

**FOUNDATION OF CANADIAN WOMEN
ENTREPRENEURS**

In Partnership With

ROYAL BANK OF CANADA

And

KARTINI INTERNATIONAL CONSULTING INC.

PRESENT

**BEST PRACTICES FOR WOMEN
ENTREPRENEURS IN CANADA**

November, 2000

A Message From the Foundation

The Foundation of Canadian Women Entrepreneurs is Canada's only national charitable foundation committed to the advancement of women entrepreneurs in Canada through research, support and education. The Foundation is the recipient of the 1999 Ontario Women's Directorate Partners for Change Award. This guide to Best Practices in Canada is an outline of successful initiatives that have been used to support the growth of women entrepreneurs in Canada. Our thanks goes out to partners, Royal Bank of Canada who has actively supported every initiative that the Foundation has undertaken since its creation in 1995 and Kartini International Inc. In addition, we would like to thank Industry Canada and the Department of Foreign Affairs and International Trade for their support in this project and their continuing commitment to recognizing the important contribution of women entrepreneurs to the economy.

Andrina G. Lever
President
Foundation of Canadian Women Entrepreneurs
November 2000

CANADIAN CASE STUDIES OF BEST PRACTICES RELATING TO WOMEN ENTREPRENEURS

A: THE CONTEXT

In Canada there has been a rapid growth in female entrepreneurship over the past 25 years. Indeed, the new business start-up rate for Canadian women is currently twice that of men and women starting their own businesses at an unprecedented rate. The number of women with incorporated businesses more than doubled during the last decade¹. Women now manage approximately 35% of Canada's SMEs, up from less than one-fifth in 1975². In the period between 1991 and 1996 alone, the number of self-employed women rose by 62%³. A recent study conducted by the Bank of Montreal indicated that women led businesses created 1.7 million jobs in Canada⁴ (out of a total population base of approximately 30 million);

This rapid move into entrepreneurship however, has not yet led to significant economic change for Canadian women. At present, self-employed women report having an average of \$18,400 per year compared to the average of \$33,400 reported by self-employed men.⁵ This may be in part because so many of the women are new entrepreneurs whose businesses are still in their early stages of development. Given the large numbers of women entering into business for themselves, it will be critical to track their income and progress over the next five to ten years to determine whether this imbalance continues once they have been in business for a longer period.

Canadian women entrepreneurs face all the same challenges that confront male entrepreneurs who run SMEs in terms of gaining access to credit, information, training, markets and new technology. However, these challenges are often much more daunting for women than they are for male entrepreneurs due to systemic and overt discrimination at many levels. In addition, although attitudes and practices are changing, Canadian women still have to juggle family and work responsibilities to a much greater degree than male entrepreneurs. One recent study reports that women with at least one child under five work an average of two hours a day more than men on unpaid household activities and average 5.3 hours of household work a day in addition to their paid employment⁶.

The private sector, public sector, civil society and academe in Canada have all developed different responses to support women entrepreneurs, often in

¹ Ruth Hayman, 1999, *Beyond Borders: Canadian Businesswomen in International Trade - Summary*, p. 3

² Katherine Barker, 1998, *Gender and Lifelong Learning*, p. 5

³ Katherine Barker, 1998, *Gender and Lifelong Learning*, p. 5

⁴ Institute of Small Business, *Myths and Realities: The Economic Power of Women Led Firms in Canada*

⁵ Elizabeth Church, 1998, *The Dirty Secret of Female Owners*.

⁶ Katherine Barker, 1998, *Gender and Lifelong Learning*, p. 4

partnership with each other. Each sector is noted for different practices that stand out above others to support Canadian women entrepreneurs. A sample of successful and best practices in each sector and the lessons learned in implementing these programs and policies are outlined in the case studies that follow. These case studies are notable for the fact that the organizations profiled are not simply sponsors of women entrepreneurs, but have demonstrated a strong commitment to supporting women in business and to developing and enhancing the growth of women entrepreneurs in Canada. They include the women in business program of the Royal Bank, a description of the world's first virtual trade missions for women, the Scotiabank Resource Centre for Women Entrepreneurs, *Beyond Borders*, a research report on women exporters, the Canadian Women's International Business Initiative, the CanAsian Businesswomen's Network, the YMCA's pilot project for young women entrepreneurs, the Canadian Women Entrepreneur of the Year Awards plus a number of public sector supported initiatives - the first Businesswomen's Trade Mission to Washington D.C. and the first Canada/USA Businesswomen's Trade Summit, and an innovative international policy development initiative related to the trade liberalization process initiated by the Women Leaders Network.

Each case study describes not only the elements of each program, but also the lessons learned by each sponsoring organization. All of them represent groundbreaking work within their communities whether it is a public institution offering the program support, the private sector or a civil society organization. All have required the sponsoring organization to think in new directions and to take a chance on supporting women entrepreneurs. None of them have been have had cause to regret this decision and in many instances, the sponsoring organization has found that they also benefited greatly from the support that they have extended to women entrepreneurs.

CIVIL SOCIETY INITIATIVES

Civil society organizations have also developed initiatives to support women entrepreneurs. Civil society groups are often able to offer unique solutions to the issues that face business and community and are increasingly working towards the building of partnerships between the community and the private sector. The case studies presented here represent three different initiatives that Canadian non-governmental organizations have developed to support women entrepreneurs. The first describes the experience of the Foundation of Canadian Women Entrepreneurs, an organization whose primary purpose is to support women entrepreneurs, a time limited program organized by the YMCA's program to support young women entrepreneurs and the development of the CanAsian Businesswomen's Network which represented a partnership among a civil society organization, and the public and private sectors.

FOUNDATION OF CANADIAN WOMEN ENTREPRENEURS

History and Purpose

The Foundation of Canadian Women Entrepreneurs was established in late 1995 as Canada's only national registered charity dedicated solely to the promotion, support, education and advancement of Canadian women entrepreneurs across the country. Founded by Andrina Lever, Sarmite Bulte, Judie Benyei and Maureen Walker, the mandate of the Foundation is to:

- Undertake research on and about women entrepreneurs
- Promote entrepreneurship among women
- Create university scholarships for future women entrepreneurs
- Provide education and support for women entrepreneurs
- To become the preeminent source of information about women entrepreneurs in Canada.

The Founders of the Foundation felt strongly that there was and still is a need to:

- Give visibility and recognition to women as creators of business and promoters of the economy
- Promote women nationally and internationally
- Influence governments and the private sector about the impact of women entrepreneurs

In 1999, the Foundation was the recipient of the Ontario Women's Directorate, Partner's for Change Award.

Successful Elements

The Foundation does not have its own funds, but due to its charitable status, it has been successful in raising funds on an 'as needs basis' for specific projects. Funds have been raised through a combination of fund raising activities including

receptions, silent auctions, golf tournaments, donations, contra trade agreements and other special events. Larger amounts have been raised through sponsorship and partnership arrangements with both the private and public sector for specific projects. Partners to date have included Royal Bank of Canada, IBM Canada Inc., Business Development Bank of Canada, Atlantic Canada Opportunities Agency, Canadian Airlines International, Women's Enterprise Initiative, Ontario Women's Directorate, Human Resources Development Canada, Bell Canada, Industry Canada, Department of Foreign Affairs and International Trade and many other suppliers and supporters.

The Foundation is managed by a small but well connected volunteer Board of Directors that agrees to undertake various projects, helps raise funds and administers the funding for such projects. As a charity, it is responsible for reporting to Revenue Canada all financial reports and must comply strictly with legislation governing charitable institutions, including audited financial statements and yearly reporting. The Foundation is an independent entity and not affiliated with any association or other organization in Canada although it does maintain a Memorandum of Understanding with the National Foundation of Women Business Owners in the United States.

Success Stories

Since 1996, the Foundation has been involved in a number of groundbreaking initiatives. Most notably is the funding and production of three television documentaries that are now distributed in schools across Canada and internationally as motivational videos for students and young women. These documentaries, which have been broadcast nationally in Canada as well as internationally are educational projects of the Foundation and have been produced by Pixie Bigelow of Bigelow/Currie Productions:

- 1997, 'Women Entrepreneurs: Making a Difference!' - an award winning documentary about the passions, fears and motivations of four women entrepreneurs across Canada. Funded by a combination of public and private sponsors, the documentary has won three awards internationally and is still used as a video in schools throughout Canada. Since 1997, the film has been broadcast 27 times across Canada.
- 1999, 'Young Entrepreneurs: Making it Happen!' - an award winning television documentary about six young Canadian entrepreneurs: three young men and three young women, their passions, visions, challenges and hope for the future.
- 2000, 'Against the Odds' first broadcast nationally across Canada to rave reviews in October, 2000, followed up with a live chat line and distribution into schools across Canada

In addition to the television documentaries, the Foundation has supported and undertaken the following research projects:

- 1998, 'Fast Forward' A Resource About Women and Entrepreneurship in Canada - a joint project of the Foundation and the Ontario Women's Directorate - Canada's first comprehensive national guide to resources available to women entrepreneurs, would-be entrepreneurs and associations across Canada.
- 1999, 'Beyond Borders' - a sponsor and supporter of the first comprehensive research project providing information about Canadian women exporters - in conjunction with the Department of Foreign Affairs and International Trade
- 2000, 'Services to Global Markets' - Canada's first research into women exporters in the services sector in partnership with Service-Growth Consultants Inc.
- 2000, 'Best Practices for Women Entrepreneurs in Canada' - documented details concerning best practices to support and advance women entrepreneurs in Canada for presentation at the OECD Conference on women entrepreneurs in Paris, 2000 and in partnership with Royal Bank of Canada and Kartini International Inc.

Most recently, the Foundation has partnered with TradeBuilders Inc. to promote and market Canada's first virtual trade mission for women entrepreneurs to Atlanta, Georgia

Lessons Learned

Running a charitable foundation with little or no money and a volunteer board of directors can be very challenging. Due to lack of funding and no dedicated staff, the Foundation has had to be very selective in the projects that it has been able to support. It is very proud that all of the projects that it has completed to date have been very highly regarded and well received. Each of the projects named above have filled a need to help educate and promote the country about women entrepreneurs. The Foundation is committed to that mandate. It is important to have a clear mandate with a specific focus as well as a Board of Directors and Leader with a true vision. Many opportunities exist for the Foundation to become the voice of women entrepreneurs in Canada. Reception of research has indicated a need and a thirst for research that can be used to help form public policy for business and trade as well as to assist corporations with determining their own marketing strategies. Research has helped to validate the contribution that women make to the economy and has also helped to dispel many of the myths that have been created.

YMCA PILOT PROJECT FOR YOUNG WOMEN'S ENTREPRENEURSHIP

History and Purpose

The pilot project was initiated by the YMCA in October 1995 and ran for ten months. It was organized and implemented by the Enterprise Centre of the YMCA in Toronto, funded by the federal agency, Human Resources Development Canada (HRDC) and given additional support by private sector enterprises. The program was initiated as the YMCA had observed that young women had a particularly difficult time trying to start new businesses.

Twenty-five young women officially took part in the pilot. When the YMCA advertised the project they also received many calls from women who were very interested in participating but who did not quite the selection criteria, particularly in terms of age. Given the demand, the YMCA extended their original plan to allow an additional five women to audit the program.

Successful Program Elements

To be eligible to participate the women had to be between the ages of 18 to 29, attend a project orientation, fill out a written application which outlined their business idea, submit a business resume and take part in an interview. The women selected were those whose business ideas appeared to be feasible to implement and did not require too much capital to start, were available to devote full time to their participation in the training and their business development over the course of the ten months, and had to have demonstrated a clear drive and commitment to starting a business in their application.

All of the participants received a training allowance from HRDC regardless of whether or not they were social assistance recipients at that time. If they had children the women were also entitled to receive a childcare subsidy. Some of the women were able to save money from their training allowances to provide a modest amount of start-up capital for their businesses. The YMCA helped the participants for whom the allowance was either the sole or primary source of income to find alternative sources of affordable credit. The women were also all given YMCA memberships during the pilot and encouraged to take advantage of the YMCA's stress and relaxation programs.

The first four months of the pilot involved fairly intensive training on everything that they needed to know to put together a market plan, skills development in the areas of sales, balancing work and family responsibilities and presentation skills. Most of this training was provided by two of the YMCA's business consultants at the Enterprise Centre. Additional guest speakers from the private sector came in to give presentations on a wide variety of topics on a voluntary basis.

The last six months of the pilot were spent establishing their businesses on an individual basis. During this period the young women were provided with on-

going business development advice and were partnered with volunteer mentors from the Canadian Bankers Association.

Program Successes

Some of the most notable successes from the pilot include a young woman who was producing sweaters. Her business did so well that she was asked to take part in a six part television series on starting a small business and opened her own store. Another participant won a national award for her business plan to start an on-line magazine. A third participant who started a cleaning business was able to expand her staff to seven employees within two years. Another was able to use her participation in the program to gain acceptance to participate in the Prime Minister's trade mission to Asia in 1996. One participant also did some job shadowing in a business that was similar to one she planned to establish and indicated that she found that to be very helpful.

Lessons Learned

The mentoring program with the Canadian Bankers association worked well. While not all of the matches "took", when they did, the women developed valuable business relationships and several participants have maintained contact with their banker mentors.

Another program element that worked well was group participation in a trade show. The YMCA booked a booth and the participants all shared the space. It gave them exposure to the use of a trade show as a marketing tool as well as the different marketing techniques used by other businesses.

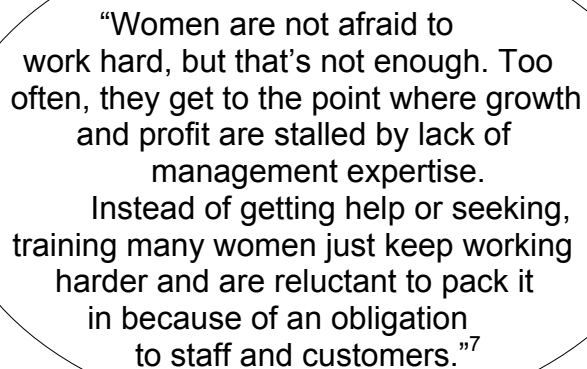
The main change the YMCA would make in another session would be to shorten the length of time of the intensive training. They found that the young women were all quite eager to get their businesses going as soon as possible and were able to learn a great deal through simply by doing the work needed to do so and from the support that they got from their mentors and the YMCA .

The HRDC is considering sponsoring a similar type of program in the future, but is looking for ways to get more contributions from the private sector either in terms of actual donations or contributions in kind.

ACADEMIC INITIATIVES:

Training is a critically important tool for women entrepreneurs, especially in a world that is changing so rapidly in terms of technological innovations and management practice. It is particularly important for women entrepreneurs as they often enter business because they have a good idea or skill to market as opposed to having a lot of experience in business. Thus new women entrepreneurs generally have a lot to learn regarding business development and management practice.

The role of academe in supporting this process is potentially quite powerful. New women entrepreneurs need access to training that is offered in a format that still allows them to conduct their businesses. It also has to be affordable and has to be provided by instructors who have a significant level of business development experience themselves.



“Women are not afraid to work hard, but that’s not enough. Too often, they get to the point where growth and profit are stalled by lack of management expertise. Instead of getting help or seeking, training many women just keep working harder and are reluctant to pack it in because of an obligation to staff and customers.”⁷

One program that takes these different factors into consideration is found at the Scotiabank Resource Centre for Women Entrepreneurs at Simon Fraser University in Vancouver.

THE SCOTIABANK RESOURCE CENTRE FOR WOMEN ENTREPRENEURS

The Scotiabank Resource Centre for Women Entrepreneurs operates from the Faculty of Business Administration at Simon Fraser University in Vancouver and receives core funding from the Scotiabank. The purpose of the Centre is to provide non-credit training for women entrepreneurs. It was developed in response to a growing demand for business development training by women entrepreneurs. The women indicated that they needed advice on how to set up and grow their businesses, but did not have the time to take off to do a full Masters of Business Administration (MBA) program nor were they particularly interested in obtaining post-graduate credentials. Instead what they indicated they wanted to both the Scotiabank and the University was that they needed increased access to practical courses that would help them manage and grow their businesses.

These types of courses were formerly offered at a more general level through the University’s continuing education program and were originally targeted at the

⁷ Elizabeth Church, August 10, 1998, *The Dirty Secret of Female Owners*

public sector. When funding for training public sector officials started to dry up about five years ago, the Faculty successfully sought alternative funding. They received a major gift from the Scotiabank that provided operating expenses for five years. The Scotiabank has a female senior vice-president who serves on the Advisory Board and the Centre was named after the bank, but otherwise it does not have not control over the Centre's operations. The Centre is also free to seek donations from any other non-financial institution.

Successful Elements of Program Initiative

The Centre offers workshops designed for women who are already in business who find that they need additional skills. The Centre offers a series of five to six workshops each semester on different topics depending upon the feedback they get from the participants. In 1998, for example, they offered a series of workshop on media relations such as *How to get Media Attention* and *How to Appear on Television*. Other offerings have included: *How to Build Personal Influence*, *Conflict Resolution* and *How to Work with Business Professionals*.

Attendance ranges from 20 to 60 women depending upon the topic, with 20 being seen as an ideal number from the perspective of training methodologies and in terms of costing. The workshops are taught primarily by the faculty from the Business Administration program or by people who have a combination of academic and business experience. The workshops also offer the participants the opportunity to network. To facilitate this aspect of the training, the Centre sets up the classrooms using a small table format.

The Peer Mentoring Program involves groups of eight to ten women who come from a wide variety of backgrounds. They receive 22 hours of training on how to work in a mentoring situation. This includes one full day session and the facilitator also attends the actual mentoring meetings for the first three sessions. The group then continues to meet once a month for three to four hours where they discuss work related issues or life issues such how to balance work and family responsibilities. The mentoring program facilitator is an expert in organizational development who is also an entrepreneur herself.

Success Stories

The peer mentoring program has been particularly successful. The women find that they feel more comfortable discussing their business problems and challenges with other women who often find themselves in the same situation. They also find it inspiring to listen to the successes of other women who have started from a very modest base. In addition the women are able to give each other support and encouragement. This is particularly critical as women entrepreneurs are often fairly isolated since many of them start their businesses from a home based office or as one person operations.

Lessons Learned Funding

In addition to the core funding that the Centre received from the Scotiabank, they charge fees for all of their services. However, the Centre operates on a cost recovery basis as opposed to seeking to make a profit on their course offerings. Their experience has been that women entrepreneurs do not have a lot of money to spend on training. Consequently, the Centre only charges a nominal fee for the workshops and CDN\$4,000 for the Management for Women Program.

Despite this fee structure the Centre would not be able to operate without the support of the Scotiabank or another major donor. It is their perception, however, that this model could be easily duplicated in other university settings if a partnership with the private sector can be worked out.

Instructors

When the Centre was first established their policy was to hire the best available instructors. However, they found that some of the program participants objected to the use of male faculty. This was particularly the case for relatively new female entrepreneurs. They found that these women did not always feel at ease with male faculty as they lacked confidence in their own skills and abilities and sometimes found the male instructors more threatening. Some participants also observed that they were coming to the programs to share experiences and information and that the male faculty tended to lecture them. For this reason, the Centre now hires the best women instructors available.

Attendance

Women entrepreneurs are extremely busy. This is the case for male entrepreneurs as well, but the Centre staff has found that the female entrepreneurs have a tendency to put their own needs last when it comes to training. Consequently, it is often hard to get the women to attend the workshops for which they have signed up and attendance rates can be as low as 50% of registration. Some partial solutions to this problem are to have a staff person call to confirm attendance immediately prior to the workshop and to overbook anticipating that there will be some people who won't show up. Requiring a non-refundable deposit or full payment of fees ahead of time may also improve attendance rates.

PRIVATE SECTOR INITIATIVES

ROYAL BANK OF CANADA

The Royal Bank of Canada has been a true pioneer in the financial world in terms of developing innovative supports for women entrepreneurs. They are seriously committed to meeting the financial and credit needs of the women's market. They have recognized the fact that women entrepreneurs have a solid track record across the board and that their businesses generally experience steady growth. Women's debt repayment rates are universally higher than men's and the Royal Bank has acknowledged this pattern by encouraging their managers and employees to be more sensitive to women's borrowing and financial management needs and to acknowledge the fact that "women mean business".

Over the past six years the Royal Bank has also developed a series of different initiatives to support the growing numbers of women entrepreneurs entering the SME market. The original impetus for these initiatives was initially conceived and developed by Sherry Fotheringham, then serving as the National Senior Manager for SME Market Strategies. To assist in this process the Bank initially established a Women's Entrepreneurs Advisory Council. Its members included leading female entrepreneurs, consultants and Royal Bank account managers. The Advisory Council acted as a source and a sounding board for ideas to keep the Bank in touch with the views of the market. The Bank first asked the Council for their input on the Royal Bank's newly developed women's business market strategy when it was first developed. Council members were also free to suggest new initiatives to the Bank. While the Council is now semi-dormant, it served as an effective means of feedback and innovative ideas for the Royal Bank for several years when the Bank most needed input to establish effective programs and services for women entrepreneurs.

Some of the key initiatives the Bank started under the auspices of the Women Entrepreneurs Advisory Council are outlined below in the case study format.

Royal Bank Initiative No. 1: Women's Market Champions

Successful Program Elements

The Royal Bank has also established a Women's Market Champions program. They have formed a national network of over 100 women's market champions who are active in their local market. These individuals are strategically placed staff members of the Royal Bank with the majority being account managers responsible for small business and who work from their local branches. They are responsible for advocating on behalf of women within the Royal Bank as well as organizing special initiatives to serve the women's business market. Their role is also to serve as the front line contact for referrals related to women entrepreneurs.

In the Ottawa area, for example, Kathy Ems, the Women's Market Champion at the Royal Bank Branch on Sparks Street, has organized a variety of activities to support women entrepreneurs. To date these activities have included: a series of two day seminars aimed at women entrepreneurs covering topics such as business planning, networking, marketing and finance; the development of a database which list women entrepreneur clients and professionals in the Ottawa market area; sponsorship of the Women Business Network's "Woman Business Person of the Year" award; monthly women's marketing team meetings and the hosting of a golf day to provide networking opportunities for the Bank's female clients and professionals.

Another key component of the Women's Market Champions program is communications. Betty Wood, the Royal Bank's current National Senior Manager for Market Strategies for SMEs, has built on the original women's market initiative and enhanced this strategy in many ways. Amongst others she established a Champions newsletter two years ago. The newsletter is designed to help coordinate efforts among the different champions and to ensure that all Bank staff are fully aware of the different initiatives being organized through the auspices of the Women's Market Champions program. Ms. Wood arranged for all 60,000 of the Royal Bank's staff to receive a copy of the newsletter at least once to heighten staff awareness of the program.

The Newsletter itself is designed to serve as a resource for women entrepreneurs. It includes information about the different Women's Champions initiatives taking place across Canada. It also highlights at least one Bank Champion and one of the Champion's clients per issue and provides a lot of practical information of use to women entrepreneurs plus linkages with and recognition with Royal Bank partners with these initiatives.

Issues Addressed:

The Women's Market Champions initiative has several objectives. One is to increase the understanding of bank personnel of the particular challenges that face women entrepreneurs. Another is to ensure that women entrepreneurs have a voice and that their concerns and needs are represented at all levels within the Royal Bank. The Champions also serve to develop programs and supports that increase the success rates of the Royal Bank's female clients. The Bank has observed that while women entrepreneurs are a rapidly growing market, they also face additional challenges that male entrepreneurs do not face or only face to a lesser degree. By providing gender sensitive support to women entrepreneurs through its Women's Market Champions initiative, the Royal Bank has been able to serve as advocate for women entrepreneurs as well as increase its share of the women's market for the services that the Bank offers and to help increase the profitability of its female clients.

Success Stories⁸

⁸ Excerpted and adapted from Royal Bank of Canada's website

When Candace Cousins was approached to coordinate the Royal Bank's Women's Market Champions throughout B.C., she expected the role to take about three hours a month. She found that it has actually taken more like three hours a day, however she feels really passionate about being a Champion. Her passion has led to some impressive results. Amongst other things, she [successfully nominated her client, Betty Thomas, for a B.C. Entrepreneur of the Year award](#). Ms. Thomas then went on to win the National Women Entrepreneur of the Year Award.

Ms. Cousins has been an account manager for small and medium enterprises for five years. In her newest position she is responsible for the women's market throughout the B.C. Region. Whether she's organizing a seminar for women clients on building their businesses or bringing together prominent businesswomen for input on bank initiatives, Candace believes in creating genuine opportunities for women to network. She has found that "women really get excited about meeting and networking with other women".

Ms. Cousins believes strongly that financing is not the only concern of women business owners. In her experience, the stress they experience in juggling their work and families is a critical issue and she thinks that bankers need to recognize this and find ways to help their clients to manage stress. As a mother of two young boys, who is also working on her MBA, Ms. Cousins understands first hand the challenge of balancing work and family that is shared by many of her clients. In response she's beginning to focus on planning health and well-being forums for women as well as working on the establishment of a foundation for women with the province of B.C.

Lessons Learned

Communicating what the Bank is doing related to the Women's Market Champions program is a critical component of its success. The creation of the Champions newsletter helps to coordinate the work being done and gives a chance for the Bank to profile the successes of both the champions and their clients as well as deliver valuable information to Bank clients and staff. Overall the Champions program has been one of the Royal Bank's most innovative initiatives to assist women entrepreneurs and has been highly successful in increasing the profile of women entrepreneurs within the Bank and within their own communities.

Royal Bank Initiative No. 2: Staff Training

To kick start its women's market initiatives the Royal Bank organized a series of training sessions for its account managers across the country. The purpose of the training was to ensure that the Royal Bank's account managers and other staff are sensitized to gender issues and the growing importance of the women's market. The training, entitled "***Reaching the Women's Market***", consisted of one day seminars that focused on the different communication styles women and

men use and on ways to use this knowledge to help build the Bank's share of the women's business market. Joanne Thomas Yaccato, an entrepreneur and leading expert on women's business issues, delivered the seminars. In total the Bank trained 1400 account managers plus a number of personal bankers who indicated a strong interest in this area.

Issues Addressed:

Royal Bank staff across the country were generally unaware of the importance of the women's business market and the fact that women and men often communicate in different ways and have different business needs and approaches. By training all of their account managers regarding these issues, the Bank was able to sensitize a significant number of the staff who work directly with women entrepreneurs.

Success Stories

One of the communications differences that this training session pointed out is the fact that when men and women are discussing issues, women will often nod yes to indicate that they are listening whereas men tend to only nod yes, when they mean that they actually agree. In addition, as one account manager pointed out, they are trained to be critical and to look for what can go wrong. Consequently it is easy for them to appear quite negative to a client. If an account manager is not aware of these perceptions and differences, they may inadvertently think a female client is agreeing with them when what has really happened is that she has simply indicated that she has heard what they had to say. If the account manager continues to press their own point of view, the female client may simply shut down and stop responding – which also may be perceived by the account manager as agreement.

During one of the training sessions, a male account manager suddenly realized that this was exactly what he had done the day before with a female client and that his interpretation of the situation was not only incorrect, but he had also actually cut her off and assumed that her silence meant that she agreed with him. He phoned her immediately after the session to apologize and they agreed to continue their discussions.

Lessons Learned

It was critical to start the Bank's women's market strategy with this type of wide scale training as there were a lot of misperceptions about women in business and a general perception that business is gender neutral. Once the Bank had provided training to all of its account managers over a four year period, they were able to incorporate much of the material from the training course into their regular training program for new account managers and no longer needed special training for their staff in this area. They found the use of training as a means of remedial action to be quite effective in this instance.

Royal Bank Initiative No. 3: ViaSource

Successful Program Elements

ViaSource is a national initiative created by the Royal Bank to link small businesses and entrepreneurs to resource networks that will assist them in operating and growing their businesses. Through this program small businesses and entrepreneurs request confidential forums with professionals from diverse areas to give them some additional direction and insight about business issues of concern to them. The advisory forums are free of cost. The members of the ViaSource Committee are drawn from the local community and donate their services for three hours a month. The ViaSource Committee meets with two entrepreneurs per month. During the hour and a half session they meet with the team each entrepreneur is offered an opportunity to receive free advice from a series of experts in different fields such as a marketer, a lawyer, an accountant and a management consultant. The entrepreneur provides the advisory team with a ten minute overview of her business and identifies two issues on which she would like the advisory team to focus. The team then discusses these issues with the entrepreneur and by the end of the session generally will have agreed upon an action plan to deal with these issues.

Each ViaSource Committee operates locally at the branch level and as a result tends to respond to local and community needs. For example, in the Prairies there is some concentration on support to agriculturally based businesses. Not all of the ViaSource Committees specialize in services to a particular category of entrepreneurs, however, there are at least three women specific ViaSource Committees across the country.

History and Issues Addressed

The ViaSource program is a direct off-shoot of the Via Tech initiative that the Royal Bank started in 1995. It offers specialized business advice for knowledge-based companies and pioneered the advisory team model now being used in the ViaSource program. Through the Via Tech program the Royal Bank established 11 teams of small business specialists from its staff and from members from partner organizations to assist high tech companies. Since the Royal Bank is very involved in the small business market, the Bank's senior managers decided to extend this type of service to small businesses as well.

The development of the ViaSource program has allowed the Bank to be involved more directly at the local level with this market. They developed the program in response to a strong demand for these services by both clients and non-clients. They found that small businesses in particular needed help getting advice since many of them were somewhat intimidated to approach a large bank. Many businesses also needed a more holistic approach to business development advice than they could receive by just consulting their account manager. By being able to consult an entire team of business development professionals they are able to access timely advice that often fosters the growth of their business and helps them to focus their efforts.

Women entrepreneurs also tend to start out with fairly small capital investments and to operate on a smaller scale than many male entrepreneurs. They also tend to be more heavily concentrated in the service sector. As a result, growth rates in many women owned businesses are slower than they are for their male counterparts. The ViaSource program addresses all of these issues by making a limited amount of professional advice available to women entrepreneurs for free in a friendly setting. The idea is that by offering the initial set of advice for free the women entrepreneurs will both be able to capitalize on the advice given and to become more comfortable with the idea of consulting business development specialists. Since business growth generally requires additional financing, it also gives the Royal Bank the opportunity to present the women entrepreneurs with different credit options in a woman friendly environment.

Success Stories

While the Royal Bank does not have a formal process to follow-up on the results of the ViaSource program, the Advisory Teams do receive a fair amount of informal feedback from the program participants. For example, one small business owned by a woman entrepreneur faced the classic problem of trying to do everything herself. She met with the ViaSource Committee and they gave her advice on different ways to restructure her business so that she could divide up the work and how to find the right people to hire. She has since done so and has been able to find both more time for herself and to grow her business.

In a lot of cases the entrepreneurs who consult the program already have an idea of what they need to do, but are not sure how they can finance it or how to organize their businesses to accommodate the changes. The ViaSource Committee is then able to give them concrete suggestions regarding how to do so or to present them with new ideas and solutions.

Lessons Learned

Initially there was not a great deal of coordination at the national level of the local ViaSource Committees. This meant that any committee that was targeting a specific market was not necessarily able to draw upon the experience of other committees specializing in the same markets. This has now changed and there is a lot more coordination among the committees across the country.

The Toronto ViaSource Committee that targets the women's small business market also thinks that the program participants would benefit if the Committee was able to take the program a step further and start a networking group. They are already planning to hold a wine and cheese reception to celebrate the ViaSource program and hope that this could be extended into a stronger networking group. Alternatively they are encouraging the women entrepreneurs to join a businesswomen's association that can offer them additional networking and mentoring opportunities.

The other observation made by the Chair of the Toronto ViaSource Committee, Beth Brook, is that they have found that women entrepreneurs are very open to seeking advice, often more so than male entrepreneurs. In general, they have found that the women are quite eager to meet with the professional advisory team that the Bank has set up for them and that they have benefited greatly from the advice received.

Overall Lessons Learned

The different women's initiatives the Royal Bank has supported over the past four years have been possible because there has been a high level of support for these at senior levels within the Bank. This is in part because there are several senior women executives who have championed support for the women's market and have been able to get their male senior colleagues on board with the women's market initiatives.

These different initiatives have also been successful as the Royal Bank is taking a long term view regarding support for the women's market. As a result, they have set up an integrated program that requires a longer term commitment as opposed to simply providing support for one-off individual events. One of the Bank's market champions observed that it is this degree of commitment that is a key to the success of the women's market initiatives and the fact that the Bank has changed its perspective from one of selling services to its clients to working with individual clients to find out what their service needs are. This is particularly important for women entrepreneurs as their needs are often on a different scale and of a different nature to those of male entrepreneurs. Their business goals are often initially more modest than those of male entrepreneurs and they benefit greatly from mentoring programs and business advice.

Initially the Royal Bank's strategy was to focus on staff training and sensitization to gender issues within business banking for small business. They complemented this strategy with the development of their women's market champions program. To help build profile for women entrepreneurs and the women's business market in general the Royal Bank also played a major role as a corporate sponsor of high profile events such as the first Businesswomen's Trade Mission to Washington D.C. in 1997, the first Virtual Businesswomen's Trade Mission to Malaysia, and the first Canada/U.S. Trade Summit. The goal was to help both their staff and the public to recognize the growing importance and success of women's business and to foster greater levels of respect for women in business. As they have achieved these goals, the Bank is now focusing more on providing support to its local initiatives through its Champions program and is by only sponsoring selected external activities and groups.

The investment that the Royal Bank has put into supporting special initiatives has paid off in a number of ways. It has increased the Bank's credibility as a good corporate citizen that gives back to the communities it serves. It has raised the profile of women entrepreneurs in Canada significantly. The Royal Bank has also

led the way in the support of innovative initiatives to support women entrepreneurs in the trade area through their sponsorship of the businesswomen's trade missions – all of which have contributed to business growth and development for women's businesses in Canada.

The Bank's strategy has also paid off at a financial level as well. The Royal Bank now commands a share of the women's business market that is 12% higher than that of their nearest competitor. Their strategy of focusing on the client rather than the product is also paying off within the women's business market. A recent customer satisfaction survey showed that on average the Bank's female business clients assigned a significantly higher rating to the Royal Bank (an average of two points higher per service rated) than did the Bank's general SME clients.

MULTISECTOR INITIATIVES

THE WOMEN'S VIRTUAL TRADE MISSION

History and Purpose

On the cutting edge of business practice and the use of new technology was the virtual trade mission pilot project held in July – August, 1998. The virtual trade mission combined some elements of a more traditional trade mission with the use of internet and videoconferencing technology to bring businesswomen in Canada, and Malaysia together. The Virtual Trade Mission was initiated and funded by the Global Enterprise Group and IBM and facilitated and coordinated by the CanAsian Businesswomen's Network. Other sponsors included Lucent Technologies, the Royal Bank of Canada, Bottom-Line Communicating, and the Federation of Women Entrepreneurs Association Malaysia (FEM).

Program Elements

The original goal of the Virtual Trade Mission was to match 15 businesswomen from Canada with 15 businesswomen from Malaysia. Invitations to participate were extended through businesswomen's networks in these countries. The Virtual Trade Mission then set up a videoconference in which trade mission members, organizers, sponsors, and government officials met for the first "in person" meeting connecting Vancouver, Ottawa, Toronto, and Kuala Lumpur. This allowed the businesswomen to meet face to face without having to spend a lot of time and money on travel as well as introduced them to the technology to be used. Additional technological support allowed the participants to conduct meetings and discuss long-distance sales deals and joint ventures over the two month period of the mission. In September, following the completion of the Virtual Trade Mission, mission members were given the opportunity to travel to Kuala Lumpur to meet their international contacts personally, complete site tours and participate in official VIP "signing ceremonies".

To be eligible to take part in the Virtual Trade Mission, participants had to be businesswomen, have an active Email account, use at least Netscape 3.0 or Explorer 4.0 and be very interested in pursuing business linkages with Malaysia. The CanAsian Businesswomen's Network helped advertise the mission in Canada and to coordinate the business matches. Potential participants were asked to fill out an application form on the Virtual Trade Mission website. The Trade Mission was general in nature and covered a diverse range of products and services including plastic construction pipes, handicrafts, data entry services and tourism. The specific matches they sought in Canada included the following:

Success Stories

While the original goal was to match 30 businesswomen from the two economies, interest in the trade mission was so great that a total of 58 businesswomen participated. The response was so tremendous that the CanAsian Businesswomen's Network had already reached all of their success

targets three weeks before the trade mission ended and a total of 11 deals had been signed by its completion. This represents a high success rate compared to most regular trade missions where it generally takes from six months to a year for the participants to develop a strong enough business relationship to enter into formal contract arrangements. This is particularly important within the Asian context as even if a firm has a good product or service, business often does not take place without there being a prior personal relationship being well established.

Lessons Learned

The virtual trade mission organizers felt that the first virtual trade mission was successful because it combined both technology and support from businesswomen's networks. They also found that many of the participants needed additional support to utilize the technology required to participate. The businesswomen's networks helped in the matching of the different businesses in each country as well as providing backup support in terms of the technology.

In Malaysia the FEM made its office computers available to some of the Malaysian participants whose businesses did not have access to their own computers or the software needed to participate in the trade mission. In Canada the CanAsian Businesswomen's Network advertised the mission amongst network members and helped select and brief the Canadian participants. While the technology and substantial support from the private sector were key elements that made the virtual trade mission possible, without the additional support of these two organizations to provide the human element and organization, the mission would not have succeeded. Thus it is clear that future endeavors of this nature will also likely need to be multi-faceted in nature.

The other major lesson is that similar trade missions in the future would benefit from being more focused in terms of the business sectors to be matched. It may also be helpful to have potential participants answer a number of pertinent questions ahead of time to determine if their firms are actually export ready prior to their being selected to participate.

TRADEBUILDERS VIRTUAL MISSIONS™ FOR SMES

History

TradeBuilders is the company that hosted the world's first virtual trade mission among women-owned companies in Canada and Malaysia in 1998. It is a business-to-business e-market maker for small and medium size enterprises – which they define as firms with fewer than 500 employees. TradeBuilders is based in Washington D.C. and is building an Internet portal from which SMEs can easily and inexpensively participate in international trade.

The company provides proprietary virtual trade missions enabling participating companies to network and build business relationships through a complementary

mix of communication media—including virtual meetings, videoconferencing, email, etc.—at a fraction of the usual cost of conducting international business.

The first official virtual trade mission pilot offered by TradeBuilders was hosted online between September 11, and November 16, 2000. It included women-owned companies that offer business services in Canada and the U.S. This mission was organized in close cooperation with the U.S. Small Business Administration; the U.S. Department of Commerce; the Canadian Consul General in Atlanta; Industry Canada; the Canadian Department of Foreign Affairs and International Trade, and the Foundation of Canadian Women Entrepreneurs. Corporate Sponsors include The Coca-Cola Company, Delta Airlines, King & Spalding, Eastman Kodak, Polycom, Royal Bank of Canada, and UPS.

Issues Addressed

TradeBuilders is built upon a global network, and is a unique trade mission process that builds the trade capability of Mission Participants over the Internet. Demand for access to global markets is increasing rapidly, but SMEs continue to face significant and unique obstacles to trade including:

1. Primarily domestic market focus
2. Lack of trade know-how
3. High cost of traditional trade missions
4. Lack of knowledge of other business cultures

TradeBuilders Virtual Missions™ help to address and solve each of these obstacles because Mission Participants benefit from:

1. Unique public-private sector partnerships that are organized for each TVM™ and include relevant governments, trade associations, corporations, and Internet portals
2. Focus on the needs of small and medium enterprises
3. Extremely low fees and no opportunity costs
4. Ability to network extensively before committing to an international trip
5. Enables follow-up to be done online and via videoconferencing
6. Develops trade capability of small business Participants

Program Elements

A TradeBuilders Virtual Mission™ (TVM™) is a proprietary process that facilitates business matching among participating companies, inside an online networking environment. A typical TVM™ is designed for companies that currently import, export, are import/export ready, or are looking for joint ventures, representation, sourcing, or foreign direct investment. Its customized virtual environment mirrors traditional trade missions and enables participants to aggressively pursue international trade deals in a way that is affordable, convenient, and efficient.

Mission Participants have access to:

1. Business-matching opportunities
2. Links to business and trade information
3. Business coaching for completing transactions on the site
4. An international network of outstanding women business owners
5. Products and/or services offered by our team of Organizers

In addition to the online environment, participants were able to attend a five-point videoconference half-way through the Mission to see and interact with the other Participants, Organizers, and Sponsors. Video locations included the cities of Atlanta, Washington, DC, and New York in the U.S., and Ottawa and Toronto in Canada.

At the end of the Mission, over half of the Participants met face-to-face in Atlanta, Georgia, for the Official TVM Deal-Signing Ceremony. At the Ceremony, formal welcomes were offered by Deputy Commissioner Carlos Martel of the Georgia Department of Industry, Trade and Tourism; Astrid Pregel, the Canadian Consul General–Atlanta; Sherrye Henry, Associate Administrator of the U.S. SBA's Office of Women's Business Ownership; and Elizabeth Sears, Deputy Assistant Secretary for Domestic Operations in the U.S. Department of Commerce (DOC).

Over 20 Mission Participants introduced themselves at the ceremony. Tradebuilders invited each set of companies that signed an agreement to do business together to share the nature of their agreement, and then they signed the relevant documents.

Success Stories

There were 20 different companies represented at the signing ceremony from a wide range of sectors in both Canada and the US. This represents a much higher proportion of signed agreements and deals relative to the number of participants than the average for face to face trade missions. A cross section of the types of deals made and agreements includes the following:

1. An agreement to work on the organization of TradeBuilders Virtual Missions™ between Atlanta and other geographic regions;
2. An agreement to provide Canadian contacts for future conferences and input for developing global leaders in leadership development programs from an intercultural perspective for conferences, courses and global clients;
3. An agreement to act as a source of referral to clients needed financial services/financial management for U.S. companies wishing to enter the Canadian marketplace;
4. An agreement to form a network of mutual between a Trading house for agriculture and food products and a language service;

5. An agreement to agree to pursue a business alliance and expand market opportunities for both businesses internationally and in particular, Canada, the U.S., and Europe
6. An agreement to agree to pursue opportunities to sell a company's products and services in the Canadian market, and to introduce the other companies services to the U.S. market;
7. An agreement to discuss client development and production of trade-oriented e-learning programs for TradeBuilders Virtual Missions™.

Lessons Learned

The primary lessons learned from the pilot Canada-US virtual trade mission were that the model can be improved by:

1. Focusing on specific industry sectors to improve business matching;
2. Educating and coaching participants on e-commerce, in a more formal, standardized way, to help facilitate the business matching process;
3. Building on the global network of government agencies, corporations, and associations that helped to organize the Canada-US pilot;
4. Broader promoting of the site, the network and the virtual trade mission concept as an affordable way to participate in e-commerce and the global market place.

The pilot exceeded its success criteria by proving that:

1. Trade missions can be done over the Internet and result in solid business agreements in a short period of time;
2. There is strong demand for affordable, Internet-based trade missions from both public and private sector organizations around the world;
3. The technology used can be improved, but worked well for this application;
4. The concept was well received by the press and the general public;
5. Based on the Participant and sponsor feedback, TradeBuilders has a viable business model that can help to develop the trade capability of SMEs and women entrepreneurs based.

You can find out more about the TradeBuilders Virtual Mission™ by visiting their website at <http://www.tradebuilders.com>. TradeBuilders and its global alliance also plan on offering additional virtual trade missions in 2001 between the U.S. and countries such as Canada, India, the UK, and parts of Latin America.

CANADIAN WOMAN ENTREPRENEUR OF THE YEAR AWARDS

History and Purpose

In 1992 Mona Bandeen and the University of Toronto's Joseph L. Rotman School of Management got together and launched the Canadian Woman Entrepreneur of the Year Awards. The initiative has received significant support from the private sector since its inception, with its principal sponsor being the Bank of Montreal. The idea behind the Awards was to bring women entrepreneurs into the forefront and encourage their mainstream participation in other national awards. The Awards were also designed to help overcome the traditional reluctance that women have to nominate themselves and to have their achievements recognized.

Program Elements

The Award ceremony is now a major event and has succeeded in ensuring that Canada's women entrepreneurs are taken seriously as a force to be reckoned with. There are now six categories of awards for which women entrepreneurs may apply or be nominated: start-up, lifetime achievement, innovation, impact on local economy, export, and young entrepreneur. According to the Canadian Women Entrepreneur of the Year website to be eligible to apply for any of these awards:

"The applicant must have a controlling interest in a business registered and has operating in Canada for three full years. Her ownership must be at least equal to any of the other owners. She must also be an acknowledged leader, responsible for day to day management and the bottom line and earning her primary income from the business. Franchisers, but not franchises are eligible. If the company is public, the applicant must be the founder and an active member of the management team. Candidates for the Youth Award must be under 25. If the business is part-time and the candidate is a full-time student, it must have been operating for a full three years."⁹

Applicants are only allowed to apply in one of the categories. The different categories offer the following options to potential applicants:

1. Start-Up

The applicant has been in business at least three year but less than five years. Her business is now profitable and she has a comprehensive business plan and is ready for second stage business growth.

2. Lifetime Achievement

The applicant has owned her business(es) for at least 10 years and is still actively involved in operation. Her success has served as an inspiration to others and the award for this category is intended to serve as a salute to entrepreneurial women pioneers.

⁹ Canadian Woman Entrepreneur of the Year Awards website, www.cwyea.com

3. Innovation

The applicant's company has a product, service or strategy that is innovative and gives her an advantage in the marketplace. Supported by a solid management team and adequate financing, the company is ready for significant growth.

4. Impact on Local Economy

In the course of developing or expanding her business, the applicant has contributed significantly to the development of the local economy by creating jobs and encouraging others in the community to do the same.

5. Export

The applicant owns a Canadian company that has increased sales by developing global markets or services. The applicant must provide evidence that 30% of her sales come from outside Canada.

6. Young Entrepreneur

The applicant is under 25, is either a full-time student who has operated a business for at least three years, or in business for at least two years and meets all other criteria.¹⁰

Once a person has applied, their application is reviewed by a panel to determine if the applicant is actually eligible. The panel includes representation from across Canada. The Awards Committee notifies the candidates selected in each category and asks them to participate in a due diligence process implemented by PricewaterhouseCoopers. Candidates must provide three years of financial statements to the auditors and references. This information is treated as confidential. The auditors examine them for consistency of information, evidence of good financial practices and the viability of the company. The auditors also conduct a site visit.

Once the Awards Panel has made a final selection they invite the final candidates to attend the annual Awards Dinner held in Toronto and cover all related travel expenses for the winners. As a part of the Award presentation the organizers produce a five to ten minute video about the winner in each category and why she is receiving the award.

Over the past eight year this has become a highly prestigious award and the winners receive considerable publicity for their achievements. As a result the CWEYA organizers have also been quite successful in obtaining substantial private sector support for the award. Apart from the Bank of Montreal current other sponsors include: the National Post, the Women's Television Network, Ford, Blazing Design, the Royal York Hotel, Flare Magazine, Air Canada, Tiffany and Company and Cassels, Brock and Blackwell. The public sector also provides sponsorship for this event through the Department of Foreign Affairs and International Trade.

¹⁰ Canadian Woman Entrepreneur of the Year Award website, [op.cit.](#)

The Awards are actually run as a business and are copyrighted by the Rotman School of Management. The School hosts a specific website just for the Awards and also uses this website to advertise related courses and workshops for women entrepreneurs.

Success Stories

The Awards in and of themselves are a success story. They have successfully raised the profile of women entrepreneurs in Canada among the public and private sectors as well as the general public. They also serve as a source of inspiration to other Canadian women entrepreneurs by highlighting the achievements of other Canadian businesswomen. This in turn has encouraged increasing numbers of women to apply for the Award and to begin to think of what they themselves can achieve in the future.

The sample description below of the 1999 winner in the Start-Up category demonstrates why the recognition of the achievements of Canadian women entrepreneurs is so important and so inspiring.

Elaine Cowan – Anokiiwin Training Institute¹¹

A full-service Aboriginal training company, the **Anokiiwin Training Institute** has more than 15,000 square feet of modern, fully equipped office, classroom and computer lab space, nearly 1,000 students and graduates in communities throughout Manitoba and beyond, twenty full-time staff and more than thirty contract instructors. In Ojibway, the word "Anokiiwin" means "to work" – and this company does.

A member of the Peguis Band, Elaine Cowan spent much of her childhood with her aunt, an entrepreneur in a small northern Manitoba community. After high school, Elaine worked as government clerk, later moving to policy and management positions in Aboriginal affairs. Over two decades, Elaine gained experience in the workings of bureaucracy, and the politics of government/community relations.

In the early 1980s, through a Community Futures project, she helped eight First Nation and two Metis communities in northeastern Manitoba procure training in line with their social and economic development priorities. Many traditional courses were unsuitable, both for their content and their delivery style; and existing educational institutions were reluctant to provide flexible training in the community.

Out of sheer frustration, Elaine began to think about starting her own business to meet the need. When funding was terminated for the Community Futures project, Elaine was laid off. She was accepted into the Self-Employment Assistance

¹¹ Excerpt from Canadian Woman Entrepreneur of the Year Award website, [op.cit.](#)

Program run by Human Resources Development Canada – and the Anokiiwin Training Institute was born.

Out of sheer frustration, Elaine began to think about starting her own business to meet the need. When funding was terminated for the Community Futures project, Elaine was laid off. She was accepted into the Self-Employment Assistance Program run by Human Resources Development Canada – and the Anokiiwin Training Institute was born.

Today, the Institute offers over fifty different training programs and courses from entry-level job readiness to Microsoft Certified Engineer Training. It offers high school diplomas and university-level certificate programs. Students are carefully screened and tested to ensure a match between training goals and individual aptitudes and aspirations.

The Institute provides high quality, culturally relevant, real-world training and skills development that builds individual and group capacities in a private sector learning environment. Elaine's organization is a series of connecting circles in which every person, including students and sponsors, has a valuable role to play. Elaine plays a lead role in corporate strategy, management and promotion while her partner, Ray Starr, leads the community-based trades training initiatives. Future growth plans are will capitalize on last year's purchase of a computer training firm in Thompson and establishment of a national, full-service employment agency. Elaine Cowan is impassioned by a vision of Aboriginal peoples across Canada actively engaged in a broad spectrum of wealth-generating activities that will allow them to contribute to the economic, social and cultural vibrancy of their communities.

Lessons Learned

One of the keys to the success of the Canadian Woman Entrepreneur of the Year Awards has been the partnership between the Rotman School of Management and the private sector. The significant levels of private sector sponsorship have meant that the School has been able to ensure that the Awards receive a high profile within the press and the business community.

Another success factor has been the piggybacking of the advertising of the School's entrepreneurship and related management courses with the Awards. Thus any person searching their website for information on the Awards automatically sees that this prestigious awards are closely associated with the Rotman School of Management and the amount of advertising the School receives for the courses is increased exponentially.

PUBLIC SECTOR INITIATIVES

The two primary national government institutions in Canada that have the responsibility for promoting the growth and development of SMEs are Industry Canada and the Department of Foreign Affairs. They have both made concerted efforts to ensure that women owned SMEs receive additional support to assist them to develop their export markets. This has meant breaking new ground in terms of government policy and programs and they have taken considerable risks on behalf of women entrepreneurs.

The following summary outlines some of the different government initiatives recently implemented by the Department of Foreign Affairs and International Trade (DFAIT), the Embassy of Canada in Washington, Industry Canada and International Trade Centres across Canada to support businesswomen in trade.

Department of Foreign Affairs and International Trade

DFAIT established a new division, Trade and Small and Medium Enterprises. The division's mandate is to ensure DFAIT's trade promotion services respond to the needs of its key clients, SMEs - including businesswomen-owners and Aboriginal businesswomen - and to ensure that the Department's services are fully accessible and used by SMEs to increase their success in the export arena. The division is dedicated to the design and implementation of DFAIT's strategy in support of exports by firms owned and managed by Canadian businesswomen.

The trade division of the Canadian Embassy in Washington D.C. has also played an active role in the development of a series of initiatives to support women entrepreneurs. In particular, the former Director of this Division, Astrid Pregel, has taken a strong leadership role in the development of these initiatives and in forging a collaborative partnership with the private sector. She has been accompanied in this vision and leadership role by Andrina Lever, President of Lever Enterprises and a spokesperson for women in business in Canada and internationally.

CANADIAN WOMEN'S INTERNATIONAL BUSINESS INITIATIVE

History and Objectives

The Canadian Women's International Business Initiative (CWBI) was established by the trade division of the Canadian embassy in Washington D.C as a public and private sector partnership. Its primary goals have been to encourage more Canadian businesswomen to consider international markets as a way to grow their businesses and to foster economic growth for Canada by connecting more Canadian businesswomen with more global business opportunities. The Initiative was set up to provide significant resources and funds for events and infrastructure that would contribute to achieving these objectives.

As such CWBI was not restricted to one specific program, but rather served to fund a series of activities that the Embassy trade staff felt would most support Canadian women in international business.

Successful Program Elements

The CWBI program started off with an initial outreach / awareness tour in spring 1997 of Canadian Trade Commissioners to speak to Canadian businesswomen about the international business opportunities that exist. This in turn inspired the organization of many more regional events in Canada designed to encourage Exporting by women owned or led businesses. Between 1996 and 2000 CWBI complemented their first awareness tour by building an extensive network of contacts among international businesswomen leaders -- first, in Washington DC, then in other US and world cities.

They were able to do this through activities and events including briefings, meetings, film screening, evening receptions, events done in cooperation with private sector associations on both sides of the border, the creation by DFAIT of the Businesswomen in Trade web site designed to meet needs of Canada's businesswomen interested in international markets and the hosting of Canada's first-ever Minister-led mission of businesswomen that brought 120 businesswomen to Washington DC in Nov 1997 for a three-day program of policy discussions, briefings and business matching meetings with local contacts.

The initiatives that grew out of that November 1997 Mission included:

1. the Global Summit of Women, July 1998, England in which approximately 23 women participated, with more than half from the 1997 Trade Mission;
2. Trade '98 organized by Bianca Battistini in Magog, Quebec in September 1998 and attended by 50 participants of the 1997 Trade Mission, corporate sponsors and government representatives. This event helped to solidify relationships initiated at the Trade Mission and acted as a venue for the first roundtable discussions of the Trade Research Coalition;
3. the Businesswomen's Trade Mission to Los Angeles, March 7-10, 1999 that attracted 80 qualified participants This event was heavily supported by the Royal Bank of Canada;
4. Trade Research Coalition and national launch, March 8, 1999. This served to create closer working relationships between the Canadian Embassy, Canadian government and the various US government departments involved as partners;
5. The first-ever Canada-US Businesswomen's Trade Summit, May 1999, gathered about 225 businesswomen from both countries for four days of

policy discussions, briefings and business matching meetings both among delegates and with the local business community;

6. American première in June 1997 of an inspirational half-hour documentary, "*Women Entrepreneurs: Making A Difference!*", produced by the Women Entrepreneurs of Canada Foundation, highlighting the remarkable accomplishments of four Canadian entrepreneurs;
7. *Women in Science Roundtable* in March 1998, with special guest Canadian Astronaut Julie Payette. The Roundtable brings together 29 senior Canadian and American women in the scientific field to discuss the challenges women face in pursuit of science and technology education and careers.
8. Also in March 1998, the first Canadian Women's Mission to the World Bank and the Inter-American Development Bank, involving a group of 25 Canadian women participants;
9. International Women's Week event at the Embassy in March 1998, that brings together representatives from 40 leading American and Canadian businesswomen's organizations and features Canadian Ambassador Raymond Chrétien and SBA Administrator Aida Alvarez addressing the issue of "*Increasing Cross-Border Trade for Women Entrepreneurs*";
10. The production, in October 1998, of the first edition of the "*Directory of Organizations and Resources for Businesswomen in Canada*." The Directory provides the first comprehensive listing of over 100 Canadian entries covering business organizations, government (federal and provincial) and private-sector resources and activities, focused on businesswomen. Contents of the Directory are included in the American publication, *Business Women's Network Directory (1998-99)*, expanding BWN's coverage to outside the U.S.A. for the first time;
11. Presentation of the first *Canadian Embassy Businesswomen's Award* to 12 Canadians honouring their outstanding contribution to the businesswomen's community in Canada, at the "Leadership into the Next Millennium" Conference in Washington, D.C., in October 1998;
12. An 180-person event at the Embassy in celebration of International Women's Day on March 8, 1999, featuring a panel discussion on "*Women in the Global Economy: Agenda for Success*" chaired by U.S. Deputy Secretary of Labour, Kitty Higgins, the Chair of the Women in the Global Economy Working Group of the President's Inter-Agency Council on Women;
13. A number of businesswomen-focused initiatives have been undertaken by other Canadian Embassies and Consulates:

- a. Canada-Argentina Businesswomen's Forum in January 1998, organized by the Canadian Embassy in Buenos Aires during the Team Canada Trade Mission to Mexico, Brazil and Argentina (with a record 64 Canadian businesswomen participating in a Team Canada Mission).
- b. Canadian businesswomen's trade mission from Northern Ontario to Chicago in November 1998, organized by the Canadian Consulate General in Chicago.
- c. A trade mission to Los Angeles in early March 1999, organized by the B.C. Chapter of Women Entrepreneurs of Canada and the Canadian Consulate General in Los Angeles.

Success stories

CWBI has dozens of success stories worth millions of dollars to report as a result of all of these initiatives. Virtually all participants on both sides of the Canada/US border praised the activities and initiatives funded under CWBI. In particular they noted:

1. Their increased awareness of the services available;
2. Increased awareness of what is required to export;
3. Increased number of contacts;
4. Increased confidence;
5. Exposure to the media;
6. Increased credibility to new and existing clients/customers;
7. Taught them how to use other Embassies and posts abroad;
8. Laid foundation on which to build for future export;
9. An increase in confidence.

Another key success story is that the US Department of Small Business Administration has been so impressed with the CWBI initiatives that they have adopted many of the same programs and activities to support American women entrepreneurs.

Lessons Learned

The key activities organized under the auspices of CWBI have also been included as case studies in this report. Therefore the lessons learned for each individual event are detailed with each specific case study.

First Businesswomen's Trade Mission - November 1997

The Canadian Minister for International Trade, Sergio Marchi, hosted the first women's trade mission to Washington D.C. in November 1997. 116 businesswomen from diverse business sectors took part. It was a high profile event with significant media coverage and participation from high level government officials. It was also highly successful. Events included business matches with US businesswomen, workshops about doing business in the US or with international financial institutions and multiple networking opportunities. The Trade Mission received a lot of corporate support with the Royal Bank coming in as the primary sponsor.

Successful Program Elements

The Businesswomen's trade mission served to create new networks of businesswomen across Canada with links into the U.S. market as well as raised public and government awareness regarding the importance of the contribution of Canadian businesswomen. This increased awareness led directly to an increase in the number of appointments of Canadian businesswomen to government boards and committees. The networking which took place throughout the mission also led to the formation of the Women's Software and Technology Association, a businesswomen's association mandated to promote the sale of Canadian software and technology produced by women owned or led firms. During this mission, the relationship between the Minister, DFAIT and the Small Business Administration (SBA) was cemented and an agreement reached for a cooperative effort on both sides of the border to plan and implement a Canada-U.S. Trade Summit with a focus on bringing together businesswomen in both economies in May 1999.

Lessons Learned

During April and May 1998, a six month assessment and follow-up of the participants of the 1997 Women's Trade Mission to Washington was undertaken. A total of 98 personal interviews were conducted with responses received by a further three participants via e-mail for a total of 101. Interviews ranged from 10 minutes to half an hour with all participants who were interviewed being overwhelmingly cooperative and enthusiastic. All were still highly energized about taking part in the Trade Mission and eager to maintain contact with other participants, Embassy staff and other contacts made on the Mission. Many were very keen to offer assistance for the Trade Summit planned in Toronto in May 1999

Some of the immediate results:

- 96 of the 101 women interviewed represent cumulative gross sales of \$319.43 million. Five participants declined to answer the question.
- 99 women participants directly employ 7,799 people full-time and a further 335 part-time.

- Number of women doing new business in the U.S. as a direct result of the Trade Mission: 20, which equals 20% of the number interviewed.
- There were 23 (23%) women who still anticipated doing business in the U.S. within the 12 months of taking part in the Trade Mission as a result of their participation on the Trade Mission:

In many cases, the respondents felt that six months was too soon to be able to see significant results from the Trade Mission. However, the respondents appreciated the attention they received via the six month follow-up and its reminders about the services and opportunities available to them. The time needed to make meaningful follow-up was often cited as a challenge, especially for those running smaller businesses. In general, the participants observed that it takes some time to develop new business relationships and it is generally only possible to initiate this type of relationship in a trade mission environment. Therefore the individual follow-up by each participant is critical.

The Trade Mission helped create a climate that made it attractive for the private and public sectors to continue to support high-profile businesswomen's initiatives and led to several other government led and private sector sponsored events to support women in business.

TRADE RESEARCH COALITION

In January the Minister for International Trade established the Trade Research Coalition Advisory Coalition that had been originally announced as one of the deliverables of the 1997 Trade Mission to Washington. It was set up as a private/public sector partnership that was chaired by the government.

The objective of the Coalition is to gather information to clarify the degree and type of participation by Canadian businesswomen-owners in the trade environment, particularly in the U.S. market. Based on this research it then proposed recommendations, policies, measures and activities to promote export development for businesswomen owners. The Trade Research Coalition's Board includes members from DFAIT, Industry Canada, Status of Women Canada and the private sector.

The Trade Research Coalition undertook a sponsorship campaign to raise \$225,000 from the private sector to finance research on businesswomen and trade. The primary sponsors were the Royal Bank of Canada and the Export Development Corporation. At the federal government level Status of Women Canada also contributed \$20,000.

The first study completed by the Trade Research Coalition was on the export needs of women owned or led firms. The Coalition announced the results of this research on International Women's Day, March 8, 1999. The launch was held done in conjunction with the private sector sponsors of the research project and the event was held simultaneously via live satellite transmission across Canada.

The study was one of the follow-up activities from the first Businesswomen's Trade Mission to Washington D.C. The actual study itself was announced during this mission by the then Canadian Minister of International Trade, Sergio Marchi. The purpose of the study was to fill in the gap in existing research on Canadian women entrepreneurs. For this reason it focused on women exporters. International trade is also extremely crucial to Canada as it has a relatively small domestic market and exports currently account for 40% of Canada's Gross Domestic Product.¹²

The research objectives were to:

1. document the level of participation by women-owned SMEs in international trade;
2. identify conditions that assist the development of export business;
3. identify impediments to exporting for women;
4. identify the potential for export development among women-owned businesses;

¹² Ruth Hayman, 1999, *Beyond Borders: Canadian Businesswomen in International Trade - Summary*, p. 2

5. assess the successful export strategies used by women business owners; and
6. measure the awareness of and satisfaction with, existing public and private sector support programs that relate to export promotion.¹³

The study analyzed results from surveys and interviews with over 700 Canadian women who fit the following criteria:

1. Employed less than 500 employees;
2. Were exporting or planning to do so;
3. Owned at least part-ownership of their commercial undertaking;
4. Were actively engaged in the direction of their business;
5. Had the authority to make business decisions, particularly those related to exporting;

The primary findings of the study were that:

1. Canadian women are selling their products and services all over the world;
2. Export-oriented women-owned SMEs are committed to growth;
3. Women exporters are experienced managers;
4. Women exporters want to be taken seriously;
5. Most women exporters enter foreign markets fairly quickly after start-up;
6. International marketing poses the greatest challenge to women exporters;
7. International success is based on contacts;
8. Women-owned SMEs are overcoming the financial challenges posed by exporting;
9. Women-owned SME exporters are primarily product-based firms;
10. Businesswomen have mixed views on export support services.¹⁴

The report identified that one of the strongest needs of women exporters were increased networking opportunities and ready access to market information.

Success Stories

The Beyond Borders study also identified and highlighted the success stories of a number of the women interviewed. These interviews focused more on the advice that the women themselves offered to other women exporters as opposed to giving an actual history of their export successes. A sample of their observations drawn directly from the study include:

“Cultural ties can create a demand for Canadian products. We manufacture Anne of Green Gables figurines. If you look at what our product is and where our exports might be it has to be the U.S. and Japan.”
Jeannette Arsenault of Cavendish Figurines Ltd.

¹³ Ruth Hayman, *op.cit.*, p. 3

¹⁴ *ibid.*, pp. 4 -5

“Sadly the domestic market in Canada does not seem to be that Canadian companies crack all that easily. And so, it’s almost like you have to establish yourself in the world and then you can come back [to Canada] and do work at home.”

Kim Sturgess of Revolve magnetic Bearings Inc.

“The biggest export hurdle has been getting goods over the border. There are so many rules and regulations...such as the proper box, that every side says “Made in Canada”...My first broker gave me a number and we were paying %5 [duty], U found out later that our products were duty free.

Anna Zecconi of Galt Furniture Ltd.

“Transportation was a man’s world when I started Anchor... I found that some of the people were negative about me in business. I knew I could do it and that’s what I did...Now they accept me because they see that I know what I am doing and I can be just like one of them.”

Arlene Singroy of Anchor International Freight Services Inc.

Lessons Learned

What the study established is that women’s businesses are highly viable as exporters. Women face some special challenges related to gender perceptions of women in business in other cultural settings. However, most found that they were able to overcome any obstacles the different views of women’s roles may have presented them. The key issue remained the cost of breaking into new markets outside of Canada and how to access market information efficiently and effectively.

The Beyond Borders study represented the first attempt to do in-depth research on Canadian women exporters. The conclusions and results were used as topics of discussion at the 1998 Trade Summit that followed. This subsequently led into policy recommendations to Ministers from both the US and Canada since the issues discussed concerned cross border trade.

INTERNATIONAL FINANCIAL INSTITUTIONS TRADE MISSION - MARCH 1998

As a follow-up the 1997 Businesswomen's Trade Mission to Washington, Marie Stamp, Director of the Office of Liaison with International Financial Institutions (OLIFI), a specialized group that operates within the International Business Development Division of the Canadian Embassy in Washington, initiated a sector specific trade mission for businesswomen. It was designed to address the vast discrepancy in the success rates of Canadian women versus men consultants in pursuing business opportunities financed by the World Bank and the Inter-American Development Bank (IDB). The 25 member mission was aided by the Canadian International Development Agency (CIDA)'s Women in Development Division.

The mission members were all specialists in different aspects of the field of gender and development. They attended workshops on how to do business with the different development banks and how to access Canada Consultant Trust Funds. They were also introduced to the Canadian officials working on their behalf at the World Bank and the InterAmerican Development Bank and both group and individual appointments were set up with task managers at the two development banks in their areas of geographic and technical expertise.

Immediately following the trade mission, the trade mission participants formed a networking association that meets regularly once a month in Ottawa. In addition, several members of the mission were able to establish strong contacts with the development banks in Washington that led to new contracts for Canadians.

Lessons Learned

One of the mission participants who had also participated in the 1997 Businesswomen's Trade Mission to Washington observed that she found the sector specific mission organized by OLIFI to be a better investment of her time than the more general 1997 Mission about which she generally had positive feedback. The main reason for this preference was that her company works in the highly specialized field that this particular trade mission addressed. There was also some advantage to participating with a much smaller group of women as it fostered more opportunities for networking between mission members. This internal networking process has actually led to more contracts for the individual contacts made at the development banks.

It has become clear to the trade mission's participants as time has passed that to be successful in breaking into the international development banks it is necessary to make frequent trips to Washington or to hire an agent. Both of these options are beyond the resources of the individually run consulting companies that participated. However, these companies were able to team up with some of the larger companies and with each other.

BUSINESSWOMEN IN TRADE WEBSITE - JUNE 1998

The TSME Division of DFAIT developed a web site devoted to support businesswomen in trade. One of their reasons for doing this is that the TSME recognizes that women exporters face some unique challenges in accessing information regarding how to export and in finding out more information about the export market. This multi-purpose website allows businesswomen to search for potential partners, find out about the different government programs designed to support exporters and to learn from each other. The web site also gathers names of businesswomen owners to form as a database for the government.

The web site is located at:

- www.infoexport.gc.ca/businesswomen/menu-e.asp
(English language location)
- www.infoexport.gc.ca/businesswomen/menu-f.asp
(French language location)

Successful Program Elements

The Businesswomen in Trade web site home page features the following main options:

1. Information about the Website
2. An Online Export Readiness Test
3. Guide to Government Services to Support Exporting
4. Online Export Oriented Newsletter
5. A Registry of Canadian Companies that Export
6. Linkages to other web sites where companies can find out about potential contracts such as the international development banks
7. Financing Advice
8. Links with Canadian Chartered Banks
9. Links to other sites to facilitate networking
10. Links to Associations
11. A Help and Advice Line
12. Access to Relevant Research (Beyond Borders Study results)
13. Events for Women Entrepreneurs
14. News and Press Releases
15. Surveys and Studies about Women
16. Success Stories of Women Exporters
17. Quiz about Prominent Canadian Women
18. Advice for Women Travelers
19. Links with Canadian Trade Commissioner Services
20. Advice on Cultural Issues Affecting Businesswomen who Export

Success Stories

One interesting feature of this website is the profiling of the success stories of women exporters. Any woman entrepreneur can request to have her success story profiled on the website and thus both promote her export business as well as provide export advice to other women entrepreneurs. Through this feature of the website women entrepreneurs in widely different fields share their experiences in the export world. They also help provide links to other supports for women in business as does the example below excerpted from the website.

Lorraine Mignault, Director

Positive Living Inc.

Winnipeg, Manitoba

In recognition of her breakthrough scientific work in therapeutic skin lotions and designer foods, Winnipeg's Lorraine Mignault has been acknowledged by inventivewomen.com as one of Canada's leading women innovators.

"Since 1987, I've dedicated my life to developing healthy lifestyle programs and creating cosmeceutical and nutraceutical products that benefit society and it's an honour to be recognized by such a dynamic organization as Inventive Women," remarks Mignault.

Mignault's company, Positive Living Inc., is dedicated to creating life-enhancing products, including a line of muffins that are uniquely formulated, processed and shaped and bursting with extra nutrients. Her commitment to wellness solutions also led her to develop FABULOUS FOREVER™, a worldwide patent pending therapeutic skin lotion that took over nine years of research and another three years of formulation to invent. Derived from natural ingredients, the lotion can be used to treat a number of conditions, including headaches, back pain, sports-related injuries and arthritis and is effective in relieving itching caused by insect bites, skin rashes and chicken pox. The lotion can also be used as a base for a wide range of skin, hair, nail and body care products.

"Inventing new products is often a long journey and for women the road can be even rockier." Mignault relates. "You'll discover at inventivewomen.com that women inventors all have one quality in common - perseverance. I've found that when you believe in yourself and persevere, your work becomes more credible and your success more rewarding."

Canada's first website dedicated to women's innovation, inventivewomen.com communicates directly to women inventors and entrepreneurs, students, educators and the general public through an exciting blend of content, community information, e-commerce and services. An initiative of Inventive Women Inc., the website is part of a series of multi-media projects, including a television documentary, educational videos, CD-ROM and teacher kits.

Lessons Learned

It is critical for any new web site to garner as much publicity as possible so that it can reach a wide audience. Therefore the TSME developed a comprehensive

outreach and communication strategy to launch the web site. This strategy included:

- an official Ministerial launch;
- press releases to all major newspapers, media and relevant publications;
- organizing a series of mini-launches across Canada which directly reached 500 Canadian businesswomen
- the organization of these events through a partnership between the private sector, DFAIT and Canada's International Trade Centres.

The TSME also observed that by specifically targeting women entrepreneurs in this website, the website has served to document that there is a demand for these services as well as to create further demand for support for Canadian businesswomen. One of the greatest demands they found from the women themselves was find out more about the personal success stories of women entrepreneurs.

CANADA – USA BUSINESSWOMEN’S TRADE SUMMIT - MAY 1999

This unique private-public partnership was an initiative of the Department of International Trade and Foreign Affairs and was funded jointly by the Government of Canada and the private sector. The Canadian Embassy in Washington, and York University were also actively involved in the organization of the Summit. The Trade Summit was private sector led and chaired.

One hundred and eleven Canadian women and 100 American women participated. The Summit hosted high level dialogues between the Canadian Minister of International Trade and the U.S. Secretary of Commerce as well as round table dialogues between participants and the Minister and Secretary of Commerce. This direct access to the most senior decision-makers in the trade sector in each of the participating governments was one of the unique features of the Summit. Through this process, the participants were able to make recommendations directly to their respective ministers regarding policies and programs to further advance businesswomen in trade in their countries. There was also one day of workshops and seminars on doing business across the border and two days of business matching, business meetings and networking.

The corporate sponsors included the Royal Bank of Canada, Federal Express Canada, Bell Canada, General Motors, Tower Group International, IBM, DFAIT, Industry Canada, Blake, Cassels & Graydon, Hodgson, Russ, Woods, Goodyear and Andrews, the National Association of Women Business Owners and Women Entrepreneurs of Canada.

Success Stories

The Toronto-based International Trade Centre of Industry Canada conducted a survey of the Canadian participants one year after the Trade Summit. They received responses from 59 out of the original 111 Canadian participants.

The results of the survey showed that due to the Trade Summit:

1. 77% of participants increased their awareness of federal government programs and services as a result of their participation in the Trade Summit;
2. 44% indicated that they are currently using or have used government programs or services in the past;
3. 45% responded that the Trade Summit did result in their increasing business in the way of sales/partnerships/alliances. This included domestic as well as US-based business;
4. 61% considered that the Summit was beneficial in assisting them to grow their businesses, particularly through the networking opportunities made available;
5. approximately 13% of the Canadian participants were successful in making sales/contacts with US companies with the majority in the \$100,000 to \$250,000 range;

6. 14% were successful on the domestic side with approximately 50% of sales in the \$100,000 to \$250,000 range.¹⁵

At a more individual level, one Canadian participant observed that her company was able to access a federal government internship program as a direct result of her participation in the Summit. The assistance that this internship program has given her company is a key factor in its growth over the past two years. Another two Canadian companies established an alliance as a result of their Summit participation and have just launched a business networking service based on a new software system they developed as a result of participating in the Summit. The survey also showed that even those participants who had not made direct business contacts felt that they had gained access to information that would help their businesses in the future and that their participation contributed to their sense of confidence in exporting and their self-esteem.

Also of note is the fact that the Trade Summit was 88% private sector funded. Its organization also generated a high degree of cooperation both among government departments at the domestic level and across the two borders. In Canada this involved DFAIT and Industry Canada and in the US the Small Business Administration and the Department of Commerce.

Lessons Learned:

The overall assessment of the Trade Summit by the Canadian participants was quite positive. In particular, they felt that the networking opportunities presented were of great value to them and they appreciated the opportunity to discuss challenges and share ideas.¹⁶

General comments for things the participants would like to have seen done differently included:

1. A need for more service sector specific events;
2. A need for smaller groups;
3. More time to exhibit products/present services;
4. more emphasis on websites/ecommerce;
5. more one on one meetings and business matchmaking opportunities;
6. establishment of an exporter's club

In response to the last point, a group of the Ontario-based participants have organized a business association called Ontario Women in Trade. The association holds monthly and bi-monthly presentations on different issues of interest to women involved in or wanting to become involved in exporting.

¹⁵ Summary of Telephone Survey: Canadian Businesswomen Trade Summit Delegates, Industry Canada, Sept. 2000

¹⁶ Summary of Telephone Survey: Canadian Businesswomen Trade Summit Delegates, Industry Canada, Sept. 2000

INTERNATIONAL INITIATIVES

CANASIAN BUSINESSWOMEN'S NETWORK

History and Purpose

The CanAsian Businesswomen's Network (CanAsian) was established in 1993 to support women in regional and international trade. The Canadian International Development Agency (CIDA) funded the Network with the idea that CanAsian would link networks of Canadian and Southeast Asian businesswomen through joint activities including business missions and seminars. The premise was that these linkages would strengthen the capacity of women owned businesses to do business at an international level and thus increase women's empowerment in the region and contribute to more sustainable development in all of the member countries. The total project funding was \$1,000,000. These funds were channeled through CIDA's Southeast Gender Equity Program (SEAGEP) based in Singapore.

During the first phase of the project, the Network established multiple linkages with national and regional Businesswomen's organizations throughout Canada and the ASEAN region. In keeping with standard CIDA practice, project management was contracted out. In this instance the Canada ASEAN Centre managed Phase I of the project in partnership with the Asia Pacific Foundation of Canada. The success of their efforts led to CIDA's decision to fund a second phase.

Phase 2 of the project started in 1996 and focused on the long term sustainability of the Network. The goal was to transform CanAsian into a fee-for-service and membership organization that would be self-sustaining. For this reason the Asia Pacific Foundation began to shift CanAsian representation from Canadian representatives within ASEAN countries to ASEAN-based individuals and organizations. The project's objectives and goals during this phase were to:

1. Transform the CABN into a set of value-added services that would position it for private sector sustainability within 3 years.
2. Integrate businesswomen and their networks in the mainstream of Canada and Southeast Asia private sector activities
3. Strengthen women's business organizations to enhance their readiness for international business development
4. Facilitate business by women between Canada and ASEAN.

However, the impact of Asian financial crisis that started in July 1997 led CanAsian to reassess its goals and to decide to follow a more development oriented focus. This meant that it was no longer feasible to privatize the CABN within the timeframe of the project and that the Network needed to seek alternative solutions to deal with the sustainability issue.

The new focus of the CABN was based on the fact the Asian financial crisis had disproportionately affected female youth and women in the region. This was due to earnings differentials, educational and occupational segregation between men and women and the fact that the industries in which women are a majority were most affected by the crisis. The new needs that the CABN members identified as critical to their economic survival included access to credit and specialized training to meet the new labour requirements required to remain competitive in the light of increasing globalization.

Many women owned businesses throughout Southeast Asia either went out of business or had to close temporarily or retrench during 1997-1998. They cut costs, re-focused their core businesses and looked for opportunities to retrain and increase their competitiveness. CanAsian's reaction to this was to increase project support for activities that would build the capacity of businesswomen and their associations to respond to the economic opportunities and challenges posed by both the financial crisis and globalization.

For the first phase of the project, CanAsian's target beneficiaries were women entrepreneurs in Malaysia, Indonesia, Philippines, Thailand, Vietnam and Singapore as well as selected women's business associations in each of these countries. During the second phase this focus switched to the ASEAN countries hardest hit by the Asian Financial Crisis: Indonesia, Thailand, Vietnam and the Philippines. Target groups included businesswomen's organizations such as the Indonesian Businesswomen's Association, the Federation of Business and Professional Women Thailand, Women's Business Council Philippines, and Businesswomen's Clubs in Hanoi and Ho Chi Minh City as well as women entrepreneurs in the handicraft sector.

Successful Program Elements

Project activities during the first phase of the project focused on the support of networking events, referrals and introduction services, co-sponsoring seminars and conferences, trade show participation, organizing press conferences, trade missions both to ASEAN and from ASEAN to Canada and web site and newsletter promotion.

During the revised second phase of the project, CanAsian provided support at both the institutional and entrepreneur levels. At the institutional level, the project worked with its partner organizations in South East Asia to conduct needs analyses and to link organizations to share best practices, ideas and experiences to meet the needs they identified. They produced a CanAsian newsletter, *CABLE*, and established a CABN Website as well as organized a regional workshop for all of CanAsian's partner associations and other training activities.

At the entrepreneur level, CanAsian supported activities that would assist women entrepreneurs overcome barriers to markets, information and training.

To this end the project organized a series of workshops, and trade missions to build the capacity of the women owned or led businesses as well as provided relevant export information. The Network decided to focus these activities in the handicraft sector because it is dominated by women and relies heavily on foreign buyers and importers.

CanAsian was also actively involved in the organization and implementation of the Women's Virtual Trade Mission to Malaysia and has hosted numerous meetings with businesswomen's associations in the region. They also supported a training workshop and trade mission related to the Vancouver Gift Show for delegates from Vietnam, Thailand, the Philippines and Indonesia and organized a capacity building workshop for regional businesswomen's associations.

Success Stories

At the Women Entrepreneur level, CanAsian was able to establish a relationship with the Trade Facilitation Office Canada (TFOC) whose mandate is to assist developing countries exporting to Canada in all sectors. As a result of working with CanAsian, the TFOC targeted the giftware sector and women who were not yet exporting to North America. These target areas were not within the usual TFOC mandate. By establishing this partnership CanAsian helped to set up an organizational linkage that would remain in place to provide follow-up support to women entrepreneurs from the ASEAN countries even after the conclusion of the project.

CanAsian also hosted an additional eleven workshops during the revised second phase of the project, serving a total of 389 participants. The workshop participants received material and information about the Canadian market for hand-crafted products, a briefing on which products are in popular demand, how to open letters of credit, plus tips about packaging, pricing, labeling products, deliveries, competition, documentation, tariffs, and exhibiting at a trade show.

A critical outcome of these workshops was a mission to Canada for producers that were ready to export and willing to make the financial commitment to do so. Producers on the mission toured the Vancouver Gift Show and met with buyers and importers in Vancouver and Toronto. Every participant made important contacts and all participants were confident that the mission would lead to sales. The Trade Facilitation Office Canada made a commitment to follow up and track the results of this mission and to offer additional assistance to the participants related to market entry and expansion.

At the Association level, CanAsian signed a Memorandum of Understanding (MOU) with the Women's Business Council with the Indonesian Businesswomen's Association (IWAPI). They arranged for Suryani Motik, President of the Indonesian Businesswomen's Association and Zenaida Gordon, Co-chair of the Women's Business Council Philippines to be sponsored as speakers at the Small Business Congress in Toronto. They

were also able to organize an Information Tour of Businesswomen's Incubators and Centres as both WBC and IWAPI were searching for models to initiate similar initiatives business centres in their respective countries.

CanAsian also conducted a needs assessment with IWAPI and found that the area where they could be of most assistance was in terms of assistance with the IWAPI database. IWAPI consists of over 10,000 members throughout Indonesia. Thus tracking membership is difficult without a state of the art database. CABN provided the first step in the establishment of this database by providing a computer and putting IWAPI in touch with two CIDA-funded bilateral projects who could follow-up to assist with the database development and maintenance.

Lessons Learned

The primary observations of the project managers are that managing a regional development project from Canada is a challenge given the time and distance and the number of countries they had to cover. They concluded that institutional strengthening of individual businesswomen's associations was too ambitious a goal for CanAsian given its regional nature and the limited resources available.

In particular, they found that the cost of working at a regional level was quite expensive compared to work at the bilateral level. For example, it turned out to be more cost-effective for CanAsian to have their trainers and consultants visit two to three countries separately to conduct a regional training program than to fly all participants to one location.

The shift in emphasis of the project's goals and objectives part way through the second phase also led to some internal structural changes that CanAsian felt were not as effective in the short term as the original structures put in place during the first phase of the project. In particular, they found that the replacement of CanAsian representatives in each country with the building of relationships with Businesswomen's Associations in Thailand, the Philippines and Indonesia generally provided a less consistent level of results. This was due to this structure having less accountability built into it and the fact that the associations were not being paid by CanAsian to do this work.

In general, CanAsian concluded that there is no single means of sustaining a regional businesswomen's network in Southeast Asia. For that reason one of CanAsian's final recommendations to its partners was that they join several regional and international associations so that linkages can be sustained on different levels.

THE WOMEN LEADERS NETWORK

History and Purpose

The Canadian government has also been quite supportive of policy development to support women at an international level. Through the Canadian International Development Agency (CIDA), it has provided financial support for the development and activities of the Women Leaders Network (WLN). The Network evolved as a response to the growing need to take gender issues onto account in the trade liberalization and facilitation process promoted by the Asia Pacific Economic Cooperation (APEC). Canadian women leaders from the private and public sectors as well as academe and civil society have played a strong leadership role in the development of the Network and in the WLN's lobby efforts over the past five years.

It started with a group of women leaders from the Asia Pacific who were concerned about the gender issues facing women in the fields of science and technology. Their discussions led to the creation of the WLN, a network of women leaders drawn from the public and private sectors civil society organizations and academe with a common vision regarding the need to support women entrepreneurs in the region by lobbying APEC on gender and trade issues. While the WLN has made specific recommendations on a wide range of issues affecting women in the APEC region, overall their focus has been to look at the specific concerns of women entrepreneurs. In particular, they have addressed the specific needs of women related to access to new technology, training, financing, markets and information.

The first meeting of the WLN was held in Manila in 1996 with women leaders from 14 APEC economies. Based on this inaugural meeting, the network developed a strong economic focus and initiated its lobby campaign and strategy based on its original vision. The WLN received strong support from the 1996 APEC host, President Ramos and APEC leaders agreed to include a paragraph recognizing the particular needs of women and youth for the first time in a formal APEC statement.

The 1997 WLN Meeting held in Ottawa/Hull focused on the development of a consultative process that would allow for input from all participants in the drafting of recommendations on specific issues that the WLN wanted to present to APEC. The APEC SME Ministers, who met immediately after the 1997 WLN meeting, invited the WLN to present their recommendations to them during their Ministerial Meeting, including the idea that APEC needed to hold a Ministerial Meeting on Women. This recommendation was repeated in 1998 at the WLN Meeting in Malaysia and the Philippines offered to host APEC's first Ministerial Meeting on Women. The 1998 WLN Meeting followed a similar consultative format to the process developed by Canada the previous year and the SME Ministers again invited the WLN to present their recommendations at their Ministerial Meeting in

Malaysia and incorporated a few of the ideas put forward in their own statement and recommendations to the APEC economic leaders.

Although it was organized as a governmental event, the APEC Ministerial Meeting on Women, would not have taken place without the lobbying efforts of the WLN. This Meeting is particularly significant as it led to the APEC leaders adopting a policy to integrate gender as a cross cutting issue within APEC and issuing a directive that APEC develop a Framework to Integrate Women in APEC. The WLN considers this major policy shift within just three years of their original lobby effort in this regard to be a major achievement.

The 1999 WLN Meeting in New Zealand focused on broadening the participation of women in the WLN. Canada and New Zealand, in particular, committed resources to the organization of an Indigenous Women Exporters Business Seminar (IWEBS) just prior to the WLN Meeting. The WLN included the IWEBS recommendations in their own formal presentation at the Trade Ministerial Meeting. As a result, APEC Trade Ministers and Leaders recognized the unique contribution and role of indigenous peoples in the region for the first time. Leaders also approved the formation of an Advisory Group on Gender Integration (AGGI) for two years to implement the Framework. The 1999 WLN Meeting was organized in a conference format that only allowed for very general discussion by a limited number of participants. Therefore the input in the recommendation drafting process by participants was also limited somewhat and much of the work was left up to the actual members of the drafting committee.

The 2000 WLN Meeting was held in Brunei and was the first international women's meeting ever hosted by Brunei. It focused on economic issues and led to the first joint statement by the WLN, the SME Business forum and the accompanying Ecommerce Workshop to the SME Ministers. It was also the first WLN Meeting totally funded by the private sector. The Meeting drew over 500 participants, including 350 women from Brunei. It also led to the WLN forming a formal Coordinating Team to serve as its overall management group at the international level. The WLN recommendations drafted during the Meeting were officially presented at the APEC SME Ministerial Meeting. The SME Ministers incorporated the recommendations in their entirety as an appendix in their statement and recommendations to APEC leaders.

Successful Program Elements

The key factors that have contributed to the success of the WLN's lobby efforts with APEC are as follows:

1. Formation of a network of women leaders who already have access to the decision-making processes in their own economies and who were able to make optimum use of their influence at the national level;
2. An in-depth understanding of how APEC operates by key WLN members;

3. Establishment of the WLN as a flexible network that has been able to adapt and shift its strategies in pace with a rapidly changing economic world and in keeping with the capacity and socio-political reality of each APEC economy;
4. The inclusion of representation from the four major sectors of a national economy, public and private sectors, academe and civil society;
5. Strong financial support from CIDA for the operation of an interim de facto secretariat that allowed the WLN to focus on organizational development issues, the provision of travel support by CIDA to ensure the inclusion of women leaders from the developing economies of APEC and support for the Canadian team to participate actively and play a leadership role within the WLN;
6. The willingness of the Canadian participants and their Asian counterparts to compromise and collaborate even when there were very different agendas and opinions;
7. Rapid establishment of WLN as credible organization through obtaining invitations to make formal WLN presentations at specific APEC meetings and drafting gender related recommendations and policy statements based on the themes established for these meetings;
8. The WLN strategy of focusing on the gender issues related to APEC's economic agenda and the documentation of women's substantial economic contribution to the region.
9. Strong commitment on the part of the women leaders involved to fostering a change process within APEC;
10. The existence a male champions in a few strategic positions who supported the efforts of the WLN;
11. Constant consultation with WLN members at all levels;
12. Strong support from the public sector members of the WLN in terms of ensuring that the WLN messages were sent through the appropriate channels and reached the Senior Officials, Ministers and Leaders in time to make an impact at specific APEC meetings
13. Establishment of the WLN as an independent body that operates outside of APEC even though it has a strong APEC focus and follows APEC structures and themes.

Success Stories

The WLN has been able to establish a wide-ranging network of women leaders from the 21 APEC member economies. It has contributed significantly to APEC becoming a more gender aware, responsive, and proactive organization that has made a high level commitment to take further action to integrate women's concerns and needs in national development strategies and to involve and educate more than 1500 women from across the APEC

region with respect to APEC and its agenda, and the positive and negative effects of trade liberalization and facilitation on women.

In 1996,

1. APEC Leaders accepted and supported the WLN's initial *Call to Action* by including formal statements that echoed the WLN's recommendations and APEC for the first time recognized the need to work towards the full participation of women in APEC
2. The 1996 SME Joint Ministerial Statement called for the "the full and active participation of women in the areas of SMEs" while recognizing the active contribution of women to the region

In 1997,

1. The WLN obtained an official invitation to present a series of recommendations directly to the SME Ministers at the 1997 APEC SME Ministerial Meeting
2. Influenced the creation of an ad hoc group on Gender, Science, and Technology under the umbrella of the APEC Industrial Science and Technology Working Group
3. Influenced the initiation of a gender information site on the first APEC Website
4. Influenced APEC's decision to hold a Ministerial Meeting on Women in 1998

The Ministerial Meeting for Women resulted in:

1. APEC mandating the Senior Officials Meeting (SOM) Ad Hoc Task Force on the Integration of Women in APEC to develop the Framework for the Integration of Women in APEC
2. APEC establishing an SOM Ad Hoc Advisory Group on Gender Integration (AGGI) to monitor the implementation of this framework
3. A policy-level commitment by APEC Leaders to recognize gender as a cross-cutting issue within APEC's programs, policies, and projects
4. A commitment on the part of APEC Leaders to implement gender analysis in its policies, programs, and projects as an integral component of APEC decisions, processes, and activities

In 1998:

1. WLN was invited to make a presentation to second Ministerial meeting (1998 APEC SME Ministerial Meeting)
2. Established a strong and visible presence at the 1998 APEC SME Business forum and policy drafting process

In 1999:

1. WLN was Invited to present its Statement and Recommendations to the APEC Trade Ministerial Meeting for the first time

2. Obtained official recognition of the unique and substantial contribution of indigenous women in APEC by both APEC Trade Ministers and Leaders

2000

1. WLN was invited to present recommendations directly to the APEC SME Ministers at the 2000 APEC SME Ministerial Meeting that followed
2. The WLN Chairpersons joined forces with the APEC E-commerce Workshop and SME Business Forum to make additional joint recommendations to the SME Ministers on issues common to each group
3. The WLN 2000 Statement and Recommendations were incorporated in full into the 2000 APEC SME Ministerial Statement as an appendix
4. One hundred percent of the funding for the 2000 WLN Meeting and its advocacy efforts on the part of women-owned SMEs came from private sources
5. China agreed to host the WLN 2001 Meeting.

Lessons Learned

The primary lessons learned from the WLN lobby processes include:

1. It is possible to have a significant impact on multilateral trade liberalization policy through the efforts of a relatively small and informally organized group of women leaders;
2. Women entrepreneurs need representation at the multilateral level to ensure that their interests, needs and contributions are taken into account in the decision-making process;
3. To ensure balanced participation from both developing and developed countries it was necessary to have financial support from donor agencies;
4. To be sustainable, a network of this nature needs to work on ways of becoming financially self-sufficient from its inception;
5. To feel the full impact of a major policy shift at the multilateral level at the individual enterprise level takes several years;
6. To make an informal network of women leaders operate smoothly requires the support of a coordination center or interim secretariat;
7. Although the primary goal of the WLN has been reached, there is still a strong need for the WLN to maintain its momentum and serve a monitoring role to ensure that APEC's gender integration policy is implemented effectively.

In general, the WLN provides a unique model of a multisectoral lobby effort at the multilateral level. It operates virtually 95% of the time and has required relatively small amounts of resources to promote its view and to successfully influence APEC policy. While there are still a few internal weaknesses and challenges that the WLN needs to address, overall it has been phenomenally successful in achieving its main goals.

CONCLUSION: LESSONS LEARNED

There are many innovative programs that have been introduced recently to support the efforts of women entrepreneurs in Canada. While each one is unique, they all have one major factor in common. All involve the creation or use of cross - sectoral partnership. For example, the Royal Bank has initiated many innovative internal program supports for women entrepreneurs, but has also made it a point to partner with both the public sector and civil society organizations to promote women entrepreneurs. Industry Canada and DFAIT are both public sector organizations that support private sector initiatives and often jointly sponsor new initiatives for women entrepreneurs with other private sector organizations or public sector institutions. The YMCA Pilot Project for Young Women's Entrepreneurship represented a three way partnership between a civil society organization, the public sector and a business association. The Canadian Woman Entrepreneur of the Year Awards initiative represents a partnership between a university and a major financial institution. The Women's Virtual Trade Mission to Malaysia is an example of private sector collaboration with a civil society organization while their Virtual Trade Mission to Atlanta involved significant collaboration with the public sector.

The other central lesson in all of these examples is that women entrepreneurs are highly innovative in and of themselves and their track record in terms of the generation of new ideas, methodologies, processes and techniques is impressive. The survey of the women who participated in the Businesswomen's Trade Mission to Washington demonstrated that even a small number of women business owners employed a large number of employees and in this way were making a valuable contribution to the Canadian economy. By the same token, experience has also shown that new women entrepreneurs often need additional support in terms of business development expertise and financial management skills. Once they have this, they are often highly successful. For this reason, the continued support for women entrepreneurs by the public and private sectors, academe and civil society organizations is both critical and makes good business sense.

Bibliography

Barker, Kathryn, 1998, *Gender and Life Long Learning: Enhancing the Contributions of Women to Small and Medium Enterprises in Canada for the 21st Century*, North-South Institute, Ottawa

Canadian Woman Entrepreneur of the Year Awards website, 2000, www.cweya.com

Church, Elizabeth, Aug. 10, 1998, *The Dirty Secret of Female Owners*, Globe and Mail, Toronto

Department of Foreign Affairs and International Trade, 2000, *Businesswomen in Trade Website*, www.infoexport.gc.ca/businesswomen/menu-e.asp

Hayman, Ruth, 1999, *Beyond Borders: Canadian Businesswomen in International Trade – Summary*, Trade Research Coalition

Industry Canada, September 2000, *Summary of Telephone Survey: Canadian Businesswomen Trade Summit Delegates*

Institute of Small Business, *Myths and Realities: The Economic Power of Women Led Firms in Canada*, Bank of Montreal, 1996

National Federation of Women Business Owners, *Press Release*, May 17, 1994

Royal Bank of Canada website, 2000, www.royalbank.com/sme/women/

Statistics Canada, 1995, *Women in Canada: A Statistical Report*, Ottawa