

The logo for ITC | SheTrades, featuring a stylized geometric icon of four interlocking shapes to the left of the text "ITC | SheTrades".

ITC | SheTrades

SHETRADES

Invest



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About

SheTrades Invest?

Launched in 2018, [SheTrades Invest](#) is dedicated to unlocking finance for women in developing and least-developed markets. The project facilitates the connection of women seeking funding and SMEs benefitting women with capital providers, while promoting the mainstreaming of gender-lens investment practices and building the capacity of women entrepreneurs to become investment and due diligence ready.

Why SheTrades Invest?

Women play an essential role in the international and trade environment, and the broader economy. Investing in women is essential to support global recovery efforts post-COVID-19. It is also simply good business and directly linked to achieving the United Nations Sustainable Development Goals.

Despite these facts,

01 **Women face an estimated \$300 billion capital gap**

02 **70% of women-led businesses have inadequate or no access to financial services**

To close this capital gap, SheTrades Invest engages a range of stakeholders, such as women-led businesses, and SMEs benefitting women (WLBs)*, and capital providers, to close gaps and unlock finance for women. See the infographic on the following page for an overview of our approach.

** The term "women-led businesses (WLBs)" shall, in the rest of the document, be used to refer collectively to women-led businesses and SMEs benefitting women.*

WHAT WE DO

BRIDGE THE GAP BETWEEN WOMEN & CAPITAL PROVIDERS



WOMEN-LED
SMEs



SHETRADES
INVEST



CAPITAL
PROVIDERS

ISSUE FACED BY WLBS	SHE TRADES INVEST ACTION	CAPITAL PROVIDERS' NEEDS
<p>01 Access to capital providers</p>	<p>✓</p> <p>Provides a platform to connect both WLBS and capital providers</p>	<p>Visibility among WLBS</p>
<p>02 Access to information about available financial opportunities</p>	<p>✓</p> <p>Organizes share-and-learn sessions to raise awareness of best practices by capital providers</p>	<p>Knowledge on how to establish or strengthen a gender-lens strategy</p>
<p>03 Access to capacity building on financial literacy</p>	<p>✓</p> <p>Organizes capacity building activities to promote WLBS' fulfillment of capital provider requirements</p>	<p>Access to a pipeline of WLBS</p>
<p>04 Access to mentorship and financial guidance</p>	<p>✓</p> <p>Provides mentoring platform to connect capital providers and businesses and close WLBS' knowledge gaps</p>	<p>Direct exposure to WLBS to better understand obstacles faced by them</p>
<p>05 Access to capital providers for business financing</p>	<p>✓</p> <p>Provides customized matchmaking of WLBS and capital providers</p>	<p>Expand portfolio of WLBS</p>



Unlocking a trillion-dollar market



Unlocking funds for your business



HOW TO APPLY

3 STEPS TO JOIN SHETRADES INVEST

01
Register and create a profile on [SheTrades.com](https://Shetrades.com)


02
Apply for SheTrades Invest through our SheTrades platform

03
Meet the following criteria to be an applicant (see below)


APPROVED SECTORS FOR OPERATION

ELIGIBILITY CRITERIA


- Accessories (handbags, jewellery, watches, artisanal, hats, etc.)
- Accommodation & food sector activities
- Agriculture, agribusiness, livestock, forestry & fishing
- Apparel
- Arts, entertainment, culture
- Beauty and Wellness
- Biotech
- Business Process Outsourcing (BPO)
- Decorative Home
- Education
- Energy, electricity
- Facilities Development/ Construction
- Financial & insurance services
- Footwear
- Health, healthcare
- Information & Communications Technologies (ICT)
- Manufacturing
- Mining and quarrying
- Professional, scientific & technical activities
- Raw materials & textiles
- Tourism
- Transportation, logistics & storage
- Water supply, waste management

- 
 Women-led (at least **25% owned by one or more women**, whose management/control lie with 1+ women)

or

- 
SMEs benefiting women*

* Companies not led by women, but that seeks to address gender disparities intentionally and measurably

- 
 Your company should preferably be **operating in one of the approved sectors of operation**

CAPACITY BUILDING

Increase your financial and managerial capacity by participating in capacity building activities offered by the project. Once registered, you will have access to:

- 01 **SheTrades Virtual Learning Space (VLS)**, the core training hub for the SheTrades Initiative offering over 200 e-Learning courses and webinars developed by experts on topics ranging from basic business management to marketing, logistics and export strategies. As part of our catalogue, you will have access to courses focusing on financing trade in services, export finance, payments, and fundraising available in three languages (English, Spanish and French)
- 02 **Live discussions** with selected capital providers who will share their lending and/or investment criteria and due diligence processes.
- 03 **ITC Market Analysis tools**, which will help you identify export and import opportunities, compete for market-access requirements, monitor national trade performance and make well-informed trade decisions.
- 04 **In-country investment readiness bootcamps** aimed at providing basic business, finance, and investment knowledge.
- 05 **Coaching opportunities** led by ITC and our partners.

MATCHMAKING WITH CAPITAL PROVIDERS

SheTrades Invest will connect you with our financing partners based on their financing/lending criteria. We do this through:

- 01 **Invitations to join pitching events**
- 02 **Introduction with capital providers** via [SheTrades.com](https://www.shetrades.com)
- 03 **Invitations to attend key global events** such as SheTrades Global, ITC's premier global business event connecting women entrepreneurs with buyers, investors and partners.





Getting Involved as a Capital Provider

GET INVOLVED

01 Register and create a profile on [SheTrades.com](https://www.shetrades.com)

JOIN THE SHETRADES NETWORK

02 Join the SheTrades Invest partners network for your organization

03 Get matched with women-led and SMEs benefiting women

IS THE PARTNERS NETWORK FOR YOU?

Join the SheTrades Invest partners network if your organization is looking to invest in and lend money to women-led small and medium-sized enterprises or SMEs benefiting women.

- 01 Commercial bank
- 02 Corporation
- 03 Development finance institution
- 04 Foundation
- 05 Impact investor
- 06 Investment fund
- 07 Microfinance Institution
- 08 Private equity firm
- 09 Venture capitalist



PROMOTING YOUR FINANCIAL PRODUCTS & SERVICES

Tap into a pipeline of over 3,000 women-led businesses from all over the world.

GET MATCHED WITH WOMEN-LED AND SMES BENEFITING WOMEN

SheTrades Invest utilizes a sophisticated matchmaking system that connects capital providers with eligible women-led businesses who are seeking capital and/or investment. The businesses showcased in our programme have been reviewed to comply with partners' investment and/or lending criteria.

RECEIVE GUIDANCE ON HOW TO START OR DEVELOP A GENDER LENS STRATEGY

By becoming a SheTrades Invest partner, you will be able to strengthen and deepen your impact on women by gaining access to cutting-edge information, events, and tailored feedback from SheTrades experts to develop or refine your gender lens strategy.

SHARPEN THE FOCUS ON GENDER-RESPONSIVE FINANCING & GENDER-LENS INVESTING

Partners are invited to contribute to the development of publications, articles, and participate in global events to promote gender equality.

BECOME A MENTOR

SheTrades Invest partners also have the option of becoming mentors to SheTrades women entrepreneurs seeking to improve their competitiveness and grow their businesses.



Creating Impact, Together



01

A community of more than **40 financing partners** with managed assets ranging between **\$50,000 and \$5 million**



02

Trained over **3,000 women** in topics related to investment readiness, such as fundraising, understanding trade finance, how to build a business plan, storytelling, and bookkeeping.



03

Organized several **in-country bootcamps** in Mexico, Vietnam, Zambia, Uganda, Rwanda and India



04

Shared **1,372 financial profiles** with capital providers



05

Connected **641 women entrepreneurs** with capital providers



05

4 million USD in finance for women unlocked per year



A Goal to Reach €2 Million Sales by 2024



CEO & Director

MACE FOODS

KENYA

MARGARET KOMEN

Established in 2002, Mace Foods Ltd is a Kenyan producer of dehydrated spices, vegetables, herbs, and collateral products that target both domestic and export markets. Mace Foods is Fairtrade-certified, and since its inception, the company has had women's empowerment as a central tenet of its CSR policy.

CEO and Director of Mace Foods, Ms. Margaret Komen, applied to She Trades Invest in 2018. Being a climate-smart SME and an active member of SheTrades, Margaret was introduced to Kenya Climate Ventures – an investment management company focusing on developing early and growth-stage businesses. In January 2020, Kenya Climate Ventures granted Mace Foods a loan of approximately USD 470,000 payable in 5 years

With almost half a million in additional funding, Margaret was able to purchase new machinery from China and establish a new facility to expand her production. However, five days after signing her contract with Kenya Climate Ventures, COVID-19 hit Kenya and brought everything to a standstill. Fortunately, the capital provider agreed to grant Mace Foods a one-year moratorium, subject to discussion.

"By December that year, our moratorium was coming to an end. Our supply chain relies entirely on inputs from smallholder farmers and for ten months COVID-19 cut off all access to these farmers. For us, this meant the loss of a full year's crops." While the pandemic was a tumultuous period for Mace Foods, it also brought opportunities for the company to diversify its markets: during the crisis, numerous Kenyans were unable to return home due to travel restrictions; this created a demand for Mace Foods' products in the United States, which Margaret was able to tap into through her distributorship to an East African wholesaler based in the US.

"Success is not easy. In fact, it has been 19 years of struggling as a businesswoman. Everything changed because of the pandemic, but Mace Foods is following through with our growth plans. Progress might be slow, but we will get there," reflected Margaret.



Bringing Light to African Households through Renewable Energy



CEO & Co-Founder

WIDENERGY

THE ZAMBIA

LILIANE NDANANEZE

WidEnergy Africa Ltd is a Zambian women-led business dedicated to the distribution of clean, reliable energy solutions and the eradication of energy poverty. The company has 55 employees, of which 62% are women.

CEO and co-founder of WidEnergy, Liliane Ndananeze, established her company in 2016 to empower women in clean energy: this means employing women as door-to-door distribution agents and ambassadors for clean energy solutions and building a women-driven network to deliver high quality and affordable solar home energy solutions to their communities.

"Zambian women are powerful decision-makers when it comes to the energy situation in their households. This is why we target girls and women as our consumers and business partners," said Liliane.

In 2019, Liliane applied to SheTrades Invest to access funding and training. Through SheTrades Invest, Liliane not only gained important insights into the intricacies of entrepreneurship but was also connected to an investor from Bettervest, an online platform for impact investments targeting sustainability projects.

For its work on renewable energy solutions and women's empowerment, WidEnergy Africa was granted USD 250,000 in loans by Bettervest.

With the additional injection of funds, Liliane was able to install solar home systems to provide lighting for 9,000 households. This gave 60,000 Zambians access to lighting for the first time.

The CEO added: *"We believe in a world where every African woman and girl has access to clean, affordable and sustainable energy for lighting and cooking; and where they can take advantage of energy access to improve their quality of life – especially when it comes to their health, education and household income."*



Driving growth through the Care-SheTrades Impact Fund

ITC joined forces with CARE and Bamboo Capital Providers in 2020 to establish the CARE-SheTrades Impact Fund. The CARE SheTrades Impact Fund (CSIF) is a gender-lens investing fund targeting early to growth-stage companies that benefit women as consumers, founders or employees, and economic agents in supply chains in Asia, with a focus on Indonesia, Vietnam, Cambodia, Philippines, Bangladesh, and Myanmar (on hold), and across Africa in countries including Kenya, Ethiopia, Burkina Faso, Cameroon, among others. The fund is sector-agnostic but will focus on key sectors where Bamboo, ITC and CARE USA have strong experience and track record in including financial services, access to essential services such as clean energy & water and sustainable agriculture.

Opportunistically, the fund will also evaluate investments in e-commerce given the tailwinds from Covid-19 in this space as well as defensive sectors resilient to economic shocks such as healthcare and education.

- 01 **Maturity, extension option and target size of fund: Luxembourg fund, open-ended, with no fixed termination date. Target Fund Size for Asia and Africa is USD 75mn each with a USD 15 million first loss tranche for each Fund.**
- 02 **Portfolio selection and ramp-up, reserves: Each fund will invest in about 5-6 portfolio companies each year and will have a cap on available capital to invest of 80% to ensure sufficient liquidity in the fund.**

THE CSIF

INVESTING IN COMPANIES THAT EFFECT CHANGE

OBJECTIVE 01

Create a safe, gender-inclusive workplace for women through the reduction of sexual harassment and gender-based violence

OBJECTIVE 02

Increase economic prosperity for female consumers

OBJECTIVE 03

Increase gender equality for women employees

OBJECTIVE 04

Promote participation of women-led businesses and female producers in the supply chain

SHETRADES INVEST PARTNERS

SHETRADES FUNDERS



ABOUT ITC

The [International Trade Centre](#) (ITC) is the joint agency of the World Trade Organization and the United Nations. ITC () assists small and medium-sized enterprises in developing and least developed countries to become more competitive in global markets, thereby contributing to sustainable economic development.

ABOUT SHETRADES

Launched in 2015, [SheTrades](#) is the ITC's initiative to connect 1 million women to markets by 2020, by linking them to trade and investment opportunities. The initiative works with partners around the world to unleash the economic power of women. The SheTrades Commonwealth project aims to increase economic growth and job creation in Commonwealth countries by enabling the increased participation of women-owned businesses in international trade.

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Google Play & Apple App Store



#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 women entrepreneurs to market.