

E-Coffee with Financial Institutions



Thank you for joining! The session will begin in the next few minutes.



1. Connect to audio if you are using a desktop or mobile phone
2. Keep your **camera off** and your microphone on **mute** to allow speakers to continue without disruption
3. The presenter will remain muted until the webinar begins, so don't worry if you do not hear anything before 15:00 (CEST)

SheTrades Invest

E-Coffee with Financial Institutions


Seeking funding?


Join the conversation with SheTrades Invest partners.




Date	Time	Financial Institution	Target Audience	Language
21 JUL	4:30 PM CEST	Investisseurs et Partenaires	Women in Francophone Africa	French
04 AUG	3 PM CEST	Heva Fund	African women in creative & cultural industries	English
18 AUG	3 PM CEST	Access Bank	Women in Africa	English
01 SEP	3 PM CEST	SBM Bank	India, Kenya, Madagascar & Mauritius	English
15 SEP	TBC	Fundación Microfinanzas BBVA	Latin America	Spanish
29 SEP	TBC	Accion International Partners	Nigeria & Uganda	English
06 OCT	3 PM CEST	Opportunity Bank	Uganda	English

Aim of the series:

 Learn about financial products and services available to women;

 Get informed about lending and/or investment criteria;

 Unlock finance for your business.

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access

more than banking



Initiative

**Financing Options Available
for You and Your Business**



access

more than banking

What is the *W* Initiative?



★ It is...

The home of everything Access Bank has to offer women!

⚙️ An initiative

Which encapsulates our approach to banking for women by providing information and product solutions that meet their financial and lifestyle needs

👤 It is...

Certainly about women

Positioned to
INSPIRE.CONNECT.EMPOWER

It speaks to the innate strength of the woman

Defining the *W* segments

W Young Professional



- She is aged between 21 – 35 years.
- She is professionally-qualified and in full-time employment mostly not engaged in any part-owned businesses.
- She is a career-focused young woman.

W and Family



- She is aged between 25 – 55 years.
- Well learned, professionally-qualified, career woman.
- She is either in full or part-time employment, and/or managing a micro or home-based business that she operates on a part-time/informal basis.

W in Business



- She owns at least 50% of the business.
- The sole or part business owner or directly responsible for managing the financial affairs of her business (i.e. personally responsible for major financial decisions in their business).

The *W* Value Proposition

Product Bundles for Women

- W Young Professional
- W In Business
- W and Family

W Power Loan

Flagship product providing financing support for women owned businesses

Mentor-Mentee Program

Women helping other women grow in a structured manner

Maternal Health Service Support

Bespoke financing for Maternal Health needs

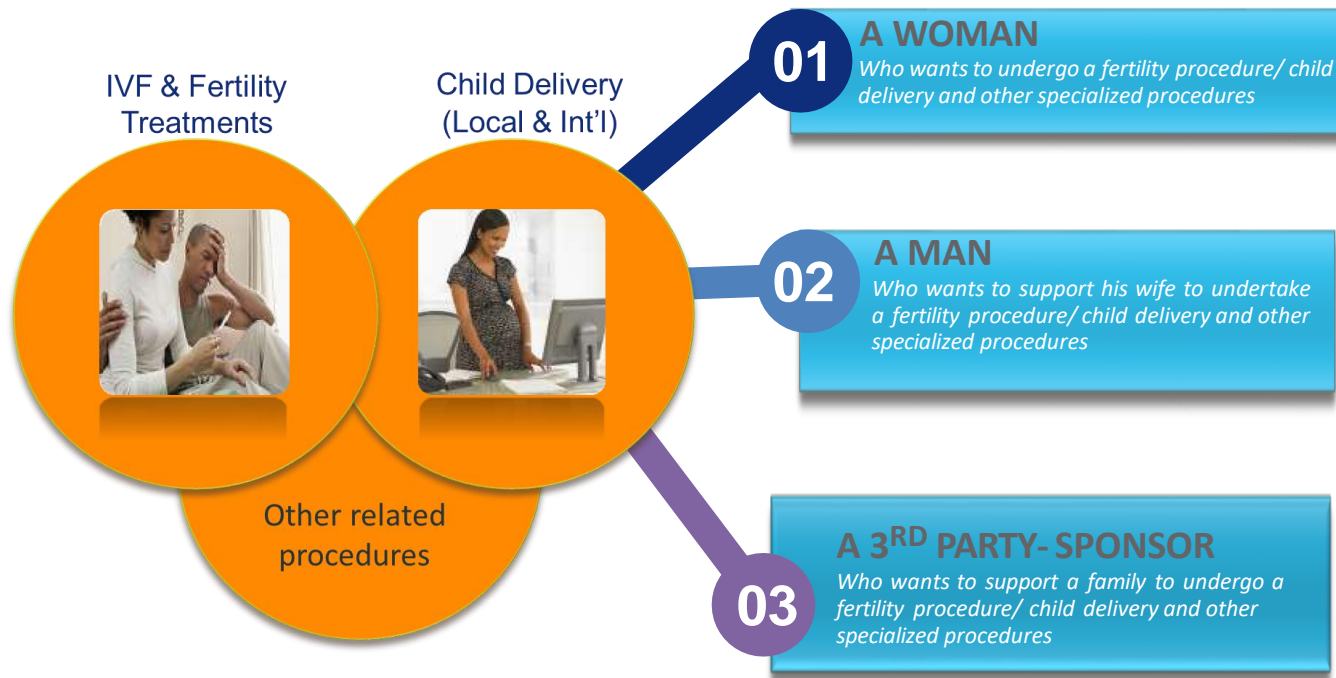
W Awards

Recognizing and celebrating women achievers in an award ceremony dedicated to women

W Community & Socials

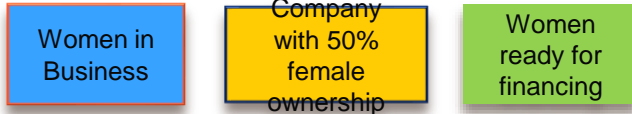
www.thewcommunity.com
[@thewcommunity](https://twitter.com/thewcommunity)



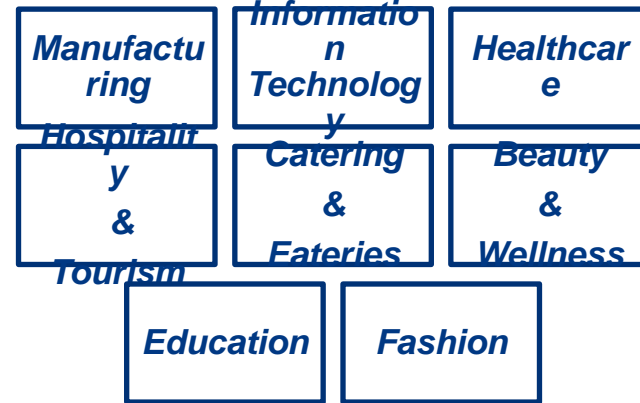


Flagship Product - The *W* Power Loan

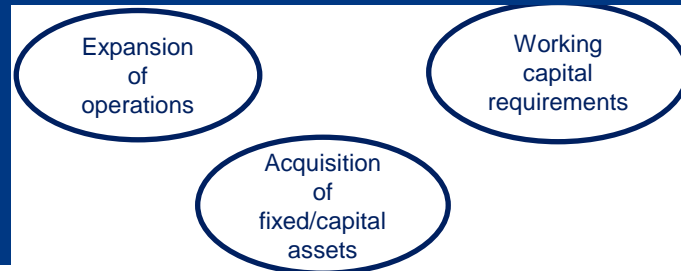
Who is the *W* Power Loan for?



Key-Sectors under the *W* Power Loan



Use of the *W* Power Loan



Accessing Finance

- W Power Loan
- Womenpreneur Pitch-a-ton Africa



more than banking

What is it?

W Power Loan

This is an on-lending facility for women owned businesses.

Definition of a female owned business

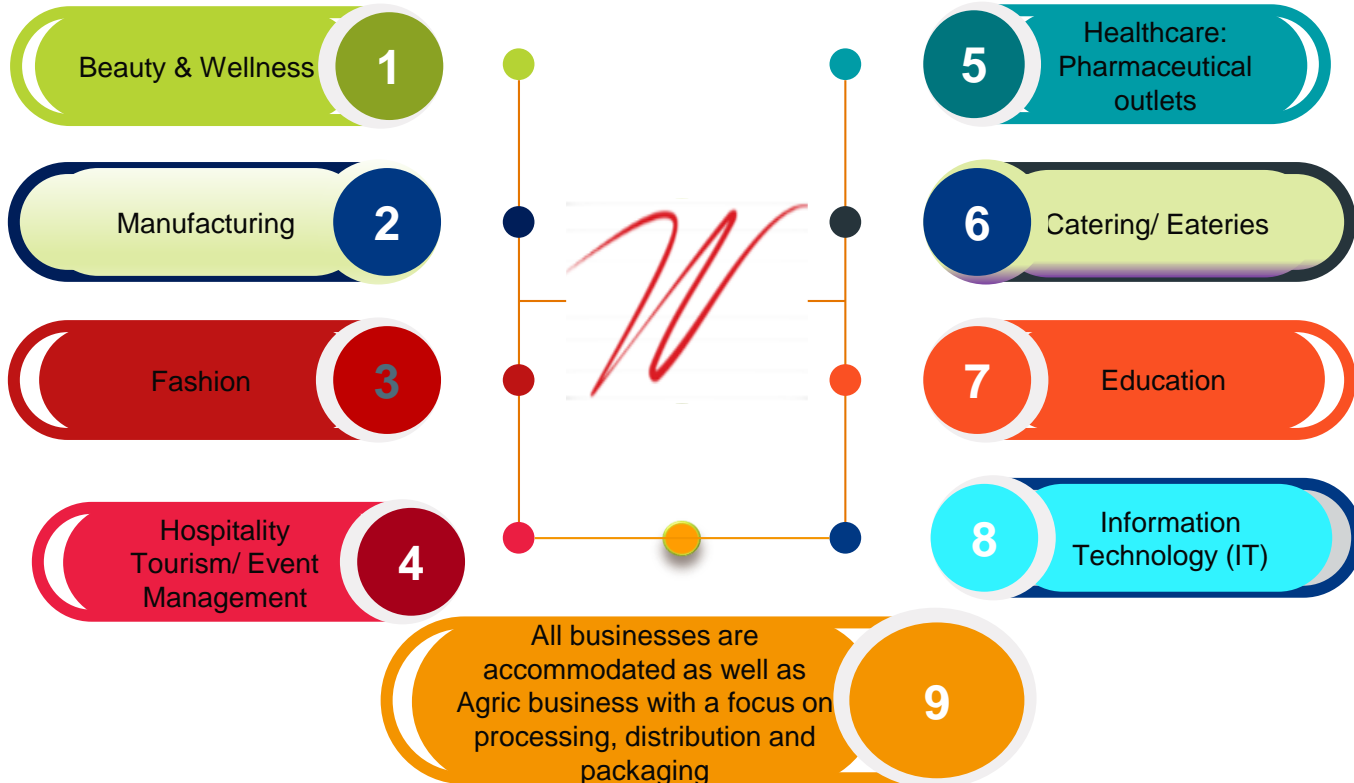
This is defined as a business that is at least 50% owned by a female **OR** the female is the sole signatory of the business

OR 2/3rds of the signatories are female.

What is the interest rate?

At any given point, the W Power loan is priced at 2% less than standard business loan rates. Currently it is at 28%.

Key Sectors for the W Power Loan



Uses and Tenure

The W Power Loan can be used for the following:



Asset Acquisition and
Infrastructure Upgrade



For purchase of Raw
Materials or Stock in trade
and other working capital

Tenure

- ◆ Businesses that have been in operations for 2 years or less would have a repayment tenure of 12 to 24 months
- ◆ While businesses that have been in operations for over 2 years would have a repayment tenure of up to 36 months
- ◆ The maximum loan amount a business can apply for is up to 10% of annual turnover.

Documentation Requirements

- ◆ Request for facility on company letter head.
- ◆ Board Resolution to Borrow.
- ◆ Brief business profile
- ◆ Brief profiles of Directors and top key Management Staff)
- ◆ Audited Financial Statements 3 years (from the Bank's approved auditors). Latest Management accounts if audit Accounts older than six months.
- ◆ Bank Statement for the past 1 year from banks where customer maintains active account(s).
- ◆ Contract Agreement and prospective contracts (mostly for bonds and guarantees).
- ◆ Status of current borrowings with other banks.
- ◆ List of Company's off takers and suppliers.
- ◆ Valuation Report (from bank's approved valuers).
- ◆ Description of Property being pledged as Collateral as well as approximate value.
- ◆ If to be secured through third party mortgage, attach consent documents for the use of the security.

Sample Repayment Calculator - Scenario 1

ACCESS WOMAN LIMITED					
VALUE OF ASSET					
PRINCIPAL		50,000.00			
INTEREST		28.0%			
TENOR		24 MONTHS			
PRINCIPAL PAID	INTEREST PAID	MONTHLY REPAYMENT	PRINCIPAL C/F		
1,577.76	(1,577.76)	0.00	48,422.24		1
1,614.57	1,129.85	2,744.42	46,807.67		2
1,652.25	1,092.18	2,744.42	45,155.42		3
1,690.80	1,053.63	2,744.42	43,464.62		4
1,730.25	1,014.17	2,744.42	41,734.37		5
1,770.62	973.80	2,744.42	39,963.75		6
1,811.94	932.49	2,744.42	38,151.81		7
1,854.22	890.21	2,744.42	36,297.60		8
1,897.48	846.94	2,744.42	34,400.12		9
1,941.76	802.67	2,744.42	32,458.36		10
1,987.06	757.36	2,744.42	30,471.30		11
2,033.43	711.00	2,744.42	28,437.87		12
2,080.87	663.55	2,744.42	26,357.00		13
2,129.43	615.00	2,744.42	24,227.57		14
2,179.11	565.31	2,744.42	22,048.45		15
2,229.96	514.46	2,744.42	19,818.49		16
2,281.99	462.43	2,744.42	17,536.50		17
2,335.24	409.18	2,744.42	15,201.26		18
2,389.73	354.70	2,744.42	12,811.53		19
2,445.49	298.94	2,744.42	10,366.04		20
2,502.55	241.87	2,744.42	7,863.49		21
2,560.94	183.48	2,744.42	5,302.55		22
2,620.70	123.73	2,744.42	2,681.85		23
2,681.85	62.58	2,744.42	(0.00)		24
50,000.00	13,121.77	63,121.77			

7,500.00
36.59 DSR

Sample Repayment Calculator - Scenario 2

ACCESS WOMAN LIMITED					
VALUE OF ASSET					
PRINCIPAL		50,000.00			
INTEREST		28.0%			
TENOR		24 MONTHS			
	PRINCIPAL PAID	INTEREST PAID	MONTHLY REPAYMENT	PRINCIPAL C/F	
	1,577.76	(1,577.76)	0.00	48,422.24	1
	1,614.57	1,129.85	2,744.42	46,807.67	2
	1,652.25	1,092.18	2,744.42	45,155.42	3
	1,690.80	1,053.63	2,744.42	43,464.62	4
	1,730.25	1,014.17	2,744.42	41,734.37	5
	1,770.62	973.80	2,744.42	39,963.75	6
	1,811.94	932.49	2,744.42	38,151.81	7
	1,854.22	890.21	2,744.42	36,297.60	8
	1,897.48	846.94	2,744.42	34,400.12	9
	1,941.76	802.67	2,744.42	32,458.36	10
	1,987.06	757.36	2,744.42	30,471.30	11
	2,033.43	711.00	2,744.42	28,437.87	12
	2,080.87	663.55	2,744.42	26,357.00	13
	2,129.43	615.00	2,744.42	24,227.57	14
	2,179.11	565.31	2,744.42	22,048.45	15
	2,229.96	514.46	2,744.42	19,818.49	16
	2,281.99	462.43	2,744.42	17,536.50	17
	2,335.24	409.18	2,744.42	15,201.26	18
	2,389.73	354.70	2,744.42	12,811.53	19
	2,445.49	298.94	2,744.42	10,366.04	20
	2,502.55	241.87	2,744.42	7,863.49	21
	2,560.94	183.48	2,744.42	5,302.55	22
	2,620.70	123.73	2,744.42	2,681.85	23
	2,681.85	62.58	2,744.42	(0.00)	24
	50,000.00	13,121.77	63,121.77		

8,500.00
32.29 DSR

Sample Repayment Calculator - Scenario 3

ACCESS WOMAN LIMITED				
VALUE OF ASSET				
PRINCIPAL	45,000.00			
INTEREST	28.0%			
TENOR	24	MONTHS		
RESIDUAL VALUE	0.00%			
	PRINCIPAL PAID	INTEREST PAID	MONTHLY REPAYMENT	PRINCIPAL C/F
	1,419.98	(1,419.98)	0.00	43,580.02
	1,453.12	1,016.87	2,469.98	42,126.90
	1,487.02	982.96	2,469.98	40,639.88
	1,521.72	948.26	2,469.98	39,118.16
	1,557.23	912.76	2,469.98	37,560.94
	1,593.56	876.42	2,469.98	35,967.38
	1,630.74	839.24	2,469.98	34,336.63
	1,668.79	801.19	2,469.98	32,667.84
	1,707.73	762.25	2,469.98	30,960.11
	1,747.58	722.40	2,469.98	29,212.53
	1,788.36	681.63	2,469.98	27,424.17
	1,830.09	639.90	2,469.98	25,594.08
	1,872.79	597.20	2,469.98	23,721.30
	1,916.49	553.50	2,469.98	21,804.81
	1,961.20	508.78	2,469.98	19,843.61
	2,006.96	463.02	2,469.98	17,836.64
	2,053.79	416.19	2,469.98	15,782.85
	2,101.72	368.27	2,469.98	13,681.13
	2,150.76	319.23	2,469.98	11,530.38
	2,200.94	269.04	2,469.98	9,329.44
	2,252.30	217.69	2,469.98	7,077.14
	2,304.85	165.13	2,469.98	4,772.29
	2,358.63	111.35	2,469.98	2,413.66
	2,413.66	56.32	2,469.98	0.00
	45,000.00	11,809.60	56,809.60	

7,500.00
32.93DSR

Sample Fees Calculator

- ◆ Interest rate: 28% per annum. Subject to change based on prevailing money market condition
- ◆ Management Fee : 2% payable upfront upon acceptance of offer
- ◆ Facility Fee : 1% payable upfront upon acceptance of offer
- ◆ Credit Life Insurance: 1.5% of the facility amount

Fees Calculator

- ◆ If annual turnover is ZMW500,000.00, then 10% of annual turnover is ZMW50,000.00
- ◆ Therefore, apply $ZMW50,000.00 \times (\text{Management fee} + \text{facility fee} + \text{credit life insurance}) = ZMW2,250.$



The “the Womenpreneur Pitch-a-ton Campaign” is designed to give female business owners across Africa (start-ups to established businesses) an opportunity to have access to finance and world-class business trainings as well as mentoring opportunities. It is a tailored capacity building session to create an enabling environment for female entrepreneurs to grow their businesses.

Objectives

- ❑ To advocate for women economic empowerment especially for women in business
- ❑ Provide capacity building and networking opportunities for existing and potential customers.

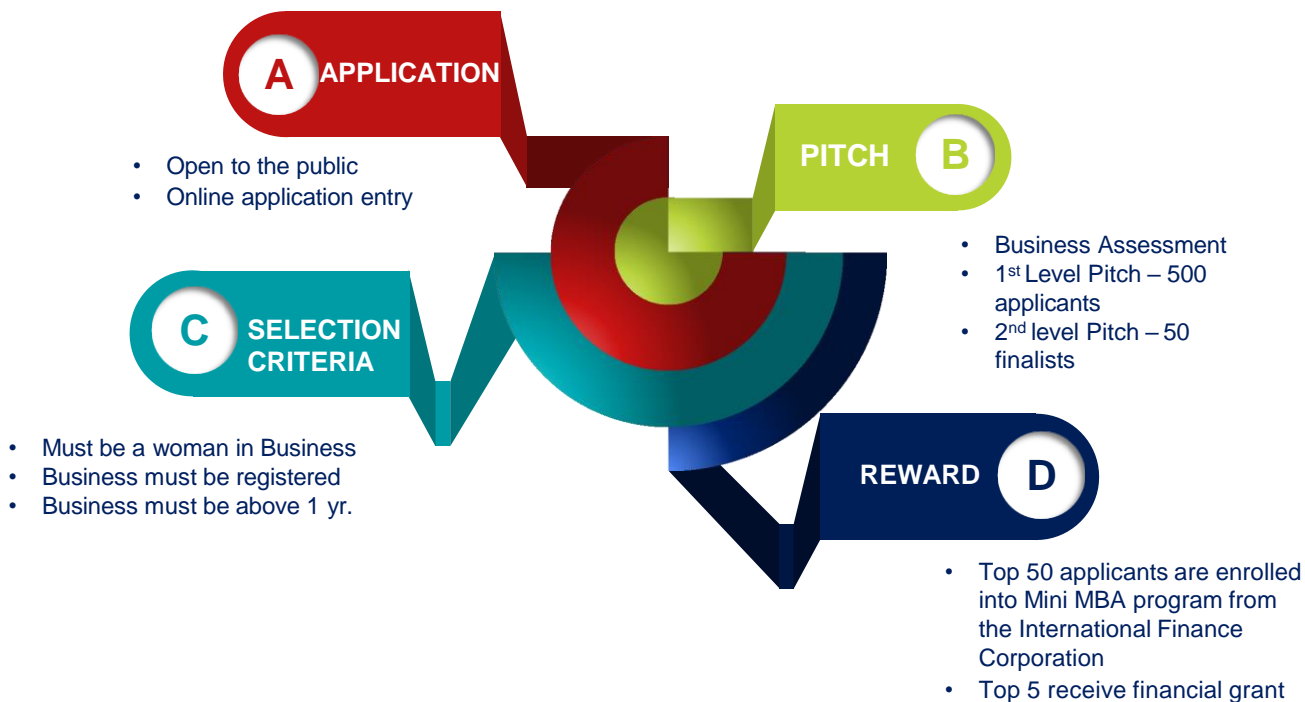
Target Segments



WOMEN OWNED Businesses in Fashion, Catering, Health, Agriculture, Education, Technology, Beauty, Tourism, Manufacturing, . .who have been operating for at least a year



Campaign Steps



Some Useful Tips

- ◆ Be sure to have a clear and concise purpose for the loan
- ◆ Maintain a good credit history
- ◆ Consider all the fees and charges
- ◆ Assess your finances and evaluate your ability to repay the loan
- ◆ Know your collateral capacity



Q&A



Feedback

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ITC SheTrades



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The SheTrades initiative is supported by:



MARY KAY



#SHETRADES

CONNECTING THREE MILLION WOMEN TO MARKET BY 2021

Women's economic empowerment is not a matter for government policy, the private sector, or social change alone. All have critical roles to play.

This is why the International Trade Centre (ITC) has launched the SheTrades initiative, which seeks to connect three million women entrepreneurs to market by 2021.