

Gender-Inclusive SME Banking Toolkit

Learn the process. Use the tools.
Build your SME strategy.

OCTOBER 29 – NOVEMBER 19, 2026

FINANCIAL
ALLIANCE
FOR
WOMEN

CONSUMERCENTRIX

argidius
BY PORTICUS



Small and Medium Enterprises are at the heart of your business and a key part of your growth strategy.

Yet understanding the diversity of these businesses, clustering them into meaningful segments and translating that understanding into a compelling proposition for each segment can be challenging. This is especially the case for Women-owned and /or led Small and Medium Enterprises (WSMEs).

Building a successful WSME strategy starts with knowing them better. Deepening your understanding of their needs and priorities, knowing how to effectively segment and serve them and understanding what is the business case for doing so are critical to any effective WSME strategy.

WHY NOW

\$5.7T

Underserved SMEs represent an estimated \$5.7 trillion annual financing gap in emerging economies, the single largest opportunity most banks are still leaving on the table.

THE PROGRAM

The Gender-Inclusive SME Banking Toolkit is a four-part learning journey designed to help you move from understanding the market to action. Built on the INVEST Toolkit, it combines practical tools and frameworks to help you:

- Assess the SME market
- Evaluate your institution's capabilities and strengthen your business case
- Refine your segmentation
- Track your program's performance

Through a structured peer-learning approach you will apply these tools step-by-step to your own institution, turning learning into practical insights, decisions and actions.

GUIDED BY PRACTITIONERS

The program is delivered by the developers of the INVEST Toolkit from ConsumerCentriX, alongside Women's Markets expert practitioners from the Financial Alliance for Women.

Participants will have the opportunity to exchange experiences and learn from fellow SME and Women's Markets leads from the Alliance's global network of financial institutions.

37%

Within that gap, women-owned and -led SMEs are an outsized part of the opportunity: women own an estimated 37% of formal SMEs and reinvest up to 90% of their income into their households and communities, yet remain the most underserved in SME lending today.

THE VALUE

WHY ATTEND

- Reassess your WSME market and ground your strategy in relevant up-to-date data
- Build or refresh your institution's WSME business case using bespoke tools
- Apply a practical proven approach to segmenting Women-owned/led SMEs
- Define the right KPIs to track progress and results over time
- Learn from peer practitioners through real-world use cases, interactive discussions, and knowledge sharing

WHO SHOULD ATTEND

Each member institution may nominate two participants, ideally the SME Banking lead alongside the Women's Markets lead, to encourage collaboration and application of the tools within the institution. The program is particularly relevant for:

- SME Banking team
- Women's Markets / WSME Banking Leads
- Strategy and Business Development teams.

Your Four-Week Learning Program

Through a hybrid learning path combining online self-paced learning modules with weekly live sessions, you will be able to access tools and develop skills on your own time as well as meet virtually as a group to gain insights and engage with peer practitioners.



COURSE 01

Week 1 · Oct 29

ASSESS

Build a strong foundation by understanding the SME/WSME opportunity in your market.

- **Enabling Environment** — Assess the external conditions that enable or hinder women-owned/led SMEs in your market, using public data across five dimensions, and identify the constraints to address in your WSME strategy.
- **Market Sizing** — Estimate the size of your SME/WSME market by enterprise size and gender, including the number of businesses, financing needs and potential revenue opportunity.



COURSE 02

Week 2 · Nov 5

BUILD

Diagnose your capabilities to deliver, and build the business case that gets your strategy funded.

- **Portfolio Analysis** — analyze your institution's client, loan, and deposit data to understand how you currently serve women-owned/led SMEs, identify portfolio gaps and opportunities, and establish a baseline for your WSME strategy.
- **Bank Diagnostic Tool** — Self-assess your institution across six core SME Banking capabilities to identify readiness gaps, prioritize improvement areas, and strengthen your ability to enter or scale the SME market.
- **Business Case** — Model the investment, profitability and cashflow of your SME/WSME program to test its feasibility and build an evidence-based business case.



COURSE 03

Week 3 · Nov 12

SEGMENT

Move beyond broad SME categories to identify distinct customer segments, their potential and what they really need.

- **SME Segmentation Tool** — Apply a growth-based segmentation framework to classify your WSME clients by real business needs.
- **Enterprise Needs Assessment** — Use structured surveys and interviews to uncover each segment's financial and non-financial needs, business priorities, and barriers to growth.



COURSE 04

Week 4 · Nov 19

MEASURE AND REFINE

Define the right KPIs, establish a performance baseline and build a gender data scorecard to refine your strategy over time.

- **Bank Performance Dashboard** — Track key indicators to measure the reach, performance, profitability and impact to support data-driven decisions.

LIVE SESSIONS

Thursdays,
2:30–4:00 PM
London time,
Oct 29 – Nov 19

SELF-PACED

About 90 minutes per
week on the Alliance
learning platform

LANGUAGES

Live sessions interpreted
into French and Spanish;
materials in English

ELIGIBILITY

This program in its first edition is exclusive to Financial Alliance for Women members. Spaces are limited, so early nomination is recommended.

Ready to build your WSME strategy?

JOIN THE PROGRAM NOW!

Applications close **October 22, 2026**.

Contact peerlearning@financialallianceforwomen.org

About the Invest Toolkit:

The **INVEST Toolkit**, developed with support from the Argidius Foundation, provides practical tools to help financial institutions strengthen their SME strategies. Applying a gender lens helps institutions assess the women's market opportunity, understand the diverse needs of women-owned/led businesses, design tailored financial and non-financial services, and track progress toward inclusive growth.

This learning program is designed by The **Financial Alliance for Women** in collaboration with ConsumerCentrix.