

Our Mission

“To provide investors with above market returns, through an operationally focused investment model that strengthens corporate governance and generates positive social impact in underserved emerging markets”

Key Facts and Figures

2 Funds

USD \$377M
 Assets Under
 Management

Main Investors:
 Pension Funds
 Banks
 Fund of funds
 DFI's
 Insurance companies
 Endowments
 Other institutional
 investors

Investment strategy:

- **Services, mainly financial services**
- **Local offices in Colombia, Mexico, Peru and the US**

























**Active
 operational
 involvement with
 significant
 regional and
 industry
 experience**

**14
 Investments**

**Equity
 Investments
 (Cash in)**

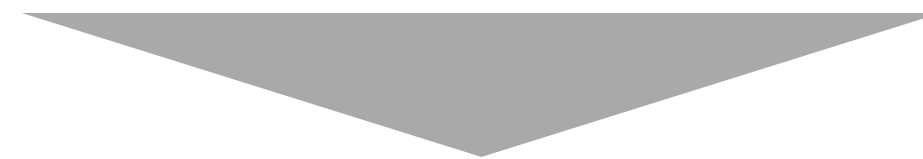
**16
 Investment
 Professionals**

Our portfolio on a snapshot

	 Microfinance	 Consumer Finance	 Distribution	 Asset Leasing	 Vehicle Finance	 Mortgages	 SME Finance	 Education
 Colombia		  Finsocial		 		 		
 Mexico	 							
 Peru								

Investment Screening

Potential investments are screened to ensure they support the mission of Kandeo and are not significantly involved in certain restricted activities.



Due Diligence

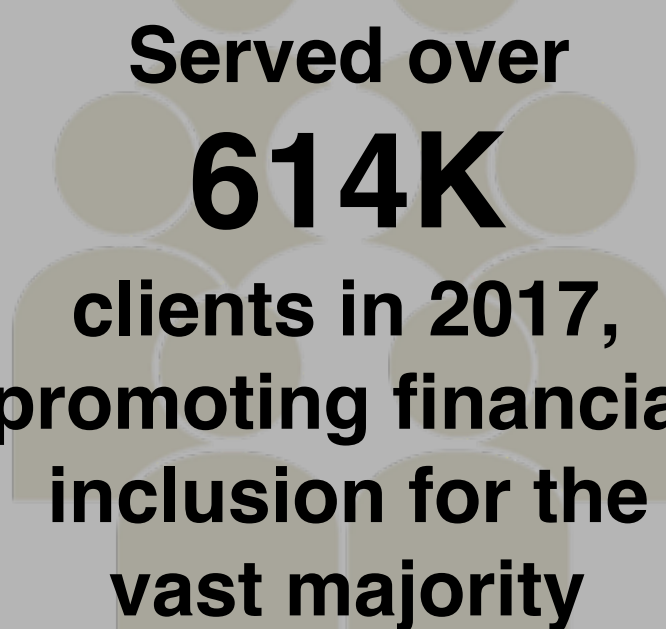
A comprehensive ESG due diligence is conducted to identify ESG risks and opportunities in potential investments. The findings are then factored into the investment decision and action plans are created to address these risks and opportunities immediately following the investment.



Exit Investment

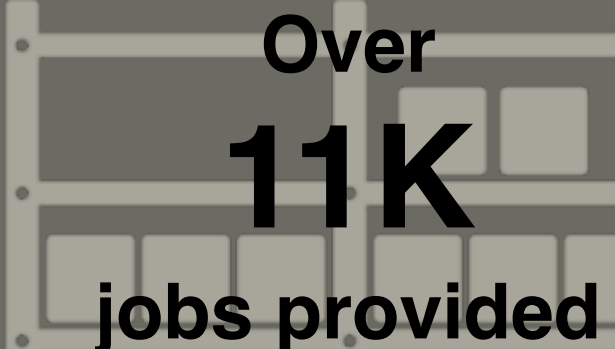
By the end of the investment cycle, the previous actions will have created additional value in the assets and increased confidence for the new asset owners

Summary of ESG impact in 2018



Served over
614K
clients in 2017,
promoting financial
inclusion for the
vast majority

0
Environmental or
societal infractions



Over
11K
jobs provided

Portfolio of over
USD \$1B in
financial products and
assets creating credit
opportunities for
SMEs and low income
populations

USD \$23M
in Annual corporate
taxes paid



USD \$112M
in salaries paid

Some ESG recognitions of Kandeo and our companies

**Excellence and Best Practices in the
Quality of Information Supplied to
Investors, Conflict of Interest Policy,
Management and Corporate Governance**



**Honorable Mention Social
Responsibility
2017**



**2017 Best ESG Private Equity
Team Latin America**

2017



**Nomination for Best ESG Case
2015 - Mareauto AVIS - Case
published in The Second Edition of
The Latin American Private Equity
Deal Book & ESG Cases**

2015



**Interamerican Award for
Financial and Business
Innovation**

2016



**Best SME Financing
Company in Mexico & Great
Place to Work**

2016



