



WATER and
ENERGY
for FOOD

Berytech
powering potential

Innovative solutions for Climate
Resilience in Lebanon



Enabling SME Finance in MENA: The Critical Role of De-Risking

SMEs Funding Challenges In MENA



Political & Legal Risks

- Continued political instabilities
- Repatriation risks: capital controls and no assurances of capital redemption
- No legislation to protect foreign currency investments (debt & equity)



Macroeconomic Challenges

- Currency devaluation impacting the value of investments and businesses' profitability
- Inflationary pressures increasing businesses' operating costs



SME Funding Gap

- High-interest rate environment
- Limited sources of subsidized debt


















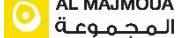










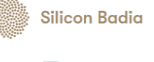




















Environmental Concerns

- Water scarcity
- Climate Change
- Threats to food security

Existing capital provider ecosystem in the MENA region

Despite progress in recent years, funds allocated to climate-focused SMEs in the MENA region remain relatively conservative compared to the market’s needs and demand. The total current SME financing gap is around USD 5 billion as per latest available information published by the World Bank.

	Ideation/Seed Stage/Early Stage	Early Stage	Growth Stage			Mature Stage
Social Enterprises	 ¹  ¹		Funding Gap   ¹ 	 	    	
SMEs+	   	    		    	        	
Tech Startups	     				     	
Key investors	Competitors / incubators / accelerators	Micro-credits	Venture philanthropy	Impact investors	Angel investors and small-ticket VCs	Big-ticket VCs
Common investment ticket size	USD 10k-40k in grants or equity	Up to USD 50k in micro-loans	Up to USD 500k in grants over 3-4 years	USD 100k-250k in equity or debt	USD 100k-1 million in equity or debt	Over USD 1 million in equity or debt

1: Temporary programs

De-Risking Instruments Needed



Grant/ Equity-Free Seed Capital



Reduces upfront risk.

Blended Finance Model



Combines concessional funding with private investment

Concessional Debt



Below-market that lowers the cost of capital

Credit Guarantees-Risk Sharing



A third party covers part of the lender's risk

Technical Assistance (TA)



Strengthens operations, governance, and financial management



Risk Mitigation



Addressing Market Gaps



Promoting Sustainable Development

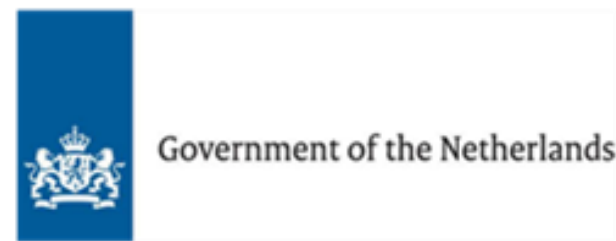


Unlocking Financial Viability

WE4F: A Proven Model for De- Risking SMEs in MENA

WE4F

WE4F is a joint international initiative of the German Federal Ministry for Economic Cooperation and Development (BMZ), the European Union, the Ministry of Foreign Affairs of the Government of the Netherlands, the Norwegian Agency for Development Cooperation (Norad), Sweden through the Swedish International Development Cooperation Agency (Sida), and the U.S. Agency for International Development (USAID).



Locally rooted Partners

Berytech
The Ecosystem
for Entrepreneurs



Supporting
entrepreneurs
from MENA for
MENA since
1992

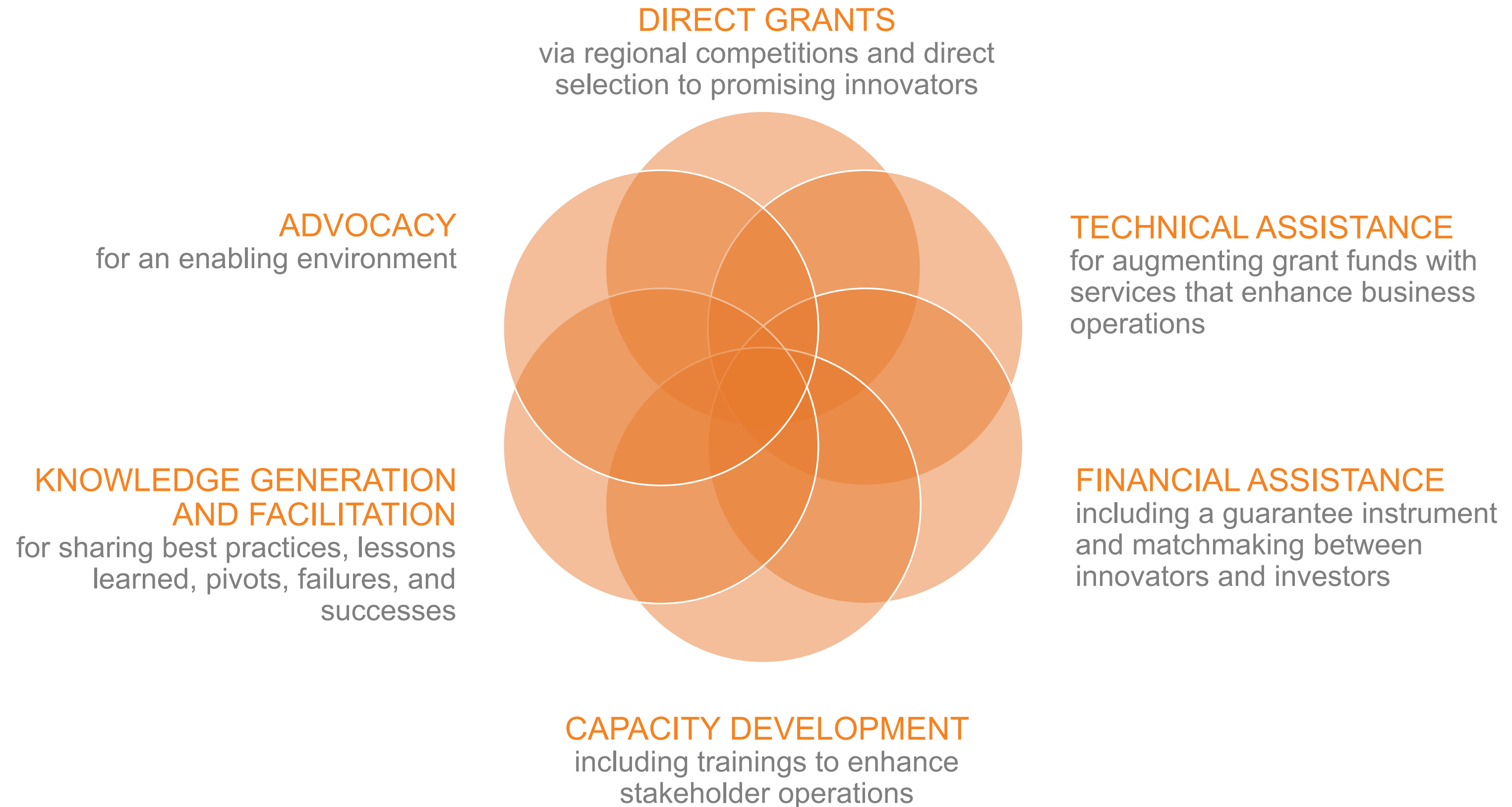
5000+
Entrepreneurs
Supported
in MENA

200+
growth-stage
WEF Enterprises
in MENA

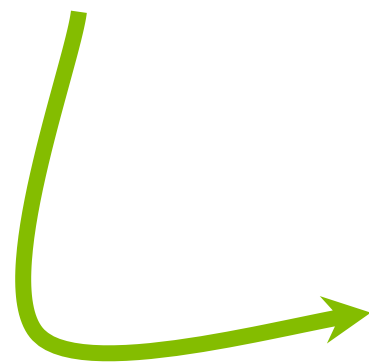
Extensive
In-house TA
& Investment
expertise

Own staff & inall
targeted MENA
countries

WE4F Areas of Interventions

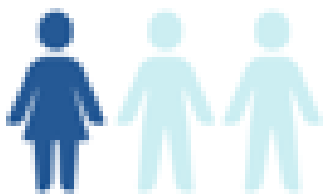
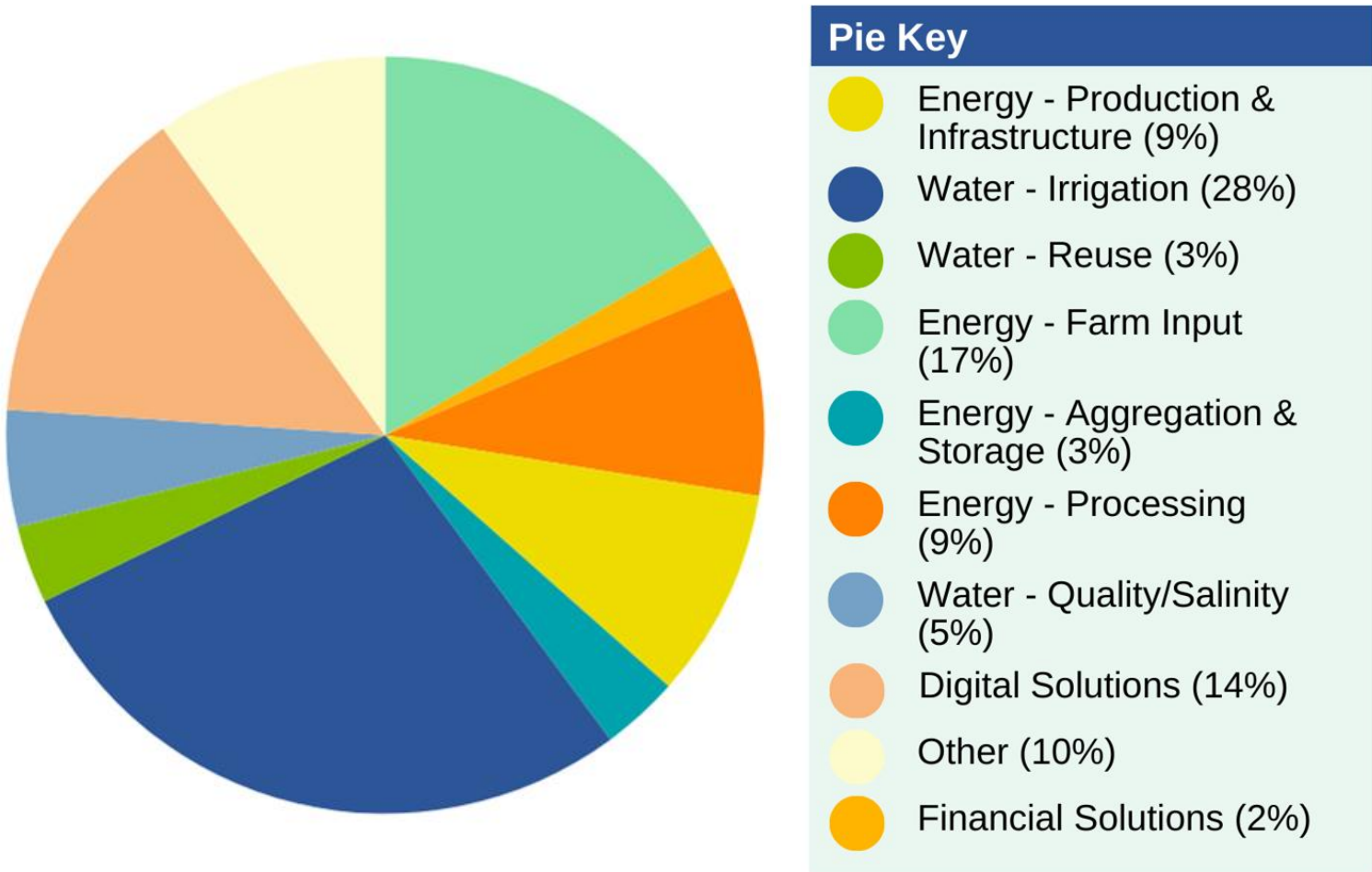


58 innovators



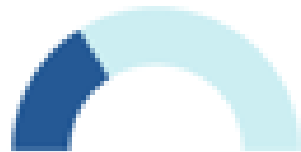
- 15 Water-food
- 3 Energy-food
- 40 Water-energy-food

Innovation type



49%

Women-owned or women-led



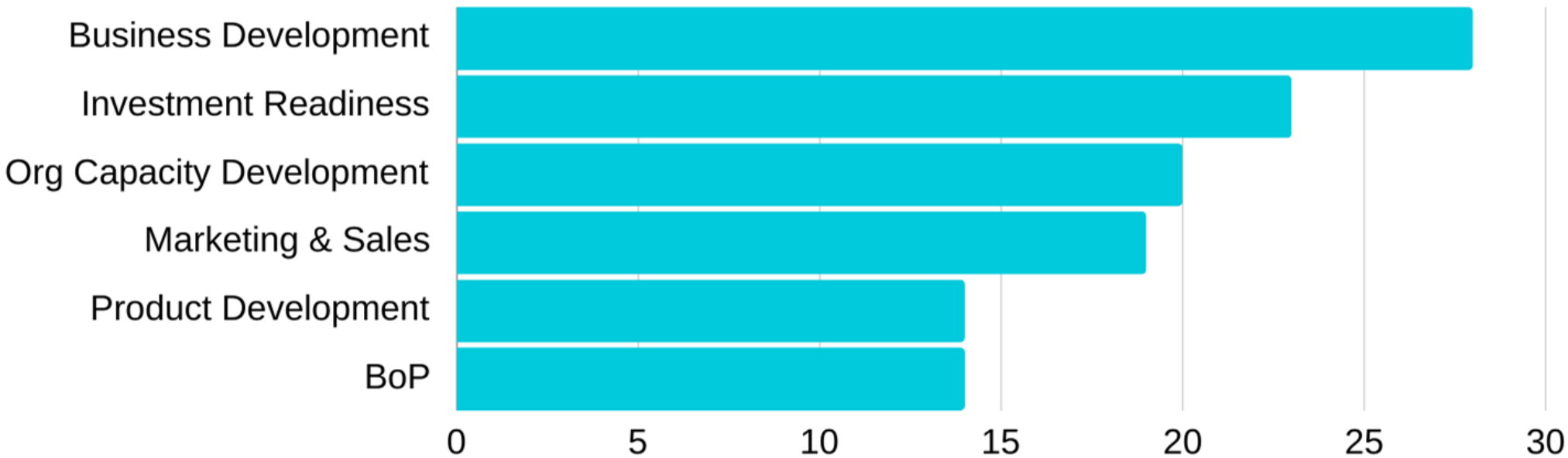
28%

Women in innovator workforces



250

Instances of technical assistance



\$34.8 million











Mobilized in investment



- 95% Private cash
- 3.03% Public cash
- 1.4% Private in-kind
- .07% Public in-kind

Results till December 2024



WE4F Impact	LOP Target (2020-2025)	Results to Date	Current Status
 % of innovators that successfully marketed their innovation	8%	14.8%	Exceeded
 # of innovation end-users	750,000	697,231	On Track
 # of tons of food produced	5.5 million	10.5 million	Exceeded
 # of tons of food processed	10,000	4,877	Off Track
 # of kilowatt-hours of energy saved	800,000	3.7 billion	Exceeded
 # of liters of water consumption reduced	8 billion	11.7 billion	Exceeded
 # of end-users that experienced an income increase	300,000	323,581	Exceeded
 % of innovators monitoring water or biodiversity	80%	80%	On Track
 \$ of investment mobilized	\$34 million	\$34.8 million	Exceeded
 # of tons of CO2e saved	1 million	1.45 million	Exceeded

WE4F MENA 2.0: Building on Success and Paving the Way for the Sustainable Impact Fund (SIF)



About WE4F 2.0

- **A \$20m Facility**
- **Focus:** Water, Energy, and Food Value Chains
- **Purpose:** To scale private sector solutions that improve efficiency and climate resilience. Additionally, strengthening the enabling environment, and providing support to key stakeholders such as MFIs and other relevant actors, will fall fully within the mandate.
- **Support Provided:** Tailored tracks with milestone-based grants, technical assistance and investment facilitation support.



Government of the Netherlands



Sweden
Sverige

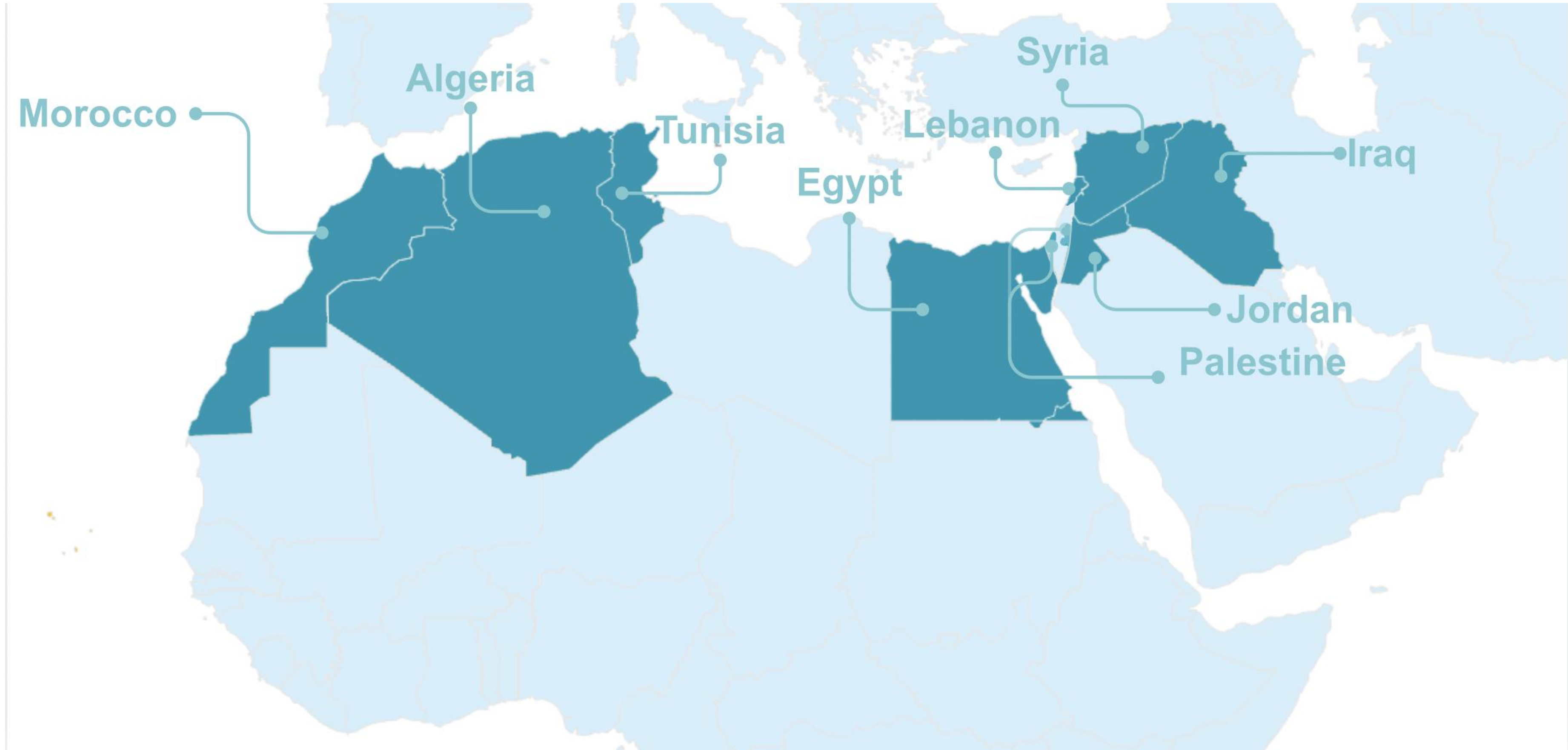


Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

**Swiss Agency for Development
and Cooperation SDC**



WE4F 2.0 Coverage: 9 Countries





Program Structure and Tracks

Eligibility Criteria	Track 1: SMEs Influencing Job Creation & Value Chain Development	Track 2: Rapidly Growing Innovation Businesses – Scale- ups	Track 3: MSMEs or Scale-ups in underserved countries
# of Firms to be Selected	up to 30	up to 30	up to 30 (10 per country)
Firm age	Min 3 Years	Min 1 Year	Min 1 Year
Innovation	Must demonstrate scalability and supply chain impact	Highly innovative solutions with strong market disruption potential	Relevant business solutions to the WEF nexus
Growth Stage	Established SMEs with strong financial and clear supply chain integration	Mid-to-late-stage startups with traction and early scaling potential	N/A
Market Presence	Strong local footprint with clear supplier engagement	Operating in at least one of the target countries with potential for regional expansion	Operating in at least one of the target countries
Market Requirements	Ability to match the grant amount by 100%	Ability to match the grant amount by 50%	Ability to partially match grant
Grant Average	\$100,000	\$50,000	\$80,000
Technical Assistance	Yes	Yes	Yes
Investment Readiness & Facilitation	Yes	Yes	Yes



Syria National Chapter

Syria Track



Support up to 30 firms in the water-, energy- and food sectors through Grants and Technical Assistance.



Build investment readiness and facilitate impact-oriented financing mechanisms.



Strengthen Ecosystem: Promote dialogue, B2B linkages and context-specific enabling environment solutions.



Through the support 2 local incubators and BSOs to enhance services and network connections.



Integrate gender, social inclusion and environmental protection across all partners and activities.



Grants up to \$80,000

SIF: A Blended Finance Vehicle Positioned for GCF Anchoring

Path towards sustainability : Proposal to the Climate Fund

Objective

Unlocking Affordable and Accessible Climate Finance for Startups and SMEs in Egypt, Lebanon and Jordan , via the Green Climate Fund's Project-specific Assessment Approach (PSAA) modality



Berytech
powering potential



Chemonics Egypt
Consultants

Financial Advisor



Potential Anchor
Investor



GREEN
CLIMATE
FUND

Technical Partner



cewas
Middle East

Value Proposition and Differentiating Factors

Climate Impact Focus



Serve enterprises delivering measurable climate impact, such as RE-powered Agri techs, water-saving, and climate-smart practices.

Blended Finance to De-Risk Investments



A blended finance model combining concessional funding with private investment to meet SMEs' need and de-risk investments for investors.

Integrated Technical Assistance Units to Investees



A targeted TAU, ensuring that investees optimize operations, achieve sustainability goals, and scale their impact effectively.

A Robust and Impact-Aligned Investment Framework



Internationally recognized measurement standards such as IRIS+, SDG-aligned indicators, and ESG performance metrics.

A Strong Pipeline



Pipeline of investable projects available through regional networks and partnerships.

Institutional Co-Investment



Leverage the ecosystem by collaborating with MDBs, DFIs, and foundations, to co-finance deals.



Fund Structure



Objective: Unlocking affordable and accessible climate finance for innovative startups and SMEs in the region, by building on the vast pipeline the Partners have:

Facility 1: Grants and TA for Startups

Supporting startups and scaleups in their acceleration by providing them with catalytic grants, tailored technical assistance, and investment readiness support

Facility 2: Debt for SMEs

Providing investment ready and credit worthy SMEs with affordable debt, to fund CAPEX, and working capital needs.

Facility 3: Equity/Convertibles for Startups and SMEs:

Investing patient capital in early/medium-stage innovative businesses, to scale and commercialize their solutions



Terms Summary	
Fund Name	Sustainable Impact Fund (SIF)
Sector	Water & Energy for Food nexus
Geography	Middle East & North Africa
Type	The fund will invest through [Equity / Debt] with tickets ranging from \$0.5M to \$3M Investments are accompanied by Technical Assistance
Selection Criteria	Early stage and established small and medium-sized enterprises (SMEs)
Fund Size	Initial target of \$50M, with an ambition to reach \$200M within 7 years
Target Investors	Development Banks & Financial Investors
Jurisdiction	Luxembourg or Other

Investment Strategy (1/2)


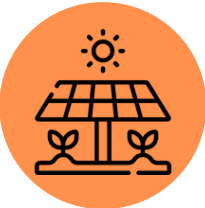


Geographic Allocation

To optimize risk and return, we prioritized fund allocation from a geographical perspective

	Priority	Countries	Target Fund Size (First Phase)	Estimated Allocation	Guidance
Facility 1	• Core	• Lebanon, Egypt, Jordan	Secured	~ 50%	• No fixed amount per country. The average grant size ranges between USD 50k and USD 100k. The estimated allocation is based on our previous experience
	• Extension	• Morocco, Iraq, Tunisia	\$20M Under	~ 20%	
	• Underserved	• Syria, Palestine, Algeria	WE4F 2.0	~30%	
Facility 2 Facility 3	• Priority 1	• Egypt, Lebanon, Jordan	Up to \$50M	~ 67%	• Max 25% per country
	• Priority 2	• Morocco, Iraq, Syria		~ 33%	• Focus on smaller ticket sizes
	• Priority 3	• Palestine, Tunisia	Fund size > \$50M	~ 10%	• Focus on smaller ticket sizes

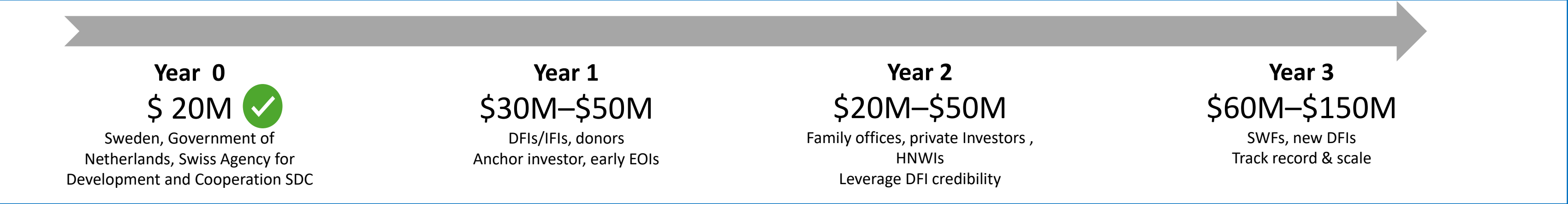
Investment Strategy (2/2)

Sectoral Allocation

	Sector	Min. / Max. Allocation	Key Focus Areas	Growth Trends
	Water for Food	Minimum 30%	Drip irrigation, greywater reuse, drought-resilient crops	6–12% CAGR
	Energy for Food	Minimum 30%	Solar pumps, cold storage, bioenergy, efficient farm equipment	7–10% CAGR
	Climate Adaptation & Mitigation	Minimum 20%	Regenerative ag, climate-resilient infrastructure, early warning systems	6–15% CAGR
	Innovation & Tech for Climate	Up to 20%	Agri-tech, IoT, carbon markets	10–20% CAGR

Fundraising Strategy

Phased Fundraising Strategy



Investor Segments, IRR & Risk Appetite

Segment	Risk Appetite	Notes
DFIs/IFIs	Medium-High	Anchor role, catalytic capital, ESG focused
Family Offices	Medium	Flexible, co-investment potential
Private Investors	Low-Medium	Focused on risk-adjusted return
Insurance Firms	Low	Seek stable cash flows
SWFs	Medium	Join after DFI validation
Foundations/Donors	High	Prefer grants, SDG alignment

Tools and Enablers

- ✓ First-loss capital / Guarantees to de-risk
- ✓ Blended finance layering
- ✓ Early pilot investments
- ✓ Impact measurement frameworks
- ✓ Placement agents for targeted fundraising
- ✓ Workshops, webinars, and roadshows across MENA & Europe
- ✓ Use of EOIs from DFIs to build credibility

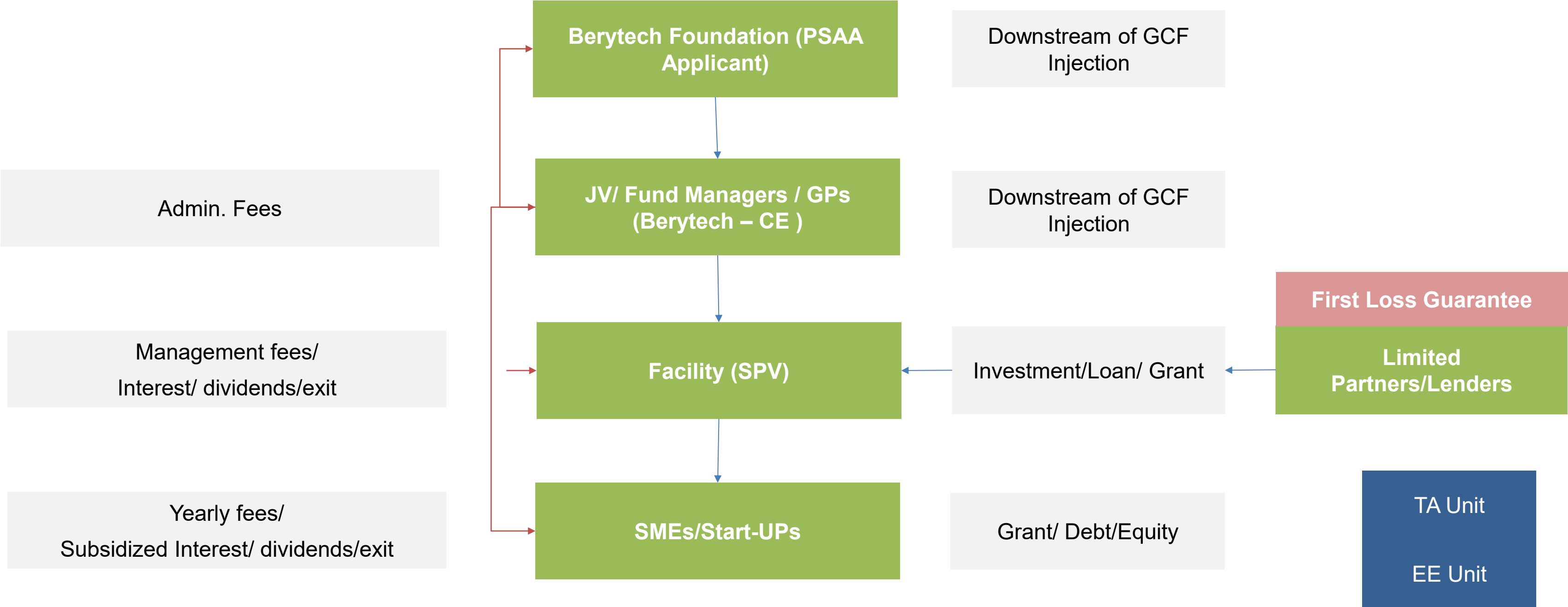
Fund Positioning

- ❑ Regional anchor in climate, agri-food, water efficiency
- ❑ Integrates technical assistance for investees
- ❑ Early-stage impact-driven private equity/debt fund
- ❑ Pioneering blended structure for resilient SMEs in MENA

Impact Fund Proposed Structure










Grant/ Concessional Debt/Junior Equity



Expected Impact by Year 5



Impact	 Lebanon	 Egypt	 Jordan
 Land Serviced	~20,00 acres	~300,000 acres	~20,000 acres
 Water Saved	~0.3 billion m ³	~0.6 billion m ³	~0.1 billion m ³
 CO ₂ Reduced	~137.7 Gg CO ₂ eq	~1,515 Gg CO ₂ eq	~137.7 Gg CO ₂ eq
 Food Produced	~100,000 tons	~1,500,000 tons	~30,000 tons



Aggregated Impact by 2030



**~340,000 acres
Land Serviced**



**~1 billion m³
Water Saved**



**~1,790 Gg CO₂ eq
CO₂ Reduced**

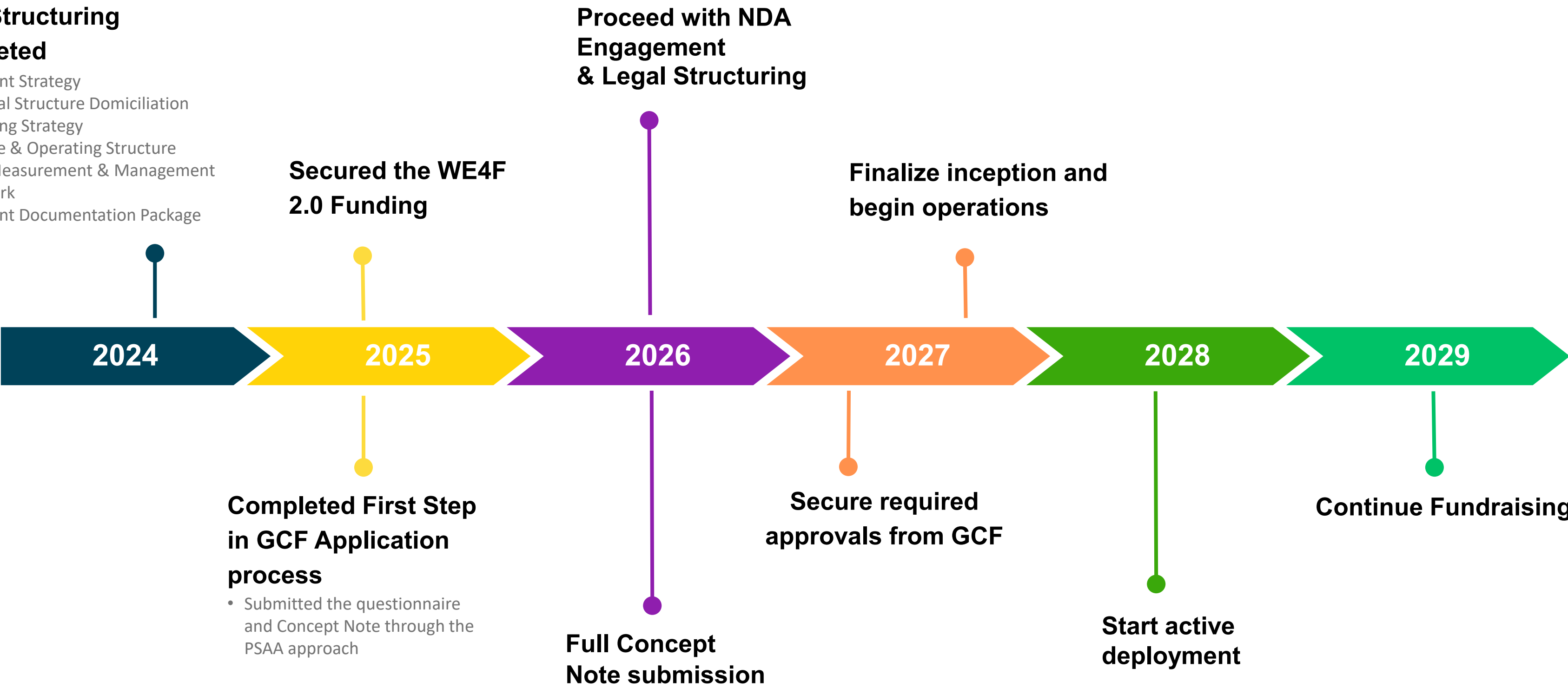


**~1.63 million tons
Food Produced**

Timeline Toward SIF Launch

Fund Structuring Completed

- Investment Strategy
- Fund Legal Structure Domiciliation
- Fundraising Strategy
- Corporate & Operating Structure
- Impact Measurement & Management Framework
- Investment Documentation Package





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Thank
You

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