



Criteria for Best Bank for Women Entrepreneurs

General Information to start the entry

1. Industry Type
2. Number of Years in Operation
3. Number of Staff
4. Number of ATMs (if relevant)
5. Number of Branches (if relevant)
6. Number of Countries Operating
7. Headquarter Location
8. Total MSME Loan Outstanding in USD
9. Total Loan Outstanding in USD
10. Number of your MSME Clients
11. 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?
12. What is your target market in SMEs – clarify in terms of definition above; provide information on target market segments, if applicable. Be specific about what you have done for SMEs in a specific period of time (could provide graphs or charts as attachments to back up/illustrate your impact)
13. Why do you consider your financial institution an SME market leader? How do you compare to the competition in your market: 1) overall standing as a financial institution or FinTech; 2) standing in the SME market; 3) standing among competitors for your market segment.
14. How do you measure your success in serving the SME market? Please describe.

Specific Judging Criteria for the Category

1. Total Loan Outstanding in USD
2. Number of your SME Clients for the last 3 years¹
3. Total SME Loan Outstanding in USD for the last 3 years²
4. Number of Women-owned SME Clients for the last 3 years³
5. Total Women-owned SME Loan Outstanding in USD 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 SME customers
9. Women-owned SME Portfolio
 - a. Provide a short description on how the institution reports on women SMEs.
 - b. Are there gender flags in the MIS system?
 - c. Is there gender disaggregated reporting to management?
 - d. How often is the reporting - 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 requirements for women-owned SME customers that are different from other SME customers?
11. Do you have any specific programs that promote gender parity within the organization? Do you have any special programs or products for women-owned SMEs, e.g. women's network platform or non-financial services?
12. Do you offer digital financial services to your customers, in particular women-owned SMEs? If so, please provide examples.
13. Effectiveness and Impact
 - a. Market share and growth
 - i. Why do you consider your financial institution a women-owned SME market leader? How do you compare to the competition in your market in the women-owned SME segment?
 - ii. SME business growth vs. total financier growth (in terms of loan and deposit portfolio)
 - iii. Women-owned SME business growth vs. total Financier growth (in terms of loan and deposit portfolio)
 - b. Women-owned SME Significance

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

³ Ibid

⁴ Ibid

- iv. Women-owned SME business share in total Financier business (loans / deposits / profits / returns)
- c. Profitability
 - i. Women-owned SME business ROA / Net Profit % / LTD Preferably in comparison to the total Financier's profitability
- d. Sustainability
 - ii. Please provide details of your funding sources.
 - iii. What is the percentage of your funding that is short term, medium term and long term? Estimates are sufficient.
- e. Credit Risk Management
 - i. SME NPLs % vs total Financier NPL %
 - ii. Women-owned SME NPL% vs SME NPL
 - iii. Describe your underwriting process. Do you use a statistical scoring system? What place does it have in the overall underwriting process?
 - iv. What percentage of loans are processed solely through scoring and what percentage receive further review?
 - v. What form does that further review take e.g. credit committee, manager review, etc?
 - vi. What is the frequency with which you validate credit scores?
 - vii. What do you accept as collateral? Do you offer collateral free loans? If yes, what share of your loans are collateral free?
- f. Efficiency
 - i. Average turnaround time to process Women-owned SME loan in days (from application to disbursement)
 - ii. Average cross-sell, i.e. number of products per Women-owned SME customer

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