

20th Anniversary Edition

WOMEN'S ENTERPRISE CENTRE

Annual Report 2015/16



Women's Enterprise Centre Board of Directors



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Message from the outgoing Board Chair

I am very proud of the tremendous contributions which Women's Enterprise Centre (WEC) has made to the entrepreneurial landscape in BC and Canada over the past year. 2015/16 marked twenty years in operation for WEC, and the milestone is a remarkable testament to the knowledge, professionalism and forward-thinking strategy of the organization. This small but dedicated team is helping transform the role of women in the BC economy.

In a continuous effort to remain on the leading edge and address the needs of women business owners, the Board continues to adapt its Ends Policies based on discussions with several stakeholder groups. Much of what we accomplished in 2015/16 came as the result of timely feedback received from our clients and stakeholders whom we call our owners.

At our June 2015 roundtable meeting, two representatives from the BC Economic Forum: Women as a Catalyst for Growth shared their summary report. The board discussed how to incorporate the learnings from this important working discussion on advancing women into its Ends.

In September, we hosted a roundtable discussion with representatives from several Women's Business Networks (WBNS) in the Okanagan. They shared best practices and challenges. WEC gained insight as to how we can better support WBNS and forge stronger partnership opportunities. Since that gathering, several WBNS have partnered with each other as well.

In December 2015, the Board invited the lead for the BDC women's champions in BC and their regional partnerships' manager to our meeting, to learn about their plans and explore opportunities for collaboration.

At our March 2016 meeting, we heard from professionals in the impact and crowdfunding space, and from some of their clients. Our discussions shed light on the "missing middle" – businesses that have entered the growth stage – and confirmed that our Business Advisors need to help clients shift their mindset on financing.

In June 2016, I stepped down as Board Chair after two years in the role. It has been an honor to be part of a Board that works on behalf of its owners in such a visionary way.

I know the dedicated Board and staff will continue their passionate work to make women business owners in BC full contributors to the economy. I am pleased to pass the torch to Jill Earthy and I am confident that WEC has the leadership in place to continue exceeding its goals.

I would like to thank Judy Thomson, who has also retired after serving on the Board since 2008 and as Secretary/Treasurer since 2013. Her financial governance expertise and wonderful attention to detail brought great value to the organization.

Unquestionably, WEC is great because of its people. The Board is very pleased with the leadership of our CEO and her wonderful team, which delivered extraordinary performance this year. Thank you for your hard work and commitment to providing excellent service to our clients and other business service providers throughout BC.

In closing, I would like to thank my fellow directors who tirelessly volunteer their time to ensure that BC women business owners succeed. It has been an honour for me to serve as Chair of the WEC Board and I wish WEC and its new Chair continued success.

Joyce Groote
Board Chair



Message from the CEO

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As I look back on this year, our twentieth anniversary, I am struck by the cumulative change that can be achieved when women have the support to realize their business potential. BC women are contributing to the provincial economy like never before.

We served over 7,000 women business owners in BC this year – a significant accomplishment, which I attribute to our culture of excellence, our focus on adding value, and our strong partnerships. We exceeded almost all our targets, lending over \$2 million to women-owned businesses in BC and bringing our cumulative direct and indirect financing to over \$50 million, which helped create or maintain over 2,262 jobs and generate over \$1.5 billion in economic activity in the province.

This year, we continued our focus on collaboration to increase our impact. Our efforts to help our main funder, Western Economic Diversification Canada, encourage innovation and exports have encouraged us to work more closely with trade support organizations and those serving women in science, technology, engineering and math (STEM) fields.

The Catalyst for Growth project, funded by Status of Women Canada, allowed us to partner with over 50 sponsors across BC who are passionate about supporting women and the economy. At every stop on our 5-city tour, we were warmly welcomed and impressed at the level of commitment. I look forward to witnessing the outcomes of the 19 initiatives that received financial support from the Catalyst for Growth Fund.

In 2015/16, WEC continued to promote supplier diversity. In May 2015, we hosted a 'Breakfast with Brands' event in partnership with WBE Canada, which helped champion supplier diversity and facilitate B2B matchmaking.

In March 2016, as a member of Women's Enterprise Organizations of Canada (WEOC), we spearheaded an international collaboration with 24 partners to educate and elevate women entrepreneurs with the #FEMCapital project.

We have also continued our work as co-chair of the WEB Alliance, and were a sponsor and active partner in the 2015 BC Economic Forum in October 2015, a movement which is ensuring that BC is a trailblazer in Canada in advancing women as leaders, entrepreneurs and in the trades and emerging industries.

I wish to thank outgoing Board Chair, Joyce Groote, for her leadership and dedication to incorporate our owners' feedback into the Ends that steer our organization. A special thank you also goes to Judy Thomson, who freely contributed her financial expertise on the board as well as her extensive network.

I welcome Jill Earthy in her new role as Board Chair. On the Board since 2012 and previously Vice-Chair, Jill brings vast entrepreneurial experience, having worked with Forum for Women Entrepreneurs and Futurpreneur Canada, and has a unique understanding of innovations in the business lending space in her current role as Chief Growth Officer for FrontFundr.

It is through the extraordinary efforts of our Board and staff, and the unwavering support of our volunteers, partners, stakeholders and funders that we continue to make a difference for the women we serve. We have made huge strides over the past two decades, and I look forward to seeing more women realize their business potential with our help.

Laurel Douglas
CEO



Our passion is to empower women entrepreneurs to their business success

Women's Enterprise Centre is the leading business resource centre for women who are starting, purchasing or growing a small business in BC, or are thinking of starting a business.

Our organization is funded by Western Economic Diversification Canada, which has appointed two new ministers responsible for promoting and diversifying the economy of Western Canada. The Board and staff of Women's Enterprise Centre welcome Federal Ministers Bardish Chagger, Minister of Small Business and Tourism and Speaker of the House (pictured) and Navdeep Bains, Minister of Innovation, Science and Economic Development, and look forward to working together to affect change.



OUR OWNERS

We work on behalf of people with a demonstrated interest in the advancement of women business owners and entrepreneurs in BC.

OUR ENDS

Women's Enterprise Centre exists so that all aspiring and existing women business owners and women entrepreneurs in BC can be full contributors to the economy. Accordingly:

Entrepreneurial ecosystem

The entrepreneurial ecosystem recognizes and supports them to reach their business potential.

Capital and resources

They understand and can access the necessary capital and resources at all stages of business.

Mentors and mindset

They have access to role models, champions and mentors and have the mindset to realize their business potential.



Women's Enterprise Centre Services



BUSINESS LOANS

As a development lender, we look beyond the numbers. Bundled with free, ongoing professional advice and skills training, our business loans of up to \$150,000 can help women:

- Start, grow or buy a business
- Develop new domestic and international markets
- Enhance productivity and take advantage of growth opportunities

Special loans for immigrants, aboriginals and youth are also available.



PROFESSIONAL ADVICE & INFO SERVICES

Our team of professional advisors provides guidance to entrepreneurs in all stages of business to help them identify opportunities and realize their full potential. Our services include:

- **For start-ups:** Business plan and cash flow projection reviews, resources, and free "Starting Your Business Info Session"
- **For growth-oriented businesses:** Market access, growth planning and export support, trade missions and diversity certifications

Our Advisors stay abreast of economic and business conditions, through sharing best practices across the WEI's and other organizations.



SKILLS TRAINING

We bring relevant training and events to communities where local demand exists. Available around BC via live workshop, teleconference or webinar, our training helps participants:

- Acquire the essential business skills they need to run a successful business
- Connect and collaborate with other entrepreneurs
- Avoid costly mistakes before they happen

Our success-oriented workshops are developed by industry experts and 99% of participants rate them as directly applicable to their business.





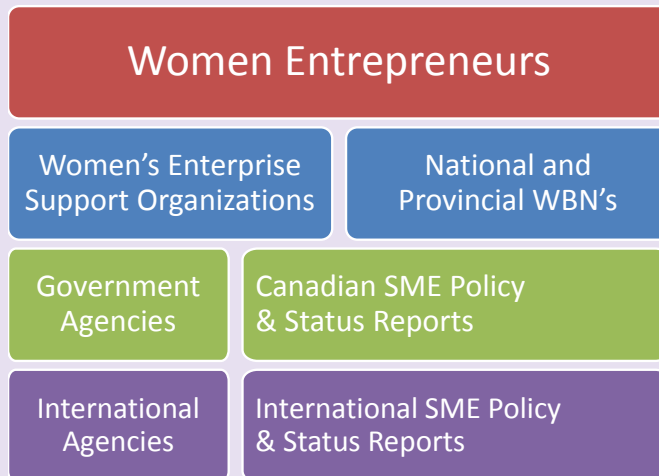
SUPPORTIVE COMMUNITY

We are proud to be part of a vital community of successful women entrepreneurs and supporting organizations. To raise the profile of women entrepreneurs, we:

- Celebrate the accomplishments of our clients and partners
- Educate the business community about the benefits of supporting women entrepreneurs
- Inform our community of programs and opportunities available to help them achieve success

We create communities and opportunities for women in BC.

Embracing our place in the women's entrepreneurial ecosystem in BC and Canada helps us fill service gaps, create strategic alliances and benefit from a rich pool of knowledge and research to increase our impact.



In 2009, Women's Enterprise Centre co-founded the WEB Alliance of Women's Business Networks, a consortium of WBNs representing over 10,000 women in business throughout BC.

The WEB Alliance serves as a resource for professional women's groups and women in business and the trades to connect, elevate and educate the business community to create change towards better business, stronger communities and an enhanced business culture for women.



Women's Enterprise Centre is a founding member of the Women's Enterprise Organizations of Canada (WEOC). As the only national association of professional business support organizations dedicated to the advocacy and success of women entrepreneurs, WEOC is the authority on women's entrepreneurship in Canada.

The six current member organizations have a network of over 75,000 female business owners coast to coast and have had a cumulative economic impact of over \$2B.

2015/16 Highlights

By the Numbers

In 2015/16, Women's Enterprise Centre continued to help women achieve and share their success in business. Here we present the highlights for the year April 1, 2015 – March 31, 2016.



FINANCING SUCCESS

2015/16 saw a trend towards growth financing (76% of our loan portfolio) and those engaging in import and export activities. Our Equal Access to Capital (EAC) Loan Program was also fully subscribed this year, and our Board approved continuation of that fund with a few adjustments to ensure a wider reach. In 2015/16, we:

- Approved and disbursed \$2,024,775 in loans, which translates into over \$3.43 million in direct and leveraged financing this year
- Created or maintained 547 jobs as a result of our loans and business services (over 2,950 since inception)

SINCE 1995... we have provided **over \$50.4 million** in direct and leveraged financing, creating **over \$1.5 billion** in economic activity in BC



DEVELOPING BUSINESS SKILLS

Over the past year, we have updated and expanded both our publications and our workshop offerings to provide timely and relevant training for women business owners. We focused on building strong partnerships to bring our services to women in all parts of BC. In 2015/16, we:

- Delivered 115 workshops to 2,836 participants from 96 unique communities
- Helped 160 people adopt a growth mindset in our new workshop, "Great Expectations: Preparing for Success"
- Partnered with 7 organizations to deliver 9 workshops to help entrepreneurs improve their financial literacy

SINCE 1995... we have helped **24,252 participants** gain essential business skills in **over 1,800 workshops**



PROVIDING PROFESSIONAL GUIDANCE

2015/16 brought high demand for business counseling services, especially for business plan reviews, trade-related issues and financial literacy assistance. We focused on helping growth-oriented businesses maximize profits, understand their financing options and scale their businesses, while continuing to offer personalized advisory services to women in all stages of business. In 2015/16, we:

- Provided 3,293 business advisory sessions to almost 500 clients on various aspects of their business
- Responded to over 6,600 requests for business information
- Hosted 195 participants in our Starting Your Business Info Session to help them navigate the startup stage

SINCE 1995... over **23,400 women** have benefited from more than **59,000 business advisory services**



FOSTERING MENTORING SUPPORT

Our 2015/16 Mentoring programs included traditional One-to-One Mentoring as well as Peer Mentoring Groups and Mentor Advisory Forums on current and relevant business topics. In 2015/16, we:

- Served 610 women with our award-winning mentoring program
- Hosted 477 people from 55 unique communities in our Mentor Advisory Forums
- Trained 9 new Peer Mentors, focusing on aboriginal groups and women in trades and technology
- Fostered leadership skills for women in 3 communities with the Taking the Stage® program
- Served 14 communities with Peer and One-to-One Mentoring



FOCUSING ON WD PRIORITY AREAS

By aligning our strategic goals with WD priorities, we ensured that our growth clients had the support they needed to scale their businesses. Working with WBE Canada and WEConnect International, WEC continued to promote supplier diversity initiatives within the province to assist, engage and educate local corporations on the benefits of a diverse supply chain. Our Senior Business Advisor also prepared and accompanied business owners to trade events in the USA to help them make valuable connections. WEC is proud to report the following highlights in support of WD priorities in 2015/16:

- Increased our focus on support for growth-oriented businesses to enhance their productivity through loans and advice. A focus on marketing to the growth segment resulted in 64% of loans this year written to existing businesses.
- Delivered 39 workshops to 769 participants in support of WD priority topics, including 14 to help encourage growth and productivity
- Continued to host the Supplier Diversity Canada initiative and website, which helps educate corporations and small businesses on the benefits of supplier diversity and uses internationally hosted events to help all diverse companies get contracts
- Partnered with other members of the Women's Enterprise Initiative (WEI) to accompany 29 delegates (16 of which were from BC) on 3 cross-border trade missions



ENGAGING OUR CLIENTS

WEC recognizes the importance of engaging with partners, clients and stakeholders via social media in order to provide real-time support and connect our community with valuable information and opportunities. In 2015/16, we:

- Grew our Facebook followers by 22%
- Increased our social media engagements by 18%
- Shared 1,659 tweets with over 9,600 Twitter followers
- Engaged with our Facebook community 853 times
- Posted 52 blogs with timely business tips written by WEC and our experienced volunteer community
- Connected our network with important information in 145 LinkedIn Posts
- Provided 48,390 website visitors with resources, information, success stories and connections on www.womensenterprise.ca



Growing women leaders



In May 2015 Women's Enterprise Centre, in partnership with the WEB Alliance and the Premier's Women's Economic Council, hosted a tour across the province to bring together community voices for economic growth and equip business leaders across the province with the skills to step up and be more effective.

Funded by Status of Women Canada, the full-day events combined a working forum and the "Overcome the Impostor Syndrome" workshop with world-renowned speaker Dr. Valerie Young. Attendees discussed how to grow more women leaders in their communities—in business, on boards and in trades and growing industries.

The project was a follow-up from the 2014 BC Economic Forum to get regional input for how women leaders in all areas of the province can be better supported. The unprecedented collaboration and interest in the project from a variety of stakeholders highlighted how important it is to support women's contributions to the economy. As part of the Catalyst for Growth project, we:

- Hosted 433 attendees in 5 regional events: Kelowna, Victoria, Prince George, Prince Rupert, Vancouver
- Worked with 19 sponsors/supporters and 40 promotional partners to ensure important leaders and passionate community members attended each dialogue
- Received over 50 applications for the Catalyst for Growth Fund

In February 2016, Women's Enterprise Centre distributed the Catalyst for Growth Fund to 19 community-based initiatives that will address the issues raised in the dialogues over the next year.



2015 BC ECONOMIC FORUM

Women's Enterprise Centre was an organizing partner for the BC Economic Forum: Women as a Catalyst for Growth (BCEF) in October 2015. Attendees discussed the outcomes of the 2014 BCEF and 2015 Catalyst for Growth events, heard from professional panels and committed to making changes personally and within their organizations to help advance women as leaders, entrepreneurs and in the trades and emerging industries.

Building partnerships

Event highlights

We continue to gain recognition for our knowledge of entrepreneurship and support for women entrepreneurs. Our team of professionals is invited to host, support and attend important conversations and collaborations locally, nationally and internationally.

In 2015/16, we enjoyed 87 partnerships on training and events, attended 143 events and tradeshow, and delivered 45 speaking engagements.

SINCE 1995... we have **hosted or sponsored almost 900 events** and **delivered over 500 speaking engagements**. Below are just a few highlights from the past year:

Wendy McDonald Award Panel

As the Community Catalyst Award recipient, Laurel Douglas participated in the panel hosted by the Greater Vancouver Board of Trade.

The Next Billion Conference

Participated in an Access to Capital panel.

Breakfast with Brands™

Partnered with WBE Canada to host an event to facilitate B2B matchmaking.

Go for the Greens

Hosted a trade mission to Orlando, FL with 3 BC clients to help them make valuable B2B connections.

SBBC MyBizDay

Delivered a financial literacy presentation at 3 events throughout BC in partnership with Community Futures and Futurpreneur Canada.

Kelowna Chamber Women to Watch Panel

As a 2015 'Woman to Watch', Laurel Douglas shared her professional experiences during an interactive panel.

Pinnacle Women's Leadership Event

Received proceeds from a new series in partnership with the Kelowna Chamber of Commerce and Crowe MacKay.

Becoming Conscious about Unconscious Bias

Partnered with the Greater Vancouver Board of Trade Women's Leadership Circle to host an interactive panel discussion about gender bias in business.

Feature in Municipal World Magazine

Outlined the economic argument for supporting women entrepreneurs with our "Closing the Gender Gap" article.

Roundtable with Minister Chagger

Hosted a roundtable with Minister Bardish Chagger to discuss issues related to growth, export and technology for women entrepreneurs.



"We really appreciate your time, expertise, and effort into making today a successful workshop. The feedback from attendees was great! Thank you for helping to connect our community and help support our startup ecosystem!"



Kelsey Wollff
Startup Nanaimo
Training Partner
and Volunteer Mentor

Celebrating Our clients

"Without your support, it would be very difficult for services like ours to get off the ground."



Brie Remes and Laura von Krosigk
Building Blocks Educare, Kelowna
WEC Loan Client

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Angela Nagy **GreenStep Solutions, Kelowna**

GreenStep Solutions is a Canadian company making its mark in sustainable energy programs across North America.

As the CEO and co-founder of GreenStep Solutions, Angela Nagy leads a team of energy experts and green business professionals who offer Green Tourism certifications, energy assessments, waste audits and the newly-launched Ecobase Certified Program, which helps businesses generate thousands of dollars in new revenue each year to invest into energy-saving, carbon reduction projects.

Angela's plan in 2016-2017 is to expand GreenStep Solutions' reach across Canada, and the US market, and WEC will continue to help her achieve this growth goal.

Hanna Wheale, **Clotho, Vancouver**

As a fashion-tech start-up, Clotho is not like traditional companies. The digital printing service works with textiles instead of paper and offers custom printing on natural fibre and fashion fabrics.

Hanna's personal Business Advisor gained an understanding of her unique business model. WEC has supported her vision with business advice to help manage Clotho's growth as well as financing to purchase additional equipment.

Now recognized as an industry expert, Clotho has increased sales, and expanded its operations within the first 9 months of launching.

Hanna's vision is to create an on-demand, automated apparel-making service with customized fit options.

Shelley Wallace, **Hagensborg Chocolates, Burnaby**

Shelley Wallace is the manufacturer, wholesaler, and exporter of Hagensborg Chocolates, a range of high-quality chocolate confections.

In 2006, Shelley created the brand Truffle Pig, marketing her chocolates throughout North America to stores including Whole Foods and London Drugs.

WEC provided Shelley with a growth loan to help expand her market within Canada and internationally. In March 2016, Shelley appeared on CBC's Dragon's Den and impressed the dragons with her business acumen.

Shelley is a role model for new entrepreneurs and, as a volunteer storyteller for WEC, her success has inspired many women business owners in BC.

A year of celebration

20 Years in 2015

We marked our twentieth anniversary by connecting with the partners, clients and volunteers who have been vital to our success over the past two decades. We received many words of congratulations and encouragement for what we have accomplished. Celebration is one of our core values and we made the most of our milestone year.

Visit wec.ca/20Years to view our 20-year impact, celebration video and more!

KUDOS FROM OUR PARTNERS

"I want to wish the Women's Enterprise Centre a happy twentieth anniversary. [and I] wish you well on the next 20 years of great work in our province."

– Hon. Shirley Bond, Minister of Jobs, Tourism, and Skills Training and Minister Responsible for Labour

"Your work providing capital and support has been critical in helping women start and grow businesses across the province, making for a stronger, healthier economy."

– Lisa Niemetschek, Forum for Women Entrepreneurs

"I have watched and admired the work of the Women's Enterprise Centre for the last 20 years. The organization remains relevant and has helped create a thriving community of women entrepreneurs. [...] These successes encourage more women to move forward in their own way."

– Nancy McKinstry, Past Chair, Minerva Foundation

"Congratulations on a job well done and on a twentieth anniversary."

– Kandice Morrison, Western Economic Diversification Canada



Statement of Financial Position

| | March 31, 2016 | March 31, 2015 |
|---|-------------------|-------------------|
| OPERATING FUND | | |
| ASSETS | | |
| Current | | |
| Cash | 283,132 | 272,010 |
| Accounts receivable | 24,929 | 22,101 |
| Prepaid expenses | 6,180 | 6,973 |
| | 314,241 | 301,084 |
| Property and equipment | 16,302 | 39,310 |
| Trademark | 2,512 | 2,512 |
| | 333,055 | 342,906 |
| LIABILITIES | | |
| Current | | |
| Accounts payable and accrued liabilities | 47,707 | 72,499 |
| Deferred revenue | | |
| - capital assistance | - | 6,296 |
| - other funding | 59,264 | 83,544 |
| | 106,971 | 162,339 |
| NET ASSETS | | |
| Unrestricted net assets | 207,269 | 145,042 |
| Investment in capital assets | 18,815 | 35,525 |
| | 333,055 | 342,906 |
| LOAN INVESTMENT FUND | | |
| ASSETS | | |
| Cash and short term investments | 1,955,048 | 2,323,635 |
| Net Loans and other receivables | 3,841,247 | 3,409,408 |
| | 5,796,295 | 5,733,043 |
| LIABILITIES | | |
| Western Economic Diversification Canada loan fund | 5,000,000 | 5,000,000 |
| NET ASSETS | | |
| Externally restricted | 796,295 | 733,043 |
| | 5,796,295 | 5,733,043 |

These statements are a summarized version of the audited financial statements prepared by Crowe MacKay LLP, Chartered Professional Accountants.

Women's Enterprise Centre

Statement of Revenue & Expenses

for the year ended March 31

| | CORE FUND | GENERAL FUND | TOTAL 2016 | TOTAL 2015 |
|--|--------------|-----------------|---------------|---------------|
| OPERATING FUND | | | | |
| Revenue | | | | |
| Western Economic Diversification Canada (WD) | 975,000 | - | 975,000 | 975,000 |
| WD special project funding (capital assistance) | - | 4,920 | 4,920 | 1,320 |
| Province of BC mentoring project funding | - | 152,144 | 152,144 | 105,121 |
| Women's World Cup project funding | - | 34,476 | 34,476 | 112,500 |
| Catalyst for Growth project funding | - | 115,632 | 115,632 | 40,815 |
| Other revenue (sponsorships, fees for service, registrations, book sales, rental income) | 28,558 | 13,026 | 41,584 | 29,424 |
| Project management revenue | - | 26,644 | 26,644 | 20,375 |
| Loan application and administration fees | 29,649 | - | 29,649 | 22,524 |
| | 1,033,207 | 346,842 | 1,380,049 | 1,307,079 |
| Expenses | | | | |
| Operations: | | | | |
| Administrative costs | 241,436 | - | 241,436 | 286,977 |
| Salaries and contracts | 705,237 | - | 705,237 | 651,326 |
| Service delivery | 169,478 | - | 169,478 | 171,620 |
| Special Projects: | | | | |
| Mentoring | - | 108,707 | 108,707 | 105,121 |
| Women's World Cup | - | 19,723 | 19,723 | 123,951 |
| Catalyst for Growth | - | 115,632 | 115,632 | 40,815 |
| | 1,116,151 | 244,062 | 1,360,213 | 1,379,810 |
| Excess (deficiency) of revenue over expenses before amortization | (82,944) | 102,780 | 19,836 | (72,731) |
| Amortization | - | 24,319 | 24,319 | 12,619 |
| Excess (deficiency) of revenue over expenses | (82,944) | 78,461 | (4,483) | (85,350) |
| LOAN INVESTMENT FUND | | | | |
| | | | 2016 | 2015 |
| Revenue | | | | |
| Loan portfolio interest | | | 217,295 | 188,153 |
| Other interest | | | 12,705 | 19,694 |
| Recovery of loans written off (net) | | | 9,933 | 2,513 |
| | | | 239,933 | 210,360 |
| Expenses | | | | |
| Provision for impairment loss on uncollectible loans | | | 124,231 | 69,060 |
| Loan collection costs | | | 2,450 | 1,515 |
| | | | 126,681 | 70,575 |
| Excess of revenue over expenses | | | 113,252 | 139,785 |

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**WOMEN'S
ENTERPRISE
CENTRE**

*Realize your
business potential*

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Skills TRAINING

Business LOANS

Professional ADVICE

Financial support provided by:



Western Economic
Diversification Canada

Diversification de l'économie
de l'Ouest Canada

Canada



09/16