In her speeches and meetings, the UNSGSA often evokes a scenario of economic growth that could be achieved if the hundreds of millions of formal and informal micro, small and medium sized enterprises (SMEs) had access to the financial services they need to grow and thrive.

A crucial source of jobs, income, and equitable economic growth, SMEs - many with less than 10 employees - account for more than 90% of global enterprises, more than 50% of all formal jobs, and up to 33% of GDP across developing economies, much greater if informal SMEs are taken into account. Financial services help entrepreneurs transform small scale farming or home-based income earning activities into more systematic, reliable, and scalable businesses.

Queen Máxima points out that all too often small entrepreneurs are lost in the gap between financial services provided by microfinance institutions and business-oriented services from commercial banks. As a result, they use inappropriate products meant for individual consumers or inefficient and risky informal means of managing cash. Or, they simply cut back on growth and productivity potential. The UNSGSA welcomes the growing number of country-level and global initiatives, such as the G20 GPFI's various SME initiatives, which facilitate identification of best practices, knowledge sharing, and scalable solutions.

As access to financial services starts to improve for SMEs, the UNSGSA stresses the importance of understanding which policies and service models are working through better research and data. She welcomes the inclusion of SME data in IMF’s global Financial Access Survey and in the G20 Basic Set of Financial Inclusion Indicators, and helped to call attention to the issue, for example, by participating in the launch of the OECD Scoreboard on Financing SMEs and Entrepreneurs.

During in her country visits from Liberia to Brazil, and in her home country of the Netherlands, Queen Máxima has observed that budding entrepreneurs often also need help understanding marketing, accounting, and business strategies. The UNSGSA advocates for technical assistance and knowledge sharing alongside financial services to support entrepreneurship - especially in early stages when chance of firm failure is high. This approach has proven highly effective.