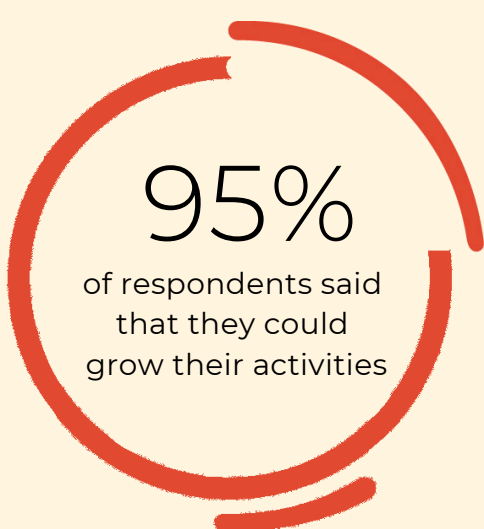


# The Role of Non-Profit Culture and Gender Bias in Accessing Financing

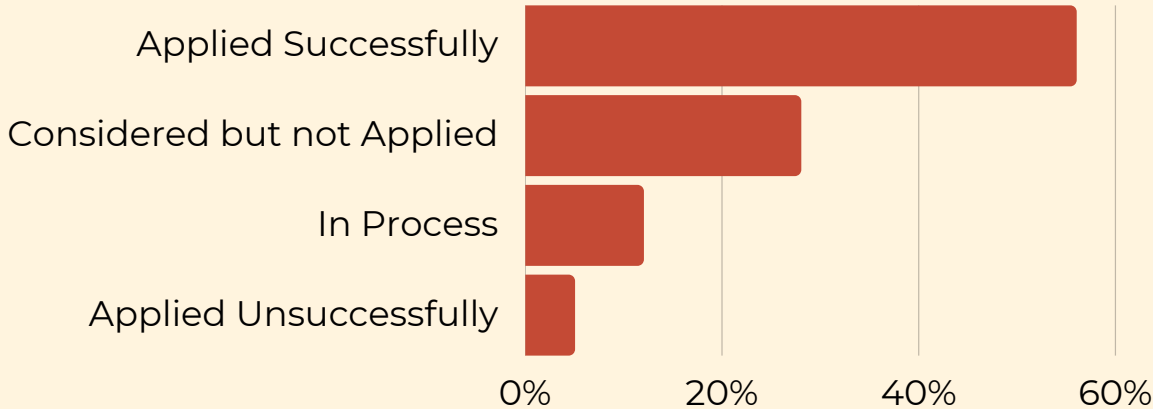


We surveyed 96 non-profit leaders about their experience with financing...



57%  
had NEVER considered financing

43%  
had considered or applied for financing



## We spoke with...

36  
Women Leaders

7  
Lenders

## Barriers to Financing

Lack of capacity and/or experience

Board dynamics and risk aversion

Gender bias

Lender challenges

## Success Factors

Business acumen and preparation

Supportive Board of Directors

External Supporters

## Recommendations

### Non-profit organizations:

need education, training, tools, and access to financial expertise

### Funders:

consider the implications of granting practices on access to financing

### Lenders:

increase understanding of non-profit organizations

### Decision-makers:

understand and address bias and implement policies that increase representativeness