

The graphic features the words 'WE RISE' in large, bold, sans-serif font. 'WE' is in dark blue and 'RISE' is in white. Three stylized illustrations of women are integrated with the text: one woman in a light blue dress stands on the 'E' of 'WE'; another woman in a green top and purple pants sits on the 'E' of 'WE'; and a third woman in a yellow top and red pants sits on the 'I' of 'RISE'. The background is a blue-tinted collage of women's faces.

WE RISE

Finance Maps

ABOUT Partners

The **WeEmpowerAsia (WEA)** programme is a collaborative effort between the Regional Office of UN Women for Asia and the Pacific (ROAP) and the European Union (EU), which is funding the action under its Partnership Instrument. The overall objective of the WEA programme is that more women lead, participate and have access to enhanced business opportunities and leadership within the private sector to advance sustainable and inclusive growth.

Bopinc connects low-income consumers with the dignified choices of tomorrow. From startups to multinationals, Bopinc helps organisations to design and deliver inclusive, commercially viable business models.

Programme partners:



Co-authored with:



WHY

Finding finance

The finance maps help you find finance providers that can best support you in your entrepreneurial journey.

As a woman entrepreneur, it is hard to find the right match in a finance provider. IFC has estimated that worldwide, a \$300 billion gap in financing exists for formal, women-owned small businesses, and more than 70 percent of women-owned small and medium enterprises (SMEs) have inadequate or no access to financial services. Our finance maps help to close the finance gender gap by giving you a full overview of the finance providers available in your country.

WHAT

Finance maps

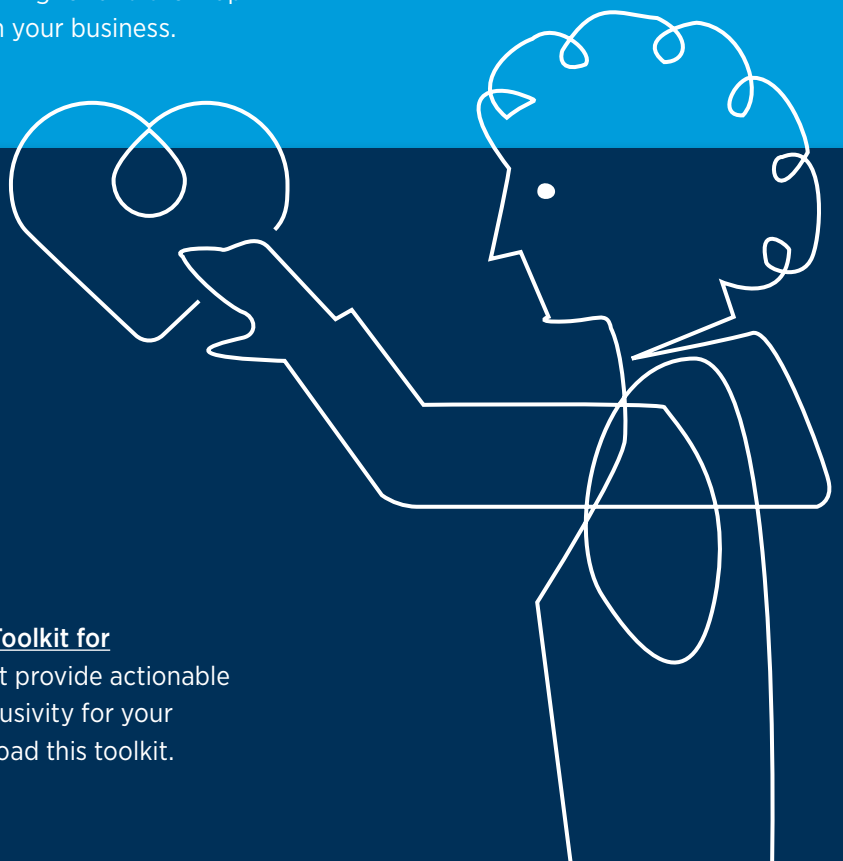
The finance maps work much like a dating site for women entrepreneurs and finance providers.

First, you open the finance map for your country. Second, simply fill out your profile, filter on what you are looking for and the map will list the finance providers that best match your business.



WeRise Toolkit for Entrepreneurs

The Finance Maps build on the [WeRise Toolkit for Entrepreneurs](#). This consists of tools that provide actionable steps to unlock the power of gender inclusivity for your business. Make sure to check and download this toolkit.



Before you start

Prepare your business profile

Before you start, we advise you to prepare your business profile. You will use this profile to fill out the finance maps.

1. Define what business stage you are in

We will ask you to select your business stage. There are six stages to choose from.



Idea or concept

You have an exciting idea for a business.



Growth

You have established your business in the market.



Development

You are developing your product or service.



Expansion

You are ready to expand or diversify.



Go-to-market

You have gone to market and are trying to survive.



Maturity

You have a mature and diversified business that makes up for a large share of the market.

Not sure? Check out the business stage quiz of Tool 2 in the WeRise Entrepreneur toolkit.

2. Define your finance need

You can also fill out your finance need. You can choose an amount from USD 0 to USD 5,000,000. Select the option that comes closest to the amount you are looking for.

Need help? Not sure what your finance need is? Check out Tool 1 in the WeRise Entrepreneur toolkit.

3. Types of finance providers

You might already have a preference for a certain type of finance provider.

In the maps we allow you to choose from eleven different types:

1. **Stock market**
2. **Venture Capital**
3. **Private equity**
4. **Accelerator**
5. **Incubator**
6. **Microfinance or credit card or leasing**
7. **Crowdfunding**
8. **Bank or Financial Institution**
9. **Business Angel or Foundation**
10. **International organization or NGO**
11. **Government**

Learn more? Curious about the pros and cons and selection criteria of these finance provider types? Check the finance provider overview in the Annex of this document.

4. Types of finance

The maps will give you the option to select the type of finance you prefer.

We've included five different finance types:

- Equity** A company sells an ownership share in return for funds.
- Debt** A company takes out a loan and pays back the loan over time with interest.
- Grant** Grants are essentially gifts that do not have to be paid back, under most conditions.
- Guarantee** Guarantees are a promise given by a guarantor to take responsibility for the borrower in the case of default in payments to the lender or investor.
- Mezzanine** Finance providers may also offer a blend of equity and debt finance.

Get going

How to use the finance maps

Having prepared your business profile, you are ready to fill in the finance map.

1. Download the finance map

Download and open the finance map for your country.

Simply click the buttons below to access the finance maps.



THAILAND FINANCE MAP 

INDONESIA FINANCE MAP 

2. Fill in your profile

Select your business stage, finance need and your preference for a finance provider and finance type. If you are not sure yet, just leave one of the fields blank.

3. Scan the results

After filling in your profile, your best matches will appear. Scan through them, are there any organizations listed that seem interesting to you?

4. Check out the finance providers

After filling in your profile and preferences, the finance map will show you a list of finance providers that best suit your needs. For each finance provider you will see:

1. Their name and a link to their website.
2. The business stage and finance need they focus on.
3. The type of provider they are and what type of finance they offer.
4. Other information such as their sector focus, where they operate, what additional services they provide and a general description of their business.

5. Try filling in different profiles

Your business might fit different categories or you might be interested in several finance providers or finance types. Simply change your profile by selecting other options. Do you want to see the whole list again? Delete your earlier selected items. Play around with the finance map until you find the right match for your business.

Reminder: Don't forget to do your homework before reaching out to a finance provider. Not sure how to do this? Check out Tool 2 of the WeRise Entrepreneur Toolkit.

ANNEX

Resources



Finance provider overview






Below you find a finance provider map related to the business stages. It shows the finance providers and the finance types. Essentially, there are only three types of finance applicable to businesses: equity, Debt and grants. Which finance providers match the business stage you are in?

Finance provider	Business stage					
	IDEA STAGE	DEVELOPMENT STAGE	GO TO MARKET STAGE	GROWTH STAGE	EXPANSION STAGE	MATURITY STAGE
Own resources Grant	✓ ✓ ✓					
Friends and family Grant, debt or equity	✓	✓ ✓ ✓				
Incubator Grant, debt or equity	✓ ✓ ✓	✓ ✓ ✓				
International organization or NGO Grant	✓ ✓	✓ ✓ ✓	✓ ✓ ✓			
Crowd funding Grant or debt	✓ ✓	✓ ✓ ✓				
Credit card, microfinance or lease Debt	✓	✓ ✓ ✓				
Supply chain actor Debt			✓ ✓ ✓	✓ ✓		
Accelerator Grant, debt or equity			✓ ✓ ✓	✓ ✓ ✓		
Government Grant or debt			✓ ✓	✓ ✓ ✓	✓ ✓	
Angel investors or family foundations Debt or equity			✓ ✓ ✓	✓ ✓ ✓	✓ ✓	
Banks or financial institutions Debt			✓ ✓ ✓	✓ ✓ ✓		
Venture capitalist, Series A, B and C Debt or equity				✓ ✓	✓ ✓ ✓	
Private equity Equity					✓ ✓ ✓	✓ ✓ ✓
Stock market Equity						✓ ✓ ✓

Types of finance

- Equity** A company sells an ownership share in return for funds.
- Debt** A company takes out a loan and pays back the loan over time with interest.
- Grant** Grants are essentially gifts that do not have to be paid back, under most conditions.
- Mezzanine** Finance providers may also offer a blend of equity and debt finance.






Finance provider overview

 Provider	 Type	 Pros	 Cons	 Selection criteria
Stock market	Equity	<ul style="list-style-type: none"> Keep control of the management Access to large amounts of capital for expansion or maturity 	<ul style="list-style-type: none"> Only viable for high or growth impact SMEs, zebras and unicorns Loss of equity High costs Long listing process Financial reporting 	<ul style="list-style-type: none"> Investment banker Rules and regulations depend according to local market Prospectus
Private equity	Equity	<ul style="list-style-type: none"> Stable cash flows Advice and networking Strategic partnerships and synergies 	<ul style="list-style-type: none"> Likely only viable for high growth impact SMEs Loss of some control of business Pressure to hit ambitious growth targets Strict maturity dates 	<ul style="list-style-type: none"> Financial projections, statements and other biz documents Due diligence Good and established management team Term sheets Ownership transfer contract Business plan Business pitch
Venture capital	<ul style="list-style-type: none"> Equity Debt 	<ul style="list-style-type: none"> Revenue-based finance can provide alternative to equity Advice on strategy and networking Medium or long-term capital vs. short-term debt Normally take minority stake 	<ul style="list-style-type: none"> Likely only viable for high growth impact SMEs Loss of some control of business Pressure to hit ambitious growth targets Strict maturity dates 	<ul style="list-style-type: none"> Financial projections, statements and other biz documents Due diligence Good and established management team Term sheets Ownership transfer contract Business plan Business pitch A MRR (monthly recurring revenue) Equity history 100% commitment
Governments	<ul style="list-style-type: none"> Grant Debt 	<ul style="list-style-type: none"> Lower interest rates for loans Sometimes provide grants for different stages of biz 	<ul style="list-style-type: none"> Complex application procedures Long decision-making processes 	<ul style="list-style-type: none"> Business registration and other biz documents Application forms Proposal

Finance provider overview

 Provider	 Type	 Pros	 Cons	 Selection criteria
Business angels or family foundations	Equity	Less risk than debt financing	Typically look for 25% ROI or more	Financial statements
	Debt	No need to pay back if biz fails Mentoring and networking opportunities	Loss of control of business Reduction in ownership Time consuming in investor search	Financial projections and other biz documents Pre-money valuation Term sheet Business plan Business pitch Solid partner agreement
Banks and financial institutions	Debt	Keep control of biz	May require guarantee or collateral	Financial statements
		Source of both working and investment capital	High interest rates	Business registration & other biz documents
		Maintain control of business	Monthly payments	Business plan Business pitch Valuation
Accelerators	Grant	Business model support	Time investment: Requires participation in months-long programmes	Business registration and other biz documents
		Expand customer base support and growth support	No guarantee for access to finance	Partner agreement Business model canvas or plan
		Networking and mentor opportunities	Possibility of loss of equity	Business pitch (video)
		Peer learning		Deep willingness to listen and learn from mentors
Supply chain actors	Debt	It does not require a bank	Requires giving a discount or paying a fee	Business registration
		No asset-based lending programme.		Suppliers
		A fast way to free up cash		
International organizations and NGOs	Grant	No need to pay back if biz fails	Significant paperwork or reporting requirements	Business registration & other biz documents
		Grants and startup capital		Application forms
				Business plan
				Financial model Business pitch

Finance provider overview

 Provider	 Type	 Pros	 Cons	 Selection criteria
Crowdfunds	Grant	Tailored terms of fundraising	Only small amounts of seed or start up capital available	Participation and registration in crowdfunding platform
	Debt	Generally only product or service obligation	Require marketing savvy or vast professional and social networks	A written or virtual and storytelling pitch
		More efficient and faster than traditional fundraising	Certain % share with platform	Backing tier and product showcase A clear “ask” for funders
		Good for proof of concept	Tedious communication with backers	Business plan
		Supports marketing and media exposure		Financial model
	Opportunity for demand testing			
Microfinance, credit card or leasing	Debt	Easy access	Only small amounts of finance	Bank statement
		Fast capital		Registered business
Incubators	Grant	Business idea or model support	They might have their own interests	Business plan
		Might offer seed funding, legal guidance and accounting assistance	Sometimes no clear structure, timelines or deadlines	
		Networking, mentor or peer learning opportunities		
Friends & Family	Grant	No extra costs, less strict maturity date, no interest to be paid	Might distort relationship	Only informal pitch needed
	Debt			
	Equity			
Own resources	Grant	No pitching or paperwork	Slow growth	Self confidence and courage
			Risk of losing your own savings	Risk taking attitude

Partners

Credits

We owe our gratitude to ANDE and ANGIN who helped us create the finance maps by generously providing with the data to populate the finance maps.



Thailand database

The Aspen Network of Development Entrepreneurs (ANDE) is a global network of organizations that propel entrepreneurship in emerging markets. ANDE members provide critical financial, educational, and business support services to small and growing businesses (SGBs) based on the conviction that SGBs will create jobs, stimulate long-term economic growth, and produce environmental and social benefits. Ultimately, we believe that SGBs can help lift countries out of poverty.



Indonesia database

Over the last four years, ANGIN (Angel Angel Investment Network Indonesia) has grown to become more than the largest investment network in Indonesia. To leverage the function of our network in building a thriving entrepreneurial ecosystem, we frame our services under ANGIN Investment and ANGIN Advisory.

Contact

Do you want to add a finance map for you country?
Contact: weempower.asia@unwomen.org

WE RISE

Programme partners:



Funded by the European Union



Co-authored with:

