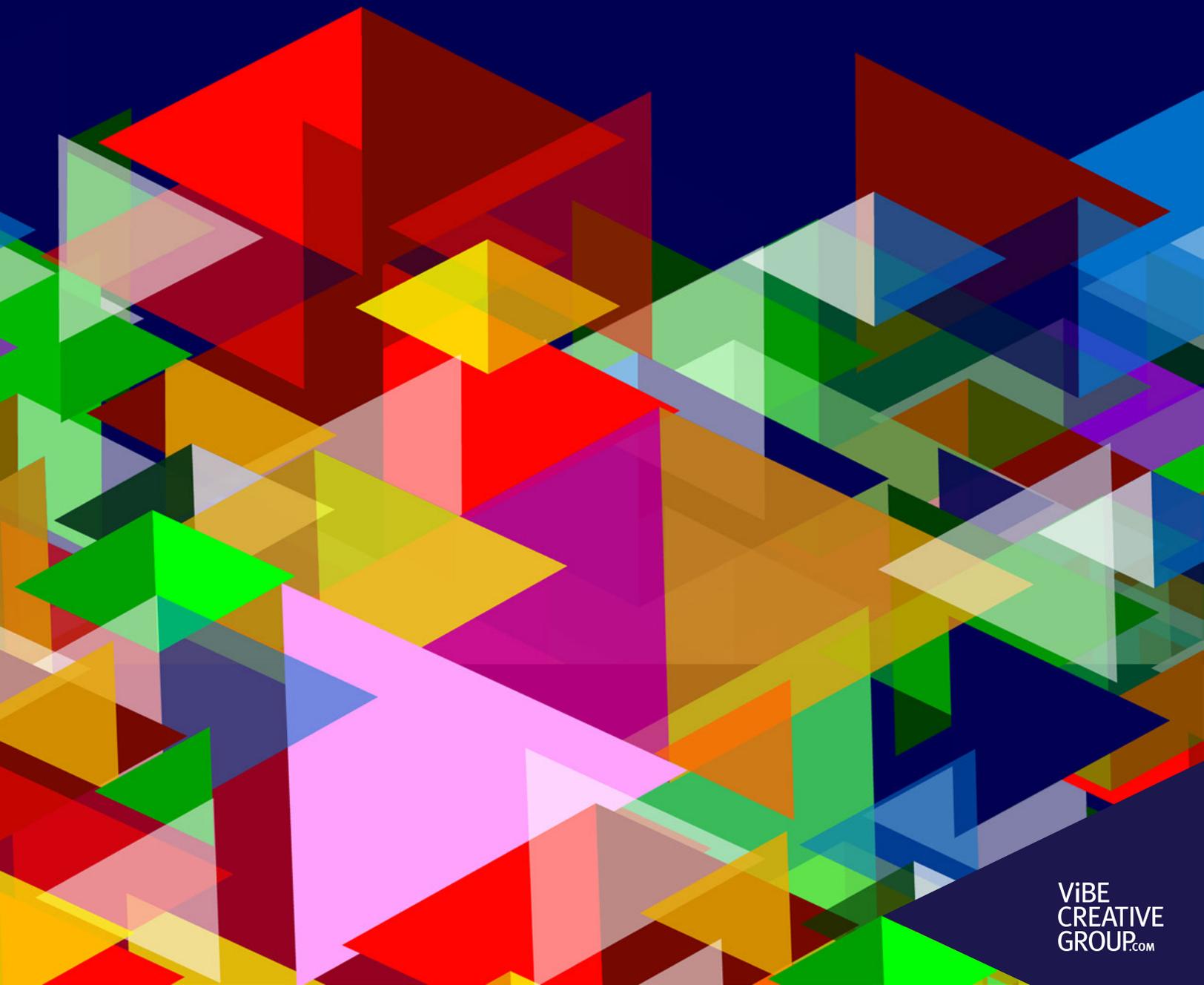
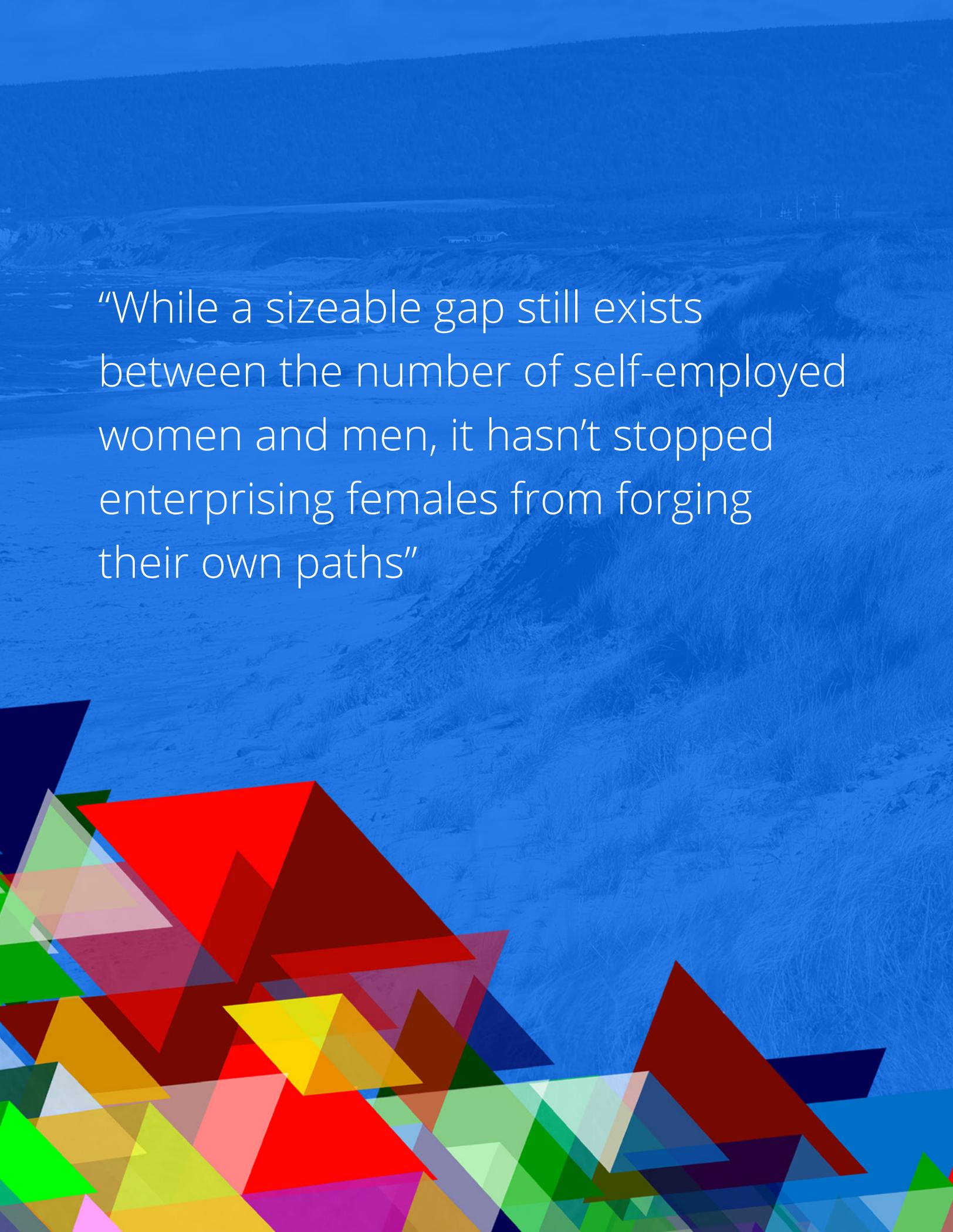


**Gender-Based Analysis + Study**

# Enhancing Entrepreneurial Supports for Women Living and Working in Cape Breton

Vibe Creative Group • July 2019





“While a sizeable gap still exists between the number of self-employed women and men, it hasn’t stopped enterprising females from forging their own paths”



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# Executive Summary



Women's entrepreneurship is critically important to Cape Breton Island's economic and social growth. From time immemorial, Cape Breton's Indigenous women created and sold traditional craft. Immigrant women from Scotland in the 1700s farmed their new lands, under harsh conditions. Business savvy women ran taverns and pubs in 18th century Louisbourg. This rich history tells the story of how women, through the centuries, combined a need for commerce with their skills and passion. French economist Jean-Baptiste Say defined the word entrepreneur as "adventurer." Cape Breton's pioneers of entrepreneurship illustrate exactly that – they bravely forged a path into self-determined business.

Today, we celebrate women's entrepreneurial contributions in many Island sectors – from fishing and forestry to tech and tourism. However, as with other parts of the world, Cape Breton's women entrepreneurs face many challenges, including systemic sexism and a lack of opportunity on male-dominated industries. They also face challenges that are based in the history and culture of the communities in which they live.

The objective of this Gender-Based Analysis+ Study is to take a deep dive into entrepreneurial supports and services available to women living and working in Cape Breton, to understand how better to equip and support women as they start and grow their businesses. The results of this research will enable service providers to more widely consider gender-based factors in an effort to enhance current services or create new offerings to provide much-needed support for women entrepreneurs.

While the research uncovered many challenges experienced by women entrepreneurs, the programs and services offered in Cape Breton do not vary between women and men – there is not program-specific gender bias. Therefore, it may be easy to assume that women have as much opportunity for support as their male counterparts. This is not true.

Based on the findings of this study, it may be clearly stated that women entrepreneurs do not have the same opportunities as male entrepreneurs. Much of this comes down to sector-specific programming. A heavy percentage of entrepreneurial programs are directed at sectors where women typically do not start businesses – the majority of women-owned businesses are located in the services sector. Governments, financial institutions, venture capitalists and other support organizations are slow to recognize the value imbedded in such businesses. To move forward and achieve gender equity in entrepreneurship in Cape Breton and beyond, all partners in the business ecosystem, including governments, must work together to achieve a successful outcome for women entrepreneurs in all sectors.

# Scope of the Project



Vibe Creative Group was engaged by the Cape Breton Partnership to carry out a Gender Based Analysis + Study in an effort to identify and enhance entrepreneurial supports for women living and working in Cape Breton. Within this report, when the term woman, women or female is used, this refers to a woman or an individual who identifies as a woman.

To achieve the study objective, the following areas were examined:

- Current programs and services within Cape Breton Island that can assist women entrepreneurs;
- How women entrepreneurs navigate the system to access services and programs;
- Challenges faced by women entrepreneurs as they consider, start, grow, pivot or exit their business;
- Challenges that women entrepreneurs face that are based on gender; and
- National and international programs and services that successfully assist women entrepreneurs

The Vibe team completed the following deliverables through the course of this study:

- Client and Advisory Committee consultation, progress reporting;
- Consultation with Cape Breton Voices representatives relating to findings of its women's entrepreneur research;
- Development of discussion guides (service providers, current entrepreneurs, failed business entrepreneurs);
- Scheduling interviews and follow up correspondence;
- Island-wide one-on-one consultations with service providers, women entrepreneurs and failed business women entrepreneurs (a total of 37 people were interviewed/consulted);
- Execution of three discussion groups – one addressing service providers in the Port Hawkesbury region, and two entrepreneur groups (Ingonish and Inverness);
- Best practice research of national and international services and programs that successfully support women entrepreneurs; and
- Review of all current programs and services for women entrepreneurs on Cape Breton Island

Based on the findings of this research and consultation, a gap analysis was completed, identifying current gaps in service offerings to women entrepreneurs. Finally, recommendations are put forward for the enhancement of programs and services to women entrepreneurs in Cape Breton.

## Gender Parity - Entrepreneurship

The first women in Canada to get the right to vote and be acknowledged as real people happened in Manitoba in 1916. Since then women have come a long way in terms of human rights and privileges, but it has taken many years and many battles. Women of colour and of Asian descent, and Indigenous women in particular, had to fight even harder to be recognized as citizens and then as productive members of society. In the more than 100 years that have since passed, while there have been a great many successes, women are still challenged by many aspects of business ownership.

*"In Canada, women are half as likely as men to operate their own businesses. Moreover, progress toward gender parity in entrepreneurship has stalled over the past two decades. The female-to-male ratio of entrepreneurs progressed during that period at an annual rate of 0.3% only. Should this trend continue, it would take 180 years to close the gender gap as it relates to entrepreneurship (Institute, 2017)."*

8



### National Context

According to a number of sources, just over 16% of incorporated enterprises in Canada are women-led and women majority-owned. It should be noted that while a small percentage of Canadian businesses are owned by women, the growth of those individual businesses has been higher than those predominantly owned by men. According to Statistics Canada's Report, Women-owned Enterprises in Canada, the number of women-owned enterprises was a fraction of that of men-owned enterprises, but the growth of women-owned enterprises was stronger than that of men-owned enterprises in both business counts and employment (Canada, 2018).

### International Context

Internationally, female-run enterprises are steadily growing and contributing to household incomes and the growth of national economies. However, according to a World Bank study, women face time, human, physical, and social constraints that limit their ability to grow their businesses.

Many female entrepreneurship groups around the world are responding to the increasing demands for best practices and tools to integrate gender in private-sector development and entrepreneurship promotion programs and address the needs and constraints faced by female entrepreneurs.

According to the World Bank's Female Entrepreneurship Resource Point, female entrepreneurs make significant contributions to economic growth and to poverty reduction around the world. In the United States, women-owned firms are growing at more than double the rate of all other firms, contribute nearly \$3 trillion to the economy and are directly responsible for 23 million jobs. In developing countries, female entrepreneurship is also increasing - there are approximately 8 - 10 million formal small and medium enterprises (SMEs) with at least one female owner (World Bank, 2019).

While the number of women entrepreneurs is increasing globally, women continue to face major obstacles that stunt the growth of their businesses such as lack of capital, strict social constraints, and limited time and skill. From a young age, women often face gender discrimination and stereotyping, impacting their health, well-being, education, career options and other life goals. The communal, consensus-building qualities encouraged in young girls can leave women unintentionally downplaying their own worth. Women also face significant barriers in the workforce. Measured by annual wages, women take home approximately 26 per cent less than men.

The majority of women-owned businesses are located in the services sector and struggle to obtain funding for start-up and growth. Governments, financial institutions, venture capitalists and other support organizations are slow to recognize the value imbedded in these businesses.

Nationally, women entrepreneurs generally have less capital and are more reliant on owner equity than men. There is also a large body of research that points to gender-based differences in credit terms, such as higher collateral requirements and interest rates, despite controlling for characteristics like sector and business size. Women are also less likely to report that they can access start-up financing. Consequently, they are more likely to be discouraged borrowers (i.e. people who do not apply for loans because they believe that they will not be successful) (Halabisky, 2017).

"In Canada, women are half as likely as men to operate their own businesses. Moreover, progress toward gender parity in entrepreneurship has stalled over the past two decades. The female-to-male ratio of entrepreneurs progressed during that period at an annual rate of 0.3% only. Should this trend continue, it would take 180 years to close the gender gap as it relates to entrepreneurship (Institute, 2017)."

## Best Practices

Women entrepreneurs continue to lag behind their male counterparts in starting and growing businesses as the barriers they can face are greater than compared to male entrepreneurs. Despite these challenges, women entrepreneurs continue to be determined and innovative in how they start and grow their businesses while trying to tackle many of these barriers on a daily basis. Around the globe, some governments, organizations, and financial institutions have started the process of trying to better support women entrepreneurs, however, it is important to note that the process of female entrepreneurs overcoming the barriers they face will require a holistic approach. An approach with active engagement at all levels is required: government, corporations, financial and educational institutions, media and individuals, including women themselves.

Note: The scope of this project did not include a review of best practices within the local region, as this work had been previously addressed through the Cape Breton Partnership's Entrepreneurship Mapping Project. This project gathered current information on all programs and services available to Cape Breton Island entrepreneurs (Island-specific programs and regional and national programs that reach Cape Breton entrepreneurs). As a result, the Centre for Women in Business and other organizations and agencies with mandates relating to women entrepreneurs, will not be found within this best practice review. This list of programs and services in this report is not meant to be an exhaustive list of all best practice examples, nor are they listed in order of importance. Instead, the list is meant to demonstrate some of the good work currently being undertaken to promote and support women entrepreneurship both here in Canada and around the globe, all of which can be further examined by the Cape Breton Partnership as it continues to develop women in business initiatives.

## Best Practices

# International Level Policies and Plans

The process of helping women overcome entrepreneurial barriers should start at the highest levels beginning with policy development within government. The Canadian government took strides to overcome some of the barriers women face by committing funds within the 2018 federal budget to implement recommendations found with its Women Entrepreneurship Strategy (WES). Even though the Canadian government has started the process to better assist women entrepreneurs, more work is needed. Countries such as the United States (US), Europe (EU), some Nordic countries and Finland provide a quality lens with which to study entrepreneurial supports.

### United States

According to the 2018 Mastercard Index of Women Entrepreneurs, the US ranked fourth due to the economy's efficient business regulations, established financial systems with wide outreach to female entrepreneurs. Some examples of this include:



- The promotion of women's entrepreneurship has a prominent space in the US with a strong network of public and private institutions that have a mandate to support the creation and growth of women's ventures over five decades.
- The Office of Women's Business Ownership at the Small Business Administration (SBA) has fostered the participation of women entrepreneurs in the economy since 1979, overseeing a network of Women's Business Centers (WBCs). These centers provide management and technical assistance to women entrepreneurs, especially those who are economically or socially disadvantaged.
- The US is the only developed country that has a gender procurement policy. In February 2011, The Small Business Administration's Women-Owned Small Business (WOSB) federal contract program was implemented. This program authorizes contracting officers of federal agencies to set aside 5% of federal contracts for eligible and certified women-owned small businesses or economically disadvantaged women-owned small businesses. Today, many government departments actively seek out women-owned businesses to meet their targets. As a result, women-owned businesses in the US often proactively display their women-owned certified business credentials on their business cards and company information.

In Canada, while some businesses have begun to adopt policies to include diverse suppliers, corporations, institutions and governments are still lagging behind the US. Given the significance of government purchases, a fair procurement process is required to give more growth opportunities to women entrepreneurs.



## Europe

The European Commission (EC) is active in the coordination of national policies for women entrepreneurs and have created the European 2020 Entrepreneurship Action Plan that aims to boost entrepreneurship at all levels. One goal of the plan is to increase untapped entrepreneurial potential by reaching out to, and including, specific groups in entrepreneurship support and development programs. One recommendation of the plan is to create an EU-wide educational, mentoring, advisory and business networking platform for women entrepreneurs, which is currently under development. This initiative will urge EU Member States to offer mentoring and support to female entrepreneurs and the exchange of information on best practices.

Already in existence prior to the 2020 plan were other excellent initiatives to support networking among female entrepreneurs, potential female entrepreneurs and support organizations including tools, networks and platforms to further support the growth and development of women-led businesses including:

- The European Community of Women Business Angels and Women Entrepreneurs - The goal of this initiative is to increase the number of Women Business Angels in Europe and to support women entrepreneurs in accessing alternative sources of funding. It will do so by raising awareness of business angels, training women who want to become business angels and helping women entrepreneurs to present their business ideas to potential investors. The network covers 14 EU countries.
- WEgate-Platform is designed as a European network meant to promote women's entrepreneurship. The WEgate-platform provides information and links on access to training, mentoring, advice and business networking opportunities.
- The European Network of Mentors for Women Entrepreneurs is a Europe-wide network of mentors (17 countries - Albania, Belgium, Cyprus, the Former Yugoslav Republic of Macedonia, Greece, Hungary, Ireland, Italy, Montenegro, the Netherlands, Romania, Serbia, Slovakia, Slovenia, Spain, Turkey and the United Kingdom.) that provide women entrepreneurs in the early phase of their entrepreneurial activities with concrete business advice, sharing of knowledge and experience.
- The European Network to Promote Women's Entrepreneurship (WES) - The WES is a policy network with members from 31 European nations (the EU countries, Iceland, Norway, and Turkey). Delegates represent national governments and institutions and are responsible for promoting and supporting women entrepreneurship at a national level. WES members provide advice, support, information and contacts regarding existing support measures for women entrepreneurs. They also help identify best practices.

- The European Network of Female Entrepreneurship Ambassadors is made up of approximately 270 entrepreneurs from 22 European countries. The ambassadors act as role models by telling their story to raise awareness and encourage entrepreneurship as a career option for women of all ages. Many of the ambassadors have gone beyond this, having also become actively involved in supporting the establishment of new businesses.

### Nordic Countries

Many Nordic countries lead the way in developing policies and plans that address family-friendly work as a way of ensuring businesses are growth oriented. Findings suggest that governments that mandate generous amounts of paid family leave lead to women who tend to build larger, higher-impact and more scalable enterprises. They employ more workers and express bigger product, service and growth ambitions. Some examples of how Nordic countries do this include:

- In 2008, the Norwegian government launched an Action Plan to promote entrepreneurship among women. Some of the elements included enhanced rights for maternity leave for self-employed persons, increased grants for micro-credit-projects, and public support for innovation projects.
- Sweden has a higher labour force participation rate by women in part because it offers well-paid leave and childcare.



Stockholm, Sweden





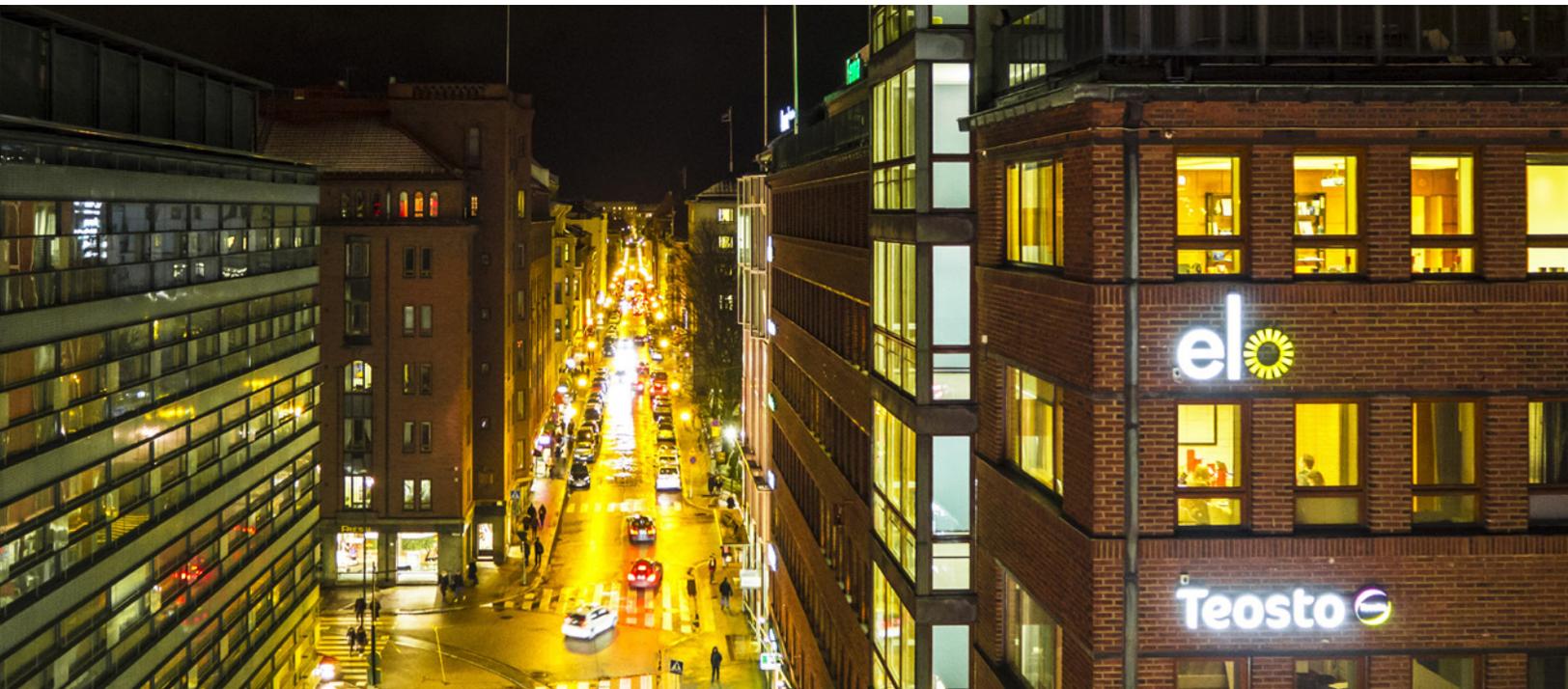
## Finland

Women are much less represented in both the education and employment of science, technology, engineering and math (STEM) related occupations. The gender inequality in STEM creates more obstacles for women entrepreneurs in these fields. A mainstream policy of Finland is to support female entrepreneurship. To do this several public programs and projects have been created to encourage female entrepreneurs in science and technology sectors.

- WomEQUAL was a three-year project aimed at promoting women's entrepreneurship in science and technology. It combined an online community with coaching and training. The program included:
  - *promoting networking among women working in technology fields*
  - *creating a mentoring program for women working or studying in technology fields*
  - *providing business/entrepreneurship education for post-graduate female students in technology fields*

This program was then developed into an international co-operation with partners in Austria and Germany.

- NaisWAY was launched and aimed to increase women's entrepreneurship in technology sectors such as logistics and transport by supporting aspiring women entrepreneurs and women that had recently set up their own business in the sector. The project encouraged women to enter male-dominated sectors by developing different training methods and ways to deliver them according to women's specific needs. The program supported women already working as entrepreneurs in transport/logistics sectors with a specialist vocational qualification in entrepreneurship and management. This project won a European award for being one of the most innovative projects in the field of equal opportunities.



## Best Practices

# Non-Governmental International Programs and Services

In addition to international governments, there are thousands of non-profit organizations offering exceptional assistance to women entrepreneurs. Two examples include:

### **Women's Entrepreneurship Initiative (WEI)**

In 2009, St. Mary's College in Indiana received a \$245,000 Small Business Administration grant to support women's entrepreneurship in the South Bend community, and this led to the creation of WEI. Through WEI (commenced in January 2010) the College is providing Saint Mary's women students with opportunities to learn about and experience entrepreneurship and since then, a total of 2,355 women have benefited from 43 educational events, conferences, and seminars including:

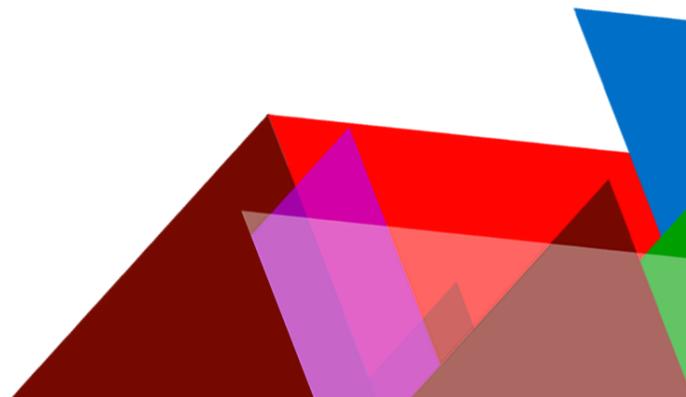
- Training - WEI has collaborated with Saint Mary's student members of La Fuerza, a Hispanic club within the College, to conduct a community outreach program for Latina entrepreneurs by providing tutoring on Microsoft Office.
- Spring Minority and Women's Business Enterprise Resource Fair & Workshop - Since 2011, Saint Mary's College and WEI have hosted the Indiana Department of Administration's Spring Minority and Women's Business Enterprise Resource Fair & Workshop. Purchasing agents, vendors, clients, banks, and entrepreneurs gather to exchange ideas and information regarding public and private-sector procurement.
- Executive Forum for Women CEOs - WEI coordinates an Executive Forum for Women CEOs whose business gross revenues are in excess of \$500,000. Participants meet with an experienced business coach who helps facilitate creative and strategic problem-solving ideas. Members of the group also exchange ideas and solutions for difficult-to-solve problems.

### Youngstown Business Incubator

Located in Ohio, the Youngstown Business Incubator's (YBI) portfolio companies include those that are physically located at YBI, businesses in their very early stages, and established operations seeking new market opportunities with information technology solutions. YBI program and services include:

- **Minority Business Assistance Centre** - YBI hosts a regional minority business assistance center to serve the needs of small, minority, and socially and economically disadvantaged businesses. The center provides import services including technical assistance, professional consulting, access to capital and assistance obtaining contract opportunities.
- **Training** - YBI provides access codes for its start-up entities so they may access Microsoft programs, Operating System downloads, and tools for software development. YBI also arranges volunteers to test the company's website and helps clients to develop fundable pitch deck presentations.
- **Consultative Services**
  - *YBI has an in-house marketing and communications coordinator resource to assist portfolio companies with the development and maintenance of marketing materials, websites and social media presence.*
  - *YBI's in-house accountant offers basic bookkeeping and accounting support to its clients at a low cost.*
  - *It has trusted software, web and app developers, graphic and interactive designers, and engineers.*

Additional best practices (Canadian-specific examples) may be found in Appendix A.



## Key Challenges & Gaps

It is widely documented that women entrepreneurs across the globe face immense challenges. While many of these challenges are systemic, others may be considered more geographic in nature, dependent upon what country, province and communities in which the women live and work. In fact, this specific body of research has uncovered regional disparities of women entrepreneurs in Cape Breton. While many factors are consistent throughout regions, experiences of women working in urban centres can differ vastly from those working rurally and remotely.

The following key challenges and program gaps have been identified by local women entrepreneurs and service providers.

## Women Specific Entrepreneurial Supports

“The available programs do not match what we actually need.”

Through the Cape Breton Partnership’s entrepreneurial mapping project (a research project that identified Cape Breton entrepreneurial supports and programs), our team identified hundreds of programs and services currently available to Cape Breton Island entrepreneurs. Assistance includes funding, marketing, mentorship, export assistance, professional development, human resources and sector-specific programs such as agriculture, innovation, oceans and clean tech.

While this is extremely positive, the majority of women-owned businesses are located in the services sector and struggle to obtain funding and other supports for start-up and growth. Almost 100% of interview participants reported that because they were operating businesses such as tourism accommodations and experiences, restaurants, realty businesses, retail establishments and design services, there was very little assistance available to help them to start or grow their businesses. They went further by saying that much of what was available to them, was not extremely helpful.

For instance, one program available to the service sector is training specific to developing a business website. However, some business owners do not wish to learn how to construct their own site and would rather be able to access funding to engage a website expert to complete this work. Some reported that programs such as this require considerable time and effort, when they would rather take part in building critical skills building such as bookkeeping/finance.

Within the craft sector, there are several robust programs available to women artisans, however, current programs do not support business-to-consumer retail events which can be a key tactic for growth, especially for Indigenous artists.

On the service provider side, many representatives are frustrated with the lack of flexibility within their programs. Because many Cape Breton service providers deliver programs funded through ACOA, they are therefore required to deliver only programs that meet ACOA’s guidelines for what is eligible for funding.

ACOA provides services to women entrepreneurs that operate within its eligible sectors and for those women who have businesses in sectors not supported by the organization, it does support many women-owned businesses through the funding it provides to various third-party organizations located on the Island.

Other organizations such as Innovacorp have flexibility to create programs based on local entrepreneurial needs. It looks to trends and local research to design training programs that would have local benefit. Again, because Innovacorp programs are directed to the innovation sector, 98% of its Cape Breton clients are men.

This points to a need for young women to have exposure to career possibilities within all sectors, specifically careers in science, technology, engineering and mathematics (STEM). Inspiring more young girls to become interested in tech and pursue STEM careers is hugely important.

There is also a need to address personal challenges that women entrepreneurs face. Currently, there are no mechanisms in place to support a woman raising her family while building her business or to assist women living rurally without access to transportation. Systemic sexism can make it difficult or impossible for some women entrepreneurs to start or grow their business. Some communities experience male-dominated family units, whereby women are not supported in their business venture. Some women do not possess a driver's license which can make it impossible for them to pursue entrepreneurship.

The Self Employment Benefits Program was identified as one of the most beneficial programs to women starting businesses. The main challenge with this program is that women need to be aware of the program prior to advertising their business publicly. There were instances whereby the entrepreneur discovered the program too late and was disqualified.



## Professional Development

“If women had access to professional development, they could exponentially grow their businesses.”

Business training, sector-specific professional development and mentorship were identified by local women entrepreneurs as critical to their success. Financial training was mentioned as a fundamental skill that many lacked, especially in their start-up years.

Service providers across the Island report that when they offer any kind of training or workshop, women occupy up to 90% of the classroom space. Women running their own businesses seem to take advantage of every professional development program offered. In addition to skill-building opportunities, many women participate in training for the chance to network with other like-minded business owners.

Because of the rural nature of many Cape Breton communities, it is important that service providers address training and networking in areas outside of the urban centres. Women entrepreneurs living in rural communities would have additional hardships travelling to Sydney or Port Hawkesbury (such as transportation, childcare) and so this would make it difficult to engage in training opportunities if they were not delivered within close proximity. Should resources not allow for rural delivery, video conferencing technology can allow service providers the flexibility to offer training in any Cape Breton community.

One specific area of professional development that surfaced many times, both by service providers and entrepreneurs, was the need for business planning. Service providers reported that they saw many potential entrepreneurs walk away from business start-up because they felt they were unable to develop a business plan. Entrepreneurs reported that this was often one of the most difficult challenges in the start-up phase, and although service providers thought they were being helpful by sharing a 70-page business plan template, this actually became a deterrent.

Entrepreneurs also shared that they were not successful in obtaining funding for their businesses until they had assistance in writing proposals. Ambiguous proposal templates and complex terminology make it difficult for women to pursue, and to be successful, with funding applications. Proposal writing workshops, or financial assistance to engage professional proposal writers, could prove invaluable to women's business success.

## Flexible Funding Programs

“How do we put some elastic on things?”

A significant challenge to Cape Breton women entrepreneurs is access to finance. Many of those interviewed reported that traditional banks gave them a “Hard No”. Lack of credit history, insufficient financial records, lack of a business plan and no business track record (for start-ups) were all stated as reasons to why they were unsuccessful in pursuing traditional bank loans.

One entrepreneur mentioned that while she was successful in obtaining a credit card for her business, the small \$1,000 limit did not allow her to purchase large supply orders and in most cases, she had to pay her suppliers personally and transfer business funds back to her personal account, complicating her bookkeeping process.

Traditional banks were keen to point out that their criteria for loans or business credit line support does not differ between their male and female clients.

CBDC Coastal Business is a notable key funder for many Island women entrepreneurs who have service-based businesses. Due to the CBDC’s tradition of character lending, this provides needed flexibility and support for women starting and growing their businesses. The drawback to such loans can be a shorter pay-back term, and for seasonally-based businesses, this can prove to be a hardship.

Many of the entrepreneurs reported that they started out relatively small, bootstrapping their start-up and growth as they could manage. With help from family and previous savings, many started their business for less than a \$5,000 investment. Furthermore, most of the women interviewed reported that to grow their business, they reinvested profits. Some did pursue additional loans over time, depending on the nature of the business.

When asked what kind of support would have made a difference to their start-up phase, most reported that small non-repayable grants of \$1,000 - \$5,000 would be most useful. They further suggested that such grants should come with non-complicated application processes (simple language). Grants are not currently available through any of the Island’s service providers.

## Rural Cape Breton

“Rural businesses face additional challenges – childcare could be 45 minutes away and there are literally no houses available to accommodate seasonal or year-round staff.”

Living and working in rural Cape Breton can prove exceptionally challenging for women entrepreneurs. A lack of infrastructure in many communities can be a deterrent to customers, visitors and employees.

Childcare has been identified by younger entrepreneurs as both a deterrent and a motivator for starting businesses. While many families are unable to access close proximity childcare, this, in some cases, has been the inspiration for the business. More flexible working hours for some businesses prove to be useful in addressing a lack of childcare resources.

A relatively new challenge that was identified by the majority of respondents is the scarcity of housing in all regions of Cape Breton. The popularity of Airbnb has practically wiped out the possibility of housing for seasonal and year-round employees. Some women entrepreneurs have had to resort to purchasing small trailers to house staff.

For those businesses that must bring in workers from outside communities due to a lack of human resources in their local region, this represents an immense hardship. International students who study at Cape Breton University could be a much-needed resource for seasonal businesses, however, with no access to housing, it is not possible to move forward with hiring.



A lack of human resources in rural areas often translates into seasonal businesses closing one or two days per week to allow staff to rest. This translates into a loss of revenue in an already short season. It also means that some businesses cannot grow their businesses or offer new services as they do not have adequate staffing.

There were also cultural barriers to women's entrepreneurship identified through this research. One service provider working in a rural, quite traditional community, reported that several of her women clients did not possess a driver's license as this was a cultural norm in their community. Others were not encouraged in their business venture as their spouse did not support the notion of the entrepreneur working outside of the home. In such situations, often these women did not have personal credit as the spouse held all the personal finances in their name. This makes it especially challenging for these women to access lending from traditional banks as well as non-traditional lending agencies.

Other service providers reported that some of their clients do not own business-appropriate clothing and often struggled with a lack of confidence. They tend to avoid networking events and training opportunities because of this.

These findings point to the need for community-specific, flexible programs and supports. It also points to a need for Island-wide service providers to share information that could benefit their individual clients.



## Mentorship

“I quit my business because I was unsure, I lacked confidence...mentorship would have saved my business.”

Mentorship has been identified in 100% of the consultations as something that is critically important to women’s entrepreneurship and that is widely missing from available entrepreneurship supports. Currently, the only mentorship program on-Island is related to the innovation sector and is CBRM-based. This does not widely address Cape Breton women in business.

The growth of women-based entrepreneurship networks is addressing a piece of what is missing. Cape Breton Voices, Cape Breton West Women in Business and Cape Breton Women in Entrepreneurship are providing much-needed collaborative efforts for local women in business. Through these organization’s online social platforms, women are starting to share important information, and events provide an opportunity for networking, sharing and learning. Cape Breton Voices has also recently completed a major research project, identifying barriers to women in business and putting forward recommendations to enhance entrepreneurial supports.

There is, however, an immediate need for formal mentorship programming for women entrepreneurs in every sector. Mentorship can help to boost confidence levels, provide guidance in relation to business skills/practices and to secure funding, and help to expand networks. Entrepreneurs that have larger and more diverse networks tend to grow more robust businesses.

A formal mentorship program specifically designed for Cape Breton Island women entrepreneurs should help to encourage women-led businesses, recognize and support the distinctive nature of women’s business start-ups and ensure that newly-established entrepreneurs can sustain their activity throughout their first years in business. A mentor network should provide guidance and skills to help women face the many challenges that they will encounter as entrepreneurs.

To be successful and rewarding, mentoring has to be a personal relationship between the mentor and the mentee. It’s based on mutual respect, total confidentiality, and a shared understanding of how to achieve the mentee’s objectives.

## Navigating Services

“The Entrepreneurship Strategic Partnership Group hosted by the Cape Breton Partnership was extremely effective for service providers because we were able to share timely information with each other...this really needs to be brought back!”

Many of Cape Breton’s women entrepreneurs had little to no idea of where or how to access services and supports. In fact, many of the women said they didn’t even know what kind of help they needed. The process by which they found eventual help included online searches, a friend or colleague informing them of a program they had accessed, and referrals from one service agency to another.

This fear of not knowing where to go, and what to ask for, is a deterrent for women in business, especially those lacking in confidence. It is also important to note that Cape Breton service providers are largely operating in a silo. While some are informed of other programs and offerings, often because they work in close proximity or have close working relationships, service providers widely admitted to not having a broad knowledge of programs and services available across the Island.

One working group that demonstrated proven positive results was the Entrepreneurship Strategic Partnership Group. This working committee was comprised of service providers across Cape Breton who would meet regularly to share information and brainstorm ways to assist entrepreneurs. The service providers who were actively involved in this committee all shared a desire to see it return.

There were also many suggestions for a “one-stop-shop” for entrepreneurial services – a web portal or representative who could field questions and help women entrepreneurs to navigate services. Some women seemed comfortable searching online for information, while others said they would prefer to speak to a representative. The newly created Cape Breton position within the Centre for Women in Business (Mount St. Vincent University) should start to see results in this area. It is critical for this new representative to have a broad knowledge of programs and services available, to network with service providers on existing or needed services, and to communicate this new service to women in business all over Cape Breton Island.

Service providers currently share information through internal processes, newsletters, social channels, websites, email communication and events. These tactics may lead to actual conversion, with a potential client getting in touch to inquire about programming. However, having an up-to-date, exhaustive central portal of information, can alleviate frustration and anxiety for women entrepreneurs. This central portal should quickly connect women with the appropriate support mechanism.

The soon-to-be-launched Cape Breton Partnership entrepreneurship mapping web portal, which will provide information on all available entrepreneurship supports and services in Cape Breton, will be a tremendous resource for women entrepreneurs.

# Key Findings and Recommendations

## FINDINGS

There are varied and robust programs and services available to women entrepreneurs in Cape Breton; however, many of these programs and services are targeted to specific sectors including technology and innovation with an export focus. Women entrepreneurs largely gravitate towards businesses in the service sector (retail, restaurants, tourism). The service sector is not widely supported through current entrepreneurship programs and services.

Having a robust support network is essential for entrepreneurial success. Women considering starting a business, as well as during the start-up and growth phase, do not have ready access to mentorship. This lack of professional mentorship has been linked to failed businesses, a lack of confidence by the entrepreneur, and continued challenges in operating and growing women-led businesses on Island.

Most Cape Breton women entrepreneurs interviewed report that, at one time or another, they found themselves in a male-dominated industry or workplace that does not want to acknowledge their leadership role. Gender bias (how men view women in business; devalue their contributions; not getting a seat at the board table) continues to prove challenging for women entrepreneurs. This has often led to a growing lack of confidence which negatively impacts the business.

## RECOMMENDATIONS

**Re-establish the Entrepreneurship Strategic Partnership Group (ensuring representation from all regions) to actively pursue program development for women entrepreneurs.**

**Develop a Women's Entrepreneurship Mentorship Program, inclusive to women in all sectors, whereby experienced businesswomen will act to provide mentoring, support and guidance to women entrepreneurs at all stages of business.**

**Provide access to mastermind groups - non-competitive micro-networks of women entrepreneurs that focus on member success through facilitated peer advising.**

FINDINGS

Access to capital through traditional banks proves to be challenging for women entrepreneurs. Credit history, no proven track record for the business, and lack of business planning often lead to a “No” response to requests for assistance.

Women state they would greatly benefit from small grants of money to help launch or grow their businesses - grants in the \$1,000 - \$5,000 range.

Both venture capital and angel investment markets are male-dominated and investments tend to be concentrated in male-dominated sectors.

Service agencies such as CBDC Coastal Business offer character lending programs, and this can be quite helpful to women entrepreneurs, especially those in business start-up. Payment terms tend to be shorter than traditional banks which can prove challenging for businesses, especially those that are seasonal.

RECOMMENDATIONS

Lobby banks and credit unions to develop women-centric lending policies.

Increase the use of loan guarantees, a growing trend to improve access to bank financing. Evaluations of women-specific loan guarantees in Canada suggest that they create more jobs than mainstream programs.

Attract more women investors and advisors as part of traditional venture capital and angel networks, and form women’s venture capital funds led by women and specifically directed at investment in women-owned enterprises.

Through a re-established Entrepreneurship Strategic Partnership Group, review existing lending parameters and work to create more flexible terms.

## FINDINGS

Women have unique needs related to starting and growing their business.

Service providers are working in their respective silos and therefore do not have a complete information on what services are currently available. Further, there is little chance for creative problem solving to women's entrepreneurship challenges without Island-wide collaboration.

A scarcity of available housing is quickly becoming a deterrent for business development. Tourism-based and rural-based businesses often rely on bringing workers in from other regions. Without access to housing, businesses are running short on staff, reducing working hours, and limiting services and business growth.

Women-led businesses in rural communities often experience unique challenges including access to transportation, conventional gender roles, and a lack of personal credit.

## RECOMMENDATIONS

Deliver tailored support through women-only business incubator and accelerator programmes. Such incubators typically offer the usual business incubator support – premises, networking opportunities, training and workshops – but tailor them to the needs of women entrepreneurs and facilitate support.

It is recommended that an Entrepreneurship Strategic Partnership Group be re-established for Island-wide information sharing and creative problem solving.

Champion the development of an Island-wide housing strategy with the Island's municipal units. Inverness is currently developing a housing strategy and could be a key partner in an Island-wide initiative.

Establish mentorship programs specific to rural women in business, and in collaboration with service providers that offer programs to rural-based businesses.

## FINDINGS

Women entrepreneurs tend to participate in any and all training that is made available. They widely state that they would welcome additional training, especially training around bookkeeping and finance.

Childcare is a widespread issue for women. This limits their ability to start businesses outside of the home. Sometimes, however, a lack of childcare can motivate a woman to start a business if the nature of the business has flexible hours.

Women entrepreneurs in science and technology sectors need specific support in order to narrow the significant gender gap in the important science and technology sectors. Entrepreneurs are strongly influenced by role models and social context.

Women-led businesses could greatly benefit from customized government policies such as procurement.

## RECOMMENDATIONS

Provide ways for women entrepreneurs to ask for the training they require and work creatively to deliver such training and networking opportunities in all regions of Cape Breton.

Promote childcare services as a viable entrepreneurship option to young women in rural and urban locations.

Investigate options to top-up existing wage assistance programs such as the Self Employment Benefits Program with childcare stipends. This would provide much-needed assistance in the first year of business.

Develop innovative programs such as Finland's WomEQUAL where women's entrepreneurship in science and technology is encouraged through an online community with coaching and training.

Lobby for regional procurement policies (federal, provincial, municipal and Indigenous) that set aside a small percentage of contracts for eligible women-owned small businesses or economically disadvantaged women-owned small businesses.





# Appendix A

Canadian Best Practices – National, Provincial  
and Local Level (West to East)

In undertaking a review of provincial programs and services, several additional best practices have been identified. These programs and services are delivered through a range of entities, including government organizations, not-for-profits, social enterprises and volunteer organizations. Some of the organizations are membership-based, some only service rural areas while others service the urban areas and others try to address the needs of those most in need including women who are low income, Indigenous, have disabilities and/or are youth. The programs and services outlined below range from an advisory committee to business advising, training, financing, coaching, counselling, mentorship, networking, etc.

#### ● Forum for Women Entrepreneurs

The Forum for Women Entrepreneurs (FWE) is a Vancouver-based charity founded in 2002 that educates, mentors, energizes and connects women entrepreneurs to be wildly successful, promoting strong economies and thriving communities. It supports 650 women entrepreneurs annually. Its programs and events are designed to empower women entrepreneurs to overcome barriers and challenges they face in today's economy. From learning about raising capital to developing a pitch, growing HR, sales, leadership skills and more, the Forum supports women entrepreneurs leading business at any stage, of any size and industry, anywhere in Canada. Programs offered by the Forum for Women Entrepreneurs include:

- **Expand Your Vision** - *The programs at FWE offer a depth of expertise that helps entrepreneurs successfully kick-start or effectively grow businesses. Industry experts offer insight on professional and personal challenges that entrepreneurs will encounter in the field of business.*
- **A.M. (Ask Me) Sessions** - *To satisfy cravings for fresh ideas and untapped creativity women can visit the A.M. (Ask Me) Sessions where they can discuss their latest business opportunities and challenges with up to 12 members at one time in a supportive, facilitated environment with a local business leader.*
- **Mentor Program** - *Mentors in the FWE Mentor Program are leaders and influencers who leverage their skills, experience and insight to help a local female entrepreneur. Mentees enjoy a 1:1 relationship with a strategically-paired mentor equipped with the strengths to help make their business goals a reality.*
- **E-Series** - *For entrepreneurs looking to take their businesses to the next level, FEW's signature Entrepreneur Series (E-Series) offers a three-day intensive program in both Vancouver and Toronto, where recognized business leaders address all aspects of business development. Held in a small classroom setting, E-series offers an intimate place where total honesty and zero judgment meet. E-Series fills women with the knowledge and confidence needed to navigate the business landscape and move forward with clarity.*
- **Pitch for the Purse** - *FWE has designed Pitch for the Purse to address a key concern facing women entrepreneurs - access to capital. The program is divided into four sections designed to educate and mentor every step of the way: Pitch Training, Semi-Finals, Mentorship + Pitch Finale. This program is open to women entrepreneurs in Canada.*

#### ● SheEO

SheEO is a radically redesigned ecosystem that supports, finances, and celebrates female innovators around the globe. It focusses on bringing out the best of women by being radically generous to one another. It's an entirely new values set designed with a feminist lens.

The model brings together 500 women (called Activators) in each year's cohort, who contribute \$1,100

each as an Act of Radical Generosity. The money is pooled together and loaned out at zero percent interest to five women-led ventures selected by the Activators. All ventures are revenue-generating with export potential and are creating a better world through their business model or their product and service. The loans are paid back over five years and then loaned out again, creating a perpetual fund which we will pass on to their daughters, nieces and granddaughters. The 500 women Activators in each cohort become the de-facto 'team' of the five selected ventures bringing their buying power as early customers, their expertise and advice and their vast networks to help grow the businesses.

*The Halifax Activator event will be held in Halifax on July 18, 2019.*

### ● Professional Women's Network

Located in Vancouver, the Professional Women's Network is a membership-based organization that acts as a social catalyst focusing on positive change. It offers the sharing of knowledge, best practices, tools and techniques through monthly meetings, networking, learning events, instructive webinars and mentoring programs.

Its volunteers and partners work together to advance gender-balanced leadership. It creates safe networking environments and helps members meet and share ideas with people from a diverse range of industries, seniority levels and geographical locations. It also helps members develop knowledge and skills through webinars, interactive forums, advanced global online networking as well as face-to-face local networking. It also gives access to excellent mentoring programs.

### ● Women's Enterprise Centre of British Columbia

The Women's Enterprise Centre is a non-profit organization, supported with funding from Western Diversification and is devoted to helping BC women start, lead and grow their own business. They provide the business skills training, personalized business advice, mentoring, practical business resources and a supportive community to help women business owners gain the skills, mindset, financing and networks they need to realize their business potential. There are three core programs and services delivered by the Women's Enterprise Centre of British Columbia are:

- **Business Skills Training for Women Entrepreneurs** – *Training includes such things as:*
  - *Practical, applicable skills that are 100% relevant to the successful operation of a small business*
  - *A range of workshop topics known to be pivotal to small business success*
  - *Materials developed by industry experts, often featuring real-life storytellers, informative panelists or inspirational spotlights*
  - *Different learning approaches including live workshops, webinars, teleconferences and self-directed study*
  
- **Business Loans for Women** – *Regardless if a woman is starting out, purchasing a business or growing their business, the Women's Enterprise Centre of British Columbia can provide access to financing and their loans are different because they are bundled with free, ongoing, professional business advice, business skills training and access to mentors. The Women's Enterprise Centre has two main loan programs:*

#### **Primary Lending Program**

- *Loans up to \$150,000\* for BC women, plus access to up to an additional \$100K through partnership with BDC*
- *Loans for market-ready start-ups, business expansion projects and business purchases*
- *Loans for leaseholds, equipment, operating capital and more*
- *Flexible repayment options and terms up to 5 years*
- *Lower security and equity requirements than many other lenders*
- *Lower fees than many other lenders*
- *Competitive interest rates*

### Specialty Loans

- *Joint Youth Loans - for unsecured loans up to \$65,000 for women under 40 (available in partnership with Futurpreneur Canada)*
- *Equal Access to Capital Lending Program - for unsecured loans up to \$50,000 if the client has a credit score over 650*

• **Business Advisory Services** – *Business Advisors assist many types of businesses at all stages of the business cycle. Specifically, they can provide complimentary advice and resources on general business issues such as marketing, business planning, strategic planning, accessing capital, managing cash flow, international trade and more.*

• **Mentoring Services** – *the mentors are volunteers with business experience who offer support, guidance and knowledge to Mentees who are in their first three years of business. They share their own experiences – what's worked for them and what hasn't – and help their Mentee achieve her goals to set her on the road to self-sufficiency.*

### ■ Alberta Women Entrepreneurs (AWE)

Since 1995, AWE, which is supported by Western Diversity, has been providing tools and resources to help women across the province succeed in starting or growing a business by connecting women to access to capital, training and workshops, business advising, and mentorship opportunities.

Over time, it has grown and adapted to the ever-evolving needs of women entrepreneurs in Alberta to not only include programs in start-up but also programs to help women looking to grow their businesses and expand into new markets. Some of AWE's programs and services include:

• **Start-Up Workshops** – *The Let's Start Your Business Plan Workshop Series includes sessions on:*

• **Let's Start Market Research for the Business Plan** - *Presented in partnership with Business Link, the market research session will teach women about primary and secondary research, and help them understand why this information is vital for their business concept and business plan as a who*

• **Let's Start the Marketing Plan** - *Research is done, the customer is known, there is insight into the competition and the industry has been analyzed. In this session, women get started on developing a basic outline of the marketing strategy. From creating the elevator pitch communication describing the business concept to potential customers, to understanding how to select effective marketing activities to reach the customer, this session helps begin setting up a solid marketing plan.*

• **Let's Start the Financial Plan** - *Creating financial forecasts for business can be a daunting task to accomplish. This session helps women understand the basics of completing a financial plan focused on their projected cash flow statements, and also outlines the basics of the income statement and balance sheet. They also cover some considerations to make when setting prices for products, revenue forecasting methods and ratio analysis of the projected statements.*

**PeerSpark** - is a business accelerator program that combines practical, multi-disciplinary curriculum with support and learning from peers. The program offers expert coaching in a safe and supportive environment of other women entrepreneurs who are focused on growing their ventures. Peer Spark provides:

• *Encouragement and support. Entrepreneurship can be lonely; PeerSpark builds a community of their peers – other women who understand what you are going through and are experiencing similar challenges.*

• *Access to resources – Women receive personalized advice and learn from expert coaches.*

• *Increased confidence in business decisions. Knowledge is power; women don't have to do everything in their business but it is important to understand all aspects so that they can make informed decisions.*

- *Multi-disciplinary learning. No entrepreneur is a master of all trades. Fill the gaps in decision making as there is an increase in knowledge of strategic planning, financial planning, operations, human resources, and other topics.*

**Business Beyond Borders** - provides guidance and support as women explore the possibility of market expansion. The program helps identify the right opportunities for business, and develop the confidence and skills needed to pursue their growth plans. With Business Beyond Borders women can:

- *Explore the possibilities of market expansion. AWE can help women assess global readiness and understand what is needed to take their businesses to new markets.*
- *Tap into AWE's knowledge and expertise of international markets. When in unfamiliar territory, sometimes a tour guide is needed. The AWE team has a wealth of experience and information on how to build strong connections and how to do business in various markets.*
- *Identify the right opportunities for the business. In a world of opportunity, it can be difficult to determine where to focus energy. Business Beyond Borders pinpoints where women need to be, and what they need to do to get there.*
- *Access personalized advice and support. Whether considering new markets or already exporting, the AWE team is ready to support women every step of the way.*

**NextStep to Success - Program for Indigenous Women** - The NextStep to Success Business Planning Series is designed to provide guidance, expertise, and peer mentoring at an early start-up phase of business to women who are ready to develop a comprehensive business plan that could be used for financing purposes. The unique circle delivery format has been developed specifically to meet the needs of Indigenous women. Final business plans can be submitted for review and feedback. AWE work in partnership with local bands and economic development agencies to deliver the training series.

#### ● **Government of Saskatchewan**

In taking a closer look at the entrepreneurial gender gap in Saskatchewan, the provincial government, in June 2019, took the initiative to form a new advisory committee that will bring a better understanding of the barriers facing women entrepreneurs. The reason the committee is being created is that the government believes that women have not been making as many gains in the entrepreneurial space as they would like to see. Part of the work of the advisory committee will be to help inform government of some of the things that they will need to do to help strengthen women entrepreneurship in the province. This examination will take place over the course of one year.

The committee is being created and funded through the government of Saskatchewan in partnership with the Women Entrepreneurs of Saskatchewan (WESK) and is comprised of representatives from government, the entrepreneurial community, and financial and legal professions.

#### **Women Entrepreneurs of Saskatchewan Inc (WESK)**

WESK, supported with funding from Western Diversification, is a not-for-profit, membership-based organization dedicated to empowering women entrepreneurs of every age, stage and culture to achieve their business dreams. They believe everyone deserves an equal shot at success. WESK is a membership-based organization for women who live in Saskatchewan and are over 18 years old and has an annual membership fee of \$125 + GST per year.

The core programs and services offered by WESK include:

- **Business Advisory Services** - *Members get unlimited one-on-one appointments with a WESK Business Advisor for FREE. They help them navigate the business development process, write the business plan, analyze market research, solve the problems and connect members with the right resources and the right people.*

- **Consulting Advice** - Members can meet with a WESK All Access Expert for just \$30 an hour, including marketing, legal or accounting service.
- **Business Financing** - Members are eligible for loans of up to \$150,000 (\$250,000 through their partnerships, Interest rates are prime+3%)
- **Business Growth Tools Luncheon Series**
  - Each month, WESK brings unique luncheons to their members and so the members can stay up-to-date and informed about the latest tips in the business world
  - Each month, they offer them a 1hr free webinar with local industry experts with the opportunity to learn from the home.
  - They also have luncheon series for small business owners who are ready to gear up.
- **Mentoring Services**
  - *Mentoring for Growth* – Started in January 2019 in Regina, this program is designed to convene groups of 10 women in two cohorts and provides access to facilitators and guest experts who support women and their businesses. Sessions are held the first Wednesday of every month for two hours
  - *Start-up and Accelerators Network* - In Saskatoon, the mentoring program includes WESK's Start-up and Accelerators Network which are all supported by handpicked established entrepreneurs. Each phase is designed to empower women by providing vital advice and encouragement from like-minded professionals.
- **Matchstick for Indigenous entrepreneurs** – WESK believes ALL entrepreneurs should have an equal opportunity to achieve success and recognition. Together with their partners, the Federation of Sovereign Indigenous Nations (FSIN), Saskatchewan Indian Equity Foundation (SIEF), First Nations University of Canada and FHQ Developments, WESK created Matchstick to help Indigenous women who want to
  - start and grow businesses
  - employ people in your communities
  - fuel economic growth in Saskatchewan for generations to come!

The free training program helps Indigenous women entrepreneurs transform their dream to reality, by guiding them through how to write their business plan to what to do once their plan is ready. The program includes 8 weeks of business planning workshops followed by ongoing advising, mentoring and access to financing.

#### ■ Women's Enterprise Centre of Manitoba

The Women's Enterprise Centre of Manitoba, supported with funding from Western Diversification, is a not-for-profit based organization that is a resource for women looking to start or expand their businesses. It is a community-based advisory committee of women entrepreneurs and researchers. They work on an individual basis with women throughout the province to answer their questions and help them determine the steps to make their businesses successful.

The three core programs and services delivered by the Women's Enterprise Centre of Manitoba are:

- **Business Advising** - provides confidential, one-on-one guidance to Manitoba women at no cost. A business advisor will work closely with the women and help them prepare the business plan for the loan application process.
- **Training** - deliver a variety of training options and events that address the needs of women at various business stages. Interactive, hands-on training is delivered by their staff or subject matter experts.
- **Financing** - provide loans for start-up, expansion and the purchase of an existing business are available from the Women's Enterprise Centre of Manitoba.

### ■ PARO Centre for Women's Enterprise

'PARO' is Latin for "I Am Ready". PARO Centre for Women's Enterprise is one of Canada's most successful business support and networking organizations. Since 1995, PARO has provided assistance to thousands of women. As a not-for-profit social enterprise, they collaborate to empower women, strengthen small business and promote community economic development across Northern, Northeastern, Eastern, South Eastern, and Central Ontario (excluding the Greater Toronto Area).

PARO delivers a variety of program and services for women to start and grow for-profit businesses and others who are creating collaborative workspaces or social enterprises to enhance their community. PARO uses a four-pillar approach to supporting northern women in business which includes:

- **Productivity, Profitability** - assists businesses to seed start-up, be poised for growth, evaluate and analyze current business practices, introduce technology and other solutions to stay ahead of the competition.
- **Procurement** - provides businesses with the knowledge and tools to: leverage the 'power of partnerships', connect them with professionals, and expand their business, secure larger contracts
- **Business Leadership Circles & Clusters** - provides the mentorship and support to: build strong networks, come together as a business cluster, nurture peer lending circles and provide access to grants and loans for business
- **Youth & Social Entrepreneurship** - provides strategies and activities to assist entrepreneurs to connect to social enterprise opportunities, create a network of social entrepreneurs who want to make a difference in their community, increase knowledge and business skills among participating youth and attract and mobilize options for accessing capital and financing for social enterprise.

#### The core programs and services that PARO delivers are:

- **Start-up programs and services for new entrepreneurs and businesses including:**
  - **PAROBiz** - is an innovative and comprehensive women-focused economic security program that will focus on building sustainable livelihoods for diverse low-income women by starting and growing their businesses. PAROBiz provides women with the counselling, skill development, experiential learning, networking and formalized mentoring opportunities, and financial support that they need to build their enterprises and, ultimately, lead to economic security.
  - **Make a difference** – a program that offers business and employment development services to women at PARO Centre or through PARO on Wheels throughout Northern Ontario. The program offers business counselling, weekly workshops, on-line workshops, access to financing, and tele-sessions.
  - **Breaking Barriers-Building Bridges** - This program offers persons with disabilities essential support to develop a business on their own terms. Women and men who are ODSP (Ontario Disability Support Program) eligible may qualify for: Business development assistance, including group training, coaching/counselling, Income supports, Employment supports, and Start-up funds.
- **Business Growth Programs** - support businesses and entrepreneurs to identify ways to be more productive and efficient, and to develop and see through implementation plans. They make sure women have the right tools and resources to grow their business ideas.
- **A Micro-Finance Program for Women** - Peer lending circles are small groups of like-minded women who meet regularly to share their experiences, offer advice to each other and expand their individual and shared contact networks. Circles are small groups of four to seven (4-7) women, who are over the age of 18, each of whom presently operates their own business, wishes to start their own business, or believes in "women helping women". PARO Peer Circles help women to connect and network with other enterprising women. A Peer Loan comes with peer support, training and increased control, to name just a few benefits. A Peer Loan may be the right for solution for an entrepreneur if: they have no or poor credit history, they have no cash or other source of equity, the loan amount they need is too small for a bank to consider, they lack trust in typical financial institutions, they want to avoid credit card debt, and/or they want to leverage additional funds.

- **Enterprise Centre** - is a hub for women who want help to start or grow their business. Here the women find professional staff and other enterprising women offering support, mentorship, knowledge, and experience. All of which gives women the stepping stones to success.
- **PARO present gift shop** - sells a variety of products made by women in their programs from Northern Ontario, for women, men and children ranging from clothing and artwork to crafts and gift items. A PARO present has quickly become a popular Thunder Bay shopping destination due to the originality of its merchandise and shop local brand.
- **PARO on Wheels** - ensures that services are mobile and accessible to all Northern and Eastern (all except the Greater Toronto Area) women whether they live in urban, rural, remote, Indigenous or Francophone communities.

#### ■ Company of Women

Ontario's Company of Women is a vibrant community of women achieving success on their own terms. Joining in the membership, they help promote women's businesses in different ways via its website. Each week they highlight a member in a boost bulletin. Once a month, there is a draw for a member to have her story told and on a regular basis they publish and distribute an industry directory. Members get free webinars and health and dental coverage and also receive a reduced price at office supplies, such as ink and toner.

Over three years, Company of Women connected with over 350 women, learning more about the situations that can negatively impact their well-being and how they felt about themselves through Anne Day (Company of Women founder) and Amy Vodarek (Circles of Influence) decided to partner together to find out why and more importantly what you can do about it. They also offer them a book club for discussion about the book and all-day conference that focuses on this topic.

#### ■ Women in Business Initiative (WBI) in New Brunswick

Women in Business Initiative is managed by the New Brunswick Associations of Community Business Development Corporations with assistance provided from the Atlantic Canada Opportunities Agency. Under this program, there are four development officers located across NB to provide one-on-one support to women entrepreneurs who wish to start or grow their businesses in both urban and rural areas. The development officers in NB help women business owners in their region through and with the following:

- **Guide for starting a business** *The WBI in New Brunswick makes this Guide for starting a business available to assist potential women entrepreneurs through the planning stages of establishing a new business.*
- **Business advice, information and support** - *The Business Development Officers meet with clients on a regular basis to discuss their business. This can include answering questions or explaining different options available to them regarding programs or financing available, to strategies to help them adopt new management skills.*
- **Networking activities** - *Throughout the province, development officers hold networking activities, recognition activities, and presentations to partners.*
- **Consulting Advisory Services (CAS) Program** - *The WBI offers an external consultant's private expertise to answer certain specific needs expressed by women in terms of business management. These Consulting Advisory Services consist of an expert consultant sharing and transferring knowledge to the customer. These services are provided to women entrepreneurs who own at least 50% of a business located in the province of New Brunswick and are based on a needs assessment in order to provide a customized service to the business.*
- **Business Management and Skills Development (BMSD) Program** - *The program builds upon existing resources and utilizes existing infrastructures to provide a series of courses or sessions targeting women business owners. It focuses on addressing women entrepreneurs' specific needs such as management skills, leadership skills, financial management, expanding markets, trade and e-commerce/technology, and any other skills that can provide women business owners with growth opportunities.*

In addition to the training sessions, small to medium-sized business owners can access affordable and

practical training workshops on business management through ProfitLearn.

- **Mastermind Group Program** – *WBI brings together women who combine their business expertise. Mastermind groups allow a small circle of women to unite their strengths to help each woman reach her objectives. According to the size of the business and the revenues recorded, it is possible for New Brunswick women entrepreneurs to take part in a Mastermind group. Below are three Mastermind groups to suit the needs, of varying sizes of business.*
  - *Try-Angle* – Led by WBI this group of women meets regularly over a nine-month period to share ideas, views, information and resources in order to reach each other's respective objectives. A strategic and non-competitive alliance aiming to form a collective mind where all members can progress beyond their limits. This Mastermind group called "Try-Angle" is the product of a structured commitment by a small group of women who mutually support each other by addressing topics such as management skills, decision thresholds, effectiveness, confidence, leadership and company profitability.
  - *GroYourBiz* (sales between \$1.5M and 5M) Led by GroYourBiz, this Mastermind group brings together women entrepreneurs looking to grow their business while benefiting from the knowledge they can each mutually share. The group meets on a monthly basis and participants commit in a spirit of confidentiality to sharing their knowledge with the group. Qualifying businesses must be active and running, ideally for at least one year.
  - *Women Presidents' Organization* (sales of \$5M and over) - Led by the Women Presidents' Organization, this Mastermind group helps women accelerate their business's growth, competitiveness and financial security through knowledge exchange, in keeping with the spirit of confidentiality.
  
- **Get on board!** – *The WBI offers various ways to make it easier for women to access a board of directors in the public sector, the private sector or the community. Here are two potential preliminary steps to follow:*
  - *Is becoming a board member meeting a need?* - By meeting with a Women in Business Initiative officer, this question can be addressed so that the benefits are explored according to the business needs.
  - *Enroll in a training session provided by LearnSphere* - A Women in Business Initiative officer can recommend enrolling in one of the following training sessions:
    - *Intro to Boards* is a course aimed at broadening your understanding of boards and the importance of gender diversity, as well as tools to help find the right board for you.
    - *Board Effectiveness for Women* is a course aimed at deepening your understanding of boards and your role and responsibilities as a member. Explore the benefits of gender diversity on boards and best practices to promote inclusiveness. Expand your leadership skills by honing your strengths and leveraging opportunities.
  
- **Export your Business** – **WBI also encourages their women entrepreneurs to access the following programs and services if they wish to start or grow their exports. These programs include:**
  - **Export NB (LearnSphere)** - *the WBI strongly recommends women business owners to take only five minutes of their time to fill an online diagnostic tool in order to get their Export Continuum. This tool will give women an idea of three typical stages of readiness regarding exports: the Potential Exporter, the New or First Time Exporter, and the Expanding or Diversifying Market.*
  - **Women's Enterprise Organizations of Canada (WEOC)** - *The WEOC is the first Canada-wide association of professional business support organizations dedicated to the success of women entrepreneurs and the authority on women's entrepreneurship in the country. Member organizations operate under provincial mandates and provide an array of services including skills development in critical business management topics, connections to financing and trade development opportunities. When it comes to exports, the WBI in New Brunswick sees the greatest benefits for peer-to-peer networking among women business owners and mentoring through business communities across the country.*
  - **Women's Business Enterprises (WBE) Canada** - *In partnership with WBE Canada, WBI promotes the certification of businesses that are at least 51% owned, managed and controlled by women. Through WBE Canada, these certified businesses are introduced to opportunities with large corporations and the public sector looking for suppliers. In addition, WBE Canada delivers training, coaching and mentoring programs that ramp up the capacity of women business owners to bid successfully on large procurement opportunities. This support contributes to significant growth for women's businesses.*

- **BDC Productivity Benchmarking Tool** - In October 2016, Canada's Business Development Bank (BDC) launched a free Productivity Benchmarking Tool to help business owners to find out in just a few minutes where their company stands compared to other Canadian businesses in the same industry. The WBI strongly encourages all women business owners in the province to take a few minutes of their time and give it a try. This benchmarking tool is a good start when thinking of exporting to other provinces, and a good way to discover potential for improvement. The tool offers a detailed and printable report for easy reference.
- **WEConnect International (Canada)**- WEConnect International is a global network that connects women-owned businesses to qualified buyers around the world. The organization has been active in Canada since the beginning of 2008 working with strategic partners, government agencies, corporate member and outstanding women entrepreneurs across the country. The WBI encourages women business owners to get in touch with the Canadian chapter of WEConnect International.

#### ● PEI Business Women's Association (PEIBWA)

PEIBWA, recognized non-profit, membership-based organization and supported with funding from the Atlantic Canada Opportunities Agency, offer a strong voice for women entrepreneurs and business professionals, a solid reputation for assisting women in business, and a large network of services, skills, and resources to help women start, grow, and connect their businesses. They offer a range of programs including:

- **Start-Up 101** – *Start-Up 101 is a half-day workshop that provides good, simple and straightforward information, along with reference materials and contact/resources for women wanting to start their business. Through this program they help navigate women through the following:*

- *Identifying the business idea*
- *Doing the research*
- *Making a plan*
- *Financing the plan*
- *Choosing a business structure*
- *Naming and registering the business*
- *Getting the business license, permits, and insurance*
- *Choosing their accounting solution*
- *Promoting their business*

*This program is offered free to members with a charge of \$25 for non-members.*

- **Business Training** - *PEIBWA' training includes everything from professional development, to practical training and partner events, including its signature Women in Business Symposium, a day-long professional development event, to half-day workshops on proposal writing and e-commerce.*

- **Telling our Stories**

- *Beginning in 2014 the Status of women provided funding, part of which included the launch of their 'Telling Our Stories' campaign through which they were able to have success stories of women published in G!Plus magazine in Feb/Mar 2015; Sept/Oct 2015; and Feb/Mar 2016.*
- *Following up on the success of the G!Plus magazines PEIBWA partnered with UPEI Executive Master of Business Administration program to deliver profiles on PEI women in business who successfully pursued their MBA.*
- *In spring 2017 thanks to the generous support of the PEI Interministerial Women's Secretariat Grant, PEIBWA were able to add a new set of stories featuring PEI women leaders.*

- **Leadership Pilot Program** – *Beginning in 2017, the PEIBWA, with support provided by the Interministerial Women's Secretariat, began offering an 8-week course which looked at challenging participants to think beyond traditional and stereotypical views of leadership, while encouraging the development of modern leadership skills and competencies. The course is designed to include a focus each week on an area of leadership, like politics and culture. Addressing many of the "soft skills," or the more modern "core competencies." women may require in business such as decision-making, problem-solving, team-building, management, foresight, planning, organization, communication, responsibility and motivation.*

- **Lending Library** - *The PEIBWA Lending Library features new and gently read business books that are available to all PEIBWA members to borrow for FREE.*

### ● Newfoundland and Labrador Organization of Women Entrepreneurs (NLOWE)

Whether just starting out with a business idea or have new plans to expand an already established business, NLOWE offers all entrepreneurial-minded women in Newfoundland and Labrador access to quality information, valuable connections, and exciting opportunities for development and growth. NLOWE focuses on women-owned businesses at all levels of development and growth. Their business advisors and program consultants can give advice and information and their network brings women business owners together so that women entrepreneurs can connect, grow and succeed. Some of the programs and services offered by NLOWE include:

- **SEA Program** – *Some women are eligible for the Self-Employment Assistance (SEA) program offered by the Department of Advanced Education, Skills and Labour. The SEA program has been established to provide assistance to individuals who are unemployed and who have difficulty finding sustainable employment to create their own job by establishing a business. The program is designed to give you the time and resources necessary to complete a business plan and to put that plan into action. Women eligible for the SEA program are an unemployed individual:*
  - *Who has a current EI claim; or*
  - *Whose EI benefit period ended within the last three (3) years; or*
  - *Who has established a benefit period within the past five (5) years prior to the date of requesting assistance, was paid parental or maternity benefits, and are re-entering the labour force after having left it in order to care for a newborn or newly adopted child.*
- **Mastermind Groups** – *NLOWE provides access to mastermind groups across the province that are non-competitive micro-networks of women entrepreneurs that focus on member success through facilitated peer advising. This means that:*
  - **Non-competitive:** *Each mastermind group will have an exclusive, non-competitive membership base, with only one of each type of business. This enables members to speak freely about their business challenges and opportunities.*
  - **Micro:** *The minimum number of members in each group is eight and the maximum is fifteen.*
  - **Networks:** *A mastermind group is a network, but it is not about networking in the traditional sense. This is not a place to develop business leads with other businesses—it is a place to help grow everyone's business.*
  - **Women Entrepreneurs:** *Only women can join NLOWE mastermind groups. This makes the group a unique place where members can be themselves.*
  - **Member Success:** *Success in a mastermind group is defined in many ways. The primary focus is on business growth (sales, expenses, geography, bottom line, employee engagement, marketing, and more), but NLOWE also recognizes the importance of personal growth and balancing it with business growth and success.*
  - **Facilitated:** *Each network is facilitated by an NLOWE staff member who has been trained in best practices of running these groups. They are in charge of setting up and running the groups, including managing the meetings, so members get the most value. The facilitator is objective and would not typically share experiences or information in the meeting unless specifically asked.*
  - **Peer Advising:** *When among peers, women are not alone. In a mastermind group, they will draw on the experiences and wisdom of their peers (and share their own) on business challenges and opportunities. This encourages members to listen to and learn from each other.*

- **Boost** – *Focusing on Business Growth - Boost is a group learning experience that will challenge and motivate women while providing the knowledge and skills to get growing. This assistance needed to grow a business successfully is accomplished through an energizing mix of learning, advising, and mentoring, conveniently delivered online through video conferencing for the ultimate flexibility. The content for the most part, will be determined by the women entrepreneurs! NLOWE begins with developing a growth plan and learning about the funding options available.*

Next, guest speakers and advisors will be chosen based on the group needs. In addition, women will hear from other women business owners as they share their experience and they will get to experience the Mastermind program as some meetings will be devoted just to the peer mentoring process.

**Supplier Diversity NL** – NLOWE is part of Supplier Diversity NL and organization committed to a bold new vision of connection of rebalancing the supply chain. Their goal is to diversify the pool of suppliers that corporations choose from and to encourage more women-owned businesses to put themselves forward for larger contracts. Introducing new players into the supply chain is timely. Encouraging more women-owned businesses to interact with corporations will offer more flexibility, access to a broader range of talents and opportunities for greater participation.

**APPENDIX B**

## Interview Respondents / Discussion Participants

*Entrepreneurs*

**Kate Fotheringham**  
**Tasha Matthews**  
**Tessa Reed**  
**Heather Coulombe**  
**Deana Lloy**  
**Shannon Peters**  
**Joanne Schmidt**  
**Paula Davis**  
**Lori Kennedy**  
**Barbara Boutilier**  
**Caitlyn Purcell**  
**Sarabeth Drover**  
**Shannon Costelo**  
**Paula Pace**  
**Heather Deveaux**  
**Emily Rankin**  
**Taryn MacDonald**  
**Desiree Campbell**

*Service Providers*

**Lauri Gallaway, ACOA**  
**Darlene Sponagle, ACOA**  
**Patricia MacNeil, CBDC**  
**Tanya McChesney, InRich**  
**Karen Malcolm, ACOA**  
**Lori Burke, CBCCD**  
**BobPelley, Innovacorp**  
**Holley Chisholm, Innovacorp**  
**Wanda MacLean, NSBI**  
**Amanda Mombourquette, Strait Area Chamber of Commerce**  
**Jeff Stanley, Economic Development Officer for Richmond County, Cape Breton Partnership**  
**Lynn MacLellan, Economic Development Officer for Inverness County, Cape Breton Partnership**  
**Scotia Bank Representative**  
**Cathy Delaney, Cape Breton Credit Union**

*Advisory Committee Members*

**Lauri Gallaway, ACOA**  
**Patricia MacNeil, CBDC**  
**Jill MacPherson, Cape Breton Voices**  
**Chloe Donatelli, Cape Breton Voices**  
**Anna Manley, Entrepreneur**  
**Tara Milburne, Entrepreneur**  
**Jay Rawding, Entrepreneur**  
**Jenna Lahey, Cape Breton Partnership**





# Appendix C

Discussion Guides



## **ENTREPRENEUR DISCUSSION GUIDE**

Preamble:

Your name was provided to me through the Cape Breton Partnership. Vibe is working with the Partnership to complete a Gender Based Analysis + Study in an effort to identify and enhance entrepreneurial supports for women and individuals whom identify as women living and working in Cape Breton.

We understand that Cape Breton's entrepreneurs who are women and identify as women face many unique barriers, and so we hope to identify those barriers and gaps in service, and recommend tactics to help improve program and service offerings. Your participation in the discussion will be extremely helpful in this work and your responses will be documented in general – your name will not be attached to the findings.

**SHOULD WE NEED CLARIFICATION:**

GBA+ Study examines how various intersecting identity factors impact the effectiveness of government initiatives. It involves examining data and research, and considering social, economic, and cultural conditions and norms.

I have a series of short questions to ask, and it should take about 20 minutes of your time. Would you be ok to chat with me now?

I have a series of age categories – and will read them to you. How old are you?

- 20-30 years
- 31-40 years
- 41-50 years
- 51-60 years
- 60+

What is your highest education level?

- High School
- Diploma
- Professional Courses
- Undergraduate Degree
- Masters Degree
- PHD

What percentage of your business do you own?

- Less than 50%
- Over 50% and less than or equal to 70%
- Over 70%

Is your business registered with Registry of Joint Stocks? Which type?

- Limited Company
- Sole Proprietorship
- Partnership
- Other

What is the main purpose of your business (product/service)? What business sector does it fit under?

*May need to prompt here....*

How long has your business been in existence?

*Describe the evolution of the business – i.e. did you start at home, or as a hobby)*

How did you fund the start-up of your business?

- Own savings
- Gift from friends / family
- Borrowing from friends / family
- Loan
- Investor
- Grant
- Other

Approximately how much money did it take to start your business?

- Less than \$1,000
- Between \$1,000 and \$5,000
- Between \$5,000 and \$10,000
- Over \$10,000
- (If you wish to specify an exact amount)

Have you ever applied for a loan from a bank or financial support agency to start or grow your business?

If no, why not?

- High interest rates
- Complicated application
- Unaware of different financing options
- Did not need to acquire a loan
- Other

If you were not successful in obtaining financing, why were you not successful?

- Insufficient capital
- Insufficient financial records
- No or not adequate business plan
- Lack of track record
- No reason given
- Other

How do you currently finance your business?

- Self / revenue from business
- Spouse
- Family members
- Reinvestment
- Bank loans
- Microfinance
- Investors
- Grants
- Other

When you were considering starting a business, what, if any, services did you seek out?

What service agencies did you meet with?

Who was able to help you?

What types of services did you find most helpful?

What was the biggest service or program gap you encountered?

Were there any programs available that addressed your specific situation (as a newcomer, woman identified, etc.)?

What challenges did you encounter starting the business?

What challenges have you faced since you started the business?

- Access to financing
- Access to markets
- Recruiting and retaining staff
- Systems and processes
- Competition
- Costs
- Other

What challenges do you feel you will need to overcome in future?

- Scaling up (growing)
- Access to financing
- Marketing / networking
- Costs / pricing
- Competition
- Resources
- Leadership
- Staffing
- Office space
- Other

Have you encountered challenges in starting or growing your business that you would consider to be based on gender? Please describe.

Do you have any suggestions for programs or services that would better help to assist entrepreneurs who are women and identify as women to start, grow or exit their business?

## **SERVICE PROVIDER DISCUSSION GUIDE**

Preamble:

Vibe is working with the Partnership to complete a Gender Based Analysis + Study in an effort to identify and enhance entrepreneurial supports for women and individuals whom identify as women living and working in Cape Breton.

For the purpose of this interview, when we use the term “female”, we mean women and individuals who identify as women. When we use the term male, we mean men and individuals who identify as men.

We understand that Cape Breton’s female entrepreneurs face many unique barriers, and so we hope to identify those barriers and gaps in service, and recommend tactics to help improve program and service offerings. Your participation in the discussion will be extremely helpful in this work.

**SHOULD WE NEED CLARIFICATION:**

GBA+ Study examines how various intersecting identity factors impact the effectiveness of government initiatives. It involves examining data and research, and considering social, economic, and cultural conditions and norms.

I have a series of short questions to ask, and it should take about 20 minutes of your time. Would you be ok to chat with me now?

How long has your organization been providing entrepreneurial supports?

How long have you worked in this support role?

Please describe all of your current programs and services that can assist a female entrepreneur in starting, growing, pivoting (changing direction or focus) or exiting their business?

How do your clients find out about your services?

How prepared are your typical clients before you meet with them?

How could a client be better prepared when they meet with you for the first time?

Have your programs and services changed over time and if so, how did they change?

Do you partner with other organizations to deliver programming and if so, with whom?

What is the percentage of females vs. males seeking assistance from your organization?

Are there requests made for services that you are unable to assist?

If so, what services are required?

What referrals would you make?

Do you have any opinion relating to entrepreneurial services?

For instance, do you see any gaps in service or programs for women versus men?

Do you have thoughts on how your organization could better service female entrepreneurs?

## **ENTREPRENEUR DISCUSSION GUIDE – UNSUCCESSFUL BUSINESS VENTURE**

Preamble:

Your name was provided to me through the Cape Breton Partnership. Vibe is working with the Partnership to complete a Gender Based Analysis + Study in an effort to identify and enhance entrepreneurial supports for women and individuals who identify as women living and working in Cape Breton.

We understand that Cape Breton's entrepreneurs who are women and identify as women face many unique barriers, and so we hope to identify those barriers and gaps in service, and recommend tactics to help improve program and service offerings. As an entrepreneur that is no longer operating a business, your participation in the discussion will be extremely helpful in this work. Your past experiences and perspectives are invaluable to our understanding of the entrepreneurial culture here on the Island.

Your responses will be documented in general – your name will not be attached to the findings.

**SHOULD WE NEED CLARIFICATION:**

GBA+ Study examines how various intersecting identity factors impact the effectiveness of government initiatives. It involves examining data and research, and considering social, economic, and cultural conditions and norms.

I have a series of short questions to ask, and it should take about 20 minutes of your time. Would you be ok to chat with me now?

What percentage of your business did you own?

- Less than 50%
- Over 50% and less than or equal to 70%
- Over 70%

Was your business registered with Registry of Joint Stocks? Which type?

- Limited Company
- Sole Proprietorship
- Partnership
- Other

What was the main purpose of your business (product/service)? What business sector did it fit under?

*May need to prompt here....*

How long was your business been in existence?

*Describe the evolution of the business – i.e. did you start at home, or as a hobby)*

How did you fund the start-up of your business?

- Own savings
- Gift from friends / family
- Borrowing from friends / family
- Loan
- Investor
- Grant
- Other

Approximately how much money did it take to start your business?

- Less than \$1,000
- Between \$1,000 and \$5,000
- Between \$5,000 and \$10,000
- Over \$10,000
- (If you wish to specify an exact amount)

Did you ever apply for a loan from a bank or financial support agency to start or grow your business?

If no, why not?

- High interest rates
- Complicated application
- Unaware of different financing options
- Did not need to acquire a loan
- Other

If you were not successful in obtaining financing, could you outline the reasons?

- Insufficient capital
- Insufficient financial records
- No or not adequate business plan
- Lack of track record
- No reason given
- Other

When you were considering starting a business, what, if any, services did you seek out?

What service agencies did you meet with?

Who was able to help you?

What types of services did you find most helpful?

What was the biggest service or program gap you encountered?

Were there any programs available that addressed your specific situation (as a newcomer, woman identified, etc.)?

What challenges did you encounter starting the business?

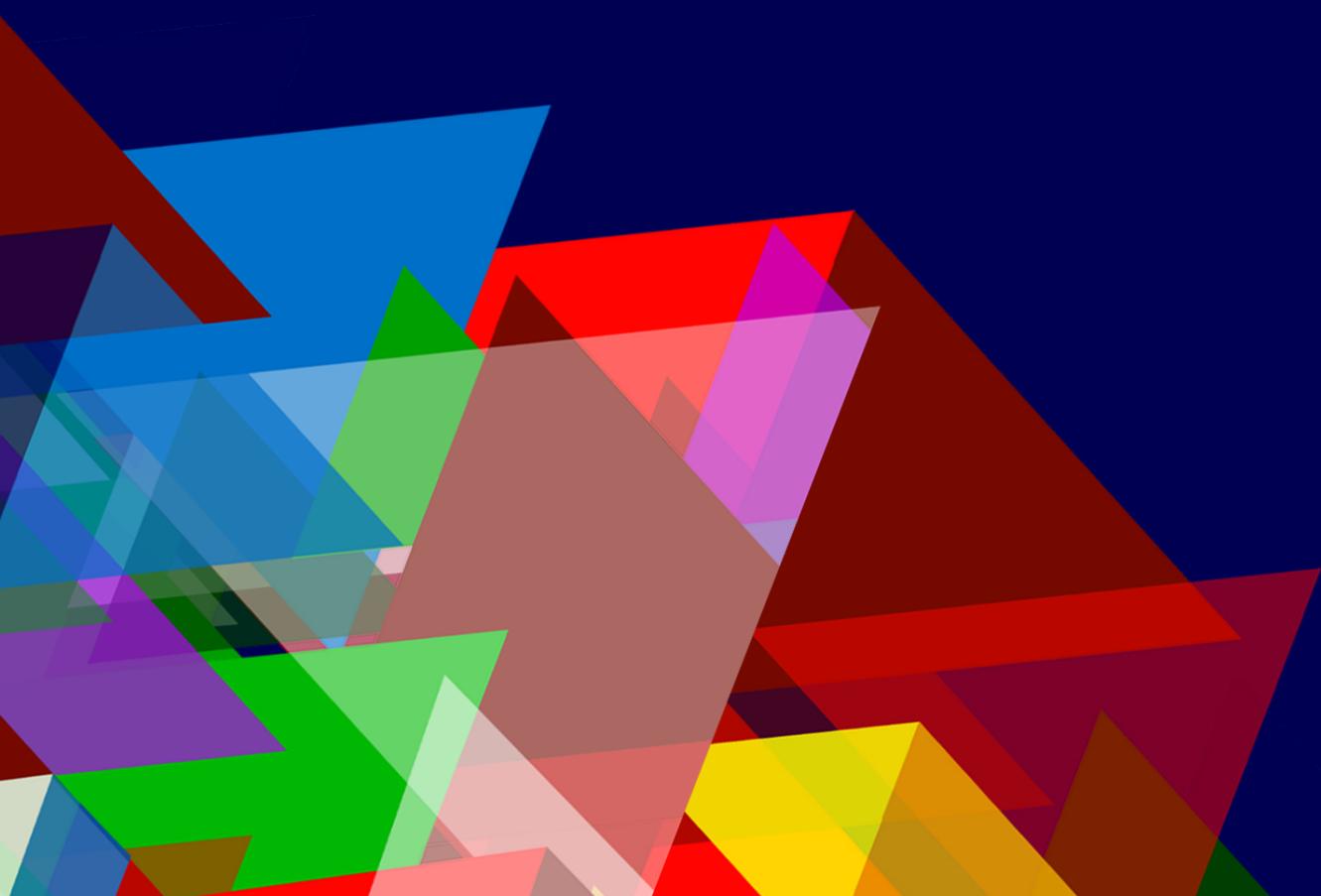
What challenges did you face as you grew your business?

- Access to financing
- Access to markets
- Recruiting and retaining staff
- Systems and processes
- Competition
- Costs
- Other

Did you encounter challenges in starting or growing your business that you would consider to be based on gender? Please describe.

In your opinion, what were the major factors that led to your business not being successful?

Do you have any suggestions for programs or services that would better help to assist entrepreneurs who are women and identify as women to start, grow or exit their business?



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