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# Best Practices in Economic Support Programs for Women Entrepreneurs

Prepared for  
Centre for Women in Business  
Mount Saint Vincent University  
Halifax, Nova Scotia B3M 2J6  
by  
Wendy Doyle  
October, 1991



Atlantic Canada  
Opportunities  
Agency

Agence de  
promotion économique  
du Canada atlantique



Industry, Science and  
Technology Canada

Industrie, Sciences et  
Technologie Canada



  
***Entrepreneurship***



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The assistance and the financial support of the **Entrepreneurship and Small Business Office of Industry, Science and Technology Canada** and the **Atlantic Canada Opportunities Agency** are gratefully acknowledged.



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## INTRODUCTION

Women are starting businesses at a faster rate than men and in 1989 constituted 32% of the total self-employed in Canada. Small firms create many more jobs than do large firms. The potential for job creation is one reason that governments and other organizations are encouraging start-up and expansion of women owned businesses. A number of programs and organizations have thus been created in the last five years to assist women entrepreneurs. Some are grant, loan, or loan guarantee programs while some are training, network or mentoring programs and yet others provide necessary information and support for women entrepreneurs.

This review of "Best Practices" highlights some of the creative, entrepreneurial initiatives that were developed in recent years in Canada and the United States with specific emphasis on Atlantic Canada initiatives. There are two purposes in providing this information. It is hoped that some of the initiatives will be replicated in other parts of Canada and secondly it is anticipated that more collaborative efforts will be forthcoming once support providers are more aware of the other initiatives occurring in Canada. For example, the Women's Enterprise Bureau in Newfoundland has obtained information and assistance from Women's World Finance in Cape Breton in order to establish a local affiliate of the Women's World Bank.

Any available information on the cost/benefit, impact and effect of these initiatives is provided. Due to the unique nature of these initiatives, such information is not presented in a consistent form.

It should be noted that the following is not an all-inclusive review of support programs for women entrepreneurs but a review of

Les femmes lancent des entreprises à un rythme plus rapide que les hommes. En 1989, elles représentaient 32 p. 100 de la population active à son compte au Canada. Les petites entreprises créent beaucoup plus d'emplois que les grandes sociétés. Ce potentiel de création d'emplois explique pourquoi les gouvernements et d'autres organisations favorisent le lancement et l'expansion d'entreprises dont le propriétaire est une femme. Au cours des cinq dernières années, on a donc mis sur pied un certain nombre de programmes et d'organisations afin de venir en aide aux entreprises. Ces programmes permettent de verser des subventions, d'accorder des prêts, de garantir des emprunts, d'offrir des cours de formation, de favoriser l'établissement de réseaux et de créer des programmes de mentor. On peut également fournir un appui et des renseignements pertinents aux entrepreneures.

Dans cette étude des meilleures pratiques, on met en évidence des initiatives créatives et novatrices lancées au cours des dernières années aux États-Unis et au Canada, notamment dans le Canada atlantique. Ainsi, on vise deux buts: on espère que certaines initiatives seront reprises dans d'autres régions du Canada et on prévoit que des efforts de collaboration additionnels naîtront, une fois que les organismes pouvant offrir un appui seront sensibilisés aux autres initiatives lancées au Canada. Par exemple, le Women's Enterprise Bureau de Terre Neuve a reçu aide et renseignements de l'organisme Women's World Finance, du Cap Breton, pour établir une succursale locale de la Banque mondiale des femmes.

Vous trouverez ci-joint des renseignements sur les coûts, les avantages et l'incidence des initiatives. En raison de la nature

some of the innovative initiatives presently in operation.

*Best Practices in Economic Support Programs for Women Entrepreneurs* would not have been possible without the leadership, assistance and financial support of the Entrepreneurship and Small Business Office of Industry, Science and Technology Canada and the Atlantic Canada Opportunities Agency.

unique de ces dernières, les renseignements ne sont pas présentés de façon uniforme.

Il est à noter que la présente ne vise pas à brosser un tableau exhaustif des programmes d'aide aux entrepreneures, mais plutôt à faire connaître certaines initiatives novatrices en cours.

Le document *Meilleures pratiques: programmes d'aide aux entrepreneures* n'aurait pu être publié sans la direction, l'aide et le concours financier du Bureau de l'entrepreneurs et de la petite entreprise d'Industrie, Sciences et Technologie Canada et de l'Agence de promotion économique du Canada atlantique.

# 1 CONFERENCES

## "Business Success for Women" Conferences — British Columbia

### Summary/Sommaire

**Description:** Conferences to explore business management and personal skill development sponsored by the Federal Business Development Bank and the British Columbia Ministry of Economic Development, Small Business and Trade

**Objective:** To help women develop the personal, professional and management skills necessary for achieving success and to provide a forum for sharing information, generating ideas and making new contacts

**Impact:** 4,000 participants over the last five years; presently, seven conferences a year throughout British Columbia

**Cost:** Participants each pay \$125 for the one-day conference

**Description:** Conférences sur les entreprises et sur le perfectionnement des qualités personnelles parrainées par la Banque fédérale de développement et le British Columbia Ministry of Economic Development, Small Business and Trade

**Objectif:** Aider les femmes à se doter des qualités personnelles, professionnelles et gestionnelles nécessaires pour connaître le succès, et créer un forum favorisant la mise en commun de renseignements, les remue-méninges et les activités de maillage

**Impact:** 4 000 participantes au cours des cinq dernières années; sept conférences par année en Colombie-britannique

**Coût:** 125\$ par personne (conférence d'une journée)

The FBDB has co-sponsored, with the B.C. government, a number of "Business Success for Women" conferences. Contributions have also been received from a number of corporations. The purpose of these conferences is to explore business ownership and personal development through workshops and speakers.

Seven of these conferences are scheduled to be held in B.C. between October 1991 and March 1992. The October 1991 conference featured workshops on topics such as negotiating the deal, business as a career option, management challenges in the '90s, communication, planning for growth, fi-

nancial savvy and the value of humour in the workplace. Conference fee for the October 1991 conference was \$125, including GST, for early registration.

Federal Business Development Bank  
7th Floor

601 West Hastings Street  
Vancouver, BC V6B 5G9

Tel.: (604) 666-7810 Fax: (604) 666-5872

**Contact Person:** Lois Campbell, Regional Manager, Communications — British Columbia and Yukon Region



## **Quebec Businesswomen's Association — Quebec**

### **Summary/Sommaire**

**Description:** Annual provincial conference

**Objective:** To provide a networking opportunity and to give members the opportunity to increase their knowledge and capabilities

**Impact:** Yearly attendance averages 300 women

**Cost:** Not available

**Description:** Assemblée annuelle

**Objectif:** Occasion pour les membres de rencontrer des gens et de parfaire leurs connaissances et leurs talents

**Impact:** Environ 300 femmes

**Coût:** Inconnu

The Quebec Businesswomen's Association (QBA) is an association whose goal is to protect and promote the personal, economic, professional and collective interests of women in all fields of business and the professions. It protects the interests of its members and keeps them informed on current matters concerning their collective advancement and the importance of the role women play within Quebec society. Of the 4,000 active members throughout Quebec, approximately one-third are self-employed.

The QBA is a non-partisan, privately owned corporation that is supported financially by membership fees and private sponsors.

The annual conference is attended by approximately 300 members and the QBA also has a data bank of 60 professional speakers.

Quebec Businesswomen's Association  
3702 Saint-Denis Street  
Montreal, QC H2X 3L7  
Tel.: (514) 845-4281 Fax: (514) 845-3365

**Contact Person:** Lise Cardinal, Business Development Agent

## "Women Growing Into Business" Conference — Newfoundland and Labrador

### Summary/Sommaire

**Description:** Provincial conference with simultaneous common sessions (via satellite) and local workshops sponsored by the Women's Enterprise Bureau

**Objective:** To link together women interested in business ownership especially those women interested in starting businesses

**Impact:** Nearly 400 women participated at six locations. Workbook and resource tapes developed

**Cost:** \$93,826 (including \$21,871 of "in kind" contributions)

**Description:** Conférence provinciale comportant des ateliers communs (liaison par satellite) et des ateliers locaux parrainés par le Women's Enterprise Bureau

**Objectif:** Favoriser les rencontres de femmes qui s'intéressent au monde des affaires (en particulier celles qui veulent lancer une entreprise)

**Impact:** Participation de presque 400 femmes en six endroits; un cahier et des bandes d'information ont été préparés

**Coût:** 93 826\$ (y compris 21 871\$ en contributions)

The Women's Enterprise Bureau was established in 1990 to encourage and promote women's entrepreneurship and business development in Newfoundland and Labrador. It is a full service operation with two objectives. The first objective is to provide services to potential women entrepreneurs and to stimulate entrepreneurship among women. The second objective is to perform a public information function and to encourage the recognition of the substantive and growing economic role that businesswomen play in Newfoundland and Labrador. Underlying these objectives is the goal of improving the economic position of women in our society.

The Women's Enterprise Bureau was sponsored by the Provincial Advisory Council on the Status of Women and funded by the Atlantic Canada Opportunities Agency, Canada Employment and Immigration Job Strategy and the Canada/Newfoundland Youth Strategy.

On April 27, 1991 the Women's Enterprise Bureau's first provincial conference took place simultaneously in six locations in Newfoundland and Labrador using satellite and teleconferencing in order to link together women interested in business ownership. The primary target market was women who were interested in starting businesses and the secondary market was women who were already in an ownership position with their own business.

The program combined common sessions (via satellite) and local workshops. The presenters for the local workshops were local women involved in business development or entrepreneurs. A conference workbook was developed highlighting the four workshop topics of Self Assessment and Idea Generation, Researching an Idea, Marketing and Government Support Agencies/Programs for Business Development.

The conference cost was \$71,955 in addition to \$21,871 of "in kind" contributions. It was funded by government contributions (66.3%), contributions from the Women's Enterprise Bureau and private sector (17.2%) and conference income (16.5%). The government contributions were from the Atlantic Canada Opportunities Agency, Employment and Immigration Canada, Entrepreneurship and Small Business Office of Industry, Science and Technology Canada and the Economic Recovery Commission.

Nearly 400 women participated at the six sites. The conference was made accessible to women throughout the province through the use of satellite and teleconferencing technology and although, for 65% of the participants, it was their first teleconference, 100% of the participants would participate in another conference using the same system. Four of the six locations were fully booked with waiting lists and the other two locations met their attendance targets.

The information conveyed was very well received by the participants. Sections of the workbook are presently being used by a number of government and business-serving agencies for their clients as well as by the Women's Enterprise Bureau. The tapes of the conference are being used in presentations.

Using women entrepreneurs as facilitators and presenters provided the participants with role models from their local area. Efforts were also made to meet the needs of four groups of women identified as having special needs — mothers (child care), differently-abled women (site accessibility), native women (translation services — Labrador) and Labrador women (travel assistance and an extra day program).

Women's Enterprise Bureau  
85 Water Street  
St. John's, NF A1C 1A5  
Tel.: (709) 754-5555 Fax: (709) 754-0079

**Contact Person:** Nancy Creighton, Executive Director

## "Women Mean Business" Conferences — Nova Scotia

### Summary/Sommaire

**Description:** Annual conference to bring together potential and current women entrepreneurs, sponsored by the Nova Scotia Department of Economic Development

**Objective:** To create an opportunity for women in business to network with successful role models and to discuss the start-up and growth of their businesses

**Impact:** Yearly attendance averages 500 women

**Cost:** Not available

**Description:** Conférence annuelle qui vise à rassembler des femmes qui sont entrepreneures et d'autres qui veulent le devenir; parrainée par le Department of Economic Development

**Objectif:** Donner aux entrepreneures l'occasion de connaître d'autres femmes qui ont eu du succès en affaires et de discuter du lancement et du développement de leur entreprise

**Impact:** Environ 500 femmes par année

**Coût:** Inconnu

The Nova Scotia Department of Economic Development's mandate is to foster a climate for growth in the business and industrial sectors throughout the province. Financial assistance, counselling and employment opportunities are available through their Small Business Service Centres and divisions.

Regional offices are located in Dartmouth, Sydney, Port Hawkesbury, Truro, Amherst, New Glasgow, Yarmouth, Bridgewater, and Kentville. These offices are staffed by Business Development officers who deliver and process program applications within their region.

The fourth annual Women Mean Business Conference was held in Halifax in October, 1991. The purpose of the conference is to bring together women in business, women who want to be in business and the professional woman interested in management. The program for the one day conference consists of major speakers who are successful women entrepreneurs and workshops on topics such as the marketing mix,

home-based business, customer service, the basics of beginning a business and managing for success.

The attendance fee in 1991 was \$50 plus GST for early registration. The cost of the conference is unavailable; however, costs were funded by the Department of Small Business Development, before its reorganization into the Department of Economic Development.

The attendance at the yearly conference has averaged 500 women. Evaluation of the conference has indicated that the major benefits to the participants of the conference are the networking opportunities and the exposure to successful role models.

Department of Economic Development  
World Trade and Convention Centre  
Suite 700, 1800 Argyle Street  
Halifax, NS B3J 2R7

Tel.: (902) 424-6810 Fax: (902) 424-0505

**Contact Person:** Linda Laffin, Conference Co-ordinator

## 2 COUNSELLING

### Centre for Women in Business — Nova Scotia

#### Summary/Sommaire

**Description:** Clearing house for information on government, financial and consulting assistance, women's organizations and resource material housed in the Institute for the Study of Women at Mount Saint Vincent University

**Objective:** To assist women owned small businesses

**Impact:** The Centre is in the start-up stage

**Cost:** The cost is estimated to be slightly less than one million dollars over five years, a portion of which will be allocated to counselling activities

**Description:** Centre d'échange et de coordination de renseignements sur l'aide disponible en matière de finances et de consultation (dont celle du gouvernement) et sur les organismes de femmes; logé à l'Institut d'Études sur la femme de l'université Mount Saint Vincent

**Objectif:** Aider les petites entreprises qui appartiennent à des femmes

**Impact:** Le centre en est à ses débuts

**Coût:** Un peu moins que cinq millions de dollars sur cinq ans, dont une partie sera consacrée aux activités de consultation et d'orientation

The Centre for Women in Business was established in August 1991 to meet the needs of women in Atlantic Canada who presently have a small business or are considering an entrepreneurial venture.

The five objectives of the Centre are information referral and coordination services (advice and information clearing house), business education, networking and support services, promotion and public relations services and research support services.

The Centre for Women in Business has been funded by the Atlantic Canada Opportunities Agency and Mount Saint Vincent University.

The Centre plans to provide a central referral and information clearing centre for women in business concerning government assistance, financial assistance, consulting expertise, women's organizations and re-

source material on women in business and entrepreneurship. It will provide advice to potential and existing women entrepreneurs at the pre-consulting stage with regard to start-up, maintenance and expansion problems. The Centre will disseminate information relevant to women business owners through conferences, newsletters, etc.

The Centre is presently in the start-up stage and has not yet implemented any of its planned initiatives. It is estimated that the cost to operate the Centre will be slightly less than one million dollars over five years.

Centre for Women in Business  
Mount Saint Vincent University  
Halifax, NS B3M 2J6

Tel.: (902) 443-4450 Fax: (902) 445-3960

**Contact Person:** June Saunders, Executive Director

## Office of Women's Business Ownership — United States

### Summary/Sommaire

**Description:** Long-term training and counselling programs to assist women business owners

**Objective:** To provide women business owners with the skills, training, preparation and resources they need to exercise their growing economic strength

**Impact:** 25 sites in operation throughout the U. S. and over 5,000 women have been counselled

**Cost:** \$10 million was approved in 1988 for 3 years and Congress passed the Women's Business Development Act of 1991 on December 5, reauthorizing the Demonstration Project Program for 4 more years

**Description:** Programmes de formation et d'orientation à long terme destinés aux entrepreneures

**Objectifs:** Assurer aux femmes la formation et le préparation — en particulier les ressources — nécessaires pour qu'elles puissent se servir de leur pouvoir économique croissant

**Impact:** 25 centres situés un peu partout aux É.-U. ont fourni des services d'orientation à plus de 5 000 femmes

**Coût:** 10 millions de dollars ont été approuvés à cette fin en 1988, et le Congrès a adopté un projet de loi le 5 décembre 1991, assurant ainsi la survie du Demonstration Project Program pour quatre ans

The U.S. Small Business Administration is responsible for assistance to entrepreneurs who are in business or intend to start a business. The Office of Women Business Ownership is an agency of the Small Business Administration created to develop programs for women entrepreneurs. It is committed to bringing women into the mainstream of economic development.

The purpose of the Women's Business Ownership Act of 1988 (Public Law 100-533) is to encourage the growth of women-owned small businesses. The Law authorized \$10 million with which the SBA was to develop model long-term training and counselling programs around the country aimed at assisting women business owners. To maximize the impact of federal dollars, each project was required to develop a partner-

ship for funding with private sector companies, dollar for dollar.

After two years, Women's Business Ownership is seeing the results of these skill building opportunities, i.e., which methods work best in various geographical settings, within diverse local economies and with a range of ethnic groups. By evaluating this information, it will be possible to set up successful training and counselling programs in more localities to serve the growing numbers of women entrepreneurs.

Congress passed the Women's Business Development Act of 1991 on December 5, reauthorizing the Demonstration Project Program for 4 more years. The results of the model experiences have been documented in order to revise the legislation to meet changing needs and reflect the increased

knowledge. The second phase will sustain the ongoing programs until they are self-supporting and allow replication in other parts of the United States.

Nine organizations have received awards over the past two years and there are 25 sites in operation throughout the United States today. More than 5,000 women received training and counselling assistance through these centres in the first 18 months of the program.

Office of Women's Business Ownership  
U.S. Small Business Administration  
6th Floor

409 Third Street S. W.  
Washington, DC 20416  
Tel.: (202) 205-6673 Fax: (202) 205-7064

***Contact Persons:***

Lindsey Johnson, Director, Office of Women's Business Ownership; Harriet Fredman, Program Director

## Outreach Offices, Women's Enterprise Bureau — Newfoundland and Labrador

### Summary/Sommaire

**Description:** St. John's Head Office and six regional outreach offices throughout Newfoundland and Labrador

**Objective:** To provide counselling on a one-to-one basis, refer clients to other agencies and organize information and training sessions

**Impact:** After 24 months of operation (i.e., to December 31, 1991), the St. John's office and the six regional offices have counselled 1,659 women on a one-to-one basis, held 384 information sessions and 127 new businesses have started

**Cost:** Approximately \$85,000 per office yearly

**Description:** Il existe six bureaux régionaux un peu partout dans la province en plus du bureau principal à St. John's

**Objectif:** Service d'orientation personnels, aiguillage vers d'autres organismes et organisation de séances d'information et de formation

**Impact:** Après 24 mois de service (le 31 décembre 1991), le bureau principal et les six bureaux régionaux avaient orienté 1659 femmes lors de séances particulières et organisé 384 séances d'information, et 127 entreprises avaient été créées.

**Coût:** Environ 85 000 \$ par bureau par année

The Women's Enterprise Bureau was established in 1990 to encourage and promote women's entrepreneurship and business development in Newfoundland and Labrador. It is a full service operation with two objectives. The first objective is to provide services to potential women entrepreneurs and to stimulate entrepreneurship among women. The second objective is to perform a public information function and to encourage the recognition of the substantive and growing economic role that businesswomen play in Newfoundland and Labrador. Underlying these objectives is the goal of improving the economic position of women in our society.

The Women's Enterprise Bureau was sponsored by the Provincial Advisory Council on the Status of Women and funded by the Atlantic Canada Opportunities Agency, Canada Employment and Immigration Job Strategy and the Canada/Newfoundland Youth Strategy.

It has been estimated that, in its first twenty-four months of operation, the Women's Enterprise Bureau has reached 10,000 women in total. A recent independent evaluation of the Bureau, indicated a high level of support for the existence of the organization. Of the clients surveyed, 93% of the respondents thought most definitely or definitely that there is a need for an organization such as the Women's Enterprise Bureau, while 82% of non-clients interviewed felt so.

The Women's Enterprise Bureau has its head office in St. John's and regional offices in Port aux Basques, Marystown, Grand Falls, Bay Roberts, Happy Valley-Goose Bay and Port aux Choix.

The use of outreach offices is particularly useful in a wide geographical area which has a rural and dispersed population. The outreach offices have developed customized responses to the requirements of each region. For example, the Avalon outreach has



been working with the community of Trepassey and displaced workers from the St. John's National Sea Plant. Modern technology has enabled the outreach offices to function effectively. Bi-weekly staff meetings are held on TETRA (teleconferencing) and the ACOA/Enterprise Network is heavily used for E-Mail, connections to database information and remote access to the Business Resource Centre. All of the outreach officers are women and each one is equipped with a portable computer/modem enabling connections to be made from clients' homes or meeting halls throughout the province.

The yearly cost of the outreach offices is approximately \$85,000 per office. All of the outreach offices provide counselling on a

one-to-one basis, referral of clients to business service agencies and government and also organize and deliver information and training sessions. After twenty-four months of operation (i.e., to December 31, 1991), the St. John's office and the six regional offices reported that a total of 1,659 women were counselled on a one-to-one basis, 384 information/training sessions were held and 127 new businesses started.

Women's Enterprise Bureau

85 Water Street

St. John's, NF A1C 1A5

Tel.: (709) 754-5555 Fax: (709) 754-0079

**Contact Person:** Nancy Creighton, Executive Director

### 3 DIRECTORIES OF WOMEN BUSINESS OWNERS

#### Directory, Quebec Businesswomen's Association — Quebec

##### Summary/Sommaire

**Description:** Annual directory

**Objective:** To create an awareness and appreciation of business opportunities that women can develop among themselves

**Impact:** Lists 3,700 of its members

**Cost:** Not available

**Description:** Répertoire annuel

**Objectif:** Sensibiliser les entrepreneures aux possibilités qu'elles peuvent créer entre elles

**Impact:** Liste 3 700 de ses membres

**Coût:** Inconnu

The Quebec Businesswomen's Association (QBA) is an association whose goal is to protect and promote the personal, economic, professional and collective interests of women in all fields of business and the professions. It protects the interests of its members and keeps them informed on current matters concerning their collective advancement and the importance of the role women play within Quebec society. Of the 4,000 active members throughout Quebec, approximately one-third are self-employed.

The QBA is a non-partisan, privately owned corporation that is supported financially by membership fees and private sponsors.

The QBA began in 1981 with the first publishing of *Bottin des femmes*, a directory of businesswomen who wanted to be recognized and to develop business contacts with other women. This directory is revised and published annually. The 1991 edition lists about 3,700 of the 4,000 members. In addition, the head office distributes to its members a quarterly newsletter, *Les Propos*, and organizes group mailings between members.

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3702 Saint-Denis Street  
Montreal, QC H2X 3L7

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**Contact Person:** Lise Cardinal, Business Development Agent

## **Directory of Women Business Owners, Women's Enterprise Bureau — Newfoundland and Labrador**

### **Summary/Sommaire**

**Description:** Directory of women business owners in Newfoundland and Labrador

**Objective:** To develop and maintain a data bank of women-owned businesses in the province; provide businesswomen with advertising; heighten public awareness of the contribution of women entrepreneurs to the economy; and to develop resource and support programs such as a Speakers' Bureau and a Mentorship Program

**Impact:** Lists 756 women business owners in Newfoundland and Labrador; 62% of the women listed agreed to act as mentors and, as of December 31, 1991, 48 mentorship relationships had been initiated; 22.5% of the women listed agreed to be part of a Speakers' Bureau

**Cost:** \$25,000

**Description:** Répertoire des femmes propriétaires d'entreprises à Terre-Neuve et au Labrador

**Objectif:** Maintenir une base de données sur les femmes de cette province qui possèdent des entreprises; leur fournir de la publicité; sensibiliser davantage le public à la contribution des entrepreneures à l'économie; mettre au point des programmes de soutien (p. ex. bureau de conférenciers et programme de mentorats)

**Impact:** Liste de 756 entrepreneures de Terre-Neuve et du Labrador qui possèdent une entreprise; 62% d'elles ont accepté de servir de mentors et, le 31 décembre 1991, 48 mentorats avaient été lancés; 22,5% des femmes inscrites au répertoire ont accepté que leurs noms soient ajoutés à la liste des conférenciers.

**Coût:** 25 000 \$

The Women's Enterprise Bureau was established in 1990 to encourage and promote women's entrepreneurship and business development in Newfoundland and Labrador. It is a full service operation with two objectives. The first objective is to provide services to potential women entrepreneurs and to stimulate entrepreneurship among women. The second objective is to perform a public information function and to encourage the recognition of the substantive and growing economic role that businesswomen play in Newfoundland and Labrador. Underlying these objectives is the goal of improving the economic position of women in our society.

The Women's Enterprise Bureau was sponsored by the Provincial Advisory Council on the Status of Women and funded by the Atlantic Canada Opportunities Agency, Canada Employment and Immigration Job Strategy and the Canada/Newfoundland Youth Strategy.

In 1990 the Women's Enterprise Bureau published a Directory of Women Business Owners in Newfoundland and Labrador. The Directory lists 756 women business owners in Newfoundland and Labrador. Data was compiled as to the location, type, size, and number of employees of the enterprise. The Directory has been stored on an electronic

database and it will be continually updated and accessible, province wide through the ACOA/Enterprise Network, an electronic database and electronic mail system that serves economic development interests in Newfoundland and Labrador.

The cost for the Directory was approximately \$25,000. Funding was received from the Memorial University Council of Students Union, Entrepreneurship and Small Business Office of Industry, Science and Technology Canada, Secretary of State, and the P.J. Gardiner Institute. The Directory can be used by businesses, individuals, agencies and governments interested in reaching the women business owners of the province. For example, the Women's Enterprise Bureau used the Directory as a resource in identifying potential attendants and resource people for the "Women Growing into Business" conference.

Every business owner contacted during the preparation of the Directory was asked if

she would be willing to be a mentor and if she would be interested in speaking of her experiences. As a result, 62% of the respondents agreed to act as a mentor and by December 31, 1991 forty-eight mentorship relationships had been initiated. These relationships have been with mentors in the same business in a non-competitive location. Also, 22.5% of respondents were willing to speak publicly of their experiences. Identifying women interested in speaking on various business related topics assists organizers of conferences and workshops in locating women speakers and thus provides women role models as well as a greater awareness of the economic contribution of women.

Women's Enterprise Bureau

85 Water Street

St. John's, NF A1C 1A5

Tel.: (709) 754-5555 Fax: (709) 754-0079

**Contact Person:** Nancy Creighton, Executive Director

## 4 FINANCING

### Loan Guarantee Fund, WomenFutures — British Columbia

#### Summary/Sommaire

**Description:** Loan guarantees for women for start-up or expansion of a community-based enterprise

**Objective:** To assist women who are interested in starting or expanding businesses that contribute to the long-term health of their communities

**Impact:** First guarantee was made in December 1991

**Cost:** Financial commitments, for development of the fund, totalling \$77,900, to date, have been received from a number of agencies. The fund, itself, is capitalized by donations and by returnable contributions

**Description:** Garanties d'emprunt pour aider des femmes à lancer ou à agrandir des entreprises locales

**Objectif:** Aider les femmes qui veulent lancer ou agrandir une entreprise qui contribuera, à long terme, à la santé économique de leur collectivité

**Impact:** Les premières garanties ont été consenties en décembre 1991

**Coût:** Jusqu'à maintenant, différents organismes se sont engagés à fournir 77 900 dollars. Les capitaux se constituent de dons et de contributions remboursables.

The WomenFutures Community Economic Development (CED) Society is a non-profit society providing education, research and consulting services for women involved in CED activities in British Columbia and other parts of Canada. The revenue base for WomenFutures activity includes contracts with federal and provincial programs and with community organizations and institutions.

WomenFutures has presented workshops in order to facilitate the participation of women in economic development planning and decision-making. The Society has also provided information and assistance to women who are interested in starting or expanding businesses that contribute to the long-term health of their communities by balancing

economic and social objectives. Through a number of key initiatives in community economic development, WomenFutures has identified the need for a Loan Guarantee Fund for women's community economic development activities.

The Loan Guarantee Fund has been designed to provide guarantees for women who need loans for start-up or expansion of a community-based enterprise. In addition to being women-controlled and economically feasible, eligible businesses are those which:

- provide stable employment with working conditions that maximize worker control, profit-sharing opportunities and meet high health and safety standards
- take into account the affordability of

the product or service as well as its ability to enhance the quality of life of women in the community

- develop local ownership and control through co-operative or non-profit structures.

Eligible enterprises may be incorporated under the Company or Co-operative Associations Act; they may be unincorporated partnerships or a group of self-employed individuals; or they may be members of a non profit society with a revenue-generating business project.

To capitalize the fund, WomenFutures obtains returnable contributions from the community in addition to donations from individuals or organizations. This pool of returnable contributions and donations forms the base of the Loan Guarantee Fund. A maximum of 30% of returnable contributions will be used to guarantee loans at any one time. The balance (of contributions and donations) will be used to generate interest which will be returned to contributors or re-invested in the Fund. Contributors make returnable contributions for terms of three to ten years and are aware of the 30% risk factor.

To date, an Advisory Group has been established to oversee the financial and legal requirements, a Guarantee Committee has been established to prepare for applications, a Marketing Committee is promoting the returnable contribution option, and a contract has been developed for returnable contribu-

tions. Part of the development process involves exploring options for meeting the Fund's administrative costs through participation with a community foundation. Assistance has been received from VanCity Community Foundation and CCEC Credit Union. The first guarantee for \$5,000 was made in December 1991 to Press Gang Printers, a women's business, to enable them to obtain a loan to buy a new press.

Financial commitments, for development of the Fund, totalling \$77,900 have been received from a number of agencies including the Co-operative Secretariat, Secretary of State Women's Program, VanCity Community Foundation, Federal Business Development Bank, The Co-operators, the Legal Services Society of B.C. and the B.C. Ministry of Development, Trade and Small Business.

The Guarantee Committee is presently considering the need for ongoing advice and consultation that some of their applicants will have. The Marketing Committee is also obtaining commitments for more returnable contributions. WomenFutures is documenting the development process so that the model can be adapted by women in communities across the country.

WomenFutures, Community Economic  
Development Society  
217 - 1956 West Broadway  
Vancouver, BC V6J 1Z2  
Tel.: (604) 737-1338

**Contact Persons:** Melanie Conn or  
Lucy Alderson

## Loan Guarantee Program, Women's World Finance/Cape Breton Association— Nova Scotia

### Summary/Sommaire

**Description:** Loan Guarantee Program for women-owned and controlled businesses

**Objective:** To advance and promote entrepreneurship by women, particularly those women who have not generally had access to the services of established financial institutions

**Impact:** As of March 1992, five loans were guaranteed and 13 business start-ups employing 21 people had been assisted

**Cost:** Start-up and operating cost not available. Loan Guarantee Fund totalled \$14,000 in October 1991, with a lending power of \$56,000

**Description:** Programme de garanties d'emprunt pour les entreprises appartenant à des femmes et contrôlées par elles

**Objectif:** Favoriser l'esprit d'entreprise parmi les femmes, en particulier celles qui n'ont pas généralement pu bénéficier des services d'établissements financiers

**Impact:** En mars 1992, cinq emprunts avaient été garantis, et l'on avait aidé 13 entreprises (21 employés en tout) à démarrer.

**Coût:** Frais de démarrage et de fonctionnement inconnus; en octobre 1991, la caisse contenait 14 000 \$, mais son pouvoir de prêter atteignait 56 000 \$

Women's World Banking, a global, not-for-profit financial institution, was founded in 1979 to advance and promote the full economic participation of women. Women's World Banking presently operates fifty affiliates in forty countries on six continents.

Founded in 1988, Women's World Finance/Cape Breton Association (wwf/CBA), a registered charity, is the first and only affiliate of Women's World Banking in Canada. wwf/CBA provides a loan guarantee mechanism to generate financing for small-scale enterprises. *The funds are actually loaned by a commercial bank, in order to assist women in establishing their own credit ratings.* The Royal Bank of Canada is the financial institution which makes the loans throughout Cape Breton. For each loan

sponsored by wwf/CBA, Women's World Banking guarantees 50%, wwf/CBA guarantees 25%, and the remaining 25% risk is borne by the bank.

Loan Guarantee Fund contributors were Enterprise Cape Breton Corporation, the University College of Cape Breton, Venture Concepts and an anonymous donor. Start-up support was received from Enterprise Cape Breton Corporation and Employment and Immigration Canada. Present operating support comes from Employment and Immigration Canada. Project funding has been received through Industry, Science and Technology Canada.

To date, wwf/CBA has guaranteed five loans and assisted in the start-up of 13 businesses, resulting in the employment of

21 people. The loan guarantee fund now totals \$14,000 which means a lending power of \$56,000.

In order to be supported by WWF/CBA:

- the business, in general, shall be women-owned and controlled
- the business owner has, at minimum, a 10% equity position in the venture
- the business owner accepts management assistance from WWF/CBA, unless she has demonstrated adequate management expertise and she accepts monitoring of financial and management records as required by the loan committee
- the business owner does not generally have access to the services of established financial institutions

A primary requirement for the loan guarantee program is a business plan. If one has not already been prepared, or if assistance is required in preparing one, applicants are directed to training programs. Training allows participants to determine their suitability for self-employment, examine the feasibility of their business idea, research

and prepare their business plan, and build a network of community resource people and advisors.

Networking, a priority of WWF/CBA, has been realized through 16 workshops, with 200 women attending. Meetings were also held with women around the island who are interested in being satellite contacts, thereby bringing WWF/CBA to women who are geographically distant from the office.

Two annual conferences on the theme of women entrepreneurs have also been held, where 220 women learned more about business and WWF/CBA and networked. In total, more than 550 women have benefitted from participation in WWF/CBA's conferences, workshops, networking and one-on-one counselling.

Women's World Finance/  
Cape Breton Association  
P.O. Box 1142  
54 Prince Street  
Sydney, NS B1P 6J7

Tel.: (902) 562-1772 Fax: (902) 539-7487

**Contact Person:** Ms. M. Adele MacDonald,  
Executive Director



## **Women Entrepreneurs Program, Department of Economic Development — Nova Scotia**

### **Summary/Sommaire**

**Description:** A capital grant program for new business start-ups

**Objective:** To inspire and promote continued growth in the small business sector and to contribute to permanent job creation in Nova Scotia

**Impact:** In the year ended March 31, 1991, 250 businesses were assisted with grants and 378 new jobs were created

**Cost:** In the year ended March 31, 1991, the grants totalled \$616,005 which is less than \$2,000 per job created

**Description:** Programme de subventions d'immobilisations pour les nouvelles entreprises

**Objectif:** Favoriser la croissance du secteur de la petite entreprise et contribuer à la création d'emplois permanents en Nouvelle-Écosse

**Impact:** Au cours de l'exercice terminé le 31 mars 1991, ce programme a subventionné 250 entreprises et créé 378 emplois

**Coût:** Les subventions de ce même exercice ont atteint 616 005 \$; chaque emploi créé a donc coûté moins de 2 000 \$.

The primary objective of the Department of Economic Development is to inspire and promote continued growth in the small business sector and to contribute to permanent job creation in Nova Scotia. Financial assistance, counselling and employment opportunities are available through their Small Business Service Centres and divisions.

Regional offices are located in Dartmouth, Sydney, Port Hawkesbury, Truro, Amherst, New Glasgow, Yarmouth, Bridgewater, and Kentville. These offices are staffed by Business Development officers who deliver and process program applications for all of the programs operating within their region.

The Women Entrepreneurs Program is a capital grant program for land, buildings and equipment required for new business start-

ups in Nova Scotia (excluding metro Halifax/Dartmouth). The maximum project size is \$30,000 and the grant can be up to 50% of the project, with a maximum grant limit of \$3,500.

For the year ended March 31, 1991, 250 new business start-ups were assisted with grants totalling \$616,005. As a result, 378 new jobs were created at a cost of less than \$2,000 per job.

Department of Economic Development  
World Trade and Convention Centre  
Suite 700, 1800 Argyle Street  
Halifax, NS B3J 2R7

Tel.: (902) 424-6810 Fax: (902) 424-0505

**Contact Person:** Bob Hanna, Director of Small Business Service Centres

## Women's Business Development Program, Department of Economic Development — Nova Scotia

### Summary/Sommaire

**Description:** A grant program to assist with the costs of market research, out-of-province trade show participation, management or technology transfer visits and financial/bookkeeping courses

**Objective:** To inspire and promote continued growth in the small business sector and to contribute to permanent job creation in Nova Scotia

**Impact:** In the year ended March 31, 1991, 119 women business owners were assisted

**Cost:** In the year ended March 31, 1991, the total cost of assistance was \$47,646

**Description:** Programme de subventions qui aident à payer le coût d'études de marché, de la participation à des salons commerciaux à l'extérieur de la province, de visites axées sur un transfert de technologie et de cours de finances ou de comptabilité

**Objectif:** Favoriser la croissance du secteur de la petite entreprise et contribuer à la création d'emplois permanents en Nouvelle-Écosse

**Impact:** 119 femmes propriétaires d'entreprises ont été aidées pendant l'exercice terminé le 31 mars 1991

**Coût:** Total pour cet exercice: 47 646 \$.

The primary objective of the Department of Economic Development is to inspire and promote continued growth in the small business sector and to contribute to permanent job creation in Nova Scotia. Financial assistance, counselling and employment opportunities are available through their Small Business Service Centres and divisions.

Regional offices are located in Dartmouth, Sydney, Port Hawkesbury, Truro, Amherst, New Glasgow, Yarmouth, Bridgewater, and Kentville. These offices are staffed by Business Development officers who deliver and process program applications for all of the programs operating within their region.

The Women's Business Development Program is a grant program to assist with

the costs of market research, out-of-province trade show participation, management or technology transfer visits and financial/bookkeeping courses. The grant can be up to 50% of project cost, to a maximum of \$750. The cost of child care while attending the show/course/etc. is an eligible expense.

For the year ended March 31, 1991, this program assisted 119 women business owners at a cost of \$47,646.

Department of Small Business Development  
World Trade and Convention Centre  
Suite 700, 1800 Argyle Street  
Halifax, NS B3J 2R7  
Tel.: (902) 424-6810 Fax: (902) 424-0505

**Contact Person:** Bob Hanna, Director of Small Business Service Centres

## 5 MENTORING/NETWORKING

### Association of Atlantic Women Business Owners — Atlantic Canada

#### Summary/Sommaire

**Description:** Women entrepreneurs who are members of the Association of Women Business Owners will be members of chapters, each of which will conduct at least eight meetings a year

**Objective:** To address the needs and concerns of women business owners through sharing information, and supporting and encouraging each other

**Impact:** Ten chapters will be developed in Nova Scotia and New Brunswick

**Cost:** Cost to establish each chapter is estimated at \$6,000

**Description:** Les membres de l'Association feront partie de sections locales qui organiseront chacune au moins huit réunions par année

**Objectif:** Voir aux besoins et aux préoccupations de femmes entrepreneurs en échangeant des renseignements et en se soutenant et s'encourageant mutuellement

**Impact:** Dix sections locales seront créées au Nouveau-Brunswick et en Nouvelle-Écosse

**Coût:** Coût estimatif de la mise sur pied de chaque section locale: 6 000 \$

The Association of Atlantic Women Business Owners (AAWBO) was formed in 1985 to address the needs and concerns of women business owners. It is a resource group of women business owners committed to sharing information, to supporting and encouraging each other. The Association's mandate is to foster networking in order to raise the profile of women business owners and become a voice for them. This will empower women business owners to maximize their entrepreneurial potential and contribute to the economy of the Atlantic region.

In 1991, AAWBO targeted ten areas in N.S. and N.B. to develop chapters. Each chapter has a regional coordinator and will conduct at least eight meetings a year including dinner meetings with guest speakers, work-

shops/seminars and social meetings. After the chapters are established, they should be mainly self-supporting. The development cost is estimated at \$6,000 per chapter. Present membership is 100. Chapter development is facilitated through the quarterly newsletter. Plans for 1992 include expansion into Prince Edward Island and Newfoundland.

Association of Atlantic  
Women Business Owners  
1819 Granville Street, Suite 304  
Halifax, NS B3J 1X8  
Tel.: (902) 422-2828 Fax: (902) 422-9711  
or Toll Free 1-800-565-7070

**Contact Person:** Barbara Feeney, Executive Director

## Quebec Businesswomen's Association — Quebec

### Summary/Sommaire

**Description:** Members of the Quebec Businesswomen's Association are organized geographically into chapters and "management cells"

**Objective:** To protect and promote the personal, economic, professional and collective interests of women in business and the professions through providing them with networking opportunities

**Impact:** 25 chapters and numerous cells. Each cell provides a mini-network for its members. Chapters organize promotional breakfasts, business luncheons and mini-conferences while members of cells meet monthly to exchange views

**Cost:** Not available

**Description:** L'Association est divisée en sections locales qui sont organisées en «cellules de gestion»

**Objectif:** Protéger et faire avancer les intérêts personnels, financiers, professionnels et collectifs des femmes qui sont entrepreneures ou qui font carrière dans une profession, en leur donnant des occasions de maillage

**Impact:** 25 sections locales et de nombreuses cellules dont chacune constitue un miniréseau pour ses membres; les sections organisent des petits déjeuners promotionnels, des déjeuners d'affaires et des miniconférences, tandis que les membres des cellules se rencontrent chaque mois pour échanger des idées

**Coût:** Inconnu

The Quebec Businesswomen's Association (QBA) is an association whose goal is to protect and promote the personal, economic, professional and collective interests of women in all fields of business and the professions. It protects the interests of its members and keeps them informed on current matters concerning their collective advancement and the importance of the role women play within Quebec society. Of the 4,000 active members throughout Quebec, approximately one-third are self-employed.

The QBA is a non-partisan, privately owned corporation that is supported financially by membership fees and private sponsors.

Members are organized geographically into 25 chapters and within chapters into "management cells." The cells consist of 12 to 15 members not directly in competition with each other. These members represent a cross-section of membership with approximately 1/3 from large companies, 1/3 entrepreneurs and 1/3 professional women. Thus, the cell provides a mini network for its members. Chapters organize promotional breakfasts, business luncheons and mini-conferences while cell members meet monthly to exchange views as businesswomen.

The QBA has two business centres in Montreal where their members can access temporary office space, meeting rooms, fax

services, etc. One of the cells is providing free advice for members who want to start a new business and will direct prospective entrepreneurs to professionals in different geographical areas who offer special rates for QBA members. In addition, QBA has a career and business PROFIL program available for its members. The PROFIL allows a member to fill out a curriculum vitae form for herself and for her business and these forms are then available to the media.

A two-day seminar, "L'Expansion, visez juste," on financing small business expansion has been offered by the Fondation de

l'Entrepreneurship, the Federal Business Development Bank and Industry, Science and Technology Canada to approximately 60 of the members of the QBA. It will be available in book form in the near future. The QBA also offers training sessions on public speaking and several hundred of its members have participated in these sessions.

Quebec Businesswomen's Association  
3702 Saint-Denis Street  
Montreal, QC H2X 3L7

Tel.: (514) 845-4281 Fax: (514) 845-3365

**Contact Person:** Lise Cardinal, Business Development Agent

## STEP-UP Program for Women — Ontario

### Summary/Sommaire

**Description:** Business expansion training program sponsored by the Federal Business Development Bank and the Ontario Ministry of Industry, Trade and Technology

**Objective:** To provide the skills women need to expand their enterprises

**Impact:** Pilot program from April 1991 to April 1992, with 25 proteges and 25 mentors

**Cost:** \$200 per participant for the pilot project; expected to increase for subsequent programs

**Description:** Programme de formation en affaires coparrainé par la Banque fédérale de développement et le ministère de l'Industrie, du Commerce et de la Technologie de l'Ontario

**Objectif:** Aider les femmes à acquérir les compétences nécessaires à l'expansion de leurs entreprises

**Impact:** Programme pilote allant d'avril 1991 à avril 1992; 25 mentors et 25 protégées

**Coût:** 200 \$ par participante pour le projet pilote, mais les frais devraient augmenter à l'avenir

The purpose of the Federal Business Development Bank (FBDB) is to promote the development and expansion of small and medium sized businesses in Canada. It offers loans and loan guarantees, management services and venture capital.

FBDB has a number of initiatives targeted at existing and potential women business owners.

The STEP UP Program is a pilot joint initiative of the FBDB with the Ontario Ministry of Industry, Trade and Technology (MITT). Both FBDB and MITT recognized that women needed skills in how to expand their enterprises and that such expansion would increase their contribution to the economy.

STEP UP is a Business Expansion Training Program for Women Entrepreneurs. It is targeted at female entrepreneurs who have been in business two years or more and who

have annual sales of \$200,000 or more. The program is one year in length during which participants attend eight, three-hour workshops on such topics as financing, marketing, human resources, advertising and promotion. All of these workshops are presented in the context of business expansion and are delivered by professional trainers. As well, each participant is paired with a mentor — a woman who has owned and operated her business for at least five years and who has annual sales of \$1 million or more. Each mentor meets with her protegee for two hours each month over the course of the year. Mentors assist protegees with various aspects of their expansion plan and attend monthly workshops. In addition, selected mentors speak at the workshops.

The cost of the pilot project, which started in April 1991 and will conclude in April 1992,

is \$200 per participant. There are 25 proteges and 25 mentors involved in the program. Response has been overwhelming with over 200 women inquiring about the program. A second STEP UP program will begin in Toronto in April 1992.

Federal Business Development Bank  
777 Bay Street, 29th floor  
Toronto, ON M5G 2C8  
Tel.: (416) 973-0048 Fax: (416) 973-0032

**Contact Person:** Deborah Rolls

or

Ministry of Industry, Trade and Technology  
Hearst Block  
900 Bay Street, 7th floor  
Toronto, ON M7A 2E1  
Tel.: (416) 325-6536 Fax: (416) 325-6538

**Contact Person:** Lynne Allen

or

Federal Business Development Bank  
800 Victoria Square  
P.O. Box 335  
Montreal, QC H4Z 1L4  
Tel.: (514) 283-4139 Fax: (514) 283-9718

**Contact Person:** Carol Tennessy, Director,  
Special Projects

## Women's Network of Entrepreneurial Training (WNET) — United States

### Summary/Sommaire

**Description:** Mentoring program

**Objective:** To increase the chances for success of women entrepreneurs at the expansion phase of their business

**Impact:** As of February 1992, there are over 500 matched pairs of mentors/protégées throughout the United States as well as in Puerto Rico and the District of Columbia

**Cost:** No incremental cost as the program is administered through 125 Small Business Administration offices throughout the United States. Mentors volunteer their time and receive no reimbursement for expenses.

**Description:** Programme de mentorat

**Objectif:** Accroître les chances de succès des femmes récemment devenues entrepreneures

**Impact:** En février 1992, on comptait au-delà de 500 paires de mentors et protégées aux É.-U. (district de Columbia et Porto-Rico compris)

**Coût:** Aucun coût total n'est disponible puisque le programme est administré par 125 bureaux de la Small Business Administration du gouvernement fédéral des É.-U. Les mentors offrent leurs services sans frais et on ne leur rembourse pas leurs dépenses

The Small Business Administration in the United States is responsible for assistance to entrepreneurs who are in business or intend to start a business. The Office of Women Business Ownership is an agency of the Small Business Administration created to develop programs for women entrepreneurs. It is committed to bringing women into the mainstream of economic development.

The purpose of the Women's Network of Entrepreneurial Training (WNET) is to match successful women entrepreneurs (mentors) with women business owners whose companies are ready to grow (protégées). Meeting an average of four hours a month for one year, the mentor serves as a role model and offers technical assistance.

The program started as a pilot program in California in 1988. Today it has over 500 matched pairs of women entrepreneurs

across the country. The program is coordinated by Women's Business Ownership representatives in the 125 Small Business Administration (SBA) offices throughout the United States, including Alaska and Hawaii.

The mentors provide a wealth of expert knowledge about when to take risks, experiment, diversify, expand or conserve that is hard to quantify but easy to see in the tangible results of an increased bottom line.

Office of Women's Business Ownership  
U.S. Small Business Administration  
6th Floor

409 Third Street S. W.

Washington, DC 20416

Tel.: (202) 205-6673 Fax: (202) 205-7064

**Contact Persons:** Lindsey Johnson, Director, Office of Women's Business Ownership; Natalie Birk, National WNET Co-ordinator



## 6 RESEARCH ON WOMEN ENTREPRENEURS

### Centre for Women in Business — Nova Scotia

#### Summary/Sommaire

**Description:** Research Support Services

**Objective:** To encourage, sponsor and disseminate research on women entrepreneurs

**Impact:** The Centre is in the start-up stage; however, two research projects have been undertaken to date

**Cost:** The cost of the Centre is estimated to be slightly less than one million dollars over five years; a portion of this will be earmarked for research initiatives

**Description:** Services de soutien à la recherche

**Objectif:** Favoriser la recherche sur les entrepreneures; commander des travaux de ce genre et diffuser les résultats

**Impact:** Le Centre en est à ses débuts, mais il a déjà entrepris deux projets de recherche

**Coût:** Coût estimatif légèrement inférieur à un million de dollars sur cinq ans; une partie de ce montant sera réservée aux recherches

The Centre for Women in Business was established in August 1991 to meet the needs of women in Atlantic Canada who presently have a small business or are considering an entrepreneurial venture.

The five objectives of the Centre are information referral and coordination services (advice and information clearing house), business education, networking and support services, promotion and public relations services and research support services.

The Centre for Women in Business has been funded by the Atlantic Canada Opportunities Agency and Mount Saint Vincent University.

The Centre will encourage the promotion of women entrepreneurs and sponsor research and the dissemination of research results. Two research projects, *The Growth of Self-Employed Women in Canada* and

*Demographic Shifts and Best Practices in Economic Support Programs for Women Entrepreneurs* have been completed to date. Both research projects were funded by the Entrepreneurship and Small Business Office of Industry, Science and Technology Canada and the Atlantic Canada Opportunities Agency. It is anticipated that future research projects will be individually funded.

The Centre is presently in the start-up stage. It is estimated that the cost to operate the Centre will be slightly less than one million dollars over five years.

Centre for Women in Business  
Mount Saint Vincent University  
Halifax, NS B3M 2J6  
Tel.: (902) 443-4450 Fax: (902) 445-3960

**Contact Person:** June Saunders, Executive Director

## 7 RESOURCE MATERIAL DEVELOPMENT

### Women Inventors Project — Ontario

#### Summary/Sommaire

**Description:** Development of books, publications and videos on women inventors

**Objective:** To increase the number of successful women inventors and entrepreneurs in Canada

**Impact:** As of October 1991, seven books and publications and three videos have been produced. Plans are underway for the development, testing and dissemination through national voluntary agencies of an Innovation Kit, Training Materials for leaders, a portable poster display and pilot mentorship program

**Cost:** \$715,030 from 1986 to 1993

**Description:** Préparation de livres, d'autres publications et de bandes vidéo sur les inventrices

**Objectif:** Accroître le nombre de femmes qui réussissent comme inventrices ou entrepreneures au Canada

**Impact:** En octobre 1991, sept livres et autres publications et trois vidéos avaient été réalisés. On prépare actuellement l'élaboration, l'essai et la diffusion, par des organismes bénévoles canadiens, d'une trousse Innovation, de documents de formation pour dirigeants, d'un kiosque à affiches démontable et d'un programme pilote de mentors

**Coût:** 715 030 \$ de 1986 à 1993

The Women Inventors Project was founded in 1986 to provide education, advice and encouragement to innovative women of all ages. It also encourages girls and women to pursue careers in science and technology and celebrates their achievements. In 1987, in recognition of its accomplishments, the Women Inventors Project received a gold medal from the United Nations' World Intellectual Property Organization.

The Women Inventors Project has core funding from Science Culture Canada and project funding from the Innovations Program of Employment and Immigration Canada, with additional financial assistance from the Entrepreneurship and Small Business Office of Industry, Science and Technology Can-

ada, the Ontario Women's Directorate, and the British Columbia Ministry of Economic Development. It has also received financial support from a number of private corporations and individual inventors. In addition, it has been designated by Revenue Canada as a charitable organization.

The Women Inventors Project has carefully selected a volunteer Advisory Council of 14 women and men with diverse backgrounds. Due to the variety of expertise and technical backgrounds which these members bring to the Advisory Council, a significant number of initiatives have been possible over the last five years. For example, many of its publications have been team written by members of the Advisory Council.

A variety of educational materials are available from the Women Inventors Project. There are presently seven books and publications and three videos available for purchase. These are described in the Resource Materials for Women Entrepreneurs section of this report.

These publications have been very successful. For example, 2,500 copies of *The Book for Women who Invent or Want To* have been sold. The publications are not all targeted to women inventors. The Women Inventors Project has also produced resource material for the public school and university market. Their handbook, *Daughters of Invention: An Invention Workshop for Girls—Handbook for Planners*, has sold 400 copies to date.

In 1991, their video, *What If? Women Inventors and Entrepreneurs*, received an award at the 1991 International Industrial Film and Video Festival in Chicago, which had 1500 entries from 31 countries. This film cost \$25,000 to produce and in less than one year was shown to audiences of over 5,000 by project staff. In addition, 70 copies have been sold to organizations in Canada.

Material to be developed, tested and disseminated over the next two years include an Innovation Kit, Training Materials for Leaders, a portable poster display and a pilot mentorship program. As this user-friendly material and related training will be delivered

through national voluntary agencies such as the Girl Guides of Canada, the YMCA of Canada, the 4-H Clubs and the Canadian Federation of University Women, it is estimated that many inventors and potential inventors will be reached.

Funding for the development of these resource materials has been provided by the Innovations Program, Employment and Immigration Canada. In 1986-88, Innovations funded research on women entrepreneurs, the development of a book, as well as the development of workshop materials, at a total cost of \$240,830. In 1989-91, \$240,000 was provided for the development of a multimedia training kit and video that was used to train program deliverers from eight organizations. In Phase 3, from 1991-93, Innovations will provide \$234,200 to the Women Inventors Project to work in partnership with national voluntary organizations to develop training and user-friendly material on innovation, technology and entrepreneurship for girls and women.

Women Inventors Project  
1 Greenboro Drive  
Suite 302

Etobicoke, ON M9W 1C8  
Tel.: (416) 243-0668 Fax: (416) 243-0688

**Contact Persons:** Susan Best or Chips Klein, Project Co-Directors

## 8 ENTREPRENEURIAL TRAINING

### Centre for Women in Business — Nova Scotia

#### Summary/Sommaire

**Description:** Training via seminars, workshops, courses, distance education programs (re. start-up, managing and expanding small businesses)

**Objective:** To assist women owned small businesses

**Impact:** The Centre is in the start-up stage

**Cost:** The cost is estimated to be slightly less than one million dollars over five years; a portion of this will be allocated to entrepreneurial training support

**Description:** Formation (colloques, ateliers, cours et formation à distance) sur le lancement, la gestion et l'expansion de petites entreprises

**Objectif:** Aider les petites entreprises qui appartiennent à des femmes

**Impact:** Le Centre en est à ses débuts

**Coût:** Coût estimatif légèrement inférieur à un million de dollars sur cinq ans; une partie de ce montant sera consacrée à des recherches

The Centre for Women in Business was established in August 1991 to meet the needs of women in Atlantic Canada who presently have a small business or are considering an entrepreneurial venture. The five objectives of the Centre are information referral and coordination services (advice and information clearing house), business education, networking and support services, promotion and public relations services and research support services.

The Centre for Women in Business is funded by the Atlantic Canada Opportunities Agency and Mount Saint Vincent University.

The Centre provides training via seminars, workshops, courses, distance education programs to develop the skills necessary for women to start-up, manage and expand successful business ventures. The Centre is presently in the start-up stage. It is estimated that the cost to operate the Centre will be slightly less than one million dollars over five years.

Centre for Women in Business  
Mount Saint Vincent University  
Halifax, NS B3M 2J6

Tel.: (902) 443-4450 Fax: (902) 445-3960

**Contact Person:** June Saunders, Executive Director

## **Community Business Initiatives for Women Entrepreneurs — New Brunswick, Alberta and Nova Scotia**

### **Summary/Sommaire**

**Description:** Training and counselling program for women small business owners

**Objective:** To promote the development and expansion of women-owned businesses in Canada

**Impact:** In the last two years, there were four Community Business Initiatives for Women Entrepreneurs in New Brunswick, two in Alberta and one in Nova Scotia

**Cost:** Cost per participant ranges from \$2,250 to \$2,800 with direct funding to participants provided by CEIC

**Description:** Programme d'orientation et de formation pour les femmes qui possèdent une petite entreprise

**Objectif:** Favoriser l'établissement et l'expansion des entreprises canadiennes qui appartiennent à des femmes

**Impact:** Depuis deux ans, il y a eu quatre initiatives de ce genre, soit une au Nouveau-Brunswick, une en Nouvelle-Écosse et deux en Alberta

**Coût:** 2 250 \$ à 2 800 \$ par participante; financement direct de la CEIC

The purpose of the Federal Business Development Bank (FBDB) is to promote the development and expansion of small and medium sized businesses in Canada. It offers loans and loan guarantees, management services and venture capital.

FBDB has a number of initiatives targeted at existing and potential women business owners.

Community Business Initiatives (CBI) are programs which combine training and counselling for small business owners/managers. It is a one year program during which 40 hours of workshops and 40 hours of counselling are provided. CBIs are community based initiatives that offer non-traditional training to entrepreneurs, develop the skills of small business owners and promote small business expansion.

In New Brunswick, Community Business Initiatives (CBI) focusing on entrepreneurial

training for women in business were offered in 1991 in four locations — Moncton, Fredericton, the Acadian Peninsula and Saint John. These were sponsored by the N.B. Advisory Council on the Status of Women through their Office for Promotion of Women in Business and presented by the Federal Business Development Bank. The objectives are to improve the skills of women business owners and increase the average size of businesses owned by women. Direct funding to participants has been provided by CEIC, under their Canadian Job Strategy, Skills Investment Program. In addition, the Atlantic Canada Opportunities Agency has been a funding partner with CEIC for the CBI in Saint John.

There were two CBIs in Calgary in the last two years. Each one was composed of 27 women. Direct funding to participants was provided by CEIC.

There was also a CBI for women entrepreneurs in the Sydney area of Cape Breton in 1991.

A local advisory committee, made up of 10 to 12 professional women, was recruited for each CBI. This advisory committee assisted FBDB in selecting an appropriate advisor and identifying 30 to 35 potential women participants in the program. Then the advisory committee, the CBI advisor and the participants identify their needs and determine appropriate curriculum. The CBI advisor then engages appropriate workshop leaders. Each month participants attend a four hour group workshop and then have a half-day counselling session with the CBI advisor to review the workshop ideas/concepts and discuss ways to implement practices in their individual businesses.

To be a participant, the woman must have a business up and running; however, there are no size requirements for the business. The businesses in the program are non competing.

Although the impact of the CBIs for women has not yet been evaluated, an early assessment of the program impact, on a sample of 10 of the 50 CBIs operated between 1987 and 1989, was conducted in 1989. The responses from participants in the sample were compared to independent statistics on business failure, and employment levels. Both participants' responses and independent statistics indicated that the rate of business closure was much less and that the employment level increase was greater for CBI participant firms. In addition, participants believed that their involvement in the program resulted in improved operating results immediately or would do so within two years. An increase in business contacts was also reported by approximately three-quarters of the participants.

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Montreal, QC H4Z 1L4  
Tel.: (514) 283-4139 Fax: (514) 283-9718

**Contact Person:** Carol Tennessy, Director,  
Special Projects

## Creating Enterprise for Women, Advanced Management Centre — Nova Scotia

### Summary/Sommaire

**Description:** An entrepreneurial development program for re-entry women who want to start their own business

**Objective:** To provide the knowledge, skills and self-confidence to start and maintain a successful business enterprise

**Impact:** Training provided to approximately 60 women over the last three years. The 1990 program produced 14 graduates; 11 immediate business starts and one anticipated business start

**Cost:** Average cost (training cost and women's allowance) of \$10,000 per woman

**Description:** Programme de développement de l'entrepreneuriat destiné aux femmes qui, revenant sur le marché du travail, veulent lancer leur propre entreprise

**Objectif:** Communiquer les connaissances, les capacités et la confiance nécessaires pour lancer et préserver une entreprise

**Impact:** Environ 60 femmes formées depuis trois ans. Le programme de 1990 a donné 14 finissantes dont 11 ont lancé leur entreprise sans attendre, une autre ne l'ayant pas encore fait

**Coût:** Coût individuel moyen de la formation (allocation individuelle comprise): 10 000 \$

The Advanced Management Centre is dedicated to on-going executive education. They offer a wide variety of programs and services.

Creating Enterprise for Women is an entrepreneurial development program for re-entry women who want to start their own small businesses. It is sponsored by Employment and Immigration Canada and has been in operation for three years.

The objectives of the program are to provide the knowledge, skills and self-confidence to start and maintain a successful business enterprise, to facilitate the participant's development of her business plan and improve her decision making, business management, market research, entrepreneurial

and life-management skills, and to provide a "shadow management" experience through on-site placements. The program emphasizes reality and tries to prevent an artificial environment.

The training module is designed as a twenty-eight week full-time program with twenty weeks of training and eight weeks of on-site "shadow management" experience with a Training Place Host. Presently, the on-site component may be conducted at a participant's own business.

The 1990 program began with 150 applications for 18 seats. Of the 18 participants who began the program, 14 graduated and 12 of the 14 are employed. Of the 14 graduates, 11 have started businesses and one

plans to do so in the near future. The cost of the training program (training costs and the women's allowance) averages \$10,000 per woman.

As evidence of the continued demand for the program, 200 women applied for the 25 spots for the 1991 program. Program organizers have also noticed a demand for this type of program among rural women.

Advanced Management Centre  
Henson College, Dalhousie University  
6100 University Avenue  
Halifax, NS B3H 3J5

Tel.: (902) 494-3661 Fax: (902) 494-3662

**Contact Person:** Marlene Sampson, Program Director



## Inventors' Workshop, Women Inventors Project — Ontario

### Summary/Sommaire

**Description:** Workshops for women inventors, potential inventors, teachers and students

**Objective:** To increase the number of successful women inventors and entrepreneurs in Canada

**Impact:** Over the last three years, the project conducted 11 workshops attended by a total of 500 women inventors. The project receives 1,200 inquiries a year

**Cost:** \$150,000 of funding was received from 1988 to 1991 for core activities which include workshops

**Description:** Ateliers pour inventrices, inventrices en puissance, enseignantes et étudiantes

**Objectif:** Accroître le nombre d'inventrices et entrepreneures qui réussissent au Canada

**Impact:** Depuis trois ans, on a organisé 11 ateliers auxquels ont assisté 500 inventrices. Environ 1200 demandes de renseignements chaque année

**Coût:** 150 000\$ reçus, de 1988 à 1991, pour des activités de base comprenant les ateliers

The Women Inventors Project was founded in 1986 to provide education, advice and encouragement to innovative women of all ages. It also encourages girls and women to pursue careers in science and technology and celebrates their achievements. In 1987, in recognition of its accomplishments, the Women Inventors Project received a gold medal from the United Nations' World Intellectual Property Organization.

The Women Inventors Project has core funding from Science Culture Canada and project funding from the Innovations Program of Employment and Immigration Canada, with additional financial assistance from the Ontario Women's Directorate, and the British Columbia Ministry of Economic Development. It has also received financial support from a number of private corporations and individual inventors. In addition, it has been

designated by Revenue Canada as a charitable organization.

The Women Inventors Project has carefully selected a volunteer Advisory Council of 14 women and men with diverse backgrounds. Due to the variety of expertise and technical backgrounds which these members bring to the Advisory Council, a significant number of initiatives have been possible over the last five years. For example, many of its publications have been team written by members of the Advisory Council.

Core activities include public relations and a resource centre, workshops and local networks, and newsletters.

The objectives of the *public relations activities* are to increase public awareness of the achievements of Canadian women inventors, provide non-traditional role models for women and girls, and provide information

about inventing to the general public, inventors, teachers and the media. These activities include television, radio and newspaper interviews/articles, journal articles, talks, participation in panel discussions, conference planning, advisory groups etc. The Women Inventors Project also acts as a *resource centre* by supplying information, nationally and internationally, on women inventors and scientists, in response to many media, government and educators requests. The project has been recently twinned with and will provide assistance to, a group of women in the Philippines. The Women Inventors Project's initiatives have received a great deal of publicity as evidenced by the more than 1,200 inquiries received by the Project in the year ended July 31, 1991. It is estimated that through publicity on its various initiatives (including the travelling exhibit), the total audience reached will exceed 3.5 million. It is interesting to note that, on average, only 10 Canadian women per year receive a patent.

The objectives of the *workshops and support of local networks* are to provide basic information, advice and moral support to women inventors and potential inventors and to raise the profile of women inventors. The Women Inventors Project co-sponsors and conducts hands-on *workshops* in all parts of Canada for inventors, teachers and students. Their "Inventors' Workshop" covers topics such as patents, government programs, starting out, product design/graphics, marketing, finance, plastics/manufacturing, market research, prototypes, and licensing. It also includes one-on-one consultation periods with experts in the various areas.

Over the last three years the Women Inventors Project has conducted 11 workshops which were attended by a total of 500

women inventors. These workshops are often held in collaboration with other groups and the evaluations by workshop participants have been consistently positive. It is estimated that over 1,000 women inventors, potential inventors, teachers and professionals who work with inventors have been reached directly through these workshops as well as through talks/seminars given by representatives of the Women Inventors Project. These workshops have been conducted in all regions of Canada as well as in some locations in the United States.

The objectives of the newsletter, *Focus*, are to provide visibility and a professional image for the Women Inventors Project and to inform and motivate women inventors and potential inventors as well as those who counsel inventors.

The newsletter is sent to a mailing list of more than 2,500 women inventors, potential inventors, teachers and professionals who work with women inventors located throughout the country. The newsletters are partly funded by private sector companies/organizations as well as being supported by a subscription fee. Three or four issues of *Focus* have been issued in each of the last three years and the yearly evaluation by recipients of the newsletter has been highly favourable in each year.

These core activities have been funded by Science Culture Canada (\$60,000 in 1988-89, \$45,000 in 1989-90 and \$45,000 in 1990-91).

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Suite 302

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Tel.: (416) 243-0668 Fax: (416) 243-0688

**Contact Persons:** Susan Best or Chips Klein, Project Co-Directors

## **Pre-Venture Program for Women — Alberta**

### **Summary/Sommaire**

**Description:** Five-day program for women considering entrepreneurship sponsored by the Federal Business Development Bank

**Objective:** To promote the development and expansion of women owned businesses

**Impact:** 2 offered in Calgary last year, one of which was to native women and 10 more planned for 1992

**Cost:** \$500 per participant

**Description:** Programme de cinq jours parrainé par la Banque fédérale de développement et destiné aux femmes qui songent à se lancer en affaires

**Objectif:** Favoriser le lancement et l'expansion d'entreprises appartenant à des femmes

**Impact:** Le programme a été offert deux fois à Calgary l'an dernier, une fois aux femmes autochtones en particulier. Il devrait être offert à 10 reprises en 1992

**Coût:** 500 \$ par personne

FBDB has a number of initiatives targeted at existing and potential women business owners. The Pre-Venture Program for Women is a pilot program. The purpose of the Federal Business Development Bank (FBDB) is to promote the development and expansion of small and medium sized businesses in Canada. It offers loans and loan guarantees, management services and venture capital.

Two Pre-venture Programs for Women have been offered in the Calgary area in the last year. The Pre-Venture Program is a five day program for women considering entrepreneurship. Its purpose is to enable the women to determine if they really want to be owners of their own businesses.

The first program was offered to 16 native women in 1990 and the \$500 cost per participant was covered entirely by Employment and Immigration Canada. Following this, program size was limited to a maximum of 10 participants. The second program was offered to nine women in Calgary in 1991 and 80% of the participant's \$500 cost was funded by the Community Futures Office. Presently, 10 more are being planned for 1992 and most of these will be offered in rural areas.

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**Contact Person:** Carol Tennessy, Director,  
Special Projects

## Training and Counselling Program for Women Entrepreneurs — Alberta

### Summary/Sommaire

**Description:** Training and counselling program for women entrepreneurs, sponsored by the Federal Business Development Bank

**Objective:** To help small- and medium-sized business owners improve financial and management skills and business potential

**Impact:** 9 offered in Calgary to date, one of which was for Multicultural Women Entrepreneurs and more are planned in Calgary. One is planned for Charlottetown.

**Cost:** \$1,800 to \$2,500 per participant with direct funding to participants provided by CEIC

**Description:** Programme de formation et d'orientation parrainé par la Banque fédérale de développement et offert aux entrepreneures

**Objectif:** Aider les propriétaires de petites et moyennes entreprises à améliorer leurs compétences financières et gestionnelles et, par conséquent, leur avenir

**Impact:** Offert à neuf reprises à Calgary jusqu'à maintenant (une fois suivant une formule multiculturelle). D'autres sont prévus pour Calgary, et un pour Charlottetown

**Coût:** De 1 800 \$ à 2 500 \$ par personne, la CEIC finançant directement les participantes

The purpose of the Federal Business Development Bank (FBDB) is to promote the development and expansion of small and medium sized businesses in Canada. It offers loans and loan guarantees, management services and venture capital.

FBDB has a number of initiatives targeted at existing and potential women business owners.

The Training and Counselling Program (TAC) is a program which has grown out of the CBI initiative to help small and medium sized business owners improve their financial and management skills and business potential.

The program has been offered to women entrepreneurs in nine areas of Alberta. In 1991 a TAC was launched in Calgary for Multicultural Women Entrepreneurs.

A TAC is limited to 32 non-competing businesses. The owners attend two key workshops/seminars per month for six months. The topics are chosen with assistance from the program participants and reflect their specific information needs. In the Calgary TACs, each participant receives 92 hours of workshops and 16 hours counselling and advice throughout the program to help them apply the information to their particular business. The counselling is pro-

vided by female case counsellors. Direct funding to participants has been provided by CEIC.

Three of the nine TACs offered to date were of a shorter duration with 96 hours of training provided (90 hours in workshops and 6 hours of counselling).

Presently, the Calgary office is organizing additional TACs and plans are underway for a Charlottetown TAC for women entrepreneurs

which will be sponsored by the PEI Advisory Council on the Status of Women. This PEI program is supported by the Atlantic Canada Opportunities Agency.

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Montreal, QC H4Z 1L4

Tel.: (514) 283-4139 Fax: (514) 283-9718

**Contact Person:** Carol Tennessy, Director,  
Special Projects

## Training Program in International Trade — United States

### Summary/Sommaire

**Description:** Training program in international trade for women sponsored by the Office for Women's Business Ownership and the Office of International Trade of the U.S. Small Business Administration

**Objective:** To provide women-owned businesses with the tools to meet the challenges of exporting

**Impact:** Increase in the number of women entrepreneurs who become involved in exporting through conferences, seminars, Export Legal Assistance Network, Export Information System, the Matchmaker Trade Delegation Program, and the Export Revolving Line of Credit

**Cost:** None

**Description:** Programme de formation en commerce extérieur destiné aux femmes, parrainé par le Office for Women's Business Ownership et le Office of International Trade de la Small Business Administration du gouvernement américain

**Objectif:** Fournir aux entreprises qui appartiennent à des femmes des outils permettant de relever les défis de l'exportation

**Impact:** Augmentation du nombre d'entrepreneures qui se sont mises à exporter après avoir participé à des conférences, des colloques, au Export Legal Assistance Network, au Export Information System, au Matchmaker Trade Delegation Program et au Export Revolving Line of Credit

**Coût:** Aucun

The U.S. Small Business Administration is responsible for assistance to entrepreneurs who are in business or intend to start a business. The Office of Women's Business Ownership is an agency of the Small Business Administration created to develop programs for women entrepreneurs. It is committed to bringing women into the mainstream of economic development.

Training programs in international trade for women will prepare the foundation for long-term partnerships with neighbours in North and South America, the European Community, the Pacific Rim and elsewhere around the globe. The programs provide women-owned businesses with the tools to meet the challenges of exporting. Confer-

ences and seminars such as "Women Going International" which provide the "how-to's" and "where-to's" of exporting are sponsored. Topics include export financing, legal considerations and strategic marketing.

The Export Legal Assistance Network (ELAN) provides legal advice from experienced experts. Under an agreement with the Federal BAR Association, exporters with questions about international trade can receive free initial legal consultation with a trade attorney.

The Export Information System (XIS) is a marketing tool that can help to determine whether a product is exportable. This data bank of trade information produces two types of reports: product reports give information

on the top 15 import markets for a product and on the top 25 world markets for U.S. exporters; country reports give information on the top 20 products imported into a specific country and the top 10 U. S. products imported into a country.

The Matchmaker Trade Delegation Program is designed to match small businesses with prospective agents and distributors overseas. SBA sponsors the program with the U.S. Department of Commerce and provides up to \$750 of financial support for the first ten qualified small businesses to sign up for each event. Generally ten Matchmaker missions are scheduled each year, and each mission focuses on a specific industry or group of industries. All the appointments are screened in advance; thus, the trips give results in a few days that could otherwise take months of planning. Matchmakers also ensure that there is a market for the featured products in the country being visited.

The Export Revolving Line of Credit (ERLC) Program offers a credit line for up to 36 months. The SBA can guarantee up to 90% of a bank line of credit to a maximum of \$155,000. Loans must be used only to finance labour and materials for manufacturing or wholesaling for export, to develop foreign markets, or to finance foreign accounts receivable. For larger ERLC loans, the maximum guarantee is 85%.

Office of Women's Business Ownership  
U.S. Small Business Administration  
6th Floor  
409 Third Street S.W.  
Washington, DC 20416  
Tel.: (202) 205-6673 Fax: (202) 205-7064

**Contact Persons:** Lindsey Johnson, Director, Office of Women's Business Ownership;  
Aileen Kishaba, Director, International Trade

## 9 TRIBUTES TO WOMEN ENTREPRENEURS

### Atlantic Hall of Fame for Women Entrepreneurs, Association of Atlantic Women Business Owners — Atlantic Canada

#### Summary/Sommaire

**Description:** Hall of Fame for Women Entrepreneurs from Atlantic Canada

**Objective:** To recognize the contribution of women entrepreneurs to the economy of Atlantic Canada; to raise the profile of women business owners, and to establish role models and mentors for existing and potential entrepreneurs

**Impact:** In October 1991, the first five women entrepreneurs were inducted into the Hall of Fame

**Cost:** The cost for the 1991 induction is estimated at \$13,000

**Description:** Temple de la renommée des entrepreneures de la région de l'Atlantique

**Objectif:** Reconnaître les apports des entrepreneures au mieux-être des économies des provinces de l'Atlantique; sensibiliser le public à la contribution des femmes propriétaires d'entreprises, et créer des possibilités de mentorat pour les entrepreneures

**Impact:** Les cinq premières intronisations ont eu lieu en octobre 1991

**Coût:** Estimé à 13 000 \$ pour les intronisations de 1991

The Association of Atlantic Women Business Owners (AAWBO) was formed in 1985 to address the needs and concerns of women business owners. It is a resource group of women business owners committed to sharing information, to supporting and encouraging each other.

The Association's mandate is to foster networking in order to raise the profile of women business owners and become a voice for them. This will empower women business owners to maximize their entrepreneurial potential and contribute to the economy of the Atlantic Region.

AAWBO has established an Atlantic Hall of Fame for Women Entrepreneurs. The induction of five women, one from each Atlantic province (two in New Brunswick), occurred for the first time in October 1991 at the Atlantic convention, "Opportunities for Women

Entrepreneurs." The cost was estimated to be \$13,000. In total, 31 nominations were received. Media coverage of this event will raise the profile of women entrepreneurs.

The 1991 award was supported by the Entrepreneurship and Small Business Office of Industry, Science and Technology Canada under the Entrepreneurship Awareness Program. AAWBO is financially supported by the Atlantic Canada Opportunities Agency with other public and private sector partners.

Association of Atlantic  
Women Business Owners  
1819 Granville Street, Suite 304  
Halifax, NS B3J 1X8

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or Toll Free 1-800-565-7070

**Contact Person:** Barbara Feeney, Executive Director



## Women of Invention Travelling Exhibit, Women Inventors Project — Ontario

### Summary/Sommaire

**Description:** 500-square-foot travelling exhibit of women inventors

**Objective:** To increase the number of successful women inventors and entrepreneurs in Canada by championing women's achievements

**Impact:** By the end of 1994, this exhibit of women inventors will have been shown by the Museum in every province in Canada to an audience estimated at 500,000. A booklet has been produced profiling the women who were highlighted in the exhibit

**Cost:** Original exhibit was developed at a cost of \$26,000. The cost of revamping, expansion and translation completed by the National Museum of Science and Technology is not available

**Description:** Exposition itinérante de 500 pieds carrés sur les inventrices

**Objectif:** Claironner les réalisations de femmes qui ont réussi afin de faire augmenter le nombre d'inventrices et entrepreneures au Canada

**Impact:** À la fin de 1994, le Musée national des sciences et de la technologie aura présenté cette exposition d'un océan à l'autre, à plus de 500 000 personnes selon les estimations. On a aussi produit une brochure sur les femmes qui font l'objet de l'exposition

**Coût:** L'exposition originale a coûté 26 000 \$. On ignore le coût de sa réfection, de son expansion et de la traduction des textes, effectuées par le Musée

The Women Inventors Project was founded in 1986 to provide education, advice and encouragement to innovative women of all ages. It also encourages girls and women to pursue careers in science and technology and celebrates their achievements. In 1987, in recognition of its accomplishments, the Women Inventors Project received a gold medal from the United Nations' World Intellectual Property Organization.

The Women Inventors Project has core funding from Science Culture Canada and project funding from the Innovations Program of Employment and Immigration Canada, with additional financial assistance from the Ontario Women's Directorate, and the British Columbia Ministry of Economic Development. It has also received financial support from a number of private corporations and

individual inventors. In addition, it has been designated by Revenue Canada as a charitable organization.

The Women Inventors Project has carefully selected a volunteer Advisory Council of 14 women and men with diverse backgrounds. Due to the variety of expertise and technical backgrounds which these members bring to the Advisory Council, a significant number of initiatives have been possible over the last five years. For example, many of its publications have been team written by members of the Advisory Council.

*Women of Invention* is a 500-square-foot travelling exhibit of women inventors and their inventions. It was originally developed by the Women Inventors Project and had been very successful in terms of the number of requests for it and the audience and me-

dia response. The National Museum of Science and Technology revamped, expanded and translated the exhibit in 1991.

The exhibit then opened in Ottawa at the Rideau Centre in March 1991 and moved to the Canadian National Exhibition in Toronto in August. It has been booked by the National Museum of Science and Technology in every province, through to the end of 1994. The exhibit showcases almost 40 inventions by women including both well known products and products which have not yet been commercially developed.

The original exhibit was developed as a special project with a cost of \$26,000 funded by Science Culture Canada (\$12,000), Ontario Women's Directorate (\$10,000) and private donors (\$4,000). The National Museum of Science and Technology has assumed the responsibility for the costs of expanding and travelling the exhibit.

A booklet, *Inventing Women*, was developed from the exhibit material to improve the understanding and appreciation of inventors

and the process of inventing as well as to highlight the achievements of Canadian women in the "non-traditional" fields of invention, technology and science. It is a response to requests from teachers and other people who have viewed the exhibit. The booklet is a curricular supplement in business, science, technology and women studies as well as a book of interest to students from Grade 5 to university level, adults viewing the Inventing Women Exhibit, professionals who work with inventors and entrepreneurs, women's groups and adults in general.

It is estimated that 500 copies of the booklet will be sold and as most purchases will be by institutions and photocopying will be allowed, the actual audience size could reach 10,000.

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Tel.: (416) 243-0668 Fax: (416) 243-0688

**Contact Persons:** Susan Best or Chips Klein, Co-Project Directors

# 10 RESOURCE MATERIALS FOR WOMEN ENTREPRENEURS

## Books and Publications

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Women Inventors Project  
1 Greenboro Drive  
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Etobicoke, ON M9W 1C8  
Tel.: (416) 243-0668

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***The Book for Women Who Invent or Want To*** \$15.00

A Canadian manual covering all aspects of new product development. The emphasis is on group learning and the advice provided on organizing self-help support networks.

***Vous êtes inventrice ou voulez le devenir?*** \$25.00

Un guide canadien, ce livre traite de tous les aspects du développement d'un nouveau produit. Un élément unique de ce guide est l'emphase mise sur l'apprentissage en groupe et les conseils fournis afin d'organiser son propre réseau de soutien professionnel.

***Inventors Want to Know: A Reference Guide on Entrepreneurship and Innovation*** \$30.00

This reference guide provides easy-to-access information on every aspect of new product development. Each self-contained chapter has a "where to get help" section and most chapters include profiles of women inventors and entrepreneurs.

***Daughters of Invention: An Invention Workshop for Girls — Handbook for Planners*** \$10.00

A handbook containing detailed workshop plans and appendices on resources, inventing related activities, glossary of terms, profiles of real women inventors, invention cartoons, girls' learning styles.

***Inventing Women: Profiles of Women Inventors*** \$10.00

In response to many requests from teachers, this publication details over twenty case histories of successful Canadian and international woman inventors. It includes photographs, questions for discussion and a detailed list of additional reading materials along with informal, informative prose.

***Workshop on Women, Entrepreneurship and Innovation: Facilitator's Guide*** \$50.00

This guide provides instructions for an interactive and enjoyable four hour training session on diversity and cultural sensitivity which will help front-line staff to become aware of the values, struggles and achievements of women entrepreneurs and inventors; explores differing male and female communication styles; and develops strategies for marketing to and helping women entrepreneurs and inventors.

***Course Materials on Invention and Innovation for Schools*** \$30.00

Learning materials on inventing for use by school teachers.

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85 Water Street  
St. John's, NF A1C 1A5  
Tel.: (709) 754-5555

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Federal Business Development Bank  
800 Victoria Square  
P.O. Box 335  
Montreal, QC H4Z 1L4

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***Women Growing Into Business*     \$15.00**

A conference workbook highlighting four workshop topics of Self Assessment and Idea Generation, Researching an Idea, Marketing and Government Support Agencies/Programs for Business Development. This workbook is targeted specifically to the Newfoundland and Labrador market but can be used as a business planning guide for any location.

***Financing a Small Business:  
A Guide for Women Entrepreneurs***

A publication prepared by the Federal Business Development Bank designed to give women practical information on financing a business. Free copies available upon request at any FBDB branch.

## Videos

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Suite 302  
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Tel.: (416) 243-0668

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Women's Enterprise Bureau  
85 Water Street  
St. John's, NF A1C 1A5  
Tel.: (709) 754-5555

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**What If? \$149.95**

A 16-minute video produced in 1990 profiling seven successful Canadian women inventors and entrepreneurs. The interviews are shot on location in the work place. It is suitable as a training video for professionals who work with entrepreneurs and inventors, as an educational tool (grades 7-university) and as a way to motivate and inform women entrepreneurs and inventors. This video won an award at the 1991 international Industrial Film and Video Festival in Chicago, which had 1500 entries from 31 countries. It was produced with funding from the Entrepreneurship and Small Business Office of Industry, Science and Technology Canada.

**Women Inventors \$30.00**

A 16-minute video produced in 1988 featuring interviews with women inventors of all ages, a display of women's inventions, an examination of how new ideas are brought to market, a discussion of the barriers for women inventors, and strategies for change. It is suitable for students in grades 6 to 12.

**Inventing Women \$35.00**

A 27-minute video produced in 1988 featuring interviews with women inventors of all ages, a display of women's inventions, an examination of how new ideas are brought to market, a discussion of the barriers for women inventors, and strategies for change. It is suitable for adult audiences.

**Keynote Address at the  
"Women Growing Into Business"  
Conference \$30.00**

A video of the address in April, 1991 by the keynote speaker, Marina Mirabella, author of "Changing the Rules: The Women's Guide to Starting a Successful Business."

**Motivational Panel Discussion \$30.00**

A video of six women entrepreneurs, representing various sectors at different locations around the province of Newfoundland and Labrador and at various stages of business development, telling their stories.

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National Film Board  
Main Floor  
Terminal Plaza Building  
1222 Main Street  
Moncton, NB E1C 1H6  
Tel.: 1-800-561-7104  
Atlantic Canada toll free line

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Department of Commerce  
and Technology  
P.O. Box 6000  
Fredericton, NB E3B 5H1  
Tel.: 506-453-3648

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***Enterprising Women***

\$26.95 + taxes (purchase)  
or \$2.00 a day (rental)

A 27-minute film/cassette profiling six Nova Scotia women who own their own firms. It examines the issues involved in owning your own business.

***Non-Traditional Jobs  
for Women***

\$26.95 + taxes (purchase)  
or \$2.00 a day (rental)

A film/cassette containing three 10 minute profiles of women in non-traditional fields. One woman is a welder, one a railroader and the third has her own dry wall business.

***In Her Chosen Field***

\$26.95 + taxes (purchase)  
or \$2.00 a day (rental)

A 28-minute film/cassette featuring farm women from Central and Western Canada who own their own farms. The women, who are in their mid-30s to their 70s, describe the difficulties in maintaining a family farm.

***In the Company of Women***

This 18-minute video looks at the careers of five pioneer women entrepreneurs and their secrets, successes and frustrations.

***Une Affaire de Femmes***

Un vidéo de 18 minutes qui passe en revue la vie professionnelle de cinq femmes pionnières qui se sont lancées en affaires.

# **11**

## **INDEX OF SUPPORT AGENCIES/ ASSOCIATIONS FOR WOMEN ENTREPRENEURS**

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### **Association of Atlantic Women Business Owners**

1819 Granville Street, Suite 304  
Halifax, NS B3J 1X8  
Tel.: (902) 422-2828 Fax: (902) 422-9711  
or Toll Free 1-800-565-7070  
Contact Person: Barbara Feeney, Executive Director

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### **Centre for Women in Business**

Institute for the Study of Women  
Mount Saint Vincent University  
Halifax, NS B3M 2J6  
Tel.: (902) 443-4450 Fax: (902) 445-3960  
Contact Person: June Saunders, Executive Director

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### **Creating Enterprise for Women**

Advanced Management Centre  
Henson College, Dalhousie University  
6100 University Avenue  
Halifax, NS B3H 3J5  
Tel.: (902) 494-3661 Fax: (902) 494-3662  
Contact Person: Marlene Sampson, Program Director

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### **Office for Promotion of Women in Business**

New Brunswick Advisory Council on the Status of Women  
236, rue St. George Street, Suite 316  
Moncton, NB E1C 1W1  
Tel.: (506) 859-7892 Fax: (506) 859-2990  
Contact Person: Andrée Roy

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### **Office of Women's Business Ownership**

U. S. Small Business Administration  
6th Floor  
409 Third Street S.W.  
Washington, DC 20416  
Tel.: (202) 205-6673 Fax: (202) 205-7064  
Contact Person: Lindsay Johnson, Director

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### **Quebec Businesswomen's Association**

3702 Saint-Denis Street  
Montreal, QC H2X 3L7  
Tel.: (514) 845-4281 Fax: (514) 845-3365  
Contact Person: Lise Cardinal, Business Development Agent

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### **Women Business Owners of Manitoba**

626 Portage Avenue, #22  
Winnipeg, MB R3G 0M6  
Tel.: (204) 775-7981  
Contact Person: G. Don

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### **Women Business Owners Organization of Northwestern Ontario**

Box 398  
Thunder Bay, ON P7C 4W1  
Tel.: (807) 475-6392  
Contact Person: Susan Loppacher, Secretary-Treasurer

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### **Women Entrepreneurs of Canada**

390 Bay Street, Suite 1200  
Toronto, ON M5H 2Y2  
Tel.: (416) 860-1125 Fax: (416) 860-1188  
Contact Person: Samite (Sam) Bulte, Vice-President, International

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**Women-Focused Entrepreneurial Training**  
Federal Business Development Bank  
800 Victoria Square  
P.O. Box 335  
Montreal, QC H4Z 1L4  
Tel.: (514) 283-4139 Fax: (514) 283-9718  
Contact Person: Carol Tennessy, Director,  
Special Projects

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**WomenFutures**  
Community Economic Development Society  
217 - 1956 West Broadway  
Vancouver, BC V6J 1Z2  
Tel.: (604) 737-1338  
Contact Person: Melanie Conn or Lucy  
Alderson

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**Women Inventors Project**  
1 Greenboro Drive  
Suite 302  
Etobicoke, ON M9W 1C8  
Tel.: (416) 243-0668 Fax: (416) 243-0688  
Contact Persons: Susan Best or Chips Klein,  
Project Co-Directors

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**Women's Business Development and  
Women Entrepreneurs Programs**  
Department of Economic Development  
World Trade and Convention Centre  
1800 Argyle Street  
Halifax, NS B3J 2R7  
Tel.: (902) 424-6810 Fax: (902) 424-0505  
Contact Person: Bob Hanna, Director of  
Small Business Service Centres

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**Women's Enterprise Bureau**  
85 Water Street  
St. John's, NF A1C 1A5  
Tel.: (709) 754-5555 Fax: (709) 754-0079  
Contact Person: Nancy Creighton, Executive  
Director

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**Women's World Finance/Cape Breton  
Association (WWF/CBA)**  
Canadian Affiliate of Women's World  
Banking  
P.O. Box 1142  
54 Prince Street  
Sydney, NS B1P 6J7  
Tel.: (902) 562-1772 Fax: (902) 539-7487  
Contact Person: Ms. M. Adele MacDonald,  
Executive Director

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