

WOMEN'S ENTERPRISE CENTRE

Annual Report



2016/17



Women's Enterprise Centre Board of Directors



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BOARD MEMBERS

The WEC Board is comprised of committed volunteers from a variety of industries and regions around the province:

- Jill Earthy, Chair, Vancouver
- Sue Adams, Vice-Chair, Whistler
- Donna Gallinger, Sec./Treasurer, Cranbrook
- Bonnie Foley-Wong, Vancouver
- Christine Bergeron, Vancouver
- Joy Playford, Kelowna
- Mark Hoag, Vancouver
- Raghwa Gopal, Kelowna
- Renata King, Prince George

Message from the Board Chair

As I reflect on my first year serving as Board Chair for Women's Enterprise Centre (WEC), I am proud to lead a Board that continuously examines the landscape, seeks input from our clients and stakeholders and identifies new opportunities to serve women business owners. The results of our unwavering commitment to quality program delivery show in the outstanding accomplishments of WEC over the past year.

In 2016/17, the WEC board raised the bar for ourselves and our stakeholders to ensure that women business owners become full contributors to the economy. This year our Board grew to nine members, including two men who bring diversity to our profile.

It has been powerful to see WEC's influence grow locally thanks to long-standing partnerships; nationally through WEOC and its international trade support initiatives; and internationally through the presence of Laurel Douglas, our CEO, at the W20—all while exceeding targets for the year.



At our June 2016 roundtable meeting, we welcomed representatives from the Office of Small & Medium Enterprises (OSME), Export Development Canada and Business Development Bank of Canada to outline the services provided by each organization and carve a way to jointly support women business owners in BC.

In September, we hosted a roundtable discussion in Kelowna on the subject of entrepreneurial mindset. We invited business owners, coaches and business advisors to discuss how mindset affects women's approach to business financing and growth. The concepts of a 'fixed mindset' versus a 'growth mindset' were explored and we gained valuable insights into how WEC can assist entrepreneurs in developing the latter.

In December 2016, the Board invited guests from several partner organizations including Small Business BC, LOCO BC and SIDIT to join us for Policy Governance training so they could benefit from excellence in board governance.

In an effort to stay on the leading-edge of entrepreneurship, we hosted a roundtable discussion at our March 2017 meeting on the future of innovation, education and entrepreneurship with professionals from Innovation & Entrepreneurship, SFU; Risk Advisory, Deloitte Canada; and YELL Canada. This discussion enabled us to assess our current Ends, which describe the outcomes WEC wants to achieve, to ensure that they have a future focus.

We continue to have great confidence in the long-term success of WEC: the strategy is sound and management and staff are focused. We look forward to working closely with the CEO, supporting WEC efforts as she and her team capitalize on new opportunities and ensure that WEC is well positioned for the future. Looking to the future, we will continue to be a more competitive and innovative organization. I know the dedicated Board and staff will continue their passionate work to make women business owners in BC full contributors to the economy.

It is my great pleasure and honour to serve as the Chair of such a committed and well-rounded board of directors. On behalf of the Board, I wish to thank Laurel, her management team and staff for another great year. It is through their extraordinary efforts that we continue to support and empower our clients and fuel the province.

Jill Earthy
Board Chair

Message from the CEO

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Reviewing the outcomes of 2016/17, I am struck by our growing influence as an authority on women's entrepreneurship and program delivery. We encourage our clients to develop a growth mindset, and we use that same forward-thinking strategy to increase our impact. Our outcomes are a reflection of our professionalism, community-building and hard work, and I am pleased to report that we have exceeded all of our targets for the year.

In 2016/17, we lent over \$2 million to women-owned businesses in BC, which brings our cumulative direct and indirect financing to over \$54 million. Thanks to our experienced team of Business Advisors, we create more jobs per dollar lent than any other federally-funded loan program.

This year we welcomed a dynamic new Board Chair, Jill Earthy, and the board continued to demonstrate its passion for diversity by adding our first two male members. We also hired an Entrepreneur in Residence who advises women entrepreneurs in the technology industry.

To address Western Economic Diversification (WD) priorities, we have helped women business owners grow their business with a focus on supplier diversity initiatives, growth and export support and innovation. This year, we co-hosted training events with Global Affairs Canada to promote international trade; joined forces with Business Women in International Trade (BWIT) and the other WEIs on trade missions; partnered with CPA Canada to deliver Financial Literacy Peer Mentoring to support our growth clients; and educated women how to do business with the government in partnership with OSME.

This year, we continued to expand our network as co-chair of the WEB Alliance and on the board of the Women's Enterprise Organizations of Canada (WEOC). We also partnered with WBE Canada and WEConnect International to provide certification and supplier diversity opportunities for clients.

For the third year, WEC was a sponsor and active partner in the 2016 WE FOR SHE conference, a province-wide collaboration that continues to make significant strides to increase the economic impact of women.

A personal highlight for me this year was joining the Canadian delegation at the 2016 W20 forum in China as a representative of WEOC. I was proud to represent the interests of Canadian women entrepreneurs at the global summit and I can proudly say that WEC operates at the front of women's entrepreneurship.



In August 2016, we conducted a survey of the entrepreneurial ecosystem (wec.ca/EcosystemSurvey) which found that only 15% of 227 BC business service providers have programs specifically targeted at women business owners. This re-confirmed the necessity of an organization like ours to fill the gap and I believe we accomplished that goal this year. In a follow-up survey of our clients, WEC rated highest in terms of recognition and response to their needs, marketing activities and overall satisfaction.

It is a privilege to lead an organization that serves such a vital segment of business owners, and we are delighted that our clients are reaching new levels thanks to our support.

I would like to acknowledge our funder, WD, and thank our Board of Directors for their direction, confidence and continued support. To our network of volunteers, mentors and facilitators - your willingness to share your real-life experience is essential to our success. Finally, heartfelt thanks to our management team and staff, who enthusiastically assist our clients to ensure their businesses succeed. WEC is ready for more challenges and achievements in 2017!

Laurel Douglas
CEO

Our passion is to empower women entrepreneurs to their business success

We are the leading business resource for existing and aspiring BC women entrepreneurs. We help women business owners gain the skills, mindset, financing and networks they need to realize their business potential. We work on behalf of people with a demonstrated interest in the advancement of women business owners and entrepreneurs in BC.

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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.

Mentors and mindset

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

Capital and resources

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

AWARDS AND RECOGNITION

WEC and our staff are honoured to be highlighted for our work, and a true sign of our success is seeing our clients recognized as leaders and role models.

Women's Enterprise Centre

WEC: Recognition for Outstanding Contribution in Supporting Entrepreneurship by Community Futures of BC

Laurel Douglas: 2017 Woman of Influence by BC Business

Laurel Douglas and Marilyn Strong: Top 40 Over 40 by Kelowna Chamber

Our Clients

Sheila MacKenzie, Rainbow's Roost: Best Community Impact SBBC Award

Tara Bosch, SmartSweets: \$25,000 Pitch for the Purse by Forum for Women Entrepreneurs

Sarah Adamson, Fuze Food: 2016 Kootenay Influential Women in Business

Brie Remes, Building Blocks Educare: Kelowna Top 40 Under 40



Women's Enterprise Centre Services

For over 22 years, our professional team has provided services through a supportive, individual and practical approach.

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Our Advisors stay abreast of economic and business conditions, through sharing best practices across the WEI's and other organizations. In 2016/17, Cecilia Mkondiwa, Senior Director, Program Delivery, celebrated 18 years as part of our Business Advisory team!



BUSINESS LOANS UP TO \$150K

to help women start, scale or buy a business

As a development lender, we look beyond the numbers. We're different because we support our loan clients with free, ongoing professional advice, skills training and access to mentors. Special loans for immigrants, aboriginals and youth are also available.



"I wanted to thank you and WEC for all your support. We've grown from 2 to 5 locations over the past year because you believed in us one year ago. Much gratitude goes out to you every day."

– Nicolette Richer, Green Moustache Juice, WEC Loan Client (see her story on p. 9)



PROFESSIONAL ADVICE & INFO SERVICES

for women entrepreneurs in all stages of business

Our team of professional advisors provides guidance to entrepreneurs 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



"Thank you so much for your support and these resources. I felt completely heard and understood - your mastery of this work shines through. I am feeling so much better already."

– Info services client



BUSINESS SKILLS TRAINING

on subjects pivotal to success

We develop workshop topics that fill knowledge gaps for women business owners and work with partners to bring them to communities where these skills are in demand. A combination of webinars, teleconferences and live workshops ensures wider access for all business owners across BC, and helps women:

- Acquire essential business skills that are practical and applicable
- Develop their mindset to support running a successful business at all stages
- Connect and collaborate with other entrepreneurs

"Finally a workshop on marketing that provided practical information, concrete instruction and real world application, thank you WEC!"

– Speed Marketing Workshop participant



MENTORING

from experienced BC business owners

Our Mentoring Programs are designed to help women entrepreneurs build confidence, improve their business knowledge, increase productivity and offer emotional support. Our programs include One-to-One Mentoring, Taking the Stage®, and Peer Mentoring, thanks to financial support from the Ministry of Jobs, Tourism and Skills Training and Ministry Responsible for Labour and the Ministry of Small Business and Red Tape Reduction and Ministry Responsible for Liquor Distribution.

In 2016/17, we also offered the PeerSpark™ program and introduced our new Financial Fitness Peer Mentoring, which is sponsored in part by Crowe MacKay and KPMG and helps women business owners improve their financial literacy by working in small groups facilitated by Chartered Professional Accountants.

"I am making some great headway with my goals. I have an amazing mentor and I have already learned so much. I would like to say thank you for setting me up with her. Based on her background, business and experience, I couldn't have asked for a better mentor. "

– One-to-One Mentee



SUPPORTIVE COMMUNITY

to raise the profile of women entrepreneurs

We are proud to be part of a vital community of successful women entrepreneurs and supporting organizations. 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

2016/17 Highlights

By the Numbers

In 2016/17, 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, 2016 – March 31, 2017.

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FINANCING SUCCESS

>\$2.1M

approved and disbursed in loans (\$2,119,957), which translates into over **\$54 million in direct and leveraged financing** – creating over **\$1.6 billion in economic activity** in BC since 1995

- Supported growth-minded entrepreneurs with growth financing (**73% of our loan portfolio**) and assisted with import and export activities
- Filled gaps in the lending landscape with our Equal Access to Capital (EAC) Loan Program, which accounted for **27% of our loans**
- Created or maintained **389 jobs (3,344 since inception)** as a result of our loans and services



PROVIDING PROFESSIONAL GUIDANCE & RESOURCES

↑78%

increase in participants in our Starting Your Business Info Session – we helped **347 aspiring women entrepreneurs** navigate the startup stage

- Provided **2,244 business advisory sessions** to almost **477 clients** on various aspects of their business
- Responded to over **7,974 requests for business information** – a 21% increase
- Delivered **5,580 online resources**
- Since inception, over **23,900 women** have benefited from more than **61,500 business advisory services**



DEVELOPING ESSENTIAL BUSINESS SKILLS

1,782

participants from **99 unique communities** hosted in **56 workshops**

- Introduced the Entrepreneurial Mindset Profile® Assessment to **65 participants** at the "Mindset Mastery for Growing Your Business" workshop
- Partnered with **5 organizations** to deliver **8 workshops** to help entrepreneurs develop key business skills
- Since 1995, we have helped **26,034 participants** gain essential business skills in over **1,875 workshops**



MENTORING SUPPORT FOR LEADERSHIP AND GROWTH

28

women business owners matched with experienced entrepreneurs for a six-month One-to-One mentoring relationship to grow their skills and confidence

- Hosted **877 participants** in our **11 Mentor Advisory Forums**, supported by volunteer subject experts. They continued to grow in popularity this year – we saw an **84% increase**
- Trained **14 new One-to-One Mentors** from a variety of regions and industries
- Hosted **28 participants** in **3 communities** in our PeerSpark and Taking the Stage® programs



FOCUSING ON WD PRIORITY AREAS

63%

of loans written to existing businesses as a result of our focus on marketing to the growth segment

- Delivered **31 workshops** to **506 participants** in support of WD priority topics, including **18 workshops** to encourage growth and productivity
- Increased our focus on support for growth-oriented businesses to enhance their productivity through loans and advice
- Continued to promote supplier diversity initiatives within the province to assist, engage and educate local corporations on the benefits of a diverse supply chain, in partnership with WBE Canada and WEConnect International
- Continued 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



ENGAGING OUR COMMUNITY

↑150%

increase in our social media engagements –
544 on Facebook and **over 1,500 on Twitter**

- Grew our Facebook followers by **80%**
- Shared **1,383 tweets** with over **10,000 followers**
- Posted **46 blogs** with timely business tips written by WEC and our experienced volunteers
- Connected our network with important info in **348 LinkedIn posts** – a **140% increase**
- Provided **46,195 website visitors** with resources, information, success stories and connections

Growth Through Trade Initiatives

By aligning our strategic goals with WD priorities, we ensured that our growth clients had the support they needed to scale their businesses by pursuing international markets. In 2016/17, we:

- Partnered with other members of the Women's Enterprise Initiative (WEI) and BWIT at Global Affairs Canada (GAC), for the Business Women's Trade Mission, a dual trade mission to Atlanta, Georgia and Orlando, Florida, in June 2016. This included support to 6 women business owners in BC prior to, during and after the mission.
- Kath Britton, Director, Business Development, accompanied and supported 5 delegates (4 of which were from BC) on a trade mission to Orlando, Florida in September 2016 for the Go For the Greens Conference, a boutique business development conference, in partnership with GAC's BWIT program.
- Attended America's Small Business Development Center's annual conference in September 2016 in Orlando, geared towards business advisors, to learn best practices in the US for supporting women business owners.



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. Below are just a few highlights from the past year:

8



204

events and tradeshows attended,
including **46 speaking opportunities**



WE FOR SHE Championing the Next Generation

This year's conference brought together 750 girls in grades 10-12 with 750 business leaders to discuss how women can be supported in the workplace and inspire young women to be bold in their careers.

The WEB Alliance was an Organizing partner, Laurel Douglas was part of the Organizing Committee and WEC was a sponsor and active contributor to ensure the next generation recognizes entrepreneurship as a career option.

To share the event outcomes, we produced a Call to Action and the 2016 WE FOR SHE Event Summary, available at weballiance.ca/resources



Pictured, from top left: a) Cecilia Mkondiwa and Dawn McCooley at WE FOR SHE in Vancouver; b) Laurel Douglas with Sandra Altner (WECM), Prabha Mitchell (WESK) and Marcela Mandeville (AWE), CEOs of the Women's Enterprise Initiatives; c) Laurel Douglas, Catherine Roome (BC Safety Authority) and Robyn Quinn (iWist) at the iWist Leading the Way event; d) Laurel Douglas, the W20 2016 Host, and Elizabeth Vasquez (WEConnect International) at the W20 in Germany; e) Cecilia Mkondiwa, Kath Britton and Team Malawi at the Walk in Her Shoes event.

Celebrating Our clients

TARA BOSCH

Smart Sweets, Vancouver

Passionate about making healthier food choices, Tara started her business journey with a gummy bear mould. When her business was selected for "The Next Big Thing," an incubator for top young innovators founded by Hootsuite CEO Ryan Holmes, she decided to concentrate full time on her venture. WEC provided her with financing to bring her candy business from her kitchen to store shelves across Canada. Since then, her business has grown internationally and her sugar-free candies are now available online across North America. Her goal is to become the global leader in confectionary products that kick sugar – naturally.



10,952

visits to the success stories on our website thanks to communication initiatives that featured successful women entrepreneurs
223 times



DAIYA ANDERSON

Origin Wines Ltd., Penticton

Daiya's success story did not happen overnight. She worked hard for seven years before she launched her business in 2017 with help from a start-up loan from WEC. Origin Wines is a vineyard and winery that produces small batches of handcrafted wine highlighting the unique flavors of every season. WEC has supported Daiya throughout her business launch and growth process, supporting her with loans, business advice and mentoring to overcome the challenges that new entrepreneurs typically face. Her business is poised for more growth and creating jobs and economic growth in the community.

NICOLETTE RICHER

Green Moustache Juice

Nicolette is an entrepreneur, speaker, orthomolecular health consultant and the founder of Green Moustache Juice, which provides affordable, 100% organic, nutrient-dense, soil-to-belly meals and beverages. With her vision for healthy communities and a growth loan from WEC, she has grown the business into a successful franchise with 6 locations. Now a franchisor, she helps new entrepreneurs start their own Green Moustache. WEC has been a key supporter throughout her expansion, providing business skills training, business advisory services and mentoring to help her thrive as an entrepreneur.

Our role in the Entrepreneurial ecosystem

It takes a community to build a business. In 2016/17, we continued relationships with 80 partners and created new partnerships with 13 organizations. Embracing our place in the provincial, national and international entrepreneurial ecosystem helps us fill service gaps, create strategic alliances and contribute to a rich pool of knowledge to increase our impact.

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↑21

organizations became WEB Alliance members in 2016/17, representing **150% growth** of our membership



We are co-founder of the WEB Alliance of Women's Business Networks, a consortium of WBNs representing over 27,000 women in business throughout BC. In 2016, Kath Britton took over Dawn McCooey's role as co-chair.

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). With 23 member organizations, WEOC is the only national association of professional business support organizations dedicated to the advocacy and success of women entrepreneurs. It is the authority on women's entrepreneurship in Canada.

The Board consists of CEOs from six organizations, including WEC, which have collectively provided over \$220M in direct and leveraged financing to women entrepreneurs and helped create or maintain over 7,700 jobs.

Women 20 (W20)

In May 2016, Laurel Douglas was part of the Canadian delegation at the W20 Summit in China representing WEOC. The summit was an opportunity to create policies to support women entrepreneurs as part of the G20 and forge valuable connections for Canadian women exporters.

WEOC's continued presence at the W20 helps the Canadian ecosystem become an integral part of international initiatives to promote the economic empowerment of women.



>\$6.6B

cumulative economic impact from WEI loans

Influencing change

Special projects

In 2016/17, we continued to partner with other organizations on special projects to extend our reach. These strategic collaborations help us provide targeted support for women entrepreneurs in a variety of business stages, geographic areas and industries.

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CATALYST FOR GROWTH FUND

In spring 2016, we distributed the Catalyst for Growth (CFG) Fund as the final phase of the Catalyst for Growth project funded by Status of Women Canada. This \$50,000 fund helped organizations take action to support women professionals in BC.

Selected from over 50 applicants, **19 organizations** in **14 communities** each received \$3,000 in seed funding. They implemented a variety of programs that champion women, promote a self-affirming mindset, foster leadership skills, help youth and women recognize the opportunities in trades and STEM industries, or contribute to a positive work environment for women.

1.1K

women directly benefited from the projects funded by the CFG fund, and **over 150,000 women** were reached through the organizations' communication channels

#FEMCAPITAL MOVEMENT

In April 2016, we were the Host and Organizing Partner of the #FEMCapital movement, an initiative to activate the women's entrepreneurial ecosystem and raise awareness of women entrepreneurs.

We brought together **118 women** in **2 webinars** for a lively exploration of the book *Feminine Capital: Unlocking the Power of Women Entrepreneurs* with co-authors Dr. Barbara Orser and Dr. Catherine Elliott and coordinated an international knowledge exchange of articles and research for women entrepreneurs and support organizations.

Thanks to the amazing support from Canadians and over **22 partners** from around the world we helped *Feminine Capital* rise to the top of the charts on Amazon Canada: #1 Bestseller in Entrepreneurship; #2 in Careers; #3 in Education & Reference; #4 in Business & Investing and #15 Bestseller overall!



PEERSPARK™

In partnership with Alberta Women Entrepreneurs, we offered the intensive PeerSpark™ mentoring program, to six women business owners in Victoria who wanted to grow their business.

Participants of the six-month peer mentoring program gained the knowledge and support to accelerate their business growth by addressing topics including leadership, strategic and financial planning and operations.

Statement of Financial Position

	March 31, 2017	March 31, 2016
OPERATING FUND		
ASSETS		
Current		
Cash	450,220	283,132
Accounts receivable	12,286	24,929
Prepaid expenses	2,043	6,180
	464,549	314,241
Property and equipment	8,810	16,302
Trademark	2,512	2,512
	475,871	333,055
LIABILITIES		
Current		
Accounts payable and accrued liabilities	62,684	47,707
Deferred revenue		
- Western Economic Diversification	81,250	-
- other funding	147,382	59,264
	291,316	106,971
NET ASSETS		
Unrestricted net assets	173,233	207,269
Investment in capital assets	11,322	18,815
	475,871	333,055
LOAN INVESTMENT FUND		
ASSETS		
Cash and short term investments	1,729,454	1,955,048
Net loans and other receivables	4,150,954	3,841,247
	5,880,408	5,796,295
LIABILITIES		
Western Economic Diversification Canada loan fund	5,000,000	5,000,000
NET ASSETS		
Externally restricted	880,408	796,295
	5,880,408	5,796,295

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 2017	TOTAL 2016
OPERATING FUND				
Revenue				
Western Economic Diversification Canada (WD)	975,000	-	975,000	975,000
WD special project funding (capital assistance)	-	-	-	4,920
Province of BC mentoring project funding	-	49,669	49,669	152,144
Women's World Cup project funding	-	4,075	4,075	34,476
Catalyst for Growth project funding	-	60,671	60,671	115,632
Other revenue (sponsorships, fees for service, registrations, book sales, rental income)	26,212	-	26,212	41,584
Project management revenue	-	14,018	14,018	26,644
Loan application and administration fees	27,688	-	27,688	29,649
	1,028,900	128,433	1,157,333	1,380,049
Expenses				
Operations:				
Administrative costs	258,030	-	258,030	241,436
Salaries and contracts	664,397	-	664,397	705,237
Service delivery	171,547	-	171,547	169,478
Special Projects:				
Mentoring	-	80,718	80,718	108,707
Women's World Cup	-	4,075	4,075	19,723
Catalyst for Growth	-	60,671	60,671	115,632
Other	-	1,931	1,931	-
	1,093,974	147,395	1,241,369	1,360,213
Excess (deficiency) of revenue over expenses before amortization	(65,074)	(18,962)	(84,036)	19,836
Amortization	-	7,493	7,493	24,319
Deficiency of revenue over expenses	(65,074)	(26,455)	(91,529)	(4,483)
LOAN INVESTMENT FUND				
			2017	2016
Revenue				
Loan portfolio interest			243,548	217,295
Other interest			8,689	12,705
Recovery of loans written off (net)			9,093	9,933
			261,330	239,933
Expenses				
Provision for impairment loss on uncollectible loans			122,998	124,231
Loan collection costs			4,219	2,450
			127,217	126,681
Excess of revenue over expenses			134,113	113,252

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



**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



08/17