

# HOW ARE BEACON'S PRODUCTS DIFFERENT FROM BANKS' ?

When entrepreneurs think about debt, the first thing that comes to their mind is the interest rate. However, there are other costs and benefits that can reveal a rather different picture. Let's explore!



Support the sustainable growth of **women-owned businesses** in Southeast Asia and **deliver returns** to our investors.

**Make profits** for shareholders and investors.



**Sizable, mid-term** loans that banks wouldn't give you without personal assets as collateral.

Bank's loans are good for **short-term** working capital needs or for companies and individuals that have **abundant collateral**.



Focus on the business' fundamentals and **what it can achieve rather than what it already was**.  
Interactive process wherein Beacon provides **insightful feedback** that can **add value** to the way the entrepreneurs run their businesses.  
Our pricing is **transparent**

Focus on what assets the owner has and what assets the company has for **collateral**.  
Banks don't underwrite loans; they just measure the collateral.  
Offer **no insights to improve** your business.  
Some fees are not presented upfront.



**Transparent, personalised** and **straight-forward**  
**Open discussions** to find the best solution  
Beacon **offers support** even if we can't serve your business

**Hierarchical** and **superior**, banks often leave you feeling nervous  
**Check-the-box** approach  
**Limited support**, if any



We **LISTEN** to the story behind you and your business.

We **PROVIDE** loans to fulfill your business needs, not for the sake of our returns.

We **CARE** about women's experience of **leadership** and **ownership**.

We **OFFER** strategic advice when needed.

We **OPEN** doors to new investment opportunities.

We **CREATE** a **support network** of female entrepreneurs where you can find support and lean in.

We **INNOVATE** to **cater to the needs** of female entrepreneurs.

**Access to other products** at the banks.

Your business is only a reference number in the banks' system.

You are **amongst hundreds**, if not thousands, of customers that a branch serves.

Well, there is automatic SMS reminder when your loan is due!