





3 or 12 December 2025 | Online at 09:30 CET | 10.30 Beirut | 11.30 Amman

Concept Note

Background

Women entrepreneurs across the Mediterranean region face unique challenges in accessing finance, resources, and networks to grow their businesses. This online capacity-building workshop aims to address this issue by equipping participants with practical tools, knowledge, and connections useful to successfully scale their enterprises.

Organised by the Union for the Mediterranean as part of the UfM Water Agenda, and following the commitments made at the 5th UfM Ministerial Declaration on Strengthening the Role of Women in Society, this programme positions business growth at the intersection of sustainability and profitability.

Objectives and Learning Outcomes

The programme covers three distinct pillars designed to transform business operations:

- Sustainable Business Strategy (WEFE Nexus): Explores the Water-Energy-Food-Ecosystems Nexus as
 a driver of business growth. Participants will learn how integrating these linkages can generate new
 revenue streams and provide a competitive advantage in water-scarce environments. Through real case
 studies from Mediterranean women entrepreneurs, and a WEFE screening tool and matrix, participants
 will see how WEFE principles can be applied to achieve tangible business benefits.
- Navigating Gender Finance: Opens the door to funding opportunities by demystifying gender-lens
 investing. This module covers the '2X Challenge Criteria' used by Development Banks and explores
 pathways through gender, SME, youth, and green financing facilities offered by Development Financial
 Institutions, local partner banks, risk-sharing mechanisms, and the investment funds available across
 the Mediterranean.
- **Building International Networks:** Serves as a gateway to high-impact regional and international networks, introducing participants to mentors, strategic partners, and new markets across the Mediterranean.

Who Should Join?

This programme is tailored for women entrepreneurs and business leaders from Mediterranean countries (with priority for non-EU countries) who are ready to scale their small or medium-sized enterprises. While a background in water, energy, food, or nature is an advantage, the primary requirement is a determination to expand business responsibly.









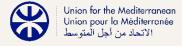


Duration: 3 Hours | **Modality:** Online (Interactive)

Time (Casablanca /CET)	Session Description
09:30 - 09:35	Session 1: Opening & Welcome
	Introduction by Union for the Mediterranean (UfM)
	Official opening by the Union for the Mediterranean, outlining the workshop's objectives within the framework of the UfM Water Agenda.
09:35 - 09:50	Keynote Address
	Speaker: Dura Abu-Sharar
	An expert address on women's financial inclusion and the We-Fi Code initiative, setting the scene for sustainable entrepreneurship, followed by Q&A.
09:50 – 10:50	Module 1: Water & WEFE for Sustainable Business
	Why WEFE Matters for Women-Led Businesses A concise introduction to the Mediterranean context and the opportunity WEFE creates for SME resilience and growth.
	• The WEFE Nexus Explained – and Why It Benefits Your Business A simple, practical explanation of the Water–Energy–Food–Ecosystems linkages and how applying WEFE principles can reduce costs, strengthen supply chains and open new markets.
	• Tools to Spot and Strengthen WEFE Synergies in Your Business A quick, accessible walkthrough of the WEFE Screening Tool & Matrix for identifying synergies and avoiding trade-offs.
	• Inspiring Case Studies from Women Entrepreneurs Short real-world examples from Egypt, Morocco and the wider region.
	Quick Reflection & Transition to Gender Finance Interactive poll and wrap-up linking WEFE opportunities to financing options (internal info).
10:50 – 11:00	Short Break





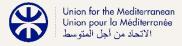




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11:00 – 12:00	Module 2: Navigating Gender Finance
	A comprehensive guide to gender-lens investing, covering the '2X Challenge Criteria' and funding pathways through DFIs and local banks. Participants will explore risk-sharing mechanisms and investment funds designed to support women-led SMEs.
	• The Opportunities, the challenges, and the solution Lower risk, Growth opportunity, vs persistent access-to-finance gap, and the four pathways to funding
	What is Gender-Lens Investing & the 2X Standard The practice of investing with the intent to advance gender equality and/or to invest in businesses that are gender-equitable
	• Four Pathways to Funding Gender-Labelled, SME & Youth, Green / Climate / WEFE, and Risk-Sharing & Guarantees
	• Review of available programs DFI programmes & local partner banks; risk-sharing (AFAWA & NASIRA); investment funds (GGF & SANAD) and national guarantee schemes.
	How to Position Your Business & What to do Next Signalling that your business meets their 2X targets, green and/or youth criteria
12:00 – 12:15	Module 3: Building International Networks that Last
	Strategies for accessing high-impact regional networks that provide mentorship, strategic partnerships, and market access. Includes an overview of key business clubs and climate communities.
	Why International Networks are a Business Asset Access to information, to new markets and to support.
	Women Entrepreneur Business Clubs AFAEMME, Womenpreneur Initiative, MENA Women Business Club
	WEFE & Climate Communities WEFE4MED, RENEW MENA
	Entrepreneur Ecosystems BusinessMed, Wamda
12:15 – 12:30	Conclusion
	Summary of key takeaways, details on certification, and a final interactive Q&A session to consolidate learning.











Dura Abu Sharar

Dura Abu Sharar is a Financial Systems and Insurance Advisor at the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) – Jordan, where she leads national initiatives to enhance women-led MSMEs' access to finance under the *Innovative Approaches for the Financial Inclusion of MSMEs in Jordan (I-FIN)* project.

She serves as Coordinator of the Women Entrepreneurs Finance Code (We-Fi Code) Pilot in Jordan, in partnership with the Central Bank of Jordan (CBJ), positioning Jordan as a regional pioneer in advancing sex-disaggregated data and gender-responsive finance. Dura also supports the CBJ's Women Empowerment and Equal Opportunities Committee, fostering policy dialogue and institutional reforms that promote inclusive and sustainable financial systems.

With over a decade of experience spanning financial inclusion, women's economic empowerment, and MSME development, Dura has worked extensively with regulators, financial institutions, and development partners including the World Bank, EU, USAID, and UNDP, driving impact-focused initiatives that strengthen access to finance and promote gender equity.

Her work has been showcased in international forums across Europe, Africa, and the Middle East, where she continues to advocate for integrating gender equality and climate resilience into financial and enterprise ecosystems.

Filipa Newton

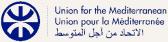
Senior water policy and sustainability expert with over 20 years of experience in water and environmental systems, sustainable finance and climate resilience, Filipa is a certified expert in water efficiency, circular economy and sustainability standards, with additional training in climate diplomacy, negotiation and financial-sector climate risks.

Filipa has contributed to regional strategies, technical standards and multistakeholder processes, and supports capacity-building initiatives to advance gender-responsive and climate-resilient water governance.

Founder and CEO of Infinite.s consulting — a women-led firm focused on water efficiency, the Water-Energy Nexus and the WEFE Nexus — she has advised governments, companies, regional bodies and international organisations across Europe, the MENA region and Lusophone countries.

Filipa is a Lead Policy Expert for the European Commission, the Union for the Mediterranean (UfM) and other international organisations, Expert Evaluator of EU research and innovation projects, as well as founding member and Interim President of the AEE Portugal Chapter, part of the Association of Energy Engineers (AEE) — a global network of over 17,000 sustainable energy professionals in more than 130 countries.









Walid Fayad



Walid Fayad has more than 23 years of experience in banking in emerging markets, focusing on Green finance, Climate Risk, Energy Efficiency and Renewable Energy, SMEs, Microfinance and downscaling, Women in Business, and corporate financing.

Currently, he holds the role of Technical Lead-Green Finance (EIB, DAI, Worldwide), and Senior Biodiversity Finance Expert (EU, Agreco, Worldwide) for EUT. Previous roles include Senior Climate Risk Expert, Economic Expert in Renewable Energy, and training bank staff on SME and

corporate finance.

Walid worked for 10 years at the EBRD as a Senior Banker where he managed 40+ multidisciplinary investment project teams encompassing SME financing, gender financing, and microfinance. He managed sustainable efficiency financing frameworks in Morocco, Armenia, and Türkiye, and established relationships with banks' CEOs worldwide. He also worked for 2 years at the IFC as an Investment Officer. Walid has a working knowledge of the national banking sectors and regulations of multiple Mediterranean countries (Egypt, Morocco, Tunisia, Jordan, Lebanon, Turkey), as well as Azerbaijan, Armenia, Serbia, Sri Lanka, Maldives and Nepal.

Walid is a Certified Climate Risk Professional, a holder of the CFA Certificate in ESG Investing, a Certified Expert in Biodiversity Finance, a Chartered Financial Analyst charter-holder, and he has attended FSFM's Certified Expert in Climate and Renewable Energy Finance. He is fluent in spoken and written English, French and Arabic. He also holds a master's in management and a BA in economics.

