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

Women Economic Empowerment through Advancing Women-led Enterprises in Lebanon

Grow your business with tailored financing and practical business support.

Funded by the Government of Canada | Implemented by UNDP | Loans provided by Vitas s.a.l

This facility provides eligible Lebanese women-led MSMEs (micro, small and medium size enterprises) operating in the Agrifood (including logistics and cold storage services for food security), Cosmetics, personal care and cleaning products, Creative Industries (including crafts, textiles, furniture, jewelry, design, and related activities), as well as Tech and Tech enabling sectors with business loans and added support to strengthen growth, resilience, market access, and investor visibility.

Key loan terms

Loan amount
USD 10,000 to 50,000

Tenor
18 to 24 months

Interest rate
5% to 12% flat interest rate per annum flat annual rate (*the rate applicable to each loan will be determined during the credit evaluation process, taking into account the applicant's financial standing, repayment capacity, business and sector risk, loan structure, and any available guarantee)*

Currency & repayment
USD disbursement and USD repayment
Monthly interest and principal as agreed

Who can apply (Eligibility)

- Legally registered Lebanese MSMEs with fewer than 50 full-time employees
- MSMEs operating in the Agrifood, (including logistics and cold storage services for food security), Cosmetics, personal care and cleaning products, Creative Industries (including crafts, textiles, furniture, jewelry, design, and related activities), as well as Tech and Tech enabling sectors
- MSMEs must be operating for more than 1 year
- Lebanese nationals as owners or CEOs.
- Women-Owned:
    - ≥ 51% of the business is owned by woman/women, as per the shareholder agreement

Good to know

Standard due diligence and compliance checks apply.
Final eligibility and document requirements are confirmed by Vitas during application review.

- Women-Led:
  - < 51% ownership/stake by a woman or women and the business has ≥ 1 woman in a leadership position (such as CEO/COO/CFO/Managing Director, Director)
  - Female employees represent between 50%-100% of total workforce (counting full-time employment only)
- For Micro Enterprises (with less than 5 employees): A business is considered women-led if a woman oversees its core operations or production processes, or holds operational management responsibilities (e.g., Lead Chemist, Quality Manager, Factory Manager, Operations Manager), even if female employment represents less than 50% of the total workforce.
- Priority is given to businesses with export potential

What can the loan support?

Eligible financing uses

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

Not covered

Utilities and office rent
Per diem or daily allowances
Motor vehicles unless clearly necessary for business operations
Activities that are illegal, harmful, or otherwise excluded under facility rules

Added business support

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

How to apply

Applications are submitted through Vitas s.a.l. branches and application channels will be announced with the official call for applications.

Scan the QR code or visit the link below to complete the business application form

For more information: contact Vitas s.a.l through the hotline or email shared in the call for applications.

Link: https://customers.vitaslebanon.com

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