



SUPPORTING  
WOMEN ENTREPRENEURS  
IN BC

# Taking the Leap to Entrepreneurship

SO, YOU WANT TO  
BE AN ENTREPRENEUR...

RESOURCE GUIDE





SUPPORTING  
WOMEN ENTREPRENEURS  
IN BC

## Welcome to the WeBC community!

You're in business for yourself, not by yourself. We're here to help you navigate your business journey as you start, lead and grow your business.

Our holistic approach means we get to know the woman behind the business so we can connect you with the right networks, capital and resources to help your small business grow and thrive. When you need guidance to determine your next step, just ask us!



### **Business loans to help you start, buy and grow your business**

Since we approve loans based on the viability of your business plan, you may qualify with us even if you haven't with other lenders. Offering free wrap-around supports, including advisory services, mentoring and training, we're long-term partners in your success.



### **Convenient, affordable training to boost your business skills**

Focus on the essentials that you need to run a successful business, from marketing to operations, cash flow management and more!



### **Peer networks and mentorship that support and inspire you**

Connect with other entrepreneurs who offer fresh perspectives, so you can gain the clarity to focus on what really matters, and feel more confident making decisions.



### **Expert advice when you need it**

Whether it's an answer to a specific question or to help illuminate a path in the right direction, our business advisors are here to help and guide you.

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# Taking the Leap to Entrepreneurship

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# Taking the Leap to Entrepreneurship

What would it be like to set out on your own—to become an entrepreneur? You have the desire to put a dream into reality and create a small business. It's something you've always longed to do. You are not alone.

Women are entering entrepreneurship in greater numbers than ever before. The statistics are impressive, but they don't tell the story of the struggle women often report as they start out in business. Becoming an entrepreneur can mean confronting the unknown.

When you look at a successful woman business owner, you may wonder if they have some special gene that sets them apart. Were they born to be entrepreneurs, or did they have to work at it? Were they ever afraid? How did they know they were ready and able to take that leap?

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## About this guide

This guide is meant to support women who are deciding on self-employment by giving a sense of what being an entrepreneur is all about through the stories of other BC women business owners.

This guide is not meant to cover the 'nuts and bolts' of starting a business—there are other tools for that. There is a list of resources to support each section; but don't limit yourself to these.

WeBC knows how important it is for women to be prepared for their journey into entrepreneurship as we've done intensive research discovering the issues and barriers that women face when starting a business.

We hope that you will feel supported and know that you are not alone as you explore the leap to entrepreneurship.

Enjoy the journey!

## THE TURNING POINT

# Why Self-Employment?

“ I decided that running a business would be best. I needed the flexibility to be able to spend time with my kids. I needed to personally teach them about life, and show them what a work-ethic looked like.”



## Jennifer Domingo

Anchor Awards and Engraving, Port Coquitlam

Jennifer Domingo started her business Anchor Awards and Engraving after finding herself suddenly single with four children to provide for. She began with a van, an engraving machine, and some debts. Jennifer knew that putting her kids in daycare while she worked at a job that kept her away for the majority of each day was not the life she wanted.

*"I decided that running a business would be best. I needed the flexibility to be able to spend time with my kids. I needed to personally teach them about life, and show them what a work-ethic looked like."*

Once she had made the decision to work from home, Jennifer began to create a list of her talents and skills, and built a business plan from there. She knew that she loved creativity and innovation; she always came up with fresh ideas that she could turn into opportunities, with hard work and dedication! Jennifer soon realized that entrepreneurship allowed her to take these factors and create a business that would benefit herself and her children.

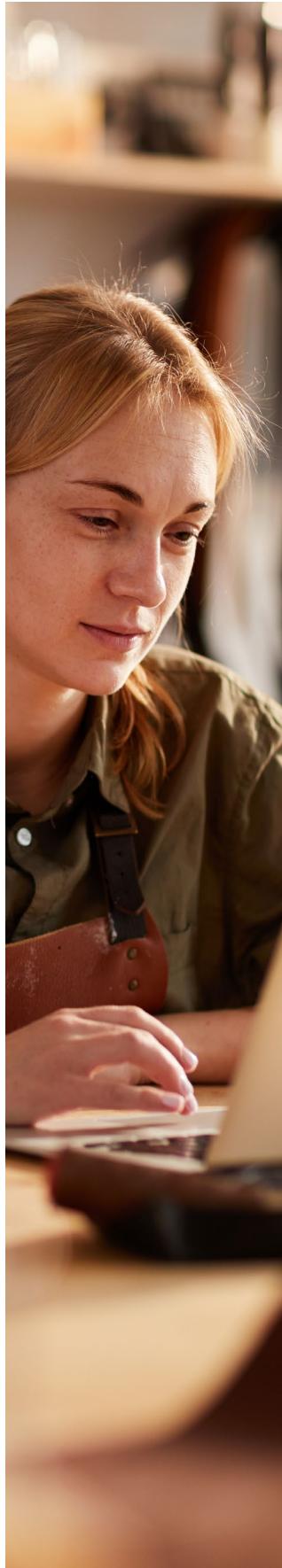
Jennifer's natural inclination to challenge herself and learn whatever she needed to grow her business has led to increased financial security. Now she continues to grow her business online and reach an even bigger market.

Jennifer has learned a lot about herself along her entrepreneurial journey. She understands how important it is to believe in herself, trust her instincts and practice patience, despite challenges that arise. She appreciates the resources, like WeBC, that support her along the way.

Jennifer's business, Anchor Awards and Engraving, has been built solely by word of mouth. Her growing client list includes a wide variety of businesses, schools, sports teams, and non-profit organizations.

*"Take care of your customers and your customers will take care of you."*





## Why are you at the turning point?

What are your reasons for exploring self-employment? Quite often, it is your life situation that starts the ball rolling. Are you like Jennifer, needing a business that fits your schedule? Are you a young self-starter with a strong desire for autonomy or perhaps a woman at mid-life dealing with new challenges that make self-employment a desirable option? In each case you're looking at change, and change can be scary and exhilarating at the same time.

### Why are you thinking of doing something entrepreneurial?

- Do you constantly think about doing something on your own?
- Do you have a passion that you'd like to turn into a business?
- Do you dream about a better, more flexible lifestyle?
- Are you tired, frustrated or bored working for someone else?
- Have you had difficulty finding a new job?
- Does your current position feel like a “dead end”?
- Is it time to re-enter the workforce after...?

Often the decision to start your own business is spurred on by heart factors (an internal pull force), such as a desire to fulfil a dream or to gain control. Or, perhaps you are motivated by other reasons (external push force) such as job loss, relocation, or health concerns.

## Following your heart

Heart factors are often what draw us towards change—they can be as loud as a jet plane or as quiet as a whisper. They're insistent enough that we can't ignore them, though we may try.

On the journey to self-employment, more than one heart factor can be in play at the same time. They may include:

- **Passion and self-fulfillment:** Many of us “fell” into jobs that may not exactly make our heart sing. Passion gives us a zest for living and being able to turn our enthusiasm into a thriving business may be a life-changing turn-around.
- **Challenge and community impact:** The desire for “more” is often the primary motivator for those who have found their skills under-utilized at work or who need added creativity in their daily lives. In self-employment, there are opportunities to explore niche markets, solve problems or make an impact in your community.
- **Greater independence/autonomy:** Some women are independent-minded from childhood. For others, the need for more autonomy grows with age, experience, and learning to trust their instincts. The need for independence is a classic heart factor for many highly successful entrepreneurs.
- **Flexibility:** Many women cite flexibility and/or the freedom to work from home as their reason for starting a business. Flexibility exerts a strong pull for those seeking work/family balance or who don’t otherwise fit the nine-to-five job demands.
- **Finances:** The challenge and satisfaction of defining your own relationship with money can be a powerful motivator for getting into business. For some women, especially those who’ve had the experience of earning good salaries, self-employment is less about “big money” and more about creating a comfortable “work style”.

Because they are positive and empowering, heart factors can keep you going when things get rough or you temporarily question your own reasoning about going into business. The draw may be so strong that you won’t want to go back to working for anyone other than yourself.



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### The Pull of \$\$

Some of us measure success in purely financial terms.

If money is a strong pull factor for you, take the time to examine your financial needs and talk to others to find out how much you might realistically make in the first years of your new business. At the start, money can be slow in coming.

Remember that you may end up working long hours at your own business. It is the passion, excitement and satisfaction that will keep you committed to your new venture.



## A change in your life?

Change may become necessary when we feel we have no control over a situation or when outcomes initially appear negative. Some possible external factors that may bring us to consider self-employment might include:

- **Job dissatisfaction:** There are many reasons women experience dissatisfaction at work, including poor relationships with colleagues, boredom, lack of advancement, compromised ethics or priorities, low pay—even a company relocation that affects your commute. Whatever the reason, you feel something needs to change.
- **Job loss:** Circumstances may force you out of your employment. You could be on the “wrong” end of a company reorganization or downsizing. Or you might have been fired...it happens.
- **Changes in life circumstances:** A job transfer for your spouse/partner may find you in an entirely new location without employment opportunities readily available.

At mid-life and beyond, changes to your health or energy levels could make you feel that you can no longer continue in your existing employment. Divorce, aging parents, or a death in the family may cause you to re-evaluate your life. You may be experiencing a shift in goals, values, and priorities.

We tend to forget that we've encountered major changes throughout our lives and for the most part, we deal with them. Some changes end up being positive even though they may not have seemed like it at the time.

# Is there something in your way?

If you're seriously looking at self-employment, you've likely begun to add up some strong reasons for embracing the change that's beckoning you.

**If you want to start a business but can't seem to make that final decision, try answering these questions:**



**What's blocking you?**



**What's your greatest fear?**



**How can you mitigate risk?**



**Are you better off sticking with your job?**

- **What's blocking you?** Usually when we have trouble making a decision, we're afraid of a mistake resulting from making the wrong choice, and we won't be able to deal with the consequences. You may have an inner voice that is reinforcing: 'stay where you are, it's safer'.

Staying status quo is not going to make you happy, or you wouldn't be looking for change. In depriving yourself of purposeful work, you are also depriving your community of a business it may need or could use!

- **What's your greatest fear?** Our fears can hold us back. For example, are you afraid your family routine will fall apart? Do you feel it's too late in life to start learning new skills? Or is it that you don't trust yourself to commit to this life changing transition? Figure out early what your fears are and determine if they are getting in your way.
- **How can you mitigate risk?** Take a moment right now to anticipate the worst that could happen—then consider how you would handle it. We all have different levels of risk tolerance; know in advance what yours is and how you would handle adversity.
- **Are you better off sticking with your job?** Some of us may agonize over the decision to become self-employed, especially if it means leaving a "stable" job with health benefits and paid holidays. Leaving your comfort zone is never easy.

The gap between security and risk or between employment and self-employment may be smaller than you think. Some of us actually find self-employment less risky because we feel in control; it's the difference between being a passenger and being in the driver's seat.

Are you looking for change at mid-life? It may well be that you will have more opportunities for development if you strike out on your own. A business can give you that chance to apply your knowledge and expertise creatively, with authenticity and with pleasing results for yourself.

Are you considering retirement? If you are close to retirement but feel far too young to think about gearing down, self-employment can help to not only carry you through those later years but also ensure that they are productive and rewarding. Over time, you may be able to downsize a service or consulting business, for example, keeping the clients you prefer while enjoying some personal flexibility.

Can you be comfortable with being uncomfortable? If you choose to become an entrepreneur, you will continually need to grow and reach the next level. You will have to make peace with this as it is an ongoing process. It helps to think of it as an exciting part of the learning curve.





## Resources

- ✓ Starting a Business Resource Guide, WeBC  
[go.we-bc.ca/SYBguide](http://go.we-bc.ca/SYBguide)

- ✓ Chicken Soup for the Entrepreneur's Soul:  
Advice & Inspiration for Fulfilling Dreams  
[Jack Canfield et al. Deerfield Beach, Florida: Health Communications, Inc., 2012.](http://Jack Canfield et al. Deerfield Beach, Florida: Health Communications, Inc., 2012.)

- ✓ Small Business Profile, Province of BC  
[go.we-bc.ca/SmallBusinessProfile](http://go.we-bc.ca/SmallBusinessProfile)

- ✓ State of Women's Entrepreneurship  
in Canada, Women Entrepreneurship Knowledge Hub  
[go.we-bc.ca/WEKHresearch](http://go.we-bc.ca/WEKHresearch)





# What's in it for Me?



**Carmen Vetter**  
Autumn Lane Farm & Gardens, West Kelowna  
[autumnlane.ca](http://autumnlane.ca)

In her career as a Real Estate Professional with Royal LePage Kelowna, Carmen Vetter was used to finding the perfect property for clients.

In September 2017, she found the perfect property for herself: a stunning acreage in West Kelowna, perfect for a BnB. Carmen and her husband purchased the acreage with the vision of having a small farm that provided a serene getaway for guests.

After hard work and planning, their farmhouse was completed in 2019. Thanks to a business loan from WeBC, the lower level of the farmhouse—the BnB—was completed at the end of 2021. Carmen was ready to welcome guests to Autumn Lane Farm & Gardens.

"WeBC enabled us to reach the finish-line so we could open our BnB! The loan was essential by providing the capital we needed to purchase the materials to finish up the rooms, from the drywall right up to staging the rooms for guests."

Carmen enjoys the challenge, variety and creativity of bringing a vision to life with her own business. "I grew up with parents and grandparents who were business owners...so perhaps it's simply in my DNA!"

Carmen would like Autumn Lane to be known as an idyllic retreat, and has continued to grow their farm with the addition of animals, gardens, and overall beauty for guests to enjoy.

The biggest lesson Carmen has learned on her entrepreneurial journey is to "have a vision, be patient, and be ready for the moment when opportunity arrives!"

Her advice to other women entrepreneurs? "Don't give up! There is always a door that will open..."



# It's about making a difference

Many women entrepreneurs businesses not so much for tangible rewards—lots of cash, a big house, designer clothes. Rather, they believe that the product or service they are creating will make a big difference in the lives of others; whether other women, families, communities, or the world.

## Reasons to love entrepreneurship

There are many benefits to owning and operating your own business.

### The positive side of self-employment:

- Less rigid, bureaucratic, and formal
- No pre-requisite to entry
- Flexible work hours
- Results matter—face time doesn't
- To survive you must be profitable—that's the baseline
- Decisions are made by you in your self-interest
- Set your own pace to grow or not



## Freedom to choose

Success is an attitude you can cultivate. Successful women aren't shy about sharing their vision and dreams with the world. Begin by creating the right frame of mind.

- **Visualize yourself in a position of power.** Carry yourself with confidence, even if you don't feel it at first. In other words, 'fake it till you make it.'
- **Do your research and be prepared.** Write, review, and follow your business plan. Once you've made a decision, try not to waste time second-guessing whether it's right. Learn to trust yourself and your abilities.
- **As much as possible, don't take things personally.** A setback is just a setback, not an indication that you can't make it in business.
- **Give yourself enough time to get things done right.** Rushing will often be the reason you make mistakes. If you're going to do something, do it right the first time.

When you're starting out in business measuring success is critical because that awareness may just give you the motivation you need to keep moving, growing and learning as an entrepreneur.



## How do you get to saying YES?

How do you move from thinking, exploring, researching and questioning to commitment? You will hear this advice again and again because it works: act as though you are already on your way. Do anything you can to get your dream out of your head and into concrete form. Counter the inner negative voice by saying, “Yes, I am creating the business I love.”

One of the most powerful things you can do to create your business is to start a business plan. Writing your ideas down, researching your market, talking to potential customers, and refining your concept with goals and milestones are very powerful activities that move you forward. Actually spending time on your business plan will bring it to life.

## Career ambition vs. life ambition

You can gain tremendous autonomy and freedom along with responsibility and accountability. It will take time, but as you focus and establish priorities, you may discover, as many women have, that you can't imagine doing anything else.



## Resources

- Inspiring Stories of Women Entrepreneurs in BC, WeBC  
[go.we-bc.ca/Stories](http://go.we-bc.ca/Stories)

- Inspiring Success Stories, BDC  
[bdc.ca/en/i-am/woman-entrepreneur/be-inspired](http://bdc.ca/en/i-am/woman-entrepreneur/be-inspired)

- Advice for Entrepreneurs from Five Successful Women Who've Been There, Globe and Mail  
[theglobeandmail.com/business/article-advice-for-entrepreneurs-from-five-successful-women-who've-been-there](http://theglobeandmail.com/business/article-advice-for-entrepreneurs-from-five-successful-women-who've-been-there)

# What is it Going to Take?



**Daiya Anderson**  
Origin Wines, Penticton  
[originwines.ca](http://originwines.ca)

Entrepreneurship is a dream come true for Daiya Anderson; yet, her success story did not happen overnight. She dreamt of business ownership since she was in her early twenties, and worked hard for 12 years before she launched Origin Wines with her husband. Their vineyard and winery produces small batches of handcrafted wine that highlight the unique flavours of every season.

When Daiya realized how passionate she was about wine, the opportunity to build their lifestyle around a business they loved was a dream come true!

Daiya first connected with WeBC to complete her financing puzzle. She recalls that “WeBC was very diligent and thorough in helping us understand the business processes.” Daiya feels the business advising and mentoring offered by WeBC as part of her loan helped them to overcome the challenges they faced as new entrepreneurs.

Daiya realized early in her business that things very rarely go as planned. Patience and determination were her keys to achieving her business goals.

“A business will always cost more money and take more time than usually planned, but that’s okay. I enjoy being my own boss.”

Daiya says perseverance and motivation are two strengths that have helped her as an entrepreneur.

“The thought of achieving my business goals motivates me to take action. Whenever I think about the future, I find the possibilities so exciting!”

Reflecting on her growing business, Daiya knows she needs to do what she loves in order to succeed. Her passion for the wine business has kept her 100% engaged in making Origin Wines a destination winery in the Okanagan Valley.



# What's going to happen?

What can you expect once you've decided to take the leap? Creating a new business takes time. Feelings of frustration and doubt are normal along the way. Once you know what it's going to take, you can prepare yourself emotionally, mentally and financially. Women who start their own businesses may struggle with:

- Emotional highs and lows
- Balancing business demands with personal, home, and family needs
- Recognizing that there is a significant learning curve
- Staying motivated



# The business mindset: Key to entrepreneurial success

Some women dream of having a home-based business with visions of working in pyjamas or being able to have their young children at home while they try to run their business. The realities of owning and operating a small business are very different.

## What exactly is a business mindset?

Having a business mindset is key to success. One of the easiest ways to start being positive and believing in your business is to truly know who you are, what you do well and what your core values are. Your business will reflect this every day.

### Having a business mindset means...

- **Knowing your business must make money.** You can have a hobby that makes you a little extra money or a business that requires a higher level of commitment but leads to a higher level of income.
- **Thinking for yourself vs. letting other people think for you.** Don't allow others to control your destiny or your dreams. Take some time to think, document, and research on your own.
- **Being more strategic about your business activity.** Don't just go to any networking event or take on any job. Know what results you want before taking on an activity. For example, do you know how much it really costs you to attend a training session or a networking event—money, family, time, babysitter, gas, etc.? In order to recoup your investment, your reasons should align with your business goals and vision.
- **Planning ahead so you can work towards getting there.** Create a vision for yourself and your business.
- **Taking on risks.** Ask yourself; “What is my tolerance for risk?”



# Personal Characteristics Assessment

Researchers have studied the qualities of successful entrepreneurs extensively over the years. Although it helps to have certain character traits, success depends both on who you are and on having a strong business idea. A perfect entrepreneur can't make a fundamentally flawed business work, and a perfect business won't go anywhere without the right person behind it.

This assessment is meant only to give you an idea of your strengths and weaknesses; your responses won't dictate whether you will succeed or fail.

Personal characteristics assessment	4 Always	3 Usually	2 Some-times	1 Never
1 I hate being in a position of having to do things; I prefer to act before I am forced to.				
2 I keep looking for different things I can do.				
3 If I am faced with a problem I try to solve it.				
4 I find out for myself what I need to know.				
5 When I am working on something I often check its quality to make sure it is good.				
6 I treat family, friends and my own convenience as less important than getting a job done.				
7 I like to find ways of doing things less expensively than before.				
8 I think logically about what I am doing and what I am going to do.				
9 If there are several choices, I think carefully about each one of them before taking action.				
10 I believe I can overcome obstacles.				
11 When someone disagrees with me, I try to deal with the disagreement instead of pretending it doesn't exist.				



## How to Complete the Assessment

On the following pages are 52 situational questions. Read each of the questions and choose the answer you believe best represents the way you would behave according to the statement. There are no right or wrong answers. Respond based on what you believe to be true for you.

Personal characteristics assessment    4 Always    3 Usually    2 Sometimes    1 Never

12 I am good at convincing people to buy things.

13 I learn useful facts from people “in the know.”

14 If I see a problem coming, I do something about it now rather than waiting for it to happen.

15 I try to view my problems as opportunities.

16 My work is better than other people’s.

17 When things are difficult, I find it very hard to give up.

18 When I am going to do something, I first ask questions to find out how to do it.

19 I am willing to work hard long hours to do what I said I would.

20 I try to minimize the time it takes to do things.

21 I try to foresee possible obstacles when I am making plans.

22 I find ways around problems that other people failed to find before.

23 I know I can do what I set out to do.

24 I try to confront differences of opinion openly, not to pretend they don’t exist.

25 If I want somebody to do something, I can persuade them to do it.

26 I try to build networks of contacts in order to find out what I need to know.

27 I can see for myself what action needs to be taken; I do not depend on others to tell me.

Personal characteristics assessment    4 Always    3 Usually    2 Some-times    1 Never

When I run into obstacles, I see it

- 28 as a chance to learn something new.

- 29 I do not ignore difficulties; I try to overcome them.

- 30 I make extensive, systematic inquiries about how to do things.

- 31 I want to produce the best product of its type.

- 32 I will do almost anything to finish a task on time.

- 33 I look for ways of working more quickly.

- 34 I do not plan on the assumption that all will go well. I anticipate problems and I plan for them.

- 35 I find innovative solutions to problems.

- 36 When I start a task, I am confident I can complete it.

- 37 I do not like to ignore interpersonal problems. I would rather admit to them and try to solve them.

- 38 When I need people to do a task for me, I can get them to do it.

- 39 I try to develop friendships because they are a fundamental resource for success.

- 40 I do not like to wait until I must take action. I act before I have to.

- 41 If an opportunity arises, I act on it immediately.

- 42 If one solution doesn't work, I try to find another.

- 43 If a problem needs to be analyzed, I analyze it myself.

Personal characteristics assessment    4 Always    3 Usually    2 Some-times    1 Never

44 I want whatever I do to be of higher quality than anyone else's is.

45 If a job has to be completed, I am prepared to sacrifice my personal convenience in order to do it.

46 I try to reduce costs.

47 I try to plan how I will get over difficulties before I actually meet them.

48 I develop new ideas.

49 If I meet a challenge, I can overcome it.

50 If I am having a problem with somebody else, I like to face up to it openly with that person.

51 I can persuade people to do things for me.

52 I look at my friends as part of my strength for the future.

### **Personal Character Assessment Summary: How to Make Sense of Your Responses**

To make sense of your responses transfer the numbers you have circled for each of the statements 1 to 52 into the appropriate space on this sheet and total each row. The highest total score for any category is sixteen (16) and the lowest total score is four (4).

Answer Values				Total	Category
1. ____	14. ____	27. ____	40. ____	= ____	Initiative
2. ____	15. ____	28. ____	41. ____	= ____	Sees and acts on opportunities
3. ____	16. ____	29. ____	42. ____	= ____	Persistence
4. ____	17. ____	30. ____	43. ____	= ____	Information seeking
5. ____	18. ____	31. ____	44. ____	= ____	Concern for high quality work
6. ____	19. ____	32. ____	45. ____	= ____	Commitment to work contract
7. ____	20. ____	33. ____	46. ____	= ____	Efficiency orientation
8. ____	21. ____	34. ____	47. ____	= ____	Systematic planning
9. ____	22. ____	35. ____	48. ____	= ____	Efficiency orientation
10. ____	23. ____	36. ____	49. ____	= ____	Problem solving
11. ____	24. ____	37. ____	50. ____	= ____	Self-confidence
12. ____	25. ____	38. ____	51. ____	= ____	Assertiveness
13. ____	26. ____	39. ____	52. ____	= ____	Use of influence strategies

As you look through your scores, remember, there are no “right” or “wrong” answers. This is a measurement of where your skill set is now. If some of your scores are low, don’t despair; it is beneficial to identify the areas you need to work on, so you can build your skill base. If you have some low scores, you may consider taking courses or reading some books to build those skills. For example, if your self-confidence or assertive skills are low, you may want to enrol in a business communications or negotiation course.

Use this assessment as an opportunity to utilize your top skills and work on developing your weakest skills prior to setting out on your new business venture.



## Peaks and Valleys

If you learn to recognize your highs and lows, you can use the highs as motivators to keep the lows from dragging you down.

### Excitement is built on:

- Doing what you love
- The desire to create something new
- Making your own rules
- Taking a new path
- Doing something for yourself

### Fear comes from:

- Realizing the immensity of what you’ve begun
- Results coming in slower than expected
- Being confronted with unanticipated challenges
- Wondering if you’re doing it all “right”
- Moving outside your comfort zone



# Characteristics of a Successful Woman Business Owner

Successful women business owners share a number of characteristics.

When you read the Switlos' story, you may notice how many of the characteristics below are also their characteristics!

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## 1. Believe in Yourself

You have a firm belief that you can succeed. You need to believe in yourself and your business, even in the face of uncertainty.

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## 3. Develop Your Skills

Can you reach your business potential with your current personal skills? Self-employment offers an opportunity to use your full range of skills and continue to grow them every day. You can also tap into skills that you want to test or into ones you never even dreamed you had. Stretching yourself will bring a feeling of being stimulated, fulfilled, and appreciated.

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## 2. Reach Beyond Your Comfort Zone

Reach beyond your safe harbor or you will start to feel a sense of underachievement or stagnation. Move past the fear of rejection, the fear of failure, or simply the fear of the unknown. You have to take action and just DO IT.

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## 4. Use Creative Problem Solving

Women are great solvers! Owning a business offers challenge and the need for ongoing, creative problem-solving. It can be scary, but it can also be exhilarating and tremendously gratifying. Challenges become rewarding when the solutions you find enhance your business and you learn something in the process.



## Umeeda & Nareena Switlo

Naledo, Vancouver  
[naledo.com](http://naledo.com)

Umeeda and Nareena Switlo are the mother-daughter team behind Naledo. After fleeing their home in Uganda in the 1970's when Umeeda was only 15 years old, her family arrived in Canada as refugees to start a new chapter. Over the years, Umeeda's mother "mamajee" would use cooking as a way to keep the stories of their home alive, while instilling a strong sense of social responsibility in both Umeeda and Nareena. Years later, when volunteering with the Belizean government to share her business skills with youth, Umeeda met one farmer who showed her the turmeric that grew wild on his land.

Umeeda spent months experimenting with recipes, testing the product with her friends and family. She finally came up with the perfect recipe for the world's first wild-crafted, whole root turmeric paste: Truly Turmeric. Nareena recognized the opportunity to be a part of something incredible and quit her job. Together, the mother-daughter team founded Naledo Foods and Beverages Inc. in 2015.

"One of the more important lessons we have learned in our journey at Naledo is to start small. Cash flow is so important for a new business. Ensuring that you are not over-purchasing supplies, or making too much inventory, is vital."

From day one, Naledo has been a social enterprise, founded on the principle of being a better business for better lives. Working tirelessly to ensure their business benefits the environment and the communities they partner with, Naledo became a Certified B Corp™ in 2020.



As with many other international enterprises, Naledo was adversely affected by the global pandemic. Experiencing a global glass bottle shortage, double or triple the cost to ship goods, and orders that took months to arrive at their destinations, they turned to WeBC for assistance. Their loan, paired with WeBC's business advice, training and wrap-around support services enabled them to survive the challenging times and move forward.

"WeBC helped us to figure out when we would be ready for outside investment and solve cash flow challenges. They also helped to inform us of loans and grants available."

Umeeda shares: "Resilience and hard work are the foundations of entrepreneurship. It is not easy. Every day is a dizzying mix of inspiring and challenging. We would not be where we are as a company today without perseverance and finding a way to overcome obstacles."

Over the next five years, Umeeda and Nareena would like to expand their product line, exports, and positive impacts. They're both excited for the future of their business. Nareena is considering an Executive MBA to further her ability to lead Naledo, while Umeeda is looking forward to continuously inspiring young women on their business journey.

## Creating work/life balance

Having your own business can give you flexibility but at times will demand your undivided attention. You'll find a fine line between balancing the demands of home and work.

- **Build downtime into your schedule.** When you plan your week, make it a point to schedule time with your family, friends, and activities that help you recharge.
- **Drop activities that sap your time or energy.** Take stock of activities that don't enhance your business or personal life, and minimize the time you spend on them.
- **Rethink your errands.** Consider whether you can outsource any of your time-consuming household chores or errands. Even if you are on a tight budget, you may discover that the time you'll save will make it worthwhile.
- **Get moving.** It's hard to make time for exercise when you have a jam-packed schedule, but exercise may ultimately help you get more done by boosting your energy level and your ability to concentrate.
- **Remember that a little relaxation goes a long way.** You don't need to make big changes to your life to bring more balance. Find the little things that help you relax: a cup of tea, a walk outdoors, listening to your favorite music. Relaxing will help you restore balance to your life.





## Resources

- ✓ Do It Like a Woman... and Change the World, by Caroline Criado-Perez  
[Granta Books, 2016](#)

- ✓ Women Who Launch: The Women Who Shattered Glass Ceilings, by Marlene Wagman-Geller  
[Mango Publishing, 2018](#)

### MENTORING RESOURCES

- ✓ Mentoring Program for BC Women Entrepreneurs, WeBC  
[go.we-bc.ca/Mentoring](#)
- ✓ Mentoring Program, The Forum  
[theforum.ca/mentor-program](#)

- ✓ Mentoring Program for Youth, Futurpreneur Canada  
[futurpreneur.ca/en/mentoring](#)



# Who Can Help?

“ WeBC really opened my eyes to all the support that’s out there for women entrepreneurs. I’m kept in the loop about everything and anything that could help me on my business journey, such as new grants, competitions, courses and all sorts of other information.”



## Amy Rafferty

The Velvet Underground, Whistler  
[shopvelvetunderground.com](http://shopvelvetunderground.com)

Meet Amy Rafferty, the powerhouse behind The Velvet Underground, a Vintage and second-hand clothing store.

As a passionate environmentalist, Amy couldn't be a bystander to the waste produced by the fashion industry so she actively sought ways to encourage a circular lifecycle for modern clothes. Starting from her bedroom in a big share-house, Amy would throw "clothes & wine parties" for her friends and sell designs she had made along with second hand and vintage items from her own wardrobe.

Quickly outgrowing her household setup, and then a commercial sewing studio, she was looking for a better solution. When the opportunity for a commercial space opened, she snapped it up.

Joining the WeBC Mentoring program was a game-changer for Amy and her business. She was able to gain valuable financial knowledge and bookkeeping skills that increased her confidence in managing all areas of her business.

*"Getting a mentor was one of the best decisions I ever made. When I started my business, I had absolutely no idea what I was doing. I first came across WeBC when I was about six months into my business journey. I'd burnt through almost all my cash, was running the business alone, open 7 days a week, with 5-6 mostly part-time staff, and essentially three separate businesses that I was trying to run simultaneously. It was a really stressful time."*

Amy's mentor supported her to sort out her bookkeeping, use tools to be more efficient and find apps to track her expenses and sales so she has a clear snapshot of her business.

Amy says: "WeBC really opened my eyes to all the support that's out there for women entrepreneurs. I'm kept in the

loop about everything and anything that could help me on my business journey, such as new grants, competitions, courses and all sorts of other information."

Reflecting on running her business through the good times, and not so good times, Amy says: "Often when you're in the trenches of running your business, the entrepreneurship journey can be so lonely. But there truly are so many resources and supports out there. I now rely so heavily on mentors and coaches, and I know they will be a part of my learning and growth for as long as I have a business and no matter how established or successful it becomes."

Dedicated to building a community promoting self-expression through fashion, art, and music, Amy is all about positive impact. She is currently continuing her mission to educate and inspire a more sustainable and conscious lifestyle both for the people and the planet.





## Don't ride alone: Find a mentor

Feelings of isolation often make self-employment challenging, especially if you are used to the bustle of people in your workplace. Your family and friends, however sympathetic, may not understand what you're going through if they are not entrepreneurs themselves.

Someone who can relate directly to your experience is more likely to offer useful input on running a business. Many women business owners say that having a mentor or belonging to a business women's group offers great support for fledgling entrepreneurs.

## How does mentoring work?

Mentors share their knowledge when it comes to creating business strategies, marketing, useful contacts, hiring; anything that might help you to run your business more efficiently and avoid common pitfalls. Mentors who work one-on-one with you volunteer their time so they can share their experience; you may find them in similar businesses within the same market or in the same business serving a different market.

Practical feedback from others who have been through the same or similar situations is invaluable and empowering. And there is the joy of meeting with other women who may well become friends and allies.

Keep in mind that there are many different business service providers that offering mentoring resources. WeBC provides One-to-One and Peer Group mentoring programs all over BC. You may also wish to check out your local women-in-business networks, the Chamber of Commerce, Small Business BC or The Forum for other possible programs.

# Creating balance

Taking the first steps in your business can give you an incredible rush. On the other hand, you're still learning, so doubts about decisions you've made or your ability to do the work can cause anxiety. 'What was I thinking' may come to mind! The trick is to remember that you are in charge and to devise strategies to help yourself.

As head of your own business, you will need to create balance. Both sides of your life will pull at you. Here are some ideas for finding balance:

- **Set up a business-like working environment.** If you're working from home, create a separate office for yourself; if you share the computer with the family, invest in another one that is just for work; get call display on your phone so you can screen for important calls (and screen out personal calls); and establish a "signal" that advises others you are working.
- **If you have young children, plan for daycare.** You'll need time to work on your business without your children being in the same space.
- **Set boundaries.** Explain the rules concerning your work time and environment to friends, family, and clients—be firm when you need to be.
- **If working at home is too much of a distraction, explore the possibility of working in another location.** If budget is a concern, maybe a shared work space is right for you.
- **Practice time management techniques.** You cannot work 24/7, and neither you, nor your clients, should expect it.
- **Get help if you need it.** As your business becomes established consider which tasks you can delegate to others, including hiring an accountant, office assistant, or house cleaner!



## Support Options

- Mentors support you so that you make informed decisions.
- Business coaches and advisors can provide specific advice on issues from registering your business to staying motivated. Business coaches in private practice charge a fee; you might want to try a business association first.
- Personal counsellors can help you with issues of fear and doubt; their services are also available for a fee. They can provide important emotional support if your budget allows.
- Networking groups don't involve direct counselling but can provide support and feedback. Many different groups exist; try to attend as a guest to find one that fits.

If you feel you need help, be open about it—you may be surprised at the results.



## Joelena Piket

Rise & Shine Excavating, Black Creek

Joelena Piket is the owner and operator of Rise & Shine Excavating, a landscaping and excavation company that serves farming and residential communities in Central Vancouver Island. The company offers a wide range of excavating services including stump removal, small building demolition, land clearing, driveway clearing, building retaining walls, trenching, garden design, yard work and more.

Joelena has been extremely involved in her community as the caretaker of a community centre, a winter volunteer at a local food bank, and as a volunteer firefighter in Oyster River for over eight years. Her community involvement is what inspired her to start Rise & Shine Excavating.

“I wanted to do something for myself but still be here in my local community,” says Joelena. Her company combines her interest in heavy machinery and passion for helping improve her nearby neighbourhoods. “I love making something more beautiful, it’s like a big outdoor art show.”

To launch her business, Joelena applied for a loan from WeBC. Hers was the first woman-owned and operated excavating business supported by WeBC.

“My WeBC loan has made my idea a reality, something that would definitely not have happened without it. They provided amazing help from the start by working with me daily during the application process. I was able to purchase all the items to get my business up and running. It was amazing to have access to mentors, online training, webinars... I have learned a lot and I thank everyone at WeBC.”

As Joelena’s business has grown, she has focused on supporting other local businesses, and has hired other small companies in her area to help her, including dump truck services and general labour.

Joelena’s goals include expansion and purchasing a new machine (Skid Steer) as well as a large dumping trailer to transport equipment and material. She would also like to hire a couple employees and purchase a billboard sign for advertising.

Joelena lists her strengths as an entrepreneur as: determination, creative thinking and expertise in her field. She enjoys working with her clients so they can turn their outdoor ideas—with a little creative input from Joelena—into a beautiful reality.

“My type of business is in a male-dominated field. As a woman-owned and operated business, I have had some challenges from clients. Thankfully not too many! I am so proud and honoured to have my own business. From where I came from, I never thought I would be where I am today. There are still challenges ahead, but I have confidence that I will rise to each challenge as it comes!”





# Are You Ready?

## A personal inventory

Just like Joelena, the very first inventory you need to take is of yourself. Be honest, clear, and practical; envision yourself at the helm of your business and get ready to answer these questions in detail:

- ① ? Do I have the personal characteristics to be an entrepreneur?
- ② ? What if I don't have all the skills I need to run my business?





## Common Concerns

If you feel worried after doing some self-reflection or examining your business skills, don't be alarmed. This is an excellent time to question your capabilities. Your fears will make you look more closely at what you need to do, not just what you want to do. You'll have an easier time if you are realistic. As an entrepreneur, you'll have to commit to doing some hard but satisfying work. Confidence can help, but it should be informed confidence.

**Let's look at some common concerns:**

- **You have a great business concept but feel unsure if you can bring it to life.** You may not feel capable but you really want to start your own business and you can't stop thinking about your idea.
- **This kind of conflict can stop you from taking any steps forward.** What do you need to feel capable? If you decide that you have a personal weakness (e.g. you're scared of networking), then take one initial step that will boost your confidence.
- **You haven't yet taken a hard look at your dream business because you're afraid it won't hold up.** What if your vision has to change or won't work at all?
- **Sometimes we're afraid to take something apart in case we can't put it back together again.** Finding one or more aspects of your business that might not work means you have a chance to make positive adjustments. Trust in your own creativity and problem-solving skills. Talk to someone close to you to get their reaction—and don't be afraid of their suggestions.
- **Maybe you feel you aren't really the entrepreneur 'type.'** You don't want to seem foolish to others who have more experience.
- **Remember that many successful entrepreneurs felt the same way early on.** It may help you to know that almost every woman entrepreneur reports initially feeling like an "imposter". So you're definitely not alone in feeling the fear and wanting to do it anyway!

You will need to learn and develop skills and put them to work. If you have chosen a business that is well-suited to you, the rewards you are hoping for will be there.

# Are you a born entrepreneur?

Some of us are, but many aren't. Our communities are full of entrepreneurs who are made, not born; they're people who love what they do, have confidence in their own ideas and enjoy calling the shots.

Know yourself; both your strengths and your weaknesses. Improving your skills, handling day to day challenges and experiencing personal growth are rewards that keep self-employment interesting and exciting.

## Here is a brief list of entrepreneurial strengths:

- **Independent self-starter:** You are self-motivated and you like to make your own decisions.
- **Hard worker:** You are willing to put in long hours to get where you want to go.
- **Achiever:** You are driven to do well.
- **Problem-solver:** You can handle, and enjoy tackling, a range of challenges.
- **Risk-taker:** You will take calculated risks and are comfortable with some degree of uncertainty.
- **People person:** You don't have to be an extrovert, but you will need to maintain good relationships with many different people: suppliers, employees, clients, partners, and/or lenders.

If you have significant others, from partners, spouses or children, you will also need to consider how your business will affect them. You can have all the right traits to succeed but you won't get out the door if your family is not on board.



## Nurture Yourself Now

As an entrepreneur, you will be dealing with:

- Uncertainty
- Changes in your routine and finances
- Long hours
- Learning many new skills

When you consider your personality traits, make sure you also look at how well you deal with stress.

Learn what you need to energize yourself and make that a vital part of your plans.



## Keeping yourself motivated

It can be hard to stay motivated during transition, even when you know you're heading in the right direction. As you start your business you will make mistakes. There will be times when you can't see much progress, are worried about finances, or you and/or your support team wavers.

### What can you do to stay motivated?

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- **Everyone has bad days.** Find the real source of what's troubling you and then work through it. Keeping a journal may help.
- **It's easy to temporarily lose motivation, especially when you're working alone.** Talking with a member of your support group may be all you need to do to feel positive again.
- **Know and remember why it was important to you to have your own business.** Build your motivators into your business and stay true to them.
- **Create a mission statement for your business or just for this period of transition.** Write why you are here, where you are going, and how you will accomplish what you've set out to do.
- **Build a business based on what you are passionate about and you can create success.** If you don't do this, if your commitment is half-hearted, it will affect how secure you feel in your decision and your ability to move forward.



## Trust Your Passion

What's your main motivator? If you want to be in business, you will need the passion that keeps you learning—to become expert at what you provide, to run your business and to make good decisions.

This is an ongoing process; it won't come all at once but it will become more and more rewarding.

# Make sure you have the business basics

There are some skills you may need to work on, depending on your previous experience.

## What about business skills?

It is important to prepare for this job—after all, it's all yours, not someone else's. Even a self-employed, working-at-home sole proprietor should have basic bookkeeping skills, know how to market her business, and understand income tax requirements.

What do you know about cash flow management, marketing, and regulations that might affect your business, or how to apply for a loan?

Don't panic if your answer is 'nothing'! If you don't have a background in business some of this will feel very intimidating, but it doesn't have to be. You don't need to be an accountant to understand your financial statements; this is just a skill that you don't have yet. And, since this is your business you may find acquiring the skills you need both fascinating and empowering.

## One way to begin is to:

- Make a list of the skills you are lacking and absolutely must have to start
- Find out how you can obtain them
- Create a learning schedule that fits your life and learning style

Fortunately, many different resources exist to help you, from self-help books and online courses to training through community education centres, colleges and business resource centres like WeBC, Small Business BC and Community Futures. Once you know what you need you can go out and find the best resources to help you.

## What are your transferable skills?

You may have been a sales person and now you want to start a business doing specialty paint treatments for antique furniture. Or a stay-at-home mom who volunteered on the school's Parents Advisory Council (PAC) and now wants to start a grocery delivery service. What skills do you bring to your new business?

A former sales person knows all about how to communicate clearly with her customers. After years of fundraising, the PAC mom knows how to set goals and organize people. Both are probably superb at multi-tasking.

You may, for example, already have a great deal of experience in active listening, building relationships, scheduling or negotiating. Revisit your résumé and review your day-to-day activities. You'll likely find that you have transferable skills you can use right away.

## Skills development and the learning curve

We talked about creating a learning schedule for acquiring business skills. You simply won't know everything at the beginning and you shouldn't expect to. Patience, curiosity and an upbeat attitude will go a long way to getting you where you want to go.

These are some suggestions that may assist you in planning your next steps:



- Accept that excelling at anything requires practice. Most people can't ski the first time they go up a mountain. Create learning milestones and build in rewards when you reach them.
- The only way to improve at something is to make mistakes and learn from them. It is better to slip-up, recognize the lesson and make positive adjustments so that it becomes a learning opportunity. Mistakes are opportunities.
- Actions are power; focus on the next step.
- A business plan can help you to identify the areas where you need learning, forcing you to consider potentially unfamiliar concepts such as marketing or cash flow. Writing your own business plan opens your eyes and lets you take responsibility. Approach it step-by-step, give yourself time to complete it, and get critical support from advisors. The key to a strong business plan is to research and document the details of how you are going to implement your business concept.



## Resources

- ✓ Support for Women Entrepreneurs in BC, WeBC  
[we-bc.ca](http://we-bc.ca)

- ✓ Free Starting a Business Info Session, WeBC  
[go.we-bc.ca/SBIS](http://go.we-bc.ca/SBIS)

- ✓ Starting Your Business Resource Guide, WeBC  
[go.we-bc.ca/SYBguide](http://go.we-bc.ca/SYBguide)

- ✓ Resources for Starting Your Business, WeBC  
[go.we-bc.ca/Start](http://go.we-bc.ca/Start)

- ✓ Creating Your Business Plan Workbook, WeBC  
[go.we-bc.ca/CYBguide](http://go.we-bc.ca/CYBguide)

- ✓ Skills Development for Women, WeBC  
[go.we-bc.ca/Learn](http://go.we-bc.ca/Learn)

- ✓ How to Write an Effective Business Plan, WeBC  
[go.we-bc.ca/WriteBusinessPlan](http://go.we-bc.ca/WriteBusinessPlan)

- ✓ Business Plan Template, BDC  
[go.we-bc.ca/BDCtemplate](http://go.we-bc.ca/BDCtemplate)

- ✓ Business Plan Writer, Futurpreneur  
[go.we-bc.ca/BusinessPlanWriter](http://go.we-bc.ca/BusinessPlanWriter)

- ✓ Webinars & On-Demand Learning, Small Business BC  
[smallbusinessbc.ca/education](http://smallbusinessbc.ca/education)





# Taking the Leap



**Candace Chisholm**  
HeChangedIt, Kelowna  
[hechangedit.com](http://hechangedit.com)

Candace Chisholm is the co-founder of Okanagan tech company HeChangedIt. The men's mental health and wellness app is in its infant stages as of this writing (the free beta version of the app has been running for over a year). Candace also plans to create a community just for men and launch a podcast hosted by Chisholm's husband, Mike, called heCast.

When Candace started to develop the app, she was deep into research mode. Some of the statistics she came across were difficult to read. "Five men, every hour, die by suicide in North America alone. Eleven Canadians die every day by suicide and eight of them are men." This research was the beginning of the app.

Candace began her entrepreneurship journey as a child, sewing and making lemonade to sell. She tried working in a corporate environment, but says: "carving my own path is the only way for me. I am either working hard for my dream or for someone else's...and my dreams won!"

Since learning about WeBC, Candace enjoys receiving the monthly WeBC eNews, which she says is packed with tips, resources, and stories of women entrepreneurs. She has been inspired to participate in quite a few webinars and finds the information invaluable. An optimist at heart,

Candace loves to read about other women entrepreneurs who are working on their businesses and launching them successfully.

Candace has a husband and two sons. The HeChangedIt app is her way of addressing mental health and wellness in a proactive way. She wanted to offer an alternative to a structured 'program' designed for men with addictions.

Candace says that being a woman business owner is harder than anything she has done before, but the rewards outlast the exhaustion. Her plans for the HeChangedIt app are exciting and updates and additions are constantly being considered.

Candace is betting that HeChangedIt will provide men the space they need to consider their mental health in the same way as their physical health and create some much-needed balance rather than stigma.

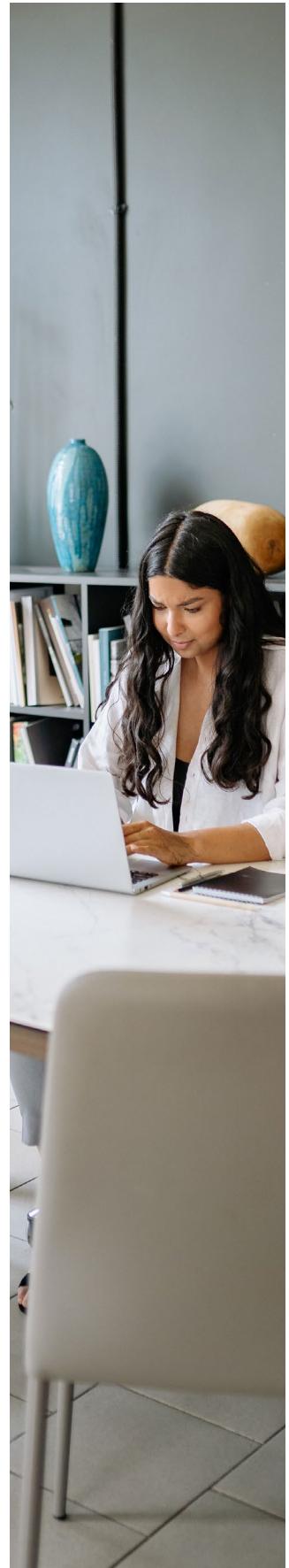


# Define your next steps: From thinking to action

Taking the leap into entrepreneurship is a major life change; it's not just planning the business—it is planning your life too.

The following are some considerations that may assist you in preparing to take the leap.

- **Believe in yourself...** especially if you've done enough work to know both you and your business are ready. The more you believe in you, the more others will believe in you and what you are doing.
- **Begin by creating support for yourself and your business concept.** Take the time to discuss your business idea in detail with your partner and/or support network.
- **Talk to other entrepreneurs and role models.** If you don't know any personally, consider asking a business owner you admire for an information interview. People generally are very willing to give advice.
- **Read books by or about successful entrepreneurs.**
- **Create your business from your core values.** The values you believe in will secure the foundation on how you perform and conduct yourself in your business.
- **Define your vision and how you will make it come alive.**
- **Use resources especially designed for business start-up.** The Creating Your Business Plan workbook and other resources are available from WeBC at [go.we-bc.ca/Start](http://go.we-bc.ca/Start)





## Look before you leap

Consider the following strategies for managing risk:

- If you are currently employed, save money before you quit. Realistically estimate the amount of time it will take to get your business up and earning money and try to put aside enough cash to cover this time frame. This might mean enough money to support yourself for the next year or even longer. You may still need financing for start-up. Talk to a WeBC business advisor about your options.
- Consider starting your business part-time, allowing for a continued source of income from your employment while you do the groundwork before and during start up. Alternatively, if you can, use paid leave or a sabbatical to research, prepare and start your business.
- If you are receiving employment insurance or social assistance, consider a Self-Employment Program that will allow you to continue collecting benefits. Different programs have different rules; check with program advisors to determine if you are eligible.
- Take courses to develop your business skills. Many colleges and business organizations have courses available for reasonable fees.
- Build and expand your network in advance. As you plan your business, consider the people who could actively help you move forward and think of ways to connect.
- Recruit your support team early. Contact business organizations such as WeBC, your local Community Futures office, and/or Small Business BC to explore their services. Find out who is available to help you.

# Lifestyle choice: getting to YES

## Taking Care of Yourself

This should go without saying, but try not to let your personal needs drop off your list of priorities. You'll need to put aside some quality time just for you. If you occasionally feel overwhelmed by doubt, create a method for dealing with this. Your support team are good people to turn to when you're feeling overwhelmed by doubt.

## Be Mindful

There is ALWAYS something else to do in your business so remember to 'close the door' and avoid spending all your waking moments on your business! Procrastination and distractions can end your hopes and expectations of a successful business. Do what you say you will and keep your vision and focus.

## WHAT ARE YOU WAITING FOR?

## Take the leap to entrepreneurship!

You are poised on the brink. When your desire to be self-employed is strong, and you've done your research, then there's nothing really holding you back. Many of us decide that we'd rather try being our own boss and risk failure than look back and regret not having tried at all.

Entrepreneurship isn't for everyone, but the rewards can be huge if you prepare well and are clear about what you want and why you want it. Gather what you need, build your support system, develop new skills and bring what you envision to life.

And remember, WeBC is here to help!

VISIT US AT [WE-BC.CA](http://WE-BC.CA)



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