



# We Initiative and the Women's Market

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September  
2015



We deliver what matters

## Business Opportunity / Background

- SMEs are the largest employer and largest contributor to the local GDP. They constitute between 93% and 95% of enterprises in the country *(Ministry of Economy and Trade – Lebanon SME Strategy a Roadmap to 2020 –2014)*
- Enterprises with fewer than 10 employees represent 82% of employment outside the public sector *(2008-9 Delegation of European Commission to Lebanon).*

## Business Opportunity / Background

Women are critical to Lebanon's economic development for different reasons:

- ✓ Women account for **51% of the country's population**
- ✓ **87% of the female** population is literate
- ✓ Women account for **57% of students** in higher education

*(Source: World Bank data)*

Women-owned businesses and female participation in entrepreneurial activity is growing:

- ✓ **33%** of firms have female participation in ownership structure
- ✓ **29%** of firms have women in top management positions
- ✓ Women account for **25%** of the Lebanese workforce
- ✓ Women account for over **36 %** of all entrepreneurial activity in Lebanon

*(Source: World Development report 2012 – issued by The World Bank)*

## Business Opportunity / Background

BLC Bank decided to adopt the Women Market with a focus on Women-owned or Women-led SMEs:

- Women's Market is an untapped market
- As a strategic segmentation considering it a key differentiator



## CVP: For SMEs and Women

The CVP has 2 components: Financial solutions & Non-Financial Services:

The NFS represent a key component of BLC Bank's promise to delivering what matters to Women and their businesses. It is segmented into three axes:

**1. Learning and Development:** develop core competencies and achieve full potential

- Financial education, workshops and talent development programs
- Roadshows and technical trainings reaching remote and rural areas.



## CVP: For SMEs and Women



2. **Market Exposure:** providing nationwide exposure and networking opportunities among the right business circles

- Networking events (Business Power Sessions, Women in the Lead,...)
- Conferences
- Brilliant Lebanese Awards with “Women Entrepreneur of the Year” and “Business of the Year” categories



**GROW YOUR BUSINESS**  
WITH  
**BUSINESS POWER SESSIONS**

Price of session:  
\$25  
\$20 for We-initiative &  
SME Toolkit members  
and BLC Bank Clients

Register now at [ihjoz.com](http://ihjoz.com)

Check out our upcoming  
sessions at the next screen.

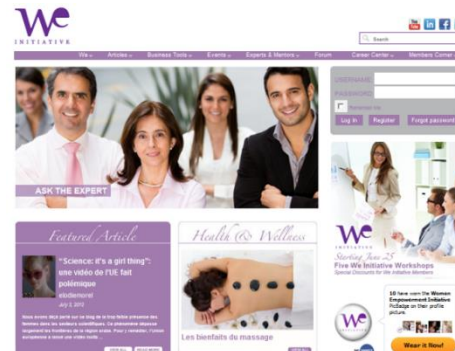
**BLCbank**  **We**  
FRANSABANK group INITIATIVE

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## CVP: For SMEs and Women

3. **Information and Guidance:** business tools, advisory services to implement sustainable business practices.

- Creation of [www.we-initiative.com](http://www.we-initiative.com) to connect, share experiences, access business tools, relevant information and consult *experts & mentors*.
- Launched [www.lebanon.smetoolkit.org](http://www.lebanon.smetoolkit.org) an innovation by IFC to support all SMEs.
- Advisory services via:
  - ✓ ambassadors and champions (internal)
  - ✓ external experts and mentors (external)



SMEToolkit  
Lebanon

## CVP: For SMEs and Women

### Financial solutions:

→ **Collateral-free Loan:** To finance equipment, supplies, working capital...  
– Min 1 year experience with proof of income

→ **Mother's Fiduciary Account:** BLC Bank offers all mothers the opportunity to open a bank account for their minor children and exercise the right of guardianship over their financial future.

- \$300 opening balance
- high interest rates

→ **BLC Cloud®:** comprehensive alternative delivery channels



FULL  
ATM BANKING



FULL  
MOBILE BANKING



FULL BUSINESS  
INTERNET BANKING





## Some results

### Results as at 31-12-2014

SME / Women in Business	Growth 2014/2012
Loans disbursed to women	69%
Outstanding loans to women	49%
Outstanding deposits amount by women	29%
Loans disbursed to women	26%
Number of Female Deposits & Loans	11%

ROA Comparison by Segment		
	Women	Men
Retail ROA	7.62%	7.64%
Small business ROA	8.61%	8.16%
Medium business ROA	8.07%	7.56%
Large business ROA	7.98%	7.66%



Thank you



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