



Criteria for Best Financier for Women Entrepreneurs

General Information

1. Name of Institution
2. Website of Institution
3. Industry Type
4. Headquarters Location
5. Number of Countries where you have active operations
6. Number of Years in Operation
7. How do you define SME? How do you distinguish this from microenterprise? Do you have separate accounting for your SME portfolio – e.g., numbers of accounts, loans, product volume; financial spread; allocated overhead; net profit?
8. What is your target market in SMEs – clarify in terms of definition above; provide information on target market segments, if applicable. Are SME end-clients limited to 'formal' economy actors or are 'informal' clients part of your target market? *Provide information on target market segments, if applicable. Be specific about what you have done for SMEs in a specific period of time. You could provide graphs or charts in the Attachments Tab to support/illustrate your impact)*
9. How do you measure your success in serving the Women-led SME market? Please describe.

Specific Judging Criteria for Best Financier for Women Entrepreneurs

1. Total Outstanding Loan Portfolio in USD
2. Total Micro and SME Loans Outstanding in USD for the last 3 years¹
3. Total Women-led Micro and SME Loans Outstanding in USD for the last 3 years²

¹ The longer you can show performance data, the stronger your case which is why we are asking for at least 3 years of data if possible.

² Ibid

4. Number of Micro and SME Clients for the last 3 years³
5. Number of Women-Owned/Women-Led Micro and SME Clients for the last 3 years⁴
6. Number & percentage of women employees vs. total employees
7. Number & percentage of women employees in management
8. Definition of women-owned/women-led business customers

If preferred, provide answers to the above questions (Q1-8) in a table in an attached document. Please write 'see attachment' so the judges know to refer to the attachment.

9. Women-led Micro and SME Portfolio
 - a. Are there customer gender flags for women-led businesses in the MIS system?
 - b. Provide a short description on how the institution reports on women-led SMEs
 - c. Is there gender disaggregated reporting to management?
 - d. How often is the gender reporting to management - Monthly/Quarterly/Half Yearly/Annual?
 - e. How is information related to women SME clients captured in credit application forms?
 - f. Please attach a report that reflects women SME portfolio as an example.
10. Do you have any loan terms or requirements for women-led SME customers that are different from other SME customers?
11. Do you have any specific strategy or programs that promote gender parity within the organization? If so, please provide a summary.
12. Do you have gender related KPIs for the organization? If so, please provide a summary.
13. Do you have an objective to source goods and services from women-owned businesses? If so, please describe.
14. Do you have any special programs, products, or platforms for women customers and women-led SMEs, e.g., women's network platform or non-financial services? If so, please provide examples.
15. Do you offer digital financial services and/or digital training on-financial services to your customers, in particular to women and women-led SMEs? If so, please provide examples.
17. Market share and growth
 - a. Why do you consider your financial institution a market leader in the women-led SME customer segment? How do you compare to the competition in your market in the women-led SME segment?
 - b. SME business growth vs. total Financial Institution growth (in terms of loan and deposit portfolio)
 - c. Women-led SME business growth vs. total Financier growth (in terms of loan and deposit portfolio)
18. Women-led SME Significance
 - a. Women-led SME business share in total Financial Institution business (loans / deposits / profits / returns)
 - b. Retail deposits from women customers as a proportion of total deposits

³ Ibid

⁴ Ibid

19. Profitability

- a. Women-led SME business ROA / Net Profit % / LTD Preferably in comparison to the total Financial Institution profitability

20. Sustainability

- a. Please provide details of your funding sources (% wholesale vs deposit funding. For example, elaborate on your funding sources, i.e., customer deposits, borrowings, securities issued, etc.)
- b. What is the percentage of your funding that is short term (< 1 year), medium term (1-3 years), and long term (3 years+)? Estimates are sufficient.

21. Credit Risk Management

- a. SME NPLs % vs total Financier NPL %
- b. Women-led SME NPL% vs SME NPL
- c. Provide information on your CRM process. Consider answers to some of the questions below in your answers:
- d. **Process:** Do you have specialized or segment-specific approaches to underwriting for SMEs? Do you use a statistical scoring system? What place does it have in the overall underwriting process? If credit scoring models are applied, are they specific to SMEs and are they determinant or just one input into a committee level decision? Is the underwriting process streamlined for repeat customers?
- e. **Validation:** What percentage of loans are processed solely through scoring and what percentage receive further review? What form does that further review take e.g., credit committee, manager review, etc? What are the procedures for verification of critical input data? Do you have specific rules around validation and recalibration for SMEs?
- f. **Collateral:** What do you accept as collateral? Do you offer collateral free loans, and if so, what share of your loans are collateral free? Is strong collateral sufficient to offset weak or unclear payment capacity or are there explicit debt service capacity maximums?
- g. **Post-disbursement monitoring:** What is the frequency for monitoring and/or validating credit scores? Who is responsible for this? Other than collection, what else occurs? How is data gathered? Is post-disbursement part of the feedback loop for product development?

22. COVID-Related Risk Management

- a. Please describe any COVID-related easing of credit terms or repayment structures offered to the SME segment.

23. Efficiency

- a. What is the average turnaround time in days to process a Women-led SME's request for products and services (from application to disbursement) e.g., loans, commercial mortgages, insurance quotations, etc.
- b. What is your loan rejection rate?
- c. Average cross-sell, i.e., number of products per Women-led SME customer
- d. What do you do in your application process to make it easier for Women-led SMEs to apply? Please describe. (*Do you use digital processes for example?*)
- e. What active channels do you operate and where are transactional versus sales interactions concentrated? (*Think about traditional*

channels such as ATMs, branches, agents, etc, as well as new digital channels such as contact centers, on-line banking, mobile apps, chatbots, etc.)

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