The Cartier Women’s Initiative is an annual international programme created in 2006 to identify, support and encourage businesses led by women entrepreneurs.

The Cartier Women’s Initiative the “Programme” is managed by Cartier Women’s Initiative in association with Cartier International SNC (“CWI”), located at 33 Rue Boissy d’Anglas, 75008 Paris, France and registered on the Registre du Commerce des Sociétés de Paris, No.B 321 130 346.

1. The Rules of Participation

1.1 In addition to the information provided on the Programme website regarding the organisation of the Programme, the following Rules will apply to all Participants.

1.2 By submitting their registration, Participants expressly agree to be bound by all the Participation Rules.

1.3 CWI and its partners reserve the right to cancel the Programme or amend these Rules at any time without prior notice. Any changes will be posted on the Programme website at: www.cartierwomensinitiative.com.

1.4 Furthermore, CWI reserves the right to change the format of the Programme at any point.

1.5 The language of the Programme is English. CWI requires the Common European Framework of Reference Level B2 and above. This level requires an understanding of main ideas of complex texts, technical discussions in business and in the Participant’s field of specialization, ability to interact with fluency and spontaneity with native speakers.

1.6 In the event of any dispute whether such dispute concerns the conduct or eligibility of Participants, the results and/or any and all other matters relating to the Programme, CWI’s and/or the jury’s decision shall be final. No correspondence or discussion shall be entered into and no legal recourse shall be available to the Participants.

2. Qualifying Participants

2.1 To qualify to enter the Programme, the Participant must be at least 18 years old or the age of legal majority in the Participant’s country/state of citizenship, whichever is older, on the day of the application
2.2 The Participant must be a woman, either in the capacity of CEO, General Manager or Director and have a significant stake in the business, which will be assessed at CWI’s discretion on the basis of the relative position of the Participant within the shareholding structure of the Business.

2.3 Participants may only submit one business in the application form. Multiple application forms will not be accepted.

2.4 Submissions may only be entered by individuals; no teams will be accepted.

2.5 Former Programme’s finalists and laureates are not authorised to apply to the Cartier Women’s Initiative a second time and will be automatically rejected.

2.6 Any CWI employee and/or family member of an employee, or employee and/or family member of an employee at partner organizations, notably INSEAD or any promotional or advertising agencies involved in the organization of the Programme, are not eligible to enter the Programme.

2.7 The Business to be submitted:

2.7.1 Must be majority owned by founders and/or employees at the time of application.

2.7.2 Must be a for-profit business, meaning that it should be designed to generate sufficient revenues to support its operations and return some level of profits to its owners. Non-profit project proposals are not accepted.

2.7.3 Must have at least 1 year of revenue, meaning that the business shall be generating revenue from the sales of its product and/or services for at least 1 year as of the date of application, it being understood that a Business that is generating revenue is not necessarily profitable in its first years of operations.

2.7.4 Must not have raised more than US$2 million in dilutive funding as of the date of application. The Cartier Women’s Initiative caps the funds raised to US$2 million in order to ensure that the Businesses selected fall within a similar range of development.

2.7.2 Must have between 1 and 5 years of licensed/registered operations prior to the Entry Submission Deadline. That is, the Business should have been incorporated between August 2014 and August 2018 and have a proven business model and be in the initial phase of its development and growth.

2.7.3 Must meet at least one of the United Nations Sustainable Development Goals (SDGs). The SDGs are a collection of 17 global goals set by the United Nations General Assembly in 2015 for the year 2030. The SDGs are a call for action by all countries to promote prosperity while protecting the environment. They cover a series of social, economic, and environmental development issues.
2.8 By submitting the Business and registering for the Programme, the Participant warrants to CWI to have all rights, titles and/or interest in the Business submitted and declares that the information it contains is true, current, accurate and complete, and that by submitting the Business and registering to CWI, the Participant is not and will not be violating any contract or third party rights including any patent, copyright, trade secret, proprietary or confidential information, trademark, publicity or privacy rights.

2.9 CWI reserves the right to verify the eligibility of all Participants.

3. **Timing – Registration and Submissions**

3.1 Registration and submission will be done online on the application website at the following address [https://application-form.cartierwomensinitiative.com](https://application-form.cartierwomensinitiative.com) and in accordance with all requirements provided on the website and the following timetable:

3.1.1 The deadline for registration and submission of the application form for the competition: August 14, 2019, 2PM (CEST / GMT+2). Any forms received after this date will NOT be accepted. The Participants will be notified of the results in January 2020.

3.1.2 Announcement of the finalists: April 2020 (exact date TBC)

3.1.3 Deadline for submission of the business plans (for finalists only): March 2020 (exact date TBC)

3.1.4 Selection of the laureates: May 2020 (exact date TBC)

3.2 Failure to meet any of the deadlines may result in disqualification.

3.3 The application form should be fully completed by the Participant to be considered by CWI. If a question is not applicable, please write "NA".

3.4 Registration forms sent by postal mail will NOT be accepted.

4. **Evaluation criteria**

4.1 Businesses will be assessed by the jury of the Programme (the “Jury”) at its sole discretion in accordance with criteria defined by CWI including but not limited to: market analysis, financial sustainability, leadership, strategy and impact.

4.1.4 The overall quality and clarity of the material presented will also be taken into account.
5. Participation

5.1 If selected, the Participant must commit to (i) dedicating 3 - 4 hours/week virtually from January to April to participate in the Programme, (ii) submitting deliverables on time, and (iii) attend 1 week of in-person workshops in early May (exact date TBC). Failure to do so will result in disqualification, at CWI’s sole discretion.

5.2 Moreover, Participants will be required to participate in an interview with a TV crew (1 day), an onsite due diligence audit (1 day) and all special activities organized by CWI.

5.3 In the event that any Participant, and notably any selected finalist, becomes aware of any fact or matter which might exclude them from participating in the Programme, participants will advise CWI as soon as possible.

5.4 If a Participant is found to be ineligible and/or is disqualified, CWI will select a substitute finalist up until the end of March 2020. Past that date, no substitute finalist will be selected meaning that only two finalists will exceptionally be represented in the region concerned.

5.4 Participants will provide and maintain an active email address throughout the Programme to receive all communications from the CWI/its partners.

6. Laureates

6.1 The selection process is divided into two rounds: the finalists’ selection and the laureates’ selection.

6.1.1 Round 1 – Finalists’ Selection

The Jury will select 21 finalists, the top three Businesses of each region (Latin America & the Caribbean, North America, Europe, Sub-Saharan Africa, Middle East & North Africa, East Asia, South Asia & Oceania), on the basis of their application form in April 2020 (exact date TBC). The finalists will receive coaching from experienced business people to move to the next round.

6.1.2 Round 2 – Laureates’ Selection

The finalists are invited to the final round of the competition which includes submitting a business plan and presenting their Businesses in front of the Jury during the Cartier Awards week. Based on the quality of the plan and the persuasiveness of the verbal presentation, one laureate for each of the seven regions is selected. The announcement of the laureates will be made during the Awards Ceremony which will take place in May 2020 (exact date TBC).
6.2 **Laureates’ winning package:** Each laureate wins US$ 100’000 (one hundred thousand US Dollars) in prize money, a scholarship to attend the six-day INSEAD Social Entrepreneurship Executive Education Programme (pending admission to the programme based on eligibility criteria and selection process), personalized business mentoring, media visibility and networking opportunities.

6.3 **Finalists winning package:** Each finalist wins US$ 30’000 (thirty thousand US dollars) in prize money, a scholarship to attend the six-day INSEAD Social Entrepreneurship Executive Education Programme (pending admission to the programme based on eligibility criteria and selection process), media visibility and networking opportunities.

7. **Disqualification**

7.1 By entering the Programme each Participant accepts all the conditions set-out in these Rules of Participation, agrees to be bound by the decisions of the Jury and warrants that she is eligible to participate in the Programme. In addition, each Participant certifies that her entry does not violate any of the Rules of Participation or third party rights as described in Article 2.5 above. CWI reserves the right to disqualify any Participant discovered to be ineligible, with no refund of entry fees, costs or other expenses.

7.2 Furthermore, Participants will at all times desist from all practices which may lead to criminal liability due to fraud or embezzlement, insolvency crimes, unfair competition, guaranteeing advantages, bribery, acceptance of bribes or other corruption crimes on the part of persons employed by them or other third parties.

7.3 Consequently CWI reserves the right, at its sole discretion, to disqualify any Participant from the Programme in the event of fraud or misconduct which affects the integrity of the Programme or CWI and/or its affiliated companies.

7.4 In addition, a Participant may be disqualified:

7.4.1 if CWI has reasonable grounds to believe the Participant has breached any portion of the Rules of Participation including any of the organisational measures as set out in the website; and/or

7.4.2 if a Participant is found to be acting in an inappropriate, disruptive or unsportsmanlike manner or with the intent to abuse, threaten, or harass any other person; and/or

7.4.3 if there is any attempt by any Participant to deliberately damage or undermine the legitimate operation of the Programme.

7.6 The decisions of the Jury are final and binding.
8. **General**

8.1 Payment of all and any taxes in relation to the winning prizes is the sole responsibility of the prize-winning Participants.

8.2 Payment of the prize money will be made via bank transfer to the bank account of the laureates’ business. Payment cannot and will not be made to the laureate’s personal account.

8.3 Any and all costs and expenses incurred by Participants in relation to the Programme, unless otherwise stated, will be assumed by the Participants.

8.4 The finalists’ names and addresses will be available from CWI, 33 Rue Boissy d’Anglas, 75008 Paris 08, France in May 2020 (exact date TBC). The Awards results will be posted to the CWIA website.

8.5 Finalists and laureates must be willing and agree to participate in publicity surrounding the Awards including the publishing of their details, photographs and video footage, which will be made available in all media, including on the Internet, which will be done without compensation or restriction.

8.6 CWI also reserves the right, and the Participant agrees, to feature the name of both finalists and laureates in future promotions and/or Awards.

8.7 The business projects together with any plans submitted will be treated confidentially by CWI, its partners and the Jury. Other than a brief résumé of the Businesses (name of the business, brief description of the Project, field), in particular winning Businesses, destined for the press and the media in general, no other information will be made available to the public without the prior authorisation of the Participant.

8.8 However, in spite of the foregoing, CWI and/or its affiliated companies, its partners and/or members of the Jury cannot be held responsible for information relating to Participants’ businesses released to the public by any third party.

9. **Third Party Applications**

9.1 As part of the Programme process, the Participant may be required to subscribe to applications or services provided by third parties. These may include document management services.

9.2 CWI is not responsible for the services provided by third parties, including their terms and conditions of use, data collection policies or security management processes and procedures. If the Participant chooses to use third party applications and services, then this is at the Participant’s own risk and CWI is not liable for any issues arising out of such use.
10. Liability

CWI cannot accept any responsibility for any damage, loss, injury or disappointment suffered by any Participant participating in the Programme or as a result of accepting any prize. Furthermore, CWI will not accept any responsibility resulting from any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer equipment, standard mail, etc. resulting in the failure to receive emails, telephone messages relating to the programme and/or other correspondence. Nothing shall exclude liability for death and personal injury as a result of a negligence.

11. Data Protection

11.1 All Participants are required to read and accept the special Data Protection Statement applicable to their participation.

11.2 Data protection statement

INFORMATION AND CONSENT REGARDING THE PROCESSING OF PERSONAL DATA: APPLICANTS MUST READ THIS STATEMENT BEFORE SUBMITTING INFORMATION ABOUT THEMSELVES and THEIR PROJECT.

CWI will collect certain personal information from Participants and potential Participants in order to manage and administer the Programme and communicate with Participants. Participants will be asked to provide personal information such as their name, date of birth, nationality, postal address, email address, telephone and fax numbers and other information requested in the registration form regarding current occupation, a resume, etc. (hereinafter referred to as “Personal Data”). CWI will only process Participant’s Personal Data as set out in the CWI Privacy Policy. The Personal Data requested from applicants is obligatory. CWI may reject applications if they are incomplete, as the requested Personal Data is required to evaluate Participants as well as to contact and correspond with them. CWI will share Participants’ Personal Data with its affiliates and partners solely for the purpose of the competition administration. These affiliates and partners may be located outside France and the European Union. In addition, CWI and its partners may make the Programme laureates’ names and addresses available. Programme laureates must participate in publicity surrounding the Programme including the publishing of their details, photographs and video footage which will be communicated and distributed in all media. CWI also reserves the right to feature the finalists and laureates’ name in future editions of the programme.

Participants have the right to request access to any information held by CWI and to correct any inaccuracies. Participants can also object to CWI processing their Personal Data in some cases.

For all other questions relating to how CWI processes Personal Data, Participants should consult CWI Privacy Notice found here.
Should Participants have any queries about data protection, they should contact CWI at: contact@cartierwomensinitiative.com or write to Cartier Women’s Initiative, 33 Rue Boissy d'Anglas, 75008 Paris, France.

12. Applicable laws and jurisdiction

These Rules of participation are governed by Swiss laws, to the exclusion of its conflict of laws principles. Courts of Geneva shall have exclusive competence.