

Access to Finance and Business Support for Women-led MSMEs in Lebanon

Women Economic Empowerment Through Advancing Women-Led
Enterprises in Lebanon (WEE) Program



**NEW PARTNERSHIP ANNOUNCEMENT
SUPPORTING THE GROWTH AND RESILIENCE OF
WOMEN-LED MSMEs**

The Women Economic Empowerment Program
Integrated support that combines

- Access to Finance
- Financial Literacy Training
- Market Access & Linkages

1. Background

The United Nations Development Program (UNDP), in partnership with Vitas s.a.l., is launching the Access to Finance Facility for Women-Led MSMEs in Lebanon as part of the Women Economic Empowerment through Advancing Women-Led Enterprises in Lebanon (WEE) Program, with the generous support of the Government of Canada.

The program aims to support gender-responsive job creation and economic empowerment by strengthening the capacity, resilience, and growth of women-led and women-owned Micro, Small, and Medium Enterprises (MSMEs) across Lebanon.

In the current economic context, characterized by limited access to finance, market disruptions, and operational constraints, MSMEs, particularly those led by women, face significant barriers to sustainability and growth. This program is designed to address these challenges by providing integrated financial and business support, enabling enterprises to stabilize, grow, and contribute to economic recovery.

2. Objective

The objective of is to identify and support eligible women-led and women-owned MSMEs to benefit from:

- Business loans
- Targeted technical assistance to strengthen financial management and improve access to markets

The program seeks to enhance the ability of MSMEs to strengthen their operations, improve financial management, expand their activities, and generate employment opportunities.

3. Scope of Support

3.1 Financial Support

Selected beneficiaries will be eligible to access business loans, with the following indicative parameters:

- Loan amounts ranging from USD 10,000 to USD 50,000
- Repayment terms will be determined on a case-by-case basis following credit assessment, based on the MSME's loan amount, cash flow, and risk profile
- Financing¹ may be disbursed for:
 - Working capital

¹ Not covered

Utilities and office rent

Per diem or daily allowances

Motor vehicles unless clearly necessary for business operations

Activities that are illegal, harmful, or otherwise excluded under facility rules

- Purchase of equipment and machinery, including energy-efficient equipment
- Business expansion
- Improvement of production processes (including research and development processes) and service delivery

All applications will be subject to a credit assessment and due diligence process.

3.2 Targeted Technical Assistance Program:

Selected MSMEs will also benefit from:

- Financial literacy trainings to improve financial planning, cost management and cash flow monitoring
- Tailored advisory and coaching support to access new markets
- Visibility through a digital business matchmaking platform connecting eligible MSMEs to potential investors

4. Eligibility Criteria

4.1 Business Eligibility

Applicants must meet the following criteria:

- The business is registered, located and operating in Lebanon
- The business is active and generating revenue
- The business qualifies as a micro, small, or medium enterprise (MSME) ²

4.2 Women Contribution in the Business:

The business must meet at least one of the following conditions:

- Women-Owned: $\geq 51\%$ of the business is owned by woman/women, as per the shareholder agreement
- Women-Led:
 - a) $\leq 51\%$ of the business is owned by woman/women and the business has at least one woman in a leadership position (such as CEO/CFO/COO/ Managing Director or Director)
 - b) Female employees represent between 50%-100% of total workforce (counting full-time and local employment)
 - c) For Micro Enterprises (with less than 5 employees): A business is considered women-led if a woman oversees its core operations or production processes, or holds operational management responsibilities (e.g., Lead Chemist, Quality Manager, Factory Manager, Operations Manager), even if female employment represents less than 50% of the total workforce.

² As per the Ministry of Industry definition

4.3 Sector Eligibility

Eligible businesses must operate in one of the following sectors:

- Agrifood (including logistics and cold storage services for food security) Cosmetics, personal care and cleaning products
- Creative industries (including crafts, textiles, furniture, jewelry, design, and related activities)
- Tech and tech enabling sectors

5. Selection and Prioritization Criteria

Applications will be evaluated through a structured assessment process. While all eligible applications will be reviewed, priority will be given to businesses that demonstrate the strongest overall alignment with the following criteria:

- Strong potential for job creation or job retention, particularly for women
- Clear evidence of business viability and growth potential
- Demonstrated need for financial support to sustain or expand operations
- Women-owned or women-led businesses where women hold primary decision-making over strategic, financial and operations processes

The selection process will ensure a balanced representation across sectors, business sizes, and geographic areas, in line with program objectives.

6. Selection Process

The selection process will be conducted in the following stages:

Stage 1: Application Submission

Applicants submit the required information and documentation through a dedicated online portal, as well as Vitas branches and outreach channels.

Stage 2: Evaluation and Screening

Applications are assessed based on eligibility and prioritization criteria.

Stage 3: Shortlisting

Shortlisted applicants may be subjected to a site visit to the business, and requested to provide additional documentation or clarifications.

Stage 4: Final Selection

Final beneficiaries are selected based on overall assessment and program alignment.

7. Application Requirements

Applicants will be required to submit:

- Basic personal and business information
- Description of business activity

- Information on revenues, costs, and financial practices
- Explanation of financing needs and intended use of funds

Additional documents may be requested during the evaluation process.

8. Geographic Coverage

The program is open to eligible applicants across all Lebanese governorates, with a commitment to ensuring inclusive geographic coverage, particularly in underserved and vulnerable regions.

9. Additional Conditions

- Submission of an application and requested documents do not guarantee selection or financing
- Applicants must provide accurate and complete information
- Selected beneficiaries must comply with program requirements, including training and reporting

10. Contact Information

For further information:

- **Email:** info@vitaslebanon.com
- **Phone:** +961 70800811

Disclaimer

UNDP and Vitas reserve the right to verify all submitted information and to make final decisions regarding eligibility, selection, and participation in the program.