

# Family Bank EIB Partnership Disclosure

Family Bank, in partnership with the **European Investment Bank (EIB)**, has mobilised **KES 14.7 billion (EUR 100 million)** to support Kenyan **Small and Medium-sized Enterprises (SMEs)** and **eligible Mid-Cap businesses**, with a particular focus on **women-owned or women-led enterprises** and **youth entrepreneurs**.

The facility is designed to enhance access to long-term financing for businesses operating across climate-smart and sustainable value chains, enabling Family Bank to offer longer-term financing and tailored solutions to eligible SMEs.

## Eligibility Criteria

The EIB Facility is available to businesses that meet the following criteria:

- **SMEs (with fewer than 250 employees) and eligible Mid-Cap enterprises with minimum 250 and less than 3,000 employees (full-time equivalent) operating across key sectors of the Kenyan economy, including manufacturing, agriculture, trade, construction, transport, and ICT.**
- **Businesses in professional services, financial services, education, healthcare, hospitality, energy, water, waste management, mining, and other service sectors, subject to sector-specific allocation thresholds.**
- **Women-owned or women-led enterprises, as well as youth-owned or youth-led businesses.**
- **Businesses operating within climate-smart and sustainable value chains.**
- **All financing is subject to Family Bank's internal credit approval processes and risk assessment requirements.**

## Financial Advantage

Customers eligible for loans financed under the EIB program will benefit from a longer repayment term compared to similar loan options of the same amount offered by the bank.

## Funds Allocation Guidelines

As part of the mutual commitment to promoting inclusive financing, below is the highlight of the specific orientation of our credit line in the agricultural sector, particularly aimed at empowering women.

- **At least 70% to SMEs**
- **Not more than 30% to Midcaps**
- **At least 50% gender allocations**
- **At least 30% youth allocations**
- **At least 30% gender allocations in the agricultural sector**

These guidelines are designed to ensure that our financing efforts contribute to equitable growth and empowerment across targeted demographics.

## Value - Added Support

Family Bank recognizes that beyond access to financing, SMEs, particularly women-led enterprises, also require access to education, information, and networks to scale sustainably. As part of this commitment, the Bank provides value-added services including:

- **Capacity-building trainings**
- **Risk mapping and advisory services**
- **Legal guidance**
- **Business consulting support in people management and financial projections**

This partnership aligns with Family Bank's 2025–2029 Strategy, which prioritises scaling SME lending, deepening market segmentation, and addressing the specific needs of SMEs across diverse value chains to drive sustainable growth and long-term value creation.

