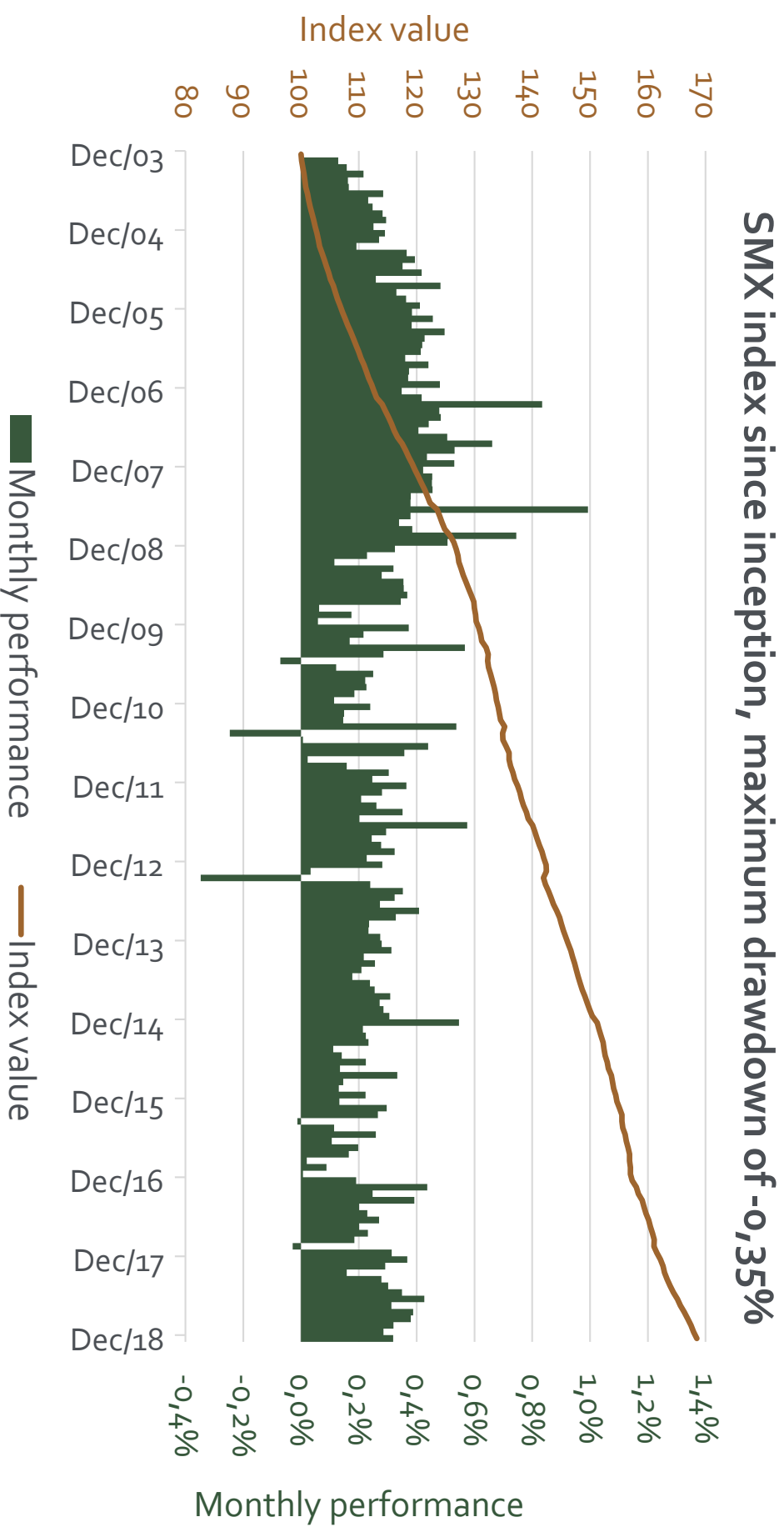




risk / return



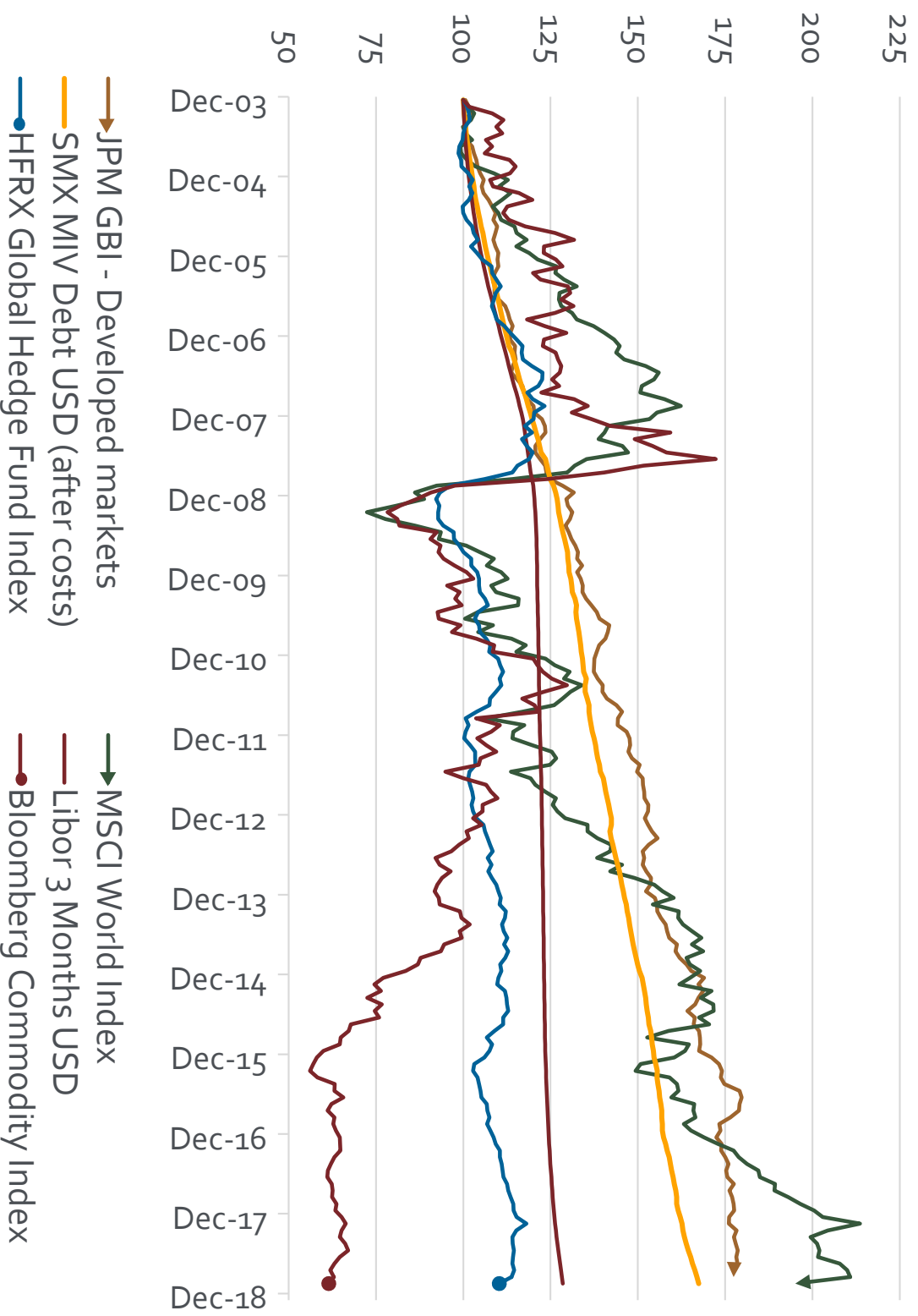
# Long term absolute performance



The SMX index composed of microfinance funds with a monthly NAV and systematic hedge of local currencies. USD after costs



# Comparative performances



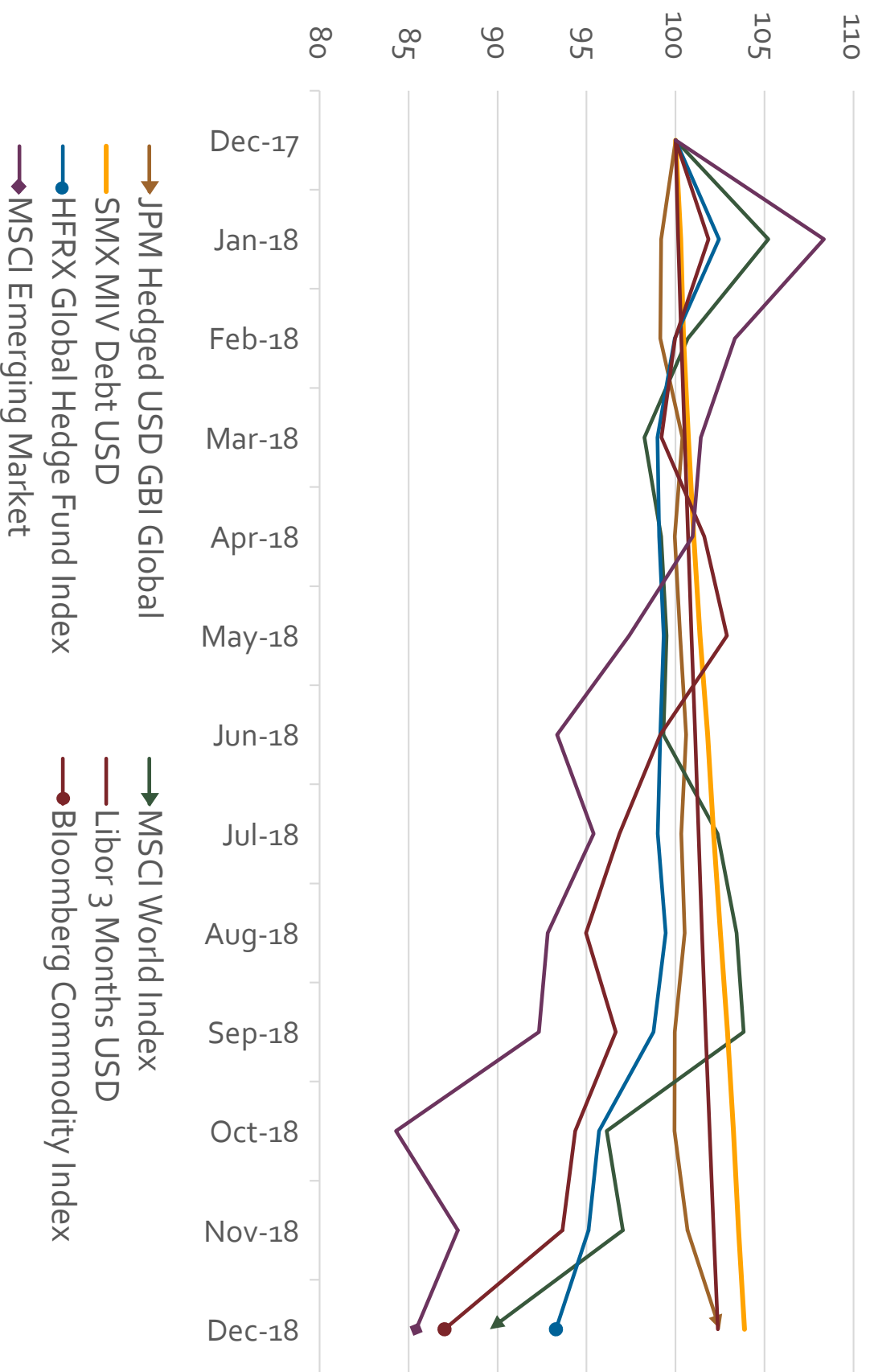


# Volatility and correlations

	Correlation with the SMX MIV Debt Index	Annual volatility of asset class
Cash	0.55	0.50%
Bonds	0.06	2.98%
Stocks	-0.10	14.42%
Hedge funds	-0.14	5.38%
Commodities	-0.01	16.27%
SMX index	1.00	0.56%



# Comparative performances (2018)



brokerage





# Plumseeds

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# market research





# Publications

1. Why microfinance matters to investors
2. Private debt impact funds (GIIN)
3. 10-year MIV study (CGAP)
4. Banking for Impact
5. Measuring and managing social performance





# Thank you

[www.symbioticsgroup.com](http://www.symbioticsgroup.com)



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