



Smart Lady

March
2024



Smart Lady powered by Fibank - Our promise



To be the business partner program
for women in business



Smart Lady– The Launch

8 March 2018 /International Women's Day/

Smart Lady

The business program launched by Fibank is a special program for women in business. It does not only combine lending opportunities for businesswomen but includes some financial and non-financial solutions offering women support, like-minded environment, security, and peace of mind.



Smart Lady

THE PRODUCT

- Attractive annual interest rate.
- Eased collateral requirements.
- Grace period during maternity (up to 15 months).
- Long repayment period of up to 15 years for investment loans and up to 5 years for working capital loans.
- Paid by the bank Peace of Mind insurance and Health VIP medical insurance from FiHealth to provide female entrepreneurs with prevention, protection, and peace of mind.
- First Lady Credit Card with Breast Cancer Insurance included.
- Special children's savings account.
- Debit card for children and teenagers included.



THE PROGRAM

- Access to training materials, courses, and sessions through a B2B network.
- Mentoring programs.
- Online platform for women in business.
- Fund to support sustainable business projects.
- Participation in B2B and B2C events of Women's Business Communities.
- Access to business forums and National programs for female entrepreneurs.

March 2024 – 6 years after the launch of the Smart Lady program. The results in brief.

Nearly **1,000 women** have participated in the special trainings, mentoring sessions, and business events supported by the program.

With the very launch of the program, **more than 80 of our** employees were trained in special negotiation skills considering the profile of female entrepreneurs, their sensitivity, and the need for trust and detailed information.

For **6 years, 15 women** with businesses supported by Smart Lady have won the Most Successful Female Entrepreneurship award in prestigious national competitions such as the Best Bulgarian Company of the Year competition and the Golden Martenitsa competition organized by the Made in Bulgaria Union.

For 6 years, every working day a loan was granted by us to a female entrepreneur.



Awards

b2b Awards – Business Debut of the Year;
Business Lady Awards – Brand of the Year;
My Love Marks Awards – Innovative Brand;
European excellence award Balkans;
Product of the Year;
Website of the Year – Audience award, second place.

We have supported more than **1,100 women** to start or grow their business.

The amount granted for business loans is more than BGN **120 million**.

32% of the loans granted in the small business segment are for starting and growing **a sustainable business**.

Sustainable Lady Fund - Since its launch in 2021 to date, we have provided financial support for **12 projects** of female entrepreneurs in the field of **sustainable business**.

March 2024 – 6 years after the launch of the Smart Lady program. The results in brief.

With the very launch of the program, more than **140 women from 6 cities** in the country were trained in the specially created Women in Business program in modules such as start-up business, digital marketing and sales, personnel management, soft skills, etc.

Women's Business Arena

In 2023, **30 successful women** from all over the country presented their business projects to investors, financial institutions, and entrepreneurs, to secure funding for start-up or developing business projects.

United Nations High Commissioner for Refugees – In 2024, **3 women** with refugee status from Afghanistan, Yemen, and Ukraine are being trained in the National mentoring program with the support of Smart Lady.

Partnership with the National Mentoring Program 2023/2024

More than **110 women** started their training in the National Mentoring Program for Female Entrepreneurs with the support of Smart Lady.



Smart Lady Club 2023/24 – **More than 110 women** participated in a series of special business meetings with members and mentors from the MENTORITE.BG National Mentoring Program and special guests representing financiers, psychologists, investors, and famous sports and art persons.

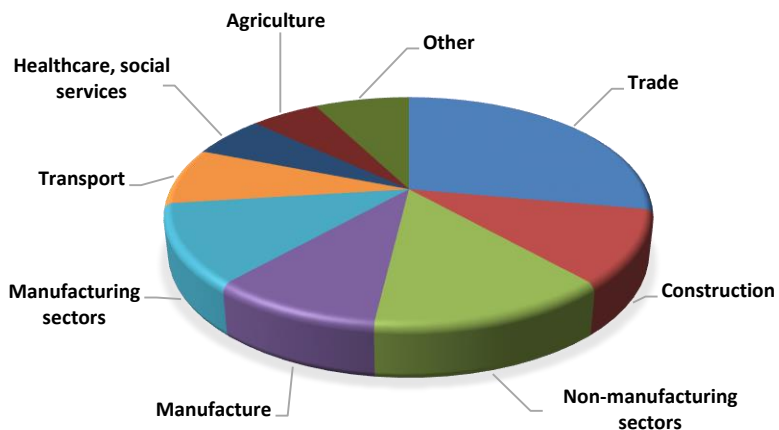
2024 - Become a Smart Lady - A series of meetings was officially launched within the Women's Business Community program in Sofia and four leading cities in the country. More than **120 women** are to be trained on topics such as project financing, sustainable business, etc.

Smart Lady through the years in numbers

Small Business Banking

Total amount of loans granted	BGN 75,890,520
Total number of loans	236
Average loan amount	BGN 321,570
Average maturity	61 months

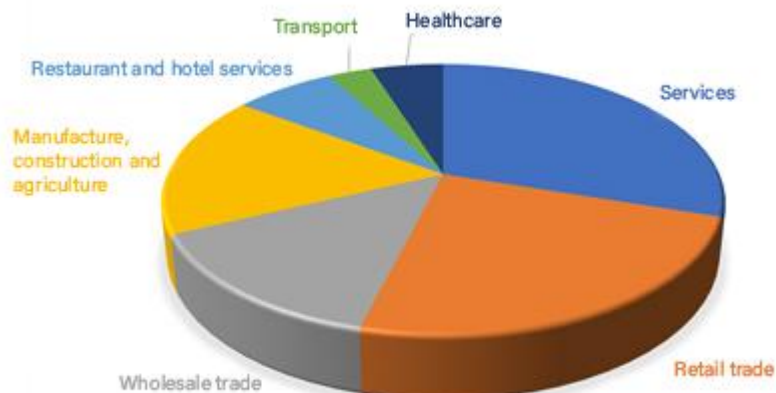
SECTORS



Micro-Lending

Total amount of loans granted	BGN 44,228,020
Total number of loans	875
Average loan amount	BGN 50,546
Average maturity	60 months

SECTORS



National mentoring program for women in business – Smart Lady 2023 - 2024

Since 2023, **Smart Lady** has been a leading partner of the National Mentoring Program for Female Entrepreneurs.

So far, more than **110 women** from all over the country have been trained in the program, with the training lasting 5 months.

Within the program, training and workshop sessions are conducted by more than 25 mentors.

In 2024, a special training module on **Sustainable Business** was introduced into the mentoring program, based on the program of the **Institute for Sustainability Leadership, University of Cambridge**.

In 2023/24, **6 women**, clients of the bank, won Fibank scholarships and are being trained in the program.

From 2024, in cooperation with the **United Nations High Commissioner for Refugees**, **three women** with refugee status from Afghanistan, Yemen, and Ukraine are being trained in the mentoring program with the support of Smart Lady.



Smart Lady Club 2023/2024

A series of business meetings of the **Smart Lady Club** members with members and mentors from the MENTORITE.BG National Mentoring Program and special guests representing financiers, psychologists, investors, and famous sports and art persons was held.

The thematic monthly meetings covered topics such as:

- Successful entrepreneurship.
- Golden rules in business and finance.
- Entrepreneurship – psychology of success.
- Business. Time for myself. The balance.
- Financing methods – options and advantages.



Women's Business Arena with the support of Smart Lady

The third edition of Women's Business Arena 2023 supported by **Smart Lady** brought together successful businesswomen from all over the country. Within one day, more than **30 women** presented their business projects to investors, financial institutions, partners, and mentors to secure funding for their business ideas.

The best projects shared a fund of **BGN 30,000**.

Two women with sustainable business projects in the start-up and growing business categories received additional funding from the **Sustainable Lady Fund**.



Sustainable Lady Fund – part of the Smart Lady business program

Launched in 2021, the **Sustainable Lady** fund aims to support innovative sustainable projects of female entrepreneurs who wish to start or grow a sustainable business and apply sustainable business practices.

Since its launch, the fund has supported more than **12 female** entrepreneurs and financed their projects with the focus being placed on sustainable business.

The fund is part of the **Green Network of Global and Local Mastercard Environmental Support Projects.**



The Smart Lady program and our successful businesswomen

For **6 years, 15 women** with businesses financed by Smart Lady have won the Most Successful Female Entrepreneurship award in prestigious national competitions such as the Best Bulgarian Company of the Year competition and the Golden Martenitsa competition organized by the Made in Bulgaria Union.



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