



Date: 1-15/03/2022
Volume 136, March 154

World SME Update

(A Global Update On SME News, Events, Policies & Programs)



Advisory Board



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General News

Insight - Ride the RCEP train or be left behind, SMEs told



SME factory

SMALL and medium enterprises (SMEs) need to proactively find out how they can benefit from the Regional Comprehensive Economic Partnership (RCEP).

Under the RCEP, which is the world's largest free trade agreement, SMEs can enjoy, among other things, lower tariffs and market access as well as standardisation of rules.

To enjoy the preferential tariffs, SMEs must meet the regional value content threshold – regional content of the raw materials or intermediate inputs of participating RCEP countries.

There is a lack of awareness among SMEs on how they can get these benefits as not much publicity has been given thus far.

Competition is going to be stiffer with the opening of markets, and SMEs need to pull up their socks fast.

“In the international or export arena, competitive advantage is crucial; SMEs cannot afford to lose any slight edge to our competitors in the other Asean countries,” said Small and Medium Enterprises Association (Samenta) honorary national secretary Yeoh Seng Hooi.

Malaysia will become the 12th member state of RCEP on March 18, 2022, as part of a regional economic integration covering 15 countries with 2.2 billion people, representing US\$25.8 trillion (RM108.22 trillion) or 29.4% of the world's gross domestic product, according to data in 2019 from the World Bank.

“With the opening of the markets, SMEs need to strategise to form an industrial cluster, rather than going in alone, to improve their competitive advantage,” said Samenta southern chairman Dr Louis Ooi.

Samenta has signed an MoU with UOB Bank to support the development of its supply chain programme, where it will identify an anchor and develop potential members under the programme to support that anchor.

Tariff liberalisation and better market access means that SMEs can source competitively priced inputs from RCEP members.

But they also face the onslaught of more cost and price-competitive goods and services from these trading partners.

“While RCEP offers eCommerce and digital platforms for SMEs to have wider market reach, SME themselves need to focus on maintaining product quality, standards and branding development to stay competitive in local and international markets,” said Socio Economic Research Centre executive director Lee Heng Guie.

SMEs also need to understand trade rules and regulations of RCEP countries, and should seek the help of Matrade to enhance their market intelligence.

With the opening of economies under RCEP, SMEs must rise to the occasion by ensuring best-in-class products and services to remain competitive.

“This is an opportunity not to be missed; the scope for improvement would include critical areas such as quality, costs, efficiency and service quality,” said OCBC Bank (M) Bhd head of emerging business Wong Chee Seng.

SMEs should invest prudently in productivity improvement processes and automation.

For example, they may now need to digitise as well as start using artificial intelligence and machine learning to get ahead of the curve.

SMEs will have to regularly perform internal assessment of market positioning such as in product differentiation and relative cost leadership, said Fortress Capital Asset Management Sdn Bhd CEO Thomas Yong.

Trade liberalisation also means that SMEs will have to compete against multinational corporations as well as their peers in lower cost countries.

“From a technological point of view, in the electronics and electrical (E&E) sector, can we compete against South Korea, Japan and China?”

“Is our cost structure better than that of E&E producers in Vietnam, Thailand and the Philippines?” asked SME Association of Malaysia vice-president C.S. Chin.

SMEs will face stiff competition from countries like Vietnam and China where the cost structure is much lower than that of Malaysia due to cheaper labour, lower utilities charges and rentals.

The government can help SMEs achieve cutting-edge competitiveness by providing support in terms of training, grants and investment tax allowances.

To further assist SMEs, the SME Association of Malaysia proposed that the government looks into:

- Quick action to remove and minimise non-tariff barriers to ease trade, especially via cross border eCommerce platforms.
- Constant engagement with RCEP members as there is no assurance on non-tariff

barriers and market access.

- Simplifying rules of origin.
- Enhancing transparency in labelling, testing as well as licensing and registration requirements.

Challenges faced by SMEs include protectionism by certain RCEP member countries and the need for more assistance, especially in terms of market access and digital transformation, from government agencies such as Matrade, Malaysia Digital Economy Corp and SME Corp Malaysia.

A cost-benefit analysis on the advantages of RCEP to the Malaysian economy should be conducted by the International Trade and Industry Ministry (Miti).

“A national interest study on industries in Malaysia that are able to compete, and those which require to be protected, should be carried out,” said Chin.

It is important that SMEs know their position in the supply chain.

More roadshows and engagement can be conducted by Miti and trade associations like Samenta, which is organising an SME CEO Forum on March 18 with a panel discussion on RCEP.

“We are already seeing more interest from developed countries like Japan, South Korea and China to set up joint ventures with SMEs in Malaysia,” said Yeoh.

Malaysian SMEs should strategise to build capacity and plug into the supply chains of developed countries within RCEP.

They should also position themselves as a strategic Asean hub for manufacturing especially to support the E&E cluster in machinery, intermediate inputs and manufacturing services.

Malaysia stands to benefit substantially from the market opening and tariff reductions within RCEP.

It is important especially for SMEs in the import and export-related businesses to become conversant with the workings and opportunities that lie ahead.

They should also be aware of the pitfalls and shortcomings that need to be rectified.

Yap Leng Kuen is a former StarBiz editor. The views expressed here are the writer's own.

Source: <https://www.thestar.com.my/business/business-news/2022/03/14/insight---ride-the-rcep-train-or-be-left-behind-smes-told>

SME exporters seek export credit guarantee

The Small and Medium Enterprise (SME) exporters feel handicapped due to lack of Export Credit Guarantee (ECG) therefore, a full-fledged export credit guarantee is needed to cover losses due to non-realization of proceeds and refusal of buyers to retire documents for goods shipped under firm contracts, President of the Union of Small and Medium Enterprises UNISAME Zulfikar Thaver said while inviting the attention of the policymakers to the lack of facilities for SMEs in exports, especially to third world countries, said a press release issued today.

The premium rate for insurance under ECG must be affordable and it is very unfortunate that the much talked about Exim Bank is yet to commence business, he added.

The union chief lamented that it is very difficult for SME exporters to compete globally when our competitors in neighbouring countries are facilitated fully by their governments in terms of banking, insurance and freight subsidies.

UNISAME Council has urged the State Bank of Pakistan (SBP) to advise the commercial banks to educate their customers to take the best precautions and seek analysis of bills of exchange to cover and secure realization as many SME exporters are unaware of this protective measure.

UNISAME Council said our exports can increase multifold if the exporters are indemnified against losses in transactions due to contract violations under much-needed ECG and urged the SBP and commerce ministry to co-ordinate and make a strong ECG scheme.

Source: <https://mettisglobal.news/sme-exporters-seek-export-credit-guarantee/>

Taking local business global with the historic UAE-India deal

The deal will unleash the spirit of entrepreneurship in both countries and reduce costs

KIZAD, the integrated trade, logistics and industrial hub of Abu Dhabi. For the thousands of SME that form the backbone of our economy the CEPA between India and the UAE represents an exciting new era.



Image Credit: COURTESY KIZAD
Dr Ahmad Belhoul Al Falasi

The United Arab Emirates and India have embarked on a historic new era of collaboration, cooperation and exchange. The Comprehensive Economic Partnership Agreement (CEPA) is a milestone in efforts to establish stronger relationships with

like-minded nations and reflects our deep, strategic ties with one of the world's fastest-growing markets.

For the thousands of SME that form the backbone of our economy, it also represents an exciting new era, one that will fuel startup growth by unleashing the spirit of entrepreneurship in both countries and reducing costs of goods movement between the economies.

Our nation was built on the foundations laid by entrepreneurial traders who transformed our country into a vital gateway for goods and services to flow from East to West. Today, small-to-medium-sized enterprises are fundamental to our modern, knowledge-based economy. The sector accounts for 95% percent of the companies operating here in the UAE and contributes more than 50% of the UAE's GDP .

As a country, we are regarded as the world's best place to start a new business, ranking first worldwide in the latest Global Entrepreneurship Index, outperforming major entrepreneurship economies such as the US, UK, Netherlands, Singapore and South Korea. Furthermore, in 2021, UAE based start-ups raised a record USD 1.2 billion in funding – doubling the number of 2020 and cementing the UAE's position as the region's leading country in VC funding.

With the UAE now expanding to be the Entrepreneurial Nation and re-shaping the economy to be more start-up friendly, any bilateral trade agreement our nation develops cannot be complete without an opportunity for SMEs to expand and grow.

Wide ranging deal

The UAE-India CEPA is wide-ranging in nature, covering goods and services, investment, intellectual property, digital trade, data protection. It will provide a platform for SMEs based in the UAE to expand and grow into new exciting markets, with enhanced access to new customers, networks, avenues of collaboration and mechanisms to scale at speed.

We anticipate the deal with India will generate more than \$100 billion in bilateral non-oil trade within five years. Such an uplift in two-way economic activity will have far-reaching economic benefits: foreign exports will rise substantially and people in both countries will find exciting new opportunities in both traditional sectors and the industries of the future. For SMEs in India and the UAE, trade and transactions could scale new heights.

We believe that the CEPA will unlock a new era of entrepreneurship, one that builds on those born in Bangalore and Mumbai, Abu Dhabi and Dubai. From space and life sciences to agri-tech, artificial intelligence, renewable energy and e-commerce, it will open up new horizons for those with vision and tenacity. It will advocate for the private sector, cement the country's position as a global economic hub and ensure the SME sector remains a catalyst for innovation and a champion of inclusive economic growth.

CEPA offers a wealth of new commercial opportunities for SMEs. It will promote cooperation with our Indian partners to enhance services offered by incubators, startup accelerators, export assistance centres and the infrastructural ecosystem

that supports them. A network will be created to seamlessly exchange knowledge and expertise and give SMEs a greater stake in global trade. The deal aligns with the United Nations Sustainable Development Goals, too. It aims to strengthen bilateral collaboration to promote women-owned businesses and startups.

Mechanisms are also in place to encourage youth participation in the SME space through joint initiatives, activities and programs. This comprehensive framework will ensure women and young citizens have greater opportunities, boosting productive employment, reducing inequality and encouraging sustained, sustainable and inclusive economic growth.

Driving home the advantage

To enable these opportunities, there will be a dedicated SME committee led by SME support entities within both countries. The main task of the committee will be to identify opportunities to enhance SME growth across both economies and maximize trade benefits. It will also look for ways to increase information exchange on policy effectiveness and best practices on SME ecosystem development across both economies..

The committee will meet regularly to recommend ways to boost collaboration and encourage SMEs to engage in advanced aspects of CEPA, such as digital trade and cross-border data transfer.

It will also review and improve training programs, trade education, trade finance, trade missions, trade facilitation and digital trade and matchmaking services to identify new partners and investors in India and vice versa.

To improve cashflow, liquidity and financing, we are streamlining access to capital and credit. This makes it easier for companies to get the support they need to go global. Reducing or eliminating tariffs on more than 80 percent of goods will also lower the financial burden local firms face and contribute to the UAE's position as a competitive trade and logistics hub attractive to talent, investors and entrepreneurs.

In various discussions I have had with businesses, we see ambitious growth plans but varied challenges and thus we ensured that through mechanisms in the agreement, we develop a network of SMEs that can learn from each other and share best practices in addition to developing partnerships that will unlock growth and expansion. I look forward to more success stories with SMEs as they grow and develop into larger and more sophisticated entities.

Through this deeper partnership, we are putting our full force behind SMEs. It is why our negotiating team advocated for a standalone SME chapter in our first bilateral trade agreement.

As the UAE advances trade talks with Israel, Indonesia and others, we will ensure the nation's spirit of entrepreneurship thrive for the next 50 years.

Source: <https://gulfnews.com/business/analysis/taking-local-business-global-with-the-historic-uae-india-deal-1.1645344351193>

Start up

AWS empowers startups solving critical challenges in the cloud

A split image showing three different scenes: a satellite in space, a wind power field, and people putting sticky notes on a wall.

Amazon Web Services is launching two AWS Global Accelerator programs to help startups address some of the world's most pressing challenges while building successful, cloud-based businesses.

Amazon Web Services (AWS) is accepting applications from startups for two accelerator programs. Ten startups will be selected to participate in each of the following programs:

AWS Space Accelerator assists startups using the cloud to reimagine commercial and government space missions

AWS Sustainable Cities Accelerator supports startups building mobility and transportation solutions to increase the sustainability of fast-growing urban centers

Startups play an important role in driving innovation that improves lives and addresses issues facing societies, governments, and industries. For more than 15 years, AWS has empowered startups to take on massive challenges and build lasting companies with far-reaching impact. The AWS Startups team is made up of ex-founders, venture capitalists, technologists, product leaders, and subject matter experts who support startups every day in different ways, including through accelerator programs like these that provide support and fuel innovation in specific areas. The programs we've launched build on successful 2021 AWS accelerators for space and clean energy startups.

An illustration of a hot air balloon with "15" on it, and an AWS logo to the left.

Tough customers: When startups and Amazon Web Services met The First Movers Coalition targets emission reductions in aviation, ocean shipping, steel, and trucking, reflecting Amazon's continuing investment in decarbonizing technologies.

While each four-week program is designed for a specific cohort and challenge, participants across the board gain access to powerful support, guidance, and perks such as:

- Up to \$100,000 in AWS Activate credits to use toward cloud infrastructure and advanced services
- Collaboration opportunities with AWS customers and members of the AWS Partner Network
- Marketing and go-to-market support
- Specialized AWS training and mentoring from domain and technical subject matter experts
- Guidance on business development and fundraising from AWS and accelerator program collaborators

- Opportunity to network with other startup founders who are navigating similar challenges

Applications for the AWS Space Accelerator and AWS Sustainable Cities Accelerator programs are open now through April 15.

[AWS Space Accelerator](#)

Exactly 75 years ago this month, a camera aboard a V-2 rocket returned the first photograph captured just above the Karman Line, the official boundary between Earth's atmosphere and outer space. Advances in engineering are helping to transport human technology far beyond Earth's atmosphere. As the rapid pace of innovation continues across the global aerospace industry, much of that innovation will continue to come from startups. This is why we're launching the next AWS Space Accelerator, in collaboration with AlchemistX. The program is open to space startups around the world with innovative ideas for using the cloud to reimagine solutions for both government and commercial space missions.

The 2022 AWS Space Accelerator builds on the success of the 2021 cohort of startups, which represented an amazing breadth of solutions related to Earth observation, robotics, spacecraft launch and delivery, spacecraft hardware and software, satellite operations, human space travel, and launch operations.

"The accelerator opened the eyes of our team to all of the opportunities and challenges in the emerging space market," said Adam Kaplan, CEO of Edgybees. Learn more about this announcement and the AWS Space Accelerator.

[AWS Sustainable Cities Accelerator](#)

Cities occupy just 3% of the Earth's land but account for 75% of carbon emissions. With the urban population expected to grow from 4 billion to 6 billion people by 2045, developing sustainable cities is a critical part of the fight against climate change.

The AWS Sustainable Cities Accelerator—launching in collaboration with Freshwater Advisors and Public Spend Forum—focuses on a specific and critical part of the equation: mobility and transportation. AWS is looking for mature clean-tech startups from around the world that are working on micro-mobility, last-mile delivery, urban parking and route optimization, electric vehicle charging infrastructure and applications, Internet of Things (IoT) transportation and traffic optimization, or other solutions to promote sustainable transportation and mobility in urban settings. The goal is to help these startups learn how to innovate and accelerate their growth through advanced cloud-based technologies. This is the second sustainability-focused accelerator program, with last year's AWS Clean Energy Accelerator resulting in multiple commercial pilot deployments for participating startups. "The AWS Clean Energy Accelerator was a comprehensive program that educated me on all aspects of our business—go-to-market strategy, policy and regulation, funding resources, and much more," said James Larson, CEO of E-Zinc. "I also developed some fantastic relationships during the program and am truly grateful for the connections I made."

Source: <https://www.aboutamazon.com/news/aws/aws-empowers-startups-solving-critical-challenges-in-the-cloud>

Microsoft for Startups Founders Hub now open to all – no funding needed

At Microsoft, we aim to create and maintain a healthy ecosystem where our partners and customers can thrive. Startups play a pivotal role in a thriving ecosystem given their outsized ability to push the entire ecosystem forward. Despite being vital to innovation and growth, by some estimates, over 90% of startups will go out of business in their first year.

With this in mind, we set out to better understand what startups need to be successful, especially when just getting started. Based on real-world feedback from thousands of entrepreneurs from around the world, across a range of backgrounds, we are excited to unveil, Microsoft for Startups Founders Hub. Open to anyone with an idea, the platform is designed to address the most common challenges startups face.

Microsoft for Startups Founders Hub is centered around three key areas:

Unlocking innovation for all: The platform eliminates traditional barriers founders face when getting started, such as venture capital requirements or third-party validation to help any founder regardless of background, location or access be successful.

Technology benefits that grow: Keeping pace with a startup's lifecycle, the platform helps founders speed development with free access to GitHub and the Microsoft Cloud with the ability to unlock additional benefits over time. To address the unique needs of startups, we are also partnering with innovative companies like OpenAI, a global leader in AI research and deployment, that develops AI systems such as GPT-3 and Codex to provide startups with exclusive benefits and discounts.

Access to mentorship and guidance: Becoming a founder is no longer about “who you know.” Through the platform, startups can connect with industry veterans, access tailored startup-centric training and innovate quickly with expert technical guidance.

Unlocking innovation for all

With Microsoft for Startups Founders Hub, we envision a startup ecosystem that is open to all – from idea to exit. To that end, unlike others in the industry, we don't require startups to be “investor-backed” to sign up and access benefits.

“Our ambition is to make the global startup ecosystem more representative of the world at large regardless of background, location, progress or passion,” said Jeff Ma, vice president, Microsoft for Startups. “As an experienced founder, access to a diverse network – to validate ideas, get advice and coaching – was instrumental in my success and is something we aim to provide to every founder through the Microsoft for Startups Founders Hub.”

Technology benefits that grow

Founders consistently share that the startup journey is unpredictable and filled with uncertainty. We want to provide flexibility for startups to work with Microsoft as they

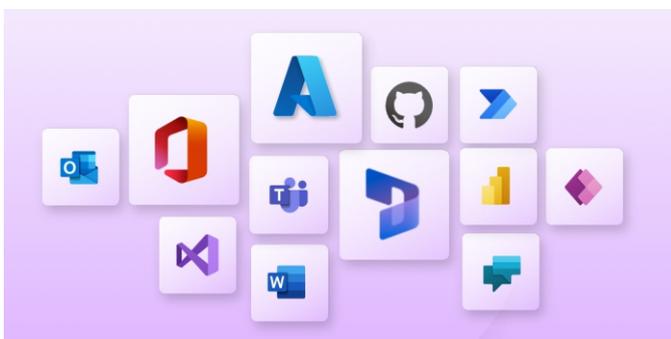
shape their businesses. With the platform, startups can build their businesses at their own pace with up to \$150,000 of Microsoft Azure. As usage increases, founders can unlock additional credits over time. For instance, if a founder is in the “Ideate” stage and is developing a prototype we will provide \$1,000 for one year. If the startup utilizes those credits in a few months, they can request more from within the platform and we will move them up to the “Develop” stage at \$5,000 for one year.

Innovation startups chart

The platform provides free access to over \$100,000 in powerful development and productivity tools including GitHub, Microsoft 365 and more. “Navigating the headwinds of building a startup can be challenging – from focusing on innovation and connecting with investors to finding product market fit,” said Scott Guthrie, executive vice president, Cloud + AI, Microsoft. “Microsoft for Startups Founders Hub meets founders where they are, offering best-in-class developer tools and a breadth of cloud offerings across every function, so startups can reduce costs and accelerate development with a partner they can trust.”

Software logos

Also, today we are unveiling an exciting partnership with OpenAI, an AI research and



deployment company whose mission is to ensure general-purpose AI benefits all of humanity. Together we will provide founders with exclusive access to \$1,000 of credits, three free months of an OpenAI API Innovation License and free consultation with an OpenAI expert.

Access to expert guidance and

skilling resources

Successful founders have shared that access to coaching and advice is a key factor in hitting their next milestone. Microsoft for Startups Founders Hub connects founders with industry veterans

and access to startup-friendly training technical guidance including Microsoft Learn, Microsoft’s comprehensive learning and skilling platform.



Technical support – Startups can join 1:1 technical advisory sessions and access 24/7 technical assistance.

Network and connect: Connect and network with hundreds of experienced mentors in the Microsoft Mentor Network for access to expert feedback and advice.

Startup-centric training: Founders can access self-led learning, events and content addressing the unique needs of startups.

Source: <https://blogs.microsoft.com/blog/2022/03/08/microsoft-for-startups-founders-hub-now-open-to-all-no-funding-needed/>

Women Wing

P&G launches first ever UAE Women Entrepreneurs Academy

Procter & Gamble Middle East kickstarted its Women Entrepreneurs Academy scheduled from March 7-9 in its MENA Innovation Centre Dubai offices in collaboration with WEConnect International, as part of its ongoing commitment to equality and inclusion.

The first of its kind in the region, the P&G Women Entrepreneurs Academy program invites female business-owners based in the UAE to participate in competitive training opportunities ahead of industry-wide digitization, further cementing the brand's efforts to creating an inclusive, gender-equal environment.

The program offers a total of 8 training sessions across leadership and key skillsets necessary to achieve greater pitch delivery, procurement, digitization, business strategy and long-term growth, concluding with a graduation ceremony and networking session on 9 March 2022.

The opening ceremony was inaugurated by Omar Channawi, CEO Procter & Gamble Middle East, Global Entrepreneurial Markets and Sub Sahara Africa & Asia Pacific Middle East & Africa Sales; Cara Nazari, AmCham Dubai Managing Director and Rohit Batra, Senior Director MEA Purchases, Procter & Gamble.

Upon addressing the participants, Channawi said, "At P&G, we believe that we can be a Force for Good and Force for Growth in the world around us every day. We have committed to creating a more equitable world for our employees, with our brands, through our partners, and in our communities both internally and externally. The UAE is also effectively leading regional efforts in gender equality in the public and private sectors alike and the Women Entrepreneurs Academy is a token to that determination. I would like to thank our partner WEConnect International, with whom we developed this first and one of a kind training program, and our P&G trainers, who are focused on progressing women entrepreneurs and providing them with opportunities to excel."

Cara Nazari, AmCham Dubai Managing Director, added, "It is a clear and impactful deliverable that the partnership between P&G and WeConnect International has set in its sights. The value to this inaugural group will certainly carry into their communities as they develop their business acumen more fully learning hands on, practical skills from the senior leadership of P&G. I am excited to follow these women as their businesses develop and look forward to an even greater number of women joining future cohorts."

P&G Women Entrepreneurs Academy Co-Directors Nihal Hashish, Senior Purchasing Manager-Paper Packaging and Supplier Diversity at Procter & Gamble; and Patricia E. Langan, Regional Director for the Middle East at WEConnect International, together spearheaded the selection process against competitive criteria, whereby all 20 successful applicants are either female owners or have a high-level executive role in a B2B business that is at least 51% owned, managed and controlled by women.

Procter & Gamble (P&G) and WEConnect International have partnered since 2016 to

Women Owned Businesses in communities where P&G operates. To date, more than 440 women from 14 countries have been provided course content including topics such as Building Leadership Skills, Aligning and Executing Business Strategy, Leveraging Technology, and Procurement Processes.

Source: <https://mystartupworld.com/pg-launches-first-ever-uae-women-entrepreneurs-academy/>

Some startups co-founded by women who have raised capital in Latam

While startups in LatAm led by men raise US\$12M on average, those led by women receive US\$500K. Here, we showcase some women-led startups in the region.

Latin America is living its moment in terms of raising capital in startups and creating new unicorns. More than US\$15 billion of venture capital was placed in regional companies during 2021.

However, there is a very evident disparity in terms of gender. Let's look at some of the numbers:

In 2020, Latin American startups led by women received only 2.3% of the venture capital funds destined for the region, according to Crunchbase.

According to a 2020/2021 report by the Global Entrepreneurship Monitor, Latin America is the region with the highest female representation in the industry worldwide, with 24% of women's ventures in early stages. But of the more than 40 unicorns we have identified in the region, only three were co-founded by women: Kavak, Nubank and iFood.

In a study carried out by the global consulting firm Gender Smart, it pointed out that in LatAm there is a gap of US\$93 billion dollars in financing between men and women. That is to say: on average, women-led startups only raise US\$500K, while those founded by men raise an average of US\$12 million.

Why Is It Important to Talk About This?

This data and the dozens of articles that are made about gender disparity can be perceived as simple complaints from women about the world of venture capital and entrepreneurship.

But while there is widespread awareness of the problem and there have been significant advances – including, for example, more female investors actively seeking out more female entrepreneurs and being aware of the challenges they face – the data remains worrying.

It is not that there is a lack of women in the labor market. According to a World Bank report, women represent 41.6% of the economically active population in Latin America and the Caribbean. However, a large percentage of them work as the main breadwinner of their families, or are also responsible for childcare or relatives. This often means that they cannot take the risk of founding a startup with innovative

elements that, as the very definition of a startup dictates, may or may not function.

Startup Chile throws up more interesting data. In Chile, 77% of women must use their own savings to found a startup and only 14% manage to access venture capital funds. This information forces us to ask ourselves many questions as an ecosystem, for example: knowing these figures, why do startups founded by women still receive so little investment? Almost daily we see news of capital raising and new unicorns in Latin America, but why are so few of these companies founded or co-founded by women? What is the real role that women are playing in these companies? And the list goes on...

The change towards a placement of capital with greater parity will be slow, but in the meantime we need the ecosystem to continue turning to focus on more female entrepreneurship, to try to reduce the gaps that prevent more women from undertaking the risky path of entrepreneurship and that more women actively participate as investors.

Latin American Startups Led or Co-founded by Women That Have Received Investment, by Country

At Contxto, we believe that all startups are valuable. This is because they are contributing to an entrepreneurial ecosystem in which technological innovation benefits the region in different areas.

However, we also believe that giving visibility to companies that have been co-founded or are led by women is important because, as we have already seen, they continue to be a very small part of those who receive venture capital funding in the region.

If we are going to talk about Latin America being very attractive in terms of raising capital, it is worth taking a look at how it is being distributed. That's why we made this little list.

*Note: we made an effort, but we know that the companies mentioned below are not all those that have raised capital in the region and that have been founded or co-founded by women. If you are a founder or co-founder who has raised venture capital in LatAm and you do not appear on this list, write to us at staff.contxto@gmail.com

Argentina

[Workana \(Eliana Bracciaforte, co-founder\)](#)

Workana is an online platform for freelance work in Latin America. It currently has almost 2 million registered freelancers and more than 1,000 job opportunities published every day. It was co-founded by Eliana Bracciaforte and has raised US\$10.2 million so far.

Brazil

[Agrosmart \(Mariana Vasconcelos, co-founder and CEO\)](#)

Agrosmart is recognized by the World Economic Forum as a pioneering company in technology. It operates through a software aimed at farmers that works with artificial intelligence to make a meteorological analysis and provide irrigation

recommendations. Its CEO and co-founder is Mariana Vasconcelos. Its most recent fundraising was in 2019, when it received US\$5.8 million in a Series A led by Banco Bradesco. It has a total of US\$10.5 million in funds.

[iFood \(Simone Alves de Carvalho, co-founder\)](#)

iFood is an online food ordering and delivery platform. It operates mainly in Brazil and Mexico, after merging its businesses in Argentina. The company has managed to raise a total of US\$591.1 million in funds.

[Nubank \(Cristina Junqueira, co-founder\)](#)

Nubank is a success story for all of Latin America. Two months after starting the process for its Initial Public Offering (IPO), this neobank rang the bells of the New York Stock Exchange and became the bank with the highest listing in all of Latin America. Its co-founder is Cristina Junqueira, and it recently raised US\$1 billion in a post-IPO round led by Berkshire Hathaway.

[Gupy \(Mariana Dias, co-founder, and Bruna Guimarães, co-founder and COO\)](#)

Gupy is a recruitment and selection platform that uses artificial intelligence to make the process faster and more assertive. It recently raised US\$92 million in a round led by SoftBank and Riverwood. Its co-founders are Mariana Dias and Bruna Guimarães; the latter also acts as COO.

[Theia \(Flavia Deutsch and Paula Crespi, co-founders\)](#)

Theia is an O2O health service built by and for moms that allows pregnant women or those looking to become pregnant to have access to certified doctors and specialists. It raised US\$1.7 million in a pre-seed round. Flavia Deutsch and Paula Crespi founded and lead this company, Deutsch in her role as CEO and Crespi as COO.

[Chile](#)

[Buk \(Teresita Morán, co-founder\)](#)

Buk is a human resource management startup. It recently received a US\$50 million Series A investment led by Greenoaks and with participation from Softbank. It is so far the largest Series A that a Chilean startup has received. Created in 2017, Teresita Morán is its co-founder.

[Toku \(Cristina Etcheberry and Francisca Noguera Astaburuaga, co-founders\)](#)

Toku is a software that companies can install and use to automate the monthly collections to their clients. It was founded by Cristina Etcheberry and Francisca Noguera Astaburuaga, who managed to enter Y Combinator and raise US\$2 million.

[Colombia](#)

[Backstartup \(Juana Barco, co-founder and CEO\)](#)

Backstartup is a 100% digital accounting firm focused on SMEs and startups. Co-founded by Juana Barco, in 2021 it acquired nearly 300 new clients and raised US\$1.2 million for its growth.

[doc-doc \(Catalina Gutiérrez and Laura Gutiérrez, co-founders\)](#)

doc-doc is a telemedicine startup founded in Bogotá. It recently raised a US\$500K seed investment round from various investors including Startup Health, 500 Startups and Seedstars. Catalina Gutiérrez and Laura Gutiérrez are part of the

founding team.

[Foodology \(Daniela Izquierdo, co-founder\)](#)

Foodology works with everything related to dark kitchens (ghost kitchens) and their logistics. It builds and runs digital restaurant brands that do take-aways. It was co-founded by Daniela Izquierdo and last year raised a US\$15K Series A round.

[Hunty \(Valentina Smith, co-founder and COO\)](#)

Hunty it is a platform with a support program so that unemployed people can find a job. It raised US\$2 million in a seed investment round last year. The company was co-founded by Valentina Smith.

[Laika \(Manuela Sánchez Villamarín, co-founder\)](#)

Laika is an e-commerce startup for pets. It has been endorsed by Y Combinator, Streamlined Ventures and InQulab. In this same year, it raised US\$48 million dollars in a Series B led by Softbank. Its co-founder is Manuela Sanchez Villamarin.

[Ubits \(Martha Helena Forero Sepúlveda, co-founder and COO\)](#)

Ubits is an edtech startup that recently raised US\$25 million in a Series B led by Riverwood Capital fund. It was co-founded by Marta Helena Forero Sepúlveda, who also serves as COO.

[Mexico](#)

[Beek.io \(Pamela Valdes, co-founder and CEO\)](#)

Beek is a subscription model audiobook platform for Spanish speakers. Pamela Valdes is its CEO and co-founder. Beek was part of Y Combinator's Winter 2017 class and has raised US\$7 million from various investors, including Greylock Partners and Accel Partners. Valdes is also an angel investor for other Latin American startups.

[Ben & Frank \(Mariana Castillo, co-founder and co-CEO\)](#)

Ben & Frank is a startup created in 2016, focused on changing the way people buy their glasses. It uses e-commerce as its main sales channel, but it also has pop-up stores and expanding stores. Mariana Castillo is co-founder and co-CEO. The company has raised up to US\$480K from funds such as Dila Capital, Jaguar Ventures (Wollef) and Nazca.

[Canasta Rosa \(Deborah Dana, founder and CEO\)](#)

Canasta Rosa is a platform to buy and sell unique, artisanal and local products made by micro-entrepreneurs. Deborah Dana is the founder and CEO, and is also active as an investor in the entrepreneurial ecosystem. In 2019, Canasta Rosa obtained a US\$3 million Series A investment round through the Elevar Equity fund.

[Casai \(María del Carmen Herrerías, co-founder and COO\)](#)

In 2020 the luxury hospitality company Casai raised a US\$48 million round, which was one of the biggest series A in Latin America. María del Carmen

Herrerías Salazar is its co-founder and COO.

[Conekta \(Cristina Randall, co-founder and CGO\)](#)

Conekta is an online payment platform that helps banks and financial institutions to secure and optimize their processes. Cristina Randall is co-founder and Chief Growth Officer. Together with her team, she has managed to raise a total of US\$21.7 million in approximately 7 rounds. Her most recent fundraising round was a Series B in March 2019.

[Homely \(Melina Cruz, co-founder and CEO\)](#)

Homely designed a technological proposal to request cleaning services for homes and businesses on demand. Co-founded and directed by Melina Cruz, the company has managed to raise US\$250K so far.

[Jefa \(Emma Sánchez Andrade Smith, founder and CEO\)](#)

Jefa is a digital bank for women that offers access to savings accounts, loans, insurance, easy payments, debit and credit cards. Its founder and CEO is Emma Sánchez Andrade Smith. In 2021, she raised US\$2 million.

[Kavak \(Loreanne García Ottati, co-founder and CPO\)](#)

Venezuelan-born Loreanne García Ottati is the Chief People Officer and one of the founders of Kavak, which is a platform to purchase and sell pre-owned vehicles. What's more is that it was the first company to achieve unicorn status in Mexico. It is also the second most valuable company in Latin America, with a valuation of US\$8.7 billion.

[Luuna \(Laurène Maire, co-founder and CFO\)](#)

Luuna is a bedding company that is focused on changing the way bedding products are purchased and distributed throughout Mexico. It has developed and produced an innovative mattress in Mexico. Within its founding team is Laurène Maire, who also serves as the CFO.

[Runa \(Courtney McColgan, co-founder and CEO\)](#)

Runa is a 100% cloud-based payroll and human resources platform for companies in Latin America. It has managed the payroll of 100,000 employees in companies throughout the region. Runa was founded by Courtney McColgan, a Californian based in Mexico who was previously the CMO of Cabify. Currently, the company is valued at US\$75 million.

[Troquer \(Lucía Martínez-Ostos and Ytzia Belausteguigoitia, co-founders\)](#)

Troquer is an online marketplace for second-hand luxury clothing and accessories that was co-founded by Lucía Martínez-Ostos and Ytzia Belausteguigoitia. This startup raised US\$600K in a capital round led by Redwood Ventures.

[Vinco \(Lissy Giacomán, Sofía Sada and Miriam Fernández, co-founders\)](#)

Vinco is a Mexican edtech co-founded by three women: Lissy Giacomán, Sofía Sada and Miriam Fernández. The project arose from the effects that the pandemic caused in the country's workforce. It has raised a total of US\$3.9 million since its inception.

Yana (Andrea Campos, founder and CEO)

Yana is a Spanish-speaking application that accompanies people on the path to emotional well-being. It uses Cognitive Behavioral Therapy tools and presents them in a friendly way to help anyone who wants to manage their emotional state, on any day and at any time. Andrea Campos created and directs Yana, and has managed to raise US\$315K in funds with 500 Startups, Magma Partners and Hustle Fund.

Perú

Crack The Code (María Vélez, founder and CEO)

Crack the Code is a Lima-based edtech startup of online programming courses for children and adolescents. Colombian-born María Velez is the founder and CEO of this company, which began in Peru and has expanded to other Latin American countries including Mexico, Colombia and Central America. It recently secured an investment of US\$2.7 million.

Fitco (Andrea Baba, co-founder)

Fitco is a gym management software and online training platform. It was co-founded in 2016 by Andrea Baba and has raised US\$500K in a seed round.

Manzana Verde (Larissa Arias, co-founder and CMO)

Manzana Verde is a healthy food delivery startup that recently announced a US\$1.5 million seed round. Larisa Arias is co-founder and CMO of the company.

Talently (Domenica Obando and Roxana Kern, co-founders)

Domenica Obando and Roxana Kern founded Talently in July 2019 as a career accelerator. The company provides a program that guides the developer with blended courses and instructors to improve their technical English and learn the necessary skills to master job interviews. In 2021, it closed an investment round of US\$600K.

Venezuela

PleIQ (Nastassja Palmiotto, co-founder and director of operations)

PleIQ creates smart educational solutions based on AR/VR for early childhood education. Within its founding team is Nastassja Palmiotto, who is also director of operations. This startup focused on empowering children's creativity through augmented reality has raised US\$500K.

Source: <https://contxto.com/en/startups/some-startups-co-founded-by-women-who-have-raised-capital-in-latam/>

TOP 100: Europe's most influential women in the startup and venture capital space

This year's International Women's Day has the theme to #breakthebias, encouraging us to imagine a world free of bias, stereotypes and discrimination – one that is gender-equal.

With the hard truth that all-female founding teams currently receive less than 1% of funding, it's high time there's a change in the startup and VC space. At the same time, a survey by Talent Works found that 62% of women in technology have experienced

That being said, there are plenty of inspiring women in Europe's startup and VC space who are kicking ass every single day and encouraging a new generation of female entrepreneurship and innovation.

Today, on International Women's Day, there's no better time to highlight these women who are contributing to #breakthebias. We've put together this list of 100 inspiring women who are shaking things up. We publish this list every year, normally we keep it capped at 50, but this year, there were just so many women we wanted to celebrate!

PS. some of these women are going to be speaking at this year's EU-Startups Summit in Barcelona!

[Addie Pinkster](#)

Addie is the CEO and founder of Adelpha, exclusively working with companies with a strong purpose. Adelpha supports companies that are solving an urgent problem with a unique, scalable solution, that meets value and ethical requirements – including integrity, authenticity, honesty, humility and hard work – and that are actively doing something to make the world a better place. In addition, Addie prioritises inspirational leadership in companies and focuses on female-founded ventures.

[Adriana Freitas](#)

Adriana is Partner at Muster Ventures, General Partner at Deepgreen Impact Ventures and co-founder of DataBeersBCN – quite an extensive CV! Adriana is an impact strategy and exponential business visionary, working with early-stage companies in the VC space as well as pro bono to offer to mentor and has over 20 years of experience in the telecom market. An active member of the Barcelona entrepreneurial community as a mentor, board advisor, and investor.

[Alexia de Broglie](#)

Co-founder of Your Juno, Alexia is a young entrepreneur that is shaking up the European tech scene with her female-focused fintech startup. YourJuno was founded in 2020 to bring about financial empowerment of women and non-binary people, closing the gender gap in financial education and confidence.

[Alice Bentinck](#)

Alice is a London-based entrepreneur who co-founded Entrepreneur First, one of the world's leading company builders, helping 2000 individuals build 300+ companies. She also founded Code First:Girls, a free part-time course for female students, and was awarded an MBE, a British Empire award awarded by the Queen.

[Alice Zagury](#)

Alice Zagury is the co-founder and CEO of The Family, a Paris-based startup accelerator with the mission to empower entrepreneurs in their quest for a repeatable, scalable and profitable business model. She is a champion of equal opportunity and supporting local talent no matter where it comes from.

[Alina Bassi](#)

In 2019 Alina founded Kleiderly in Berlin with the goal to recycle waste from the fashion industry. Kleiderly has developed an innovative method to recycle textiles waste into a durable plastic alternative. She was put on the Forbes 30 under 30 list and was elected among the top 75 Fellows out of 3000+ candidates (top 2.5%) to join a 9 month VC fellowship, run by Included VC. She is also the co-founder of the non-profit organisation, Founderland, which supports women of colour to raise investment.

[Aline Vedder](#)

Aline Vedder is a VC Investor at Lakestar. Aline has always been drawn to technological innovation and entrepreneurial challenges and has developed expertise in the fields of digital health, direct-to-consumer brands and fintech.

[Alisée de Tonnac](#)

Alisée de Tonnac is a Swiss entrepreneur who co-founded Seedstars World, a global startup competition covering 85+ emerging and developing markets. Alisée now serves as Seedstars World's CEO, having been featured in Forbes, Le Monde and Wired.

[Ana Andonovska](#)

Ana Andonovska has been featured in Forbes 30 Under 30 and is a co-founder of With Purpose. She has spent her professional life moving between the startup and corporate innovation world, working in edtech, impact, decarbonizing shipping, last-mile delivery. The With Purpose initiative went from 1 to 9 team members in one year and has helped 55 women.

[Andrea Fernandez](#)

Co-Founder of Vitamin, Andrea is a fintech leader with extensive experience in Finance, Asset Management, Venture Capital, and Consumer Marketing. She has a passion for disruptively building fintech businesses, authentically leading teams with pragmatism. Vitamin was founded in 2021 to make investing more accessible for women. The app aims to create a strong financial future for all women, empowering them to invest in the future and life they want

[Angelika Burawska](#)

Angelika Burawska is COO of SFC Capital, a firm that has invested in over 220 businesses. She was the first full-time SFC employee, joining the founder to build the business around SEIS investing and she has been central to establishing SFC's position today as one of the UK's top SEIS funds. She overlooks day to day operations, sets up structures and processes, initiates and executes projects that have been key for SFC's growth, and, most importantly, brings SFC's strategy to life.

[Annalise Dragic](#)

At age 29, Annalise Dragic was appointed Partner at Sapphire Ventures, making her Europe's youngest VC Partner. She focuses on analyzing new investments and assisting portfolio companies, primarily in Europe and Israel. She is involved in Sapphire's investments in Adverity, Contentful, Currencycloud, GitGuardian, Matillion, Unmind, and Yapily, and worked on the firm's investment in Cazoo (NYSE:

CZ00) and Wandera (acquired by Jamf). Annalise is based out of London and was named a VC Rising Star by Venture Capital Journal in 2021.

[Anne Ravanona](#)

Anne Ravanona is the founder and CEO of Global Invest Her, which is focused on demystifying the funding process to get more female entrepreneurs funded faster. She is also a regular speaker, including being a TEDx Speaker, and has been recognised for her efforts in publications like Innovate Finance, Elle magazine, SiliconRepublic and more.

[Anne-Cathrine Preißer](#)

Co-founder and VP of Product at Mushlabs, Anne-Cathrine is an entrepreneur on a mission to solve the global food problem. Mushlabs is a biotech startup using fermentation and fungi to create the next generation of sustainable foods.

[Anne-Marie Imafidon](#)

Dr Anne-Marie Imafidon (MBE) has gone from child prodigy to co-founder of award-winning social enterprise, Stemettes, inspiring +50,000 young women into Science, Technology, Engineering and Maths (STEM) fields. She was voted most influential woman in tech in the UK in 2020 and hosts the popular Women Tech Charge podcast.

[Anya Navidski](#)

Anya Navidski is the Founding Partner at Voulez Capital, one of Europe's first VCs for female founders, providing Seed and Series A capital for high growth businesses, especially within the femtech field. She has also assisted European government in the structuring and execution of an investment fund to facilitate the growth of tech SME champions.

[Arfa Rehman](#)

Co-founder of Chorus Health, Arfa is dedicated to social innovation, combining her experience in research, policy and product design to service impactful organizations around the world. Her company Chorus Health uses data and AI to help millions of women have an easier journey through menopause, and Serena Williams is a backer. Arfa was recognized in 2018 with a Women of the Future Award.

[Audrey Tsang](#)

Audrey Tsang is Clue's Co-CEO, the science-backed leader in femtech and trusted brand in menstrual and reproductive health, relied upon by over 12 million people in 190 countries. Audrey shares responsibility for leading the company with co-CEO Carrie Walter after serving as their Chief Product Officer. Before joining Clue, Audrey led products and teams at Pinterest, HotelTonight, and Yelp.

[BaoY Van Cong](#)

Target Global is a VC firm that focuses on more than just the traditional; its active approach ensures that it follows the entire lifecycle of the investment. Bao-Y has worked at Target Global for four years, with a particular focus on the edtech, consumer, and software industries. Prior to joining Target Global, Bao-Y was an Investment Banking Analyst and Associate at Morgan Stanley.

Carina Lopes

Carina Lopes is the Head of Digital Future Society Think Tank at MWC Barcelona. With an international experience of more than 10 years, Carina Lopes has worked with local governments, international organizations, and social entrepreneurs to accelerate and grow technological solutions for the common good

Carla van den Bos

Carla van den Bos is the Founder & Chair of the board at Meds²Go. Carla wants to inspire more women to start their own company, she believes in women supporting women and is a member of The Next Women to give women a stronger voice.

Carlota Pi

Carlota is co-founder and Executive President of cleantech Holaluz, voted the most valued energy company in Spain. Carlota has grown a diverse team of 117+ people over the last 10 years, with a 50/50 gender divide, and is driving Holaluz on track for 1 million clients by 2023.

Caroline Mitterdorfer

Caroline Mitterdorfer is the Founder and CEO of LEVY, on a mission to empower women by enabling them to decode their fertility, closing the reproductive health gap. Levy is geared towards women over 35 who have been unable to conceive for 12 months and women of all ages who have been struggling for 6 months. The aim is to support women and save them time and stress.

Caroline Noublanche

CEO and founder of Apricity. Apricity is the world's first virtual fertility start-up. The app matches patients to world-class fertility experts and allows them to do as much of the IVF treatment from their homes as possible. Caroline works closely with some of the leading fertility researchers to better understand the factors affecting fertility and maximise the chances of conception.

Cecilia Tham

Cecilia Tham is a serial founder, advisor and mentor. She founded Makers of Barcelona, FabCafe Barcelona and Allwomen.tech and is well versed with how to nurture an idea into a sustainable and successful business. She has given talks at TEDx, European Commission, IAM Fest, SHIFT, Open FAD and 4YFN.

Clare Jones

Clare is the CCO of what3words, a London-based startup that is the world's first addressing system designed for voice (every 3mx3m square in the world has been assigned an address of just three words). With her on board, what3words has zoomed ahead, gaining €20 million of investment.

Conny Vandendriessche

Conny Vandendriessche is founder and Managing Partner of We Are Jane, alongside partners Muriel Uytterhaegen and Eline Talboom. As a European investment fund, they support companies where female leadership is prominent, offering financial, coaching and mentoring support.

[Cristina Fonesca](#)

Cristina Fonseca co-founded Talkdesk, Portugal's third unicorn, and with a mission to make Portugal more innovative, she served on the Global Agenda Council on Europe and was recognised as a 30 under 30 in Enterprise Technology by Forbes. She is now Venture Partner at Portugal's largest independent private VC fund, Indico Capital Partners, focusing on seed to Series A.

[Daisy Hill](#)

Daisy Hill is the co-founder of Zzish, one of the UK's most successful edtech startups. Daisy also cofounded Useful Music and finds her entrepreneurial drive in spotting problems in markets that are yet to catch up with tech developments.

[Deepali Nangia](#)

Partner at Speedinvest and co-founder of Alma Angels, Deepali is a champion of female and underrepresented founders. She joined Speedinvest in 2021 after previously working with Atomico, and was named as UKBAA Angel Investor of the Year in 2021. Alma is an angel community in support of female founders.

[Dora Sabino](#)

Dora Sabino is a cancer researcher turned entrepreneur, currently the co-founder and CEO of Blazar, a company using machine learning and statistical models on clinical data to improve cancer patient outcomes.

[Doris Messina](#)

Doris Messina is the co-founder and CEO of Tot and has been working in the banking industry for 20 years. During her career in Banca Sella, considered the most innovative bank in Italy, she launched services such as home banking, and the first Italian Challenger Bank.

[Elizabeth Coleon](#)

Elizabeth Coleon is the Chief Revenue Officer at Qonto, leading the Growth team comprised of Marketing, Partnerships, Sales, Acquisition, Revenue Growth and International. Prior to Qonto, she spent 5 years at PayPal, holding multiple positions in commercial growth, go-to-market and finance. Elizabeth started her career with 10 years of M&A and investment experience.

[Elizabeth Varley](#)

Elizabeth Varley is the founder and CEO of TechHub, which offered its community workspace facilities, events, workshops, advice sessions, contacts, PR and press opportunities. The global tech startup community was headquartered in the UK and operated TechHubs in seven cities around the world, having supported over 3000+ entrepreneurs. Due to the pandemic, TechHub had to shut down but Elizabeth is still inspiring women every day.

[Ella Rytola](#)

Ella Rytola is the co-founder of With Purpose, providing infrastructure to enable the next generation of female entrepreneurs in the Nordics to launch, run and grow purpose-led companies. Ella has worked both on the business side in management

consulting and corporate finance, and more hands-on with sustainability issues in UN Women.

Emma Davies

Emma is co-CEO of Octopus Ventures, one of the largest VCs in Europe with £1.3 billion (around €1.5 billion) under management. Emma has a wealth of experience building world-class investment houses including J.P. Morgan, Perry Capital, Big Society Capital and The Wellcome Trust.

Evie Mulberry

Evie is a Managing Partner of Astia, a global organization that levels the investment playing field for entrepreneurial teams with women leaders. Evie is one of four members of the Investment Team for the Astia Fund, an early-stage venture fund investing in women-led companies. Evie joined Astia in April 2008 and led the organization's international expansion in addition to operational roles.

Fiona Pathiraja

Fiona is the founder of Crista Galli Ventures, a VC fund investing in European healthtech, deep tech, digital health and personalised medicine. Before founding CGV, Fiona worked as an NHS consultant for over 15 years and then decided to turn her hand to investing as she became increasingly frustrated by the lack of innovation in the hospital environment. She set up CGV primarily to help drive innovation from the 'outside in'. With offices in London and Copenhagen, the fund's £55 million portfolio already comprises an array of European healthtech start-ups

Grace Beverley

Founder and CEO of TALA and Shreddy, Grace is shaking up the DC2 fitness space. She is also the Natwest GBEA Young Entrepreneur of the Year and was named in Forbes 20 under 20d retail and ecommerce list when she was just 23. Tala recently bagged €5 million for its sustainable approach to fashion.

Helena Torras

With experience in the corporate and tech worlds and having been a CEO 3 times, Helena is now a CEO and investor with extensive knowledge of the EU tech startup ecosystem. She has been awarded the EU Top50 Investor Award, named as Investor of the year by D&I, one of the 100 leaders of digitalization in Spain by Invertia, Top100 influence women in Spain and the 30 tech Spanish people to follow on Twitter by Business Insider.

Ida Tin

Co-founder and Chairwoman of the Board of Clue, the world's fastest-growing female health app. Berlin-based Clue helps you understand your cycle so you can discover how to live a full and healthy life. Clue has more than 13 million active users, in over 190 countries, and has been featured in major media like The New York Times, New York Magazine and Forbes.

Isabell Weiser

Co-founder and CEO of The Plate, Isabell has extensive experience in the foodtech scene and is a young entrepreneur making waves in this sector. Founded in 2021, the

company has already raised over \$1.3 million for its creator-driven and community-loving platform for chefs, food entrepreneurs and food lovers from around the world.

Itxaso Del Palacio

Partner at Notion Capital, Itxaso is an investor that puts product to the forefront. Since moving to London in 2010, she has been an entrepreneur, investor and educator, having invested in more than a dozen businesses and taught entrepreneurship to around 2,000 students at University College London and Imperial College. Itxaso has a passion for helping entrepreneurs build their businesses, supporting them with her network, knowledge and positive attitude. She also teaches spinning classes!

Janneke Niessen

CapitalT Co-founder Janneke Niessen Janneke is a Founding Partner at CapitalT, serial entrepreneur, angel investor, board member and diversity advocate. She has started and exited two international tech companies, is a prominent board member for several organisations and is often called upon by the government for advice. She has been named one of Harper's Bazaar Women of the Year, one of the 10 most prominent angel investors, Most Innovative Leader and EY Entrepreneur of the Year.

Jaqueline de Rojas

Jacqueline de Rojas (CBE) is President at techUK, bringing together all players in the ecosystem, as well as being President of Digital Leaders. She is an experienced Non-Exec Director serving on the boards of plc businesses like Right Move, a business advisor and mentor, and has been awarded a CBE by the Queen.

Jenny Saft

The founder of OVIAGO, Jenny is on a mission to democratize fertility solutions by lowering existing barriers. With OVIAGO, companies can support their employees with fertility and family planning benefits – including consultation, access to clinics, and treatments.

Jessi Baker

Jessi is the CEO and Founder of Provenance, a startup on a mission to bring more transparency to ecommerce and tackle greenwashing. Using tech, Provenance helps brands communicate their social and environmental impact, to power sustainability claims that are trustworthy and verified.

Jessica Stark

Jessica Stark is a co-founder and board member of SUP 46, Sweden's startup hub and membership-based community. She's also the CEO of Styrelse Akademi, Sweden's leading forum for the professional development of board members.

Kaidi Ruusalepp

Founder and CEO of Funderbeam, Kaidi is also former CEO of Nasdaq Tallinn Stock Exchange and of the Central Securities Depository. The first IT lawyer in Estonia, she co-authored of the Estonian Digital Signatures Act of 2000. Funderbeam has investors from 130 countries and was awarded as the Best European Fintech startup in 2017.

[Karina Kelly](#)

Co-founder and CEO of Content Llama, Karina is revolutionising marketing from ecommerce companies. Content Llama's Digital Content Gateway sits between brands and retailers. The company has a vision to use their team and technology to become an extension to a retailer's in-house and outsourced teams, working in partnership to deliver the product-related content that retailers need to be successful online in today's ever-changing retail landscape.

[Karoli Hindriks](#)

Karoli Hindriks is an Estonian entrepreneur who founded her first startup at the age of 16. Today she's the CEO of Jobbatical – a platform removing the friction of international relocation by making immigration processes seamless through technology.

[Karolina Lofqvist](#)

Karolina is the founder and CEO of Hormona, a healthtech startup on a mission to revolutionise women's health with tech, closing the gender gap in healthcare. Hormona, founded in 2019, allows women to fully understand their individual hormonal cycle patterns, maintain hormonal balance through easy daily tips and engage with women in our community along with tracking and improving on hormonal symptoms.

[Kat Borlongan](#)

Kat Borlongan recently joined Contentsquare as one of the first Chief Impact Officers on a unicorn's exec team. She served under the Macron administration for over 3 years as Director of La French, a government-led mission built to bolster France's startup ecosystem. During her tenure, they created the world's most open tech visa, the French Tech Next40/120 program, a €25M meta-accelerator for underprivileged founders, and supported thousands of startups at the onset of the Covid crisis.

[Katelijne Bekers](#)

Katelijne is a young female entrepreneur, founder and innovator on a mission to bring about sustainable protein solutions. In 2021 she launched MicroHarvest, an early-stage biotech startup.

[Katy Wigdahl](#)

Katy Wigdahl, who joined Speechmatics in 2019, initially started her career in finance as a trained accountant, previously working at Unilever and Transversal. As CEO of Speechmatics she brings with her a wealth of experience in leading finance functions and improving the overall quality of data and decision-making.

[Kike Oniwinde](#)

Kike Oniwinde is the founder and CEO of BYP Network, a platform that connects black professionals with each other, and companies, startups and corporations. Reaching tens of thousands, the BYP Network has a job board, hosts events and has an app in 65 countries. Kike is also an ex-Great Britain javelin thrower.

[Kristina Walcker-Mayer](#)

Kristina has over 10 years of digital experience and is now the CEO and former CPO of Nuri, formerly called Bitwala. Before starting her roles at Nuri, she worked at German unicorns N26 and Zalando during their hyper-growth stages, where she led product teams for customer-facing mainstream products. Kristina has extensive career experience and knowledge in building up mobile strategies and creating innovative mobile solutions for major clients in the retail, television, NGO and automotive industries.

[Laura Gonzalez-Estefani](#)

Laura González-Estéfani is the founder & CEO of TheVentureCity, a new inspiring venture and growth acceleration model that helps diverse founders achieve global impact, with 45+ team members spread between Madrid and Silicon Valley. Previously, Laura spent 9 years at Facebook supporting growth strategies.

[Laura Urquizu](#)

Laura Urquizu is the CEO of Red Points. During her time in this position, she has been the driving force in making the company a globally renowned SaaS solution. In 2020, Laura was named one of the 100 Leaders transforming business by Business Insider and among the most creative people by FORBES.

[Letizia Gionfrida](#)

Bioresearcher, digital health founder and investment associate, Letizia is a woman with a wealth of experience. She founded Arthronia in 2018 – an AI-powered patient monitoring and rehabilitation digital health platform. She is also an investment associate with UK Innovation and Science Seed Fund.

[Lina Chong](#)

Lina Chong is one of the leaders of Target Global's early-stage investment strategy and specialises in the German and Spanish markets. Before joining Target Global in 2018, Lina was an investor at Hasso Plattner Ventures. Additionally, Lina has an entrepreneurial background, in which she created two successful businesses: DealKeren, a coupon platform in Indonesia and Luster, a mobile-first commerce platform.

[Lubomila Jordanova](#)

Lubomila is the founder and CEO of Plan A, offering an award-winning science and AI-driven SaaS platform for businesses to manage carbon accounting, decarbonisation and ESG reporting. She is also the co-founder of Greentech Alliance and has been awarded many accolades, including Top 50 Women in Tech in Germany in 2021, Top 100 Women in Germany in 2020, and Forbes 20 under 20 in 2020.

[Luisa Buinhas](#)

Luisa is an Aerospace Engineer specialising in mission analysis, design and trajectory optimization for spacecraft formation missions. She is also the co-founder of Vyoma, a new space venture aiming to solve space sustainability challenges.

[Lupina Iturriaga](#)

Lupina founded Fintonic in 2012, and within one year the startup had 70k users and 36k downloads for its solution that is helping users across the world manage their

finances better. The Fintonic app organises all your bank accounts, insurances and credit cards into one place – enabling you to keep a close eye on how you're spending and helping you save for those all-important treats. In 2019, the company raised €19 million, earning a valuation of €160 million. It now has 700k active users.

Mar Alarcón

Mar is a digital entrepreneur venturing in innovative and disruptive sectors that have social and environmental impacts. She is currently the founder and CEO of SoicalCar, pioneering the shared mobility sector. She is also Partner of Lanai Partners, investing in Spanish digital startups.

Margot de Broglie

Margot is the co-founder and CEO of Juno, a financial education platform built by women for women. She also founded Secret Sunrise in 2018 which won the Creative Impact Award in 2020.

Maria Pennanen

Maria Pennanen is co-founder of Accelerator Frankfurt and the current CEO and founder of Mindclip Behaviour. With over 20 years of entrepreneurship experience, Maria already has advised over a hundred startups. She is an expert in AI and blockchain technology and has been recognised as a fintech influencer in the German-speaking world

Marie-Helene Armstreiter

Marie-Helene is a renowned business personality and has been a trailblazing woman in the Venture Capitalist space. Lead Partner at SpeedInvest, one of Europe's most active early-stage investors, with more than €400 million AUM, 40 investors, and offices in Berlin, London, Munich, Paris, Vienna and San Francisco. She leads the Industrial Tech team, driving investments in manufacturing, logistics, construction and climate tech.

Mariya Gabriel

Mariya is the European Commissioner for Innovation, Research, Culture, Education and Youth, having previously been the Commissioner for Digital Economy and Society. She is actively promoting women's position in business and innovation in Europe and is part of developing the European ecosystem, promoting innovation and helping the move to a greener economy.

Mathilde Jakobsen

CEO and Co-founder of Fresh.land, Mathilde is on a mission to build a more sustainable food system, advocating that diversity is key to disruptive thinking that fuels innovation and success. Founded in 2015, Fresh.land connects farmers and consumers directly in a sustainable and equitable model, reducing carbon dioxide footprint from storage by 88% and food waste by 10%.

Megan Clarken

Olympian-turned-businesswoman, Megan is the CEO of one of France's most valuable unicorns, Criteo. Megan has been leading the transformation and whole new design of the company. Regarded as 'one of the most important figures in media'

by Adweek, Megan has also been recognized in the 2020 HERoes 100 Women Executives List, 2019 National Organization of Women: Women of Power and Influence and the 2016 Multi-Channel News: Wonder Women, showcasing her ability to transform and maintain businesses, while also remaining a champion for underrepresented groups in media.

Merit Valdsalu

Merit Valdsaly is the CEO and Co-Founder of Single.Earth, aiming to make sustainable forest and land management the new norm. Merit is experienced in building scalable tech solutions and developing business strategies for new markets. Single.Earth is on a mission to offset corporate actions – providing a solution to the environmental crisis with scalable tech.

Mette Lykke

Mette Lykke is the CEO of the fast-growing social impact startup Too Good To Go, working with around 30K supermarkets, restaurants, bakeries, hotels that have surplus food and leading a team of 400+ talented Waste Warriors. Previously she was co-founder and CEO of Endomondo, a successful social fitness community based on free real-time GPS tracking of running.

Milda Mitkute

Milda Mitkute is co-founder of the Lithuanian unicorn Vinted – Europe's leading online marketplace for second-hand fashion. Vinted today counts over 34 million members across 13 markets. A team of over 500 people across Vinted's offices in Vilnius, Berlin, and Prague develop and support the platform's continued growth.

Miriam Wohlfarth

Miriam is a serial founder and founded one of the first fintech companies in Germany – payment service provider Ratepay. With her latest company Banxware (founded 2020), she revolutionizes the European lending sector and enables platforms to offer banking products. As a passionate founder, Miriam is committed to the startup ecosystem, cooperation between business and politics, and digital education through various advisory boards and initiatives.

Monika Tomecka

Monika is an entrepreneur and scientist, using her extensive scientific knowledge to build tech companies. Monika is currently the CEP at UFraction8 PL, and was named by a top 20 woman to watch in Scotland 2018 and Top 10 of European Women Who Tech in 2019.

Moojan Asghari

Moojan Asghari is the founder of Thousand Eyes on Me and a co-founder of Women in AI, a community of about 10k women across over 130 countries, including 28 ambassadors organising initiatives on the ground. Their activities include an educational programme for young girls, WAI2GO, events like WAITALK, and a founders award to recognise female founders in AI.

Namrata Sandhu

Namrata Sandhu is the CEO and co-founder at Vaayu, the carbon footprint calculator

for retailers. Seeing retail's pollution challenges alongside environmental and human rights issues, she took up an in-house sustainability position at Arcadia before heading up sustainability for Zalando. With Namrata's vast experience and boundless passion demonstrated with Vaayu, the business counts Missoma, Armed Angels and Organic Basics among clients.

[Nermeen Ghoniem](#)

Co-founder of With Purpose, Nermeen is providing the infrastructure to enable the next-generation women entrepreneurs in the Nordics to start, run and grow purpose-led companies. The aim of With Purpose is to bridge the gender gap in entrepreneurship.

[Nicola McClafferty](#)

Nicola McClafferty is Partner at VC firm Partner. Before that, she was the co-founder and CEO of the online marketplace Covetique and investor at Ravensbeck and Balderton Capital. She currently serves on the board of startups like Manna Drone Delivery, Sweepr, Decibel and Lyst.

[Nina Mannheimer](#)

Nina is co-founder and CXO at Klim, a startup on a mission to scale up carbon farming. Nina also has experience working with Airbnb, Evermore Health and AKQA where she has led global launches and created brands. Klim enables farmers to transition to regenerative agriculture at scale by providing them financial support, knowledge, documentation tools, and a community via a digital companion.

[Noushin Dianat](#)

Noushin is a scientist entrepreneur and winner of the 2019 WomenWhoTech Challenge. With over 20 years of experience of leading scientific projects in the field of innovative therapeutics and tech, she successfully founded and worked as CEO of Cyprio and is currently working with Sartorius as well as being a mentor for Women of MENA in technology.

[Ophelia Brown](#)

Ophelia Brown founded Blossom Capital in 2017, having previously been at Index Ventures and LocalGlobe leading investments into startups like Typeform and Cuvva. Blossom is now leading the Series As of the 'courageous', linking EU and US players, and Ophelia is driving the ship.

[Paulina Tenner](#)

Founder of GrantTree, Paulina is also a writer and investor on a mission to inspire other entrepreneurs with her radical and fresh perspectives on transforming the workplace. Her debut book, Laid Bare: What The Business Leader Learnt From The Stripper (currently an Amazon Hot New Release), speaks about what it takes to be an authentic leader and build a transparent business.

Rebecca Love

Dr Rebecca Love is a behavioural scientist and co-founder of Vira Health and Stella. She specialises in preventative medicine and how lifestyle behaviour can reduce later life chronic disease. She completed her PhD at the University of Cambridge, and has led work for the Mayor of London, World Health Organisation and UNICEF.

Sarah Barber

Sarah is CEO of Jenson Funding Partners and specialises in working with founders throughout their early-stage growth – from pre-seed to Series A. 18% of Jenson's businesses have a female founder – far greater than the 2.3% share of VC funding that women receive in the wider market.

Selma Prodanovic

Named "Startup-Grande-Dame, Selma is passionate about empowering people, especially women, and creating a better future through entrepreneurship and purpose-driven communities. She has worked with entrepreneurs, startups and angel investors in her career and is currently VP of the European Business Angel Network.

Silvia Hecher

Co-founder and CPO of Levy, Silvia is passionate about empowering women and couples by translating medical research into actionable information that can help with family planning and reproductive health. Silvia has an international education in information management, public health, scientific communication, and coaching

Simone Brummerhuis

Simone is the founder of Borski Fund (investing in diverse teams), and The Next Women (providing female entrepreneurs with capital and resources). She is recognised as one of the 10 Women to meet in Tech by The Guardian, and in the Forbes' list of '20 women to follow on Twitter for Female Entrepreneurship and Business'.

Simone Strey

The co-founder and CEO of Plantix, Simone is an entrepreneur that is leading the digital transformation of agriculture. The Plantix app combines AI and expertise from leading research institutions to identify diseases and nutrient deficiencies affecting crops – helping farmers to optimize pesticide and fertilizer use, and therefore produce more, spend less and protect their environments.

Sissel Hansen

Sissel Hansen is a young Danish entrepreneur who founded Startup Guide, the publishing and media company often described as the Lonely Planet for entrepreneurs. To date, Startup Guide has created books for more than 50 different cities and regions.

Sonia Neary

Sonia is the owner and managing director of Wellola, a healthtech software enabling healthcare professionals to reduce admin time and costs, eradicate

no-shows and offer fresh ways to respond to client needs. The company, established by Sonia in 2016, had been focused on the mental and community healthcare market in Ireland and the UK but pivoted quickly during the Covid-19 pandemic to launch a secure patient communication portal.

Stephanie Redl

Stephanie Redl is the CTO and co-founder of SecondCircle, a company turning emissions into business opportunities.

Talia Rafaeli

Talia Rafaeli is a founding Partner at KOMPAS, the early-stage investor for the built environment. Talia has extensive experience in the VC landscape, including her role as an Investment Director at Porsche Ventures.

Tamara Littleton

Tamara is the founder and CEO of The Social Element, a social media agency that works with some of the world's biggest brands including HSBC, Nissan, Oreos, Peloton, Keurig Dr Pepper, Smirnoff and Visa to ensure their social media is creating genuine human connections with consumers. Tamara also co-founded Polpeo in 2013

Tania Boler

Tania Boler is the co-founder and CEO of Elvie. Their flagship products, the Elvie Trainer (an award-winning app-connected Kegel trainer) and the Elvie Pump (the world's first silent wearable breast pump) are breaking barriers in women's health tech, and have captured the attention of Vogue, Women's Health, and were featured in Oscar's gift bags.

Ulla Brockenhuus-Schack

Ulla Brockenhuus is Managing Partner of SEED Capital, Denmark's largest venture capital fund within the seed segment, investing in 15-20 of the most innovative tech startups every year. Over the last 20 years, Ulla has been an advisor, investor and member of the board for a number of startup initiatives.

Violetta Shishkina

Violetta is the founder of CADChain, Fe/male Switch, and Secret.Kiwi. She curated the 'gamepreneurship' methodology that became the scientific basis of the play to l/earn approach that underpins the Fe/male Switch - which is an educational game developing future female entrepreneurs. She has expertise in education, blockchain, finance and the CAD sector. CADChain was her first startup, launched in 2018.

Yvonne Bajela

Yvonne Bajela is a Founding Member and Principal at Impact X Capital, a UK-based venture capital fund founded to invest in companies led by underrepresented entrepreneurs across Europe. Recognized by 'Forbes 30 Under 30' in 2020, she has invested over \$250 million in startups across Europe, the Middle East, and Africa.

Source:<https://www.eu-startups.com/2022/03/top-100-europes-most-influential-women-in-the-startup-and-venture-capital-space/>

INTERNATIONAL WOMEN'S DAY

World Association for Small and Medium Enterprises (WASME) in association with The Federation of Indian Women Entrepreneurs (FIWE), organized International Women's Day held on Tuesday, 8th March 2022 at 4 PM on Hybrid Mode (Physical - WASME, Noida, India + Virtual).

About the event

Theme - Imagine a gender equal world

Advancing gender equality in the context of the climate crisis and disaster risk



reduction is one of the greatest global challenges of the 21st century. Women are increasingly being recognized as more vulnerable to climate change impacts than men, as they constitute the majority of the world's poor and are more dependent on the natural resources which climate change threatens the most. At the same time, women and girls are effective and powerful leaders and change-makers for climate adaptation and mitigation. They are involved in sustainability initiatives around the world, and their participation and leadership results in more effective climate action. Continuing to examine the opportunities, as well as the constraints, to empower women and girls to have a voice and be equal players in decision-making related to climate change and sustainability is essential for sustainable development and greater gender equality. Without gender equality today, a sustainable future, and an equal future, remains beyond our reach.

The event started with inaugural session followed by Launch of WASME - World SME News Channel, Curtain Raiser for 6th International Conference and Priyadarshani Awards, Success Stories of Women Entrepreneurs and Validation and Reward Ceremony.

Dr Sanjiv Layek Executive Secretary WASME welcomed all guests, dignitaries

and awardees. In his inaugural address he congratulated all women entrepreneurs on the occasion of International Women's Day. He emphasised that you are truly a change maker. Your efforts in providing a vision to the society and nation are commendable. I am glad to see your efforts have not gone unnoticed. After all your hard work and determination, I am excited to see you reap the fruits of your efforts. Please keep reaching for more exploits.

He highlighted MSME sector which is the backbone of the Indian economy. Women MSME are the real backbone. An estimated 6.33 crore unincorporated MSMEs engaged in non-agricultural economic activities, employing 12 crore persons across the country, 99% Industry share, contributing 30% to Indian GDP, generating 70-80% employment, contributing 50% to Exports, micro more than 95% having turnover less than 5 crores. He discussed about the government's target for 2024 is for MSMEs to account for 50% of GDP and 75% of exports, while employing 150 million people, in line with a target to make India a \$5 trillion economy.

The coronavirus disease (COVID-19) has severely impacted the lives of informal microenterprises, constituting 99% of the MSMEs, owing to lack of managerial resources, capacities, and backward-forward linkages to cope with economic downturn.

Dr Rajni Aggarwal President, FIWE also congratulated the women entrepreneurs and blessed them for the future. She invited all women to work together for the empowerment.

WASME - World SME News Channel was launched with eminent personalities across globe sent messages through this channel. WASME as we all know has been making STEADFAST efforts to facilitate SMEs and SME Development organizations across the world through multi-dimensional activities from policy advocacy, information dissemination to capacity building. To further empower SMEs we are now starting WASME - World SME News Channel which will be one stop Information facilitation platform relating SMEs. The channel will broadcast news, updates, initiatives, and interactions and, debates with key officials along with WASME's activities highlights.

The channel will be a catalyst to highlight key challenges and opportunities for SME development and promotion activities by all relevant stakeholders at all level across the world through meaningful and necessary information.

We look forward for your enthusiastic support by encouraging its subscription in your own network. I wish the channel team best wishes and look forward for great response from all.

Dr Sanjiv Layek Executive Secretary WASME and Dr Rajni Aggarwal President, FIWE felicitated women entrepreneurs for their contribution to MSME sector and society.

A good number of participants and awardees participated in the event through virtual and physical modes.

Upcoming Events

6th International Conference and Priyadarshini Awards ceremony

Federation of Indian Women Entrepreneurs (FIWE) in association with World Association for Small and Medium Enterprises (WASME) is organising 6th International Conference in association with Ministry of MSME and in collaboration with Institute for Studies in Industrial Development (ISID), Govt. of India from 23rd to 25th March, 2022 at Institute for Studies in Industrial Development (ISID), New Delhi.

FIWE
Federation of Indian Women Entrepreneurs

MINISTRY OF MSME
MICRO, SMALL & MEDIUM ENTERPRISES

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23rd -25th March, 2022

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The focus of the conference is "Empowering Start-ups, up scaling existing business and help to grow new businesses and start-up women entrepreneurs".

Please find the attached detailed conference brochure for your kind reference.

Apart from the above conference we are also holding the distribution of the Priyadarshini Awards ceremony on 25th of March, 2022 at 4 P.M. Priyadarshini Award is our signature award which is very well known and has been given to outstanding women entrepreneurs from SAARC countries and India since the last 25 years.

The registration links for Conference and Priyadarshini awards are given below:

1. Conference Registration form link: <https://forms.gle/tKNXqzzzRxdtYim57>
2. Priyadarshini Award nomination form link : <https://forms.gle/EXpqjEjXKzkCC36B9>

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World Association for Small and Medium Enterprises (WASME), a global non-profit organization headquartered at Noida, India, has been spearheading the cause and development of Small and Medium Enterprises (SMEs) worldwide since its inception in 1980. Over three decades, WASME has emerged as one of the most representative, effective and leading international organizations, working towards the promotion of SMEs worldwide through policy advocacy, information dissemination, conferences, seminars, events, trainings, publication, network linkages and many more.

WASME enjoys consultative/observer status with concerned agencies in UN system such as UNCTAD, ITC, WIPO, UNIDO, UNESCO, UNCITRAL, UNESCAP and ILO, and several other inter-governmental and international organizations like WCO, OECD, ICSB, APEC, APCTT, etc.

WASME's fortnightly SME e-Bulletin "WORLD SME UPDATE" aims to keep its readers abreast of latest information on various developments taking place in the SME sector around the globe. If you have any news/information on the issues related to Government policies & programmes and latest developments in the SME sector i.e. technology and innovations, success stories, case studies, research and methods, planning and programs, training and developments, finance and management, and marketing that you would like to share with the world SME community, please do send them to us at

editor@wasmeinfo.org.

We always welcome your valuable feedback/comments on the SME e-Bulletin to further enhance our services on information dissemination. Hence, please send us your valuable guidance as well as meaningful articles as a regular contribution to SME e-Bulletin and our website in the larger interests and benefits of SMEs the world over.

Editor, World SME Update

World Association for Small and Medium Enterprises

Plot No. 4, Institutional Area, Sector - 16 A,

Noida, Gautam Budh Nagar - 201301, Uttar Pradesh, India

Tel: +91-120- 4216283, Fax: +91-120- 4216284 | Email: editor@wasmeinfo.org

Website: <http://www.wasmeinfo.org>

WASME

World Association for Small and Medium Enterprises



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World Association for Small and Medium Enterprises (WASME)
 WASME House, Plot No. 4, Sector- 16-A, Institutional Area,
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 Email: wasme@wasmeinfo.org, Website: www.wasmeinfo.org