Investing for Your and Your Business’Financial Future

«A bank’s perspective on finance-ready, growth-ready women entrepreneurs»

“Access to finance starts before the loan application.”

It starts with clarity, credibility and the right ecosystem around the entrepreneur.

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Finance readiness starts earlier than financing

The strongest financing conversations are prepared long before capital is needed — and readiness is built through more than capital.

1

Clarity

Know your numbers and cash cycle

2

Credibility

Build records that a bank can trust

3

Relationship

Engage before the urgent need appears

4

Ecosystem

Use networks, training and market access

Finance-ready → Growth-ready → Future-ready

The gap is measurable — and so is the opportunity

A few global data points explain why financing alone is not enough.

$1.9T

estimated financing gap for women-owned MSMEs in developing countries

IFC / SME Finance Forum

9%

of women in LMICs borrow to start or operate a business; about half use formal sources

World Bank Global Findex 2025

34%

of adults reached the OECD/INFE minimum target financial literacy score

OECD/INFE 2023

Implication: access to finance must be combined with capability, visibility and market access.

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For banks, visibility builds trust

The more structured and visible the business is, the easier it becomes to finance its growth.

Cash flow visibility

Can the business explain how money enters, leaves and returns?

Clean financial records

Are revenues, costs and obligations clearly documented?

Growth story with numbers

Can the entrepreneur translate ambition into a realistic plan?

Do not wait for a financing need to start building creditworthiness

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A 20-year lesson: build a holistic growth ecosystem

At Garanti BBVA, we do not see this only as financing. Growth needs capability, confidence, visibility and market opportunity.

Women Entrepreneurs Program

- **Access to Finance**
- **Access to Markets**
- **Education & Capacity**
- **Visibility & Role Models**

The goal is not a one-time loan — it is a repeatable growth system

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What to do — and what not to do

A few practical lessons we have learned from working with women-owned businesses.

DO

- ✓ Know your cash flow
- ✓ Keep clean records
- ✓ Separate personal and business finances
- ✓ Build bank relationships early

DO NOT

- Wait until financing becomes urgent
- Rely on a single loan to solve growth
- Mix personal expenses with business operations
- Tell the story with passion only — use numbers too

Bottom line: finance is easier to access when the business is easier to understand

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From access to resilience

When women entrepreneurs are supported holistically, growth reaches far beyond one business.

Finance is not only about capital.

It is about confidence, resilience and sustainable futures.

Families

Employment

Communities

Future generations

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