



Annual Report

2024/25



FUNDED BY PACIFIC ECONOMIC DEVELOPMENT CANADA

Celebrating
3  **YEARS**
1995 - 2025

Our Purpose

As BC's leading business resource organization for women, our passion is to support women entrepreneurs along their small business journey.

We exist to empower women entrepreneurs to make an impact in their communities and create opportunities in BC's economy.

Our Vision

WeBC believes in a world that is inclusive in approach and equitable for all. We are committed to creating an environment centred on diversity, equity and inclusion for our team, our community and the entrepreneurs and business owners we serve.



Our Values



Collaboration: We build connections and forge strong relationships to enrich the lives of those we interact with.



Inclusion: We seek to maximize the potential of different opinions, backgrounds, and cultural references, and strive towards a community of belonging.



Possibility: We embrace the power of curiosity, learning and mentoring to build a growth mindset.



Trust: We support each other, listen with intent, and are accountable for our actions.



Celebration: We celebrate the journey and accomplishment of each entrepreneur and lift each other up.



Supporting Women Entrepreneurs in BC

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We have prepared this report from Kelowna, the traditional, ancestral, and unceded $\text{tr}\acute{\text{h}}\text{x}^{\text{w}}\acute{\text{u}}\text{l}\text{a}^{\text{x}}\text{w}$ (land) of the Syilx people who have resided here since time immemorial. We recognize, honour, and respect the Syilx lands upon which we live, work, and play. WeBC is committed to working towards truth and reconciliation by continuing our learning as an organization and team.

Message from Our Board Chair

This year, we celebrated a remarkable milestone: 30 years of empowering women entrepreneurs across British Columbia. From our small beginnings to a province-wide movement, WeBC's journey has generated \$1.4 billion in cumulative economic impact (see more on page 8), a testament to the vision, resilience and passion of every entrepreneur we serve.

In 2024/25, federal project investment through the Women Entrepreneurship Strategy and PacifiCan enabled us to deepen our support. This year we provided over \$3.18 million in direct and leveraged financing, sparking nearly \$50 million in local economic activity. WeBC provided over 12,000 advisory and info services, enrolled over 5,000 in our SMART online business programs and matched 335 women for a mentorship relationship. These achievements reflect the strength of our partnerships—with financial institutions, mentors, ecosystem collaborators and government agencies—united by a common goal: inclusive economic growth.



Paris Gaudet
Board Chair

Thanks to Our 2024/25 Board Members

- » Paris Gaudet, Chair, Courtenay
- » Trish Mandewo, Vice-Chair, Coquitlam
- » Brandi M. Wingrove,
Treasurer, Vancouver
- » Cathy Kuzel, Vancouver
- » Monica Murray, Vancouver
- » Paula Quinn, Kelowna
- » Sagar Saxena, Prince George
- » Jameel Sayani, Prince George
- » Deirdre Huestis, Vancouver

I extend my deepest gratitude to our dedicated board members, whose leadership ensures WeBC remains focused and responsive. To our staff and ambassadors: thank you for your tireless passion and resourcefulness. To our mentors, supporters, and funders, including PacifiCan, ISED, WAGE, and the Government of Canada: your trust fuels transformative opportunities for women entrepreneurs at every stage of their journey.

Looking ahead, the board is excited about our new strategic vision, which will strengthen national collaboration and expand pathways to capital, mentorship, and markets. Together, we will build on three decades of impact and drive a future where women entrepreneurs fully realize their potential—and reshape Canada's economy for the better.

Message from Our CEO

As I look back on the 2024/25 fiscal year, I'm energized by the scale of change and the sense of purpose that carried WeBC through shifting politics, economic uncertainty, and urgent calls for inclusion. We refined our strategic plan to look forward to the next phase of our organization and to intensify our commitment to women entrepreneurs—those who power most consumer spending and are poised to steward nearly \$4 trillion in assets by 2028, yet still face gaps in support. One truth became undeniable: women entrepreneurs are ready to reshape Canada's economy.

Last November in Victoria, BC, on Women's Entrepreneurship Day, we kicked off our 30th anniversary celebrations. From Prince George and Kelowna to Vancouver, we marked three decades of championing women in business across BC—and reflected on the fact that, until 1988, a woman still needed a male co-signer to secure a loan. Only one generation has ever enjoyed full access to capital.

The work ahead remains urgent. Systemic barriers to funding, networks, and visibility still hold women-led ventures back. Unlocking their potential isn't just right—it's essential for Canada's competitiveness. When women build and grow businesses, they create jobs, boost tax revenues, and fuel prosperity in every community.

In this Annual Report, turn to the Executive Summary (page 3-4) to explore our performance and key milestones achieved this fiscal year. This report is more extensive than usual—there's simply so much progress to share.



Shauna Harper
CEO

Here's a quick guide to help you find what matters most:

• Celebrating 30 Years : Anniversary events and milestone impact	5-6
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Women entrepreneurs are a powerful yet underutilized force in Canada's economy, and investing in their success drives real GDP growth and builds a stronger future for all Canadians. Thank you to the partners who join us as we deepen collaborations across our national network.

Thank you to the Government of Canada, PacifiCan, ISED, and WAGE for your ongoing support that enables us to continue doing this work; to our volunteer board for your leadership and guidance; and to our team for your passion and commitment to this work.

Executive Summary

We Are Community Connectors

After three decades in this space, WeBC has built a far-reaching network of champions, mentors, partners, funders, and advocates throughout BC and beyond.

We share these numbers to show how the ecosystem we've built has resulted in incredible reach and impact for women entrepreneurs across BC, and to highlight the foundation for our next chapter: increasing access to capital and expanding economic opportunities for women entrepreneurs.



Expanded support for women entrepreneurs through collaboration

As a values-driven organization, we align ourselves with partners that deliver impactful programs in an inclusive environment. Over the past two years, as part of our “Capital, Community, Capacity (C3)” Project, we've invested more than \$1.2M back into our community through partnerships and contracts, hiring 58 BC-based businesses to help create and distribute programming. In 2024/25 alone, we recruited 78 volunteers who donated 1,087 hours. These partnerships continue to expand the depth and reach of resources available to women business owners.

152

partnerships with
102 unique partners

294

unique communities served
across BC and beyond

193

partner events attended,
sponsored or supported

Increased access to capital for viable, scalable businesses

WeBC helps women become bankable by empowering them to build strong, fundable businesses through mentorship and education. We offer business loans of up to \$150,000 through our core program and serve as the BC Loan Fund Partner for the \$34M WEOC National Loan Fund. We also work with financial institutions to create a more inclusive lending system—as an example, our partnership with Vancity has delivered over \$27 million to women entrepreneurs across BC since 2021.

\$3.18M+

in direct and leveraged
financing through our
core lending

\$15.44

in economic impact is created for
every dollar we lend

\$49.16M+

in economic impact in BC from
our core lending in 2024/25

Impactful programs to support women entrepreneurs

We exist to empower women entrepreneurs to make an impact in their communities and create opportunities in BC's economy. Offering business loans and expertise, accessible training and resources, plus regionally-based mentors, we provide sustained support that women can access at every step in their business journey. Below are our stats for the 2024/25 fiscal year.

24k+

services provided to women all over BC

6,133

women hosted in 110 live training sessions

335

women matched in our Mentorship programs

5k+

enrolled in our On-Demand SMART programs

An engaged community of growth-minded women

We get to know the woman behind the business so we can connect her with the right networks, capital and resources to help her business grow and thrive. This means our clients know they'll receive practical information from us, and they're very engaged with our communications.

23k+

subscribers across all mailing lists

48%

average eBlast open rate

152k

unique website visits to we-bc.ca in the past year

Improving access to capital and programs for all women in all regions

While we're proud of our impact, the work is not done. We're committed to creating an environment centred on diversity, equity and inclusion for our team, our community and the business owners we serve. This past year, we proudly expanded our support for underserved groups by 63%, and immigrant women represent 21% of our loan portfolio. Our client list includes women in these regions:

11.7k+

in the Lower Mainland

4k+

on Vancouver Island

3.2k+

in the Thompson-Okanagan

1.5k+

in the Kootenay/Cariboo Region

460+

in Northern BC

Celebrating



YEARS

1995 - 2025

30 Years of Impact

A Mission That's Now a Movement

In 2025, WeBC celebrates 30 years of supporting women entrepreneurs across British Columbia. What began as a regional initiative has grown into a province-wide force for inclusive economic development—helping thousands of women start, grow, and sustain businesses through financing, mentorship, training, and advisory services.

Over the past three decades, WeBC has:



Delivered

84k

advisory and
info services

Trained

71k

women
entrepreneurs

Provided

\$91M+

in direct and
leveraged funding

Generated

\$1.4B

in cumulative
economic impact

These numbers reflect more than activity—they represent transformation. Our five-year impact study shows that WeBC's support leads to measurable economic growth. Between 2019 and 2024, \$8.5 million in loans generated \$223 million in incremental revenue and 3,700 person-years of employment. Every dollar we lend creates \$15.44 in economic impact.

WeBC's model addresses persistent gaps in capital and support—especially for underserved entrepreneurs in rural, newcomer, Indigenous, and equity-deserving communities. Through mentorship, training, and advisory services, we help women build strong businesses and become bankable—ready to access capital, scale sustainably, and reinvest in their communities. Sixty-nine percent of our loan clients say their WeBC loan helped them access additional financing.

This impact is made possible through long-term federal investment. With funding from PacifiCan and the Government of Canada's Women Entrepreneurship Strategy, WeBC has become a trusted partner in delivering inclusive economic growth. Their investment in our success is an investment in women—and in the future of Canada's economy.

Community Grown

Celebrating Impact Together

A milestone like 30 years deserves a celebration—and we wanted to mark it in the best way possible: by bringing our community together. WeBC hosted Community Grown events in Kelowna, Vancouver and Prince George, proudly sponsored by Scotiabank.

Across the three gatherings, we welcomed 385 partners, friends, volunteers, and clients for an evening of connection, reflection, and joy. Each event was filled with laughter, heartfelt stories, and meaningful conversations.

Clients, partners, volunteers, and champions came together to celebrate the thousands of women who have built businesses with WeBC's support—and the collective impact we've made across BC.

We also took time to honour some of the incredible individuals who helped shape our journey:

- Dawn Miller – Founding Board Chair, whose vision laid the foundation for WeBC's mission and long-term impact.
- Laurel Douglas – CEO for 15 years, honoured for strengthening WeBC's reputation and building the organization into what it is today.
- Dawn McCooley – Long-time Training and Mentoring Manager, known for her heartfelt support and unwavering belief in women entrepreneurs.
- Sandra Bird – Former Operations Manager, whose behind-the-scenes leadership helped our team work efficiently and impactfully.
- Cheryl Farmer – Long-time Business Advisor, recognized for guiding thousands of women with care, insight, and practical support.
- Laura Symons – Loans Administration Officer for 25 years, celebrated for her steady commitment to helping women access capital.

It was a celebration to remember—and a reminder that our economic impact is community grown!



SCAN ME
to watch video



Programs & Services

WeBC is a not-for-profit that offers a range of business support services to help women entrepreneurs grow and thrive. We've been supporting women entrepreneurs for over three decades, so we have an unparalleled understanding of the approaches to business and financing that work for women business owners.



Business loans to help women start, buy and grow their businesses

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



Convenient, affordable training to fill skill gaps

With our skills development programs, women gain practical skills they can implement immediately. We focus on the essential topics that women need to run a successful business, from marketing to operations and cash flow management.



Peer support systems that support and inspire

Our mentoring programs connect new business owners with experienced entrepreneurs who share their hard-earned knowledge. With a fresh perspective, our mentees gain the clarity to focus on what really matters, and feel more confident making decisions.



Complimentary advisory services to navigate the journey

Women can receive one-on-one support when they need it. Our professional Business Advisors have experience and training across a broad range of business areas, from strategic planning to social procurement, and many are entrepreneurs themselves!

Fostering Inclusive Economic Growth

Special Project

Inclusive lending isn't just equitable—it's a smart economic move. Women entrepreneurs consistently outperform national averages in business survival, revenue growth, and job creation, yet they remain underrepresented in lending portfolios. Financial institutions are missing out on a significant opportunity to grow their impact and their bottom line.

Through the "Fostering Inclusive Economic Growth" initiative, WeBC is leading efforts to change this. We're consulting directly with financial institutions, ecosystem partners, and entrepreneurs to identify practical ways to build a stronger pipeline of inclusive lending. Our goal is to equip lenders with the tools and insights they need to expand their portfolios and better serve underrepresented entrepreneurs—starting with changes they can make within existing systems.

To inform this work, we hired The Thick Data Company to survey 295 women entrepreneurs and conduct 36 stakeholder interviews to understand the barriers and opportunities from multiple perspectives. These findings will shape a toolkit of resources and strategies that WeBC will use to advocate for inclusive lending and support financial institutions in taking action.

The full report will be released in 2026, and we'll continue the conversation by hosting a provincial conference—the Inclusive Growth Summit—in Vancouver to bring together financial leaders and spark new ideas for inclusive portfolio development.

SCAN ME

to find event on Eventbrite



Surveyed

295

women to understand their barriers to accessing capital

Interviewed

36

financial leaders to understand their perspectives, opportunities and constraints

Engaged

11

entrepreneurship support organizations to explore the full experience of seeking a loan

This project is funded by Women and Gender Equality Canada

Capital, Community, Capacity (C3) Project

Special Project

The C3 Project gained significant momentum this year. Building on the foundational work from year one, we activated partnerships across the country, expanded our programming, and reached more women entrepreneurs than ever before.

This year, we added two new initiatives:

- **Community-Based Mentorship:** We partnered with 7 Chambers around BC to bring our Peer Mentoring Model™ to local communities (see p. 20).
- **Networking & Capacity-Building Events:** In collaboration with partners across Canada, we hosted events that brought together over 1,600 women to connect, learn, and grow their businesses.

We also continued to offer:

- **SMART Programs:** Self-paced learning modules focused on key topics for women’s startup and growth (learn more on p. 26).
- **Growth Mentorship:** Supporting growth-oriented entrepreneurs across Canada through our proven Peer Mentoring Model™ (learn more on p. 27).
- **Fireside Chats:** Free, virtual sessions featuring BC women sharing their experiences and insights on scaling a business.

Through this project, WeBC has reinvested more than \$1.2M into our communities over the past two years via partnerships and contracts—hiring 58 BC-based businesses to help create and deliver programming. In 2024/25 alone, we engaged 78 volunteers who contributed 1,087 hours to support women entrepreneurs. These investments reflect our commitment to building capacity within the ecosystem and ensuring that support is both locally delivered and nationally connected.

In Year 2 alone, we supported 9,218 women entrepreneurs—far exceeding our target of 1,161. Of those clients, 2,138 identified as underserved or intersectional (target: 267), and 2,328 were located in rural or remote communities (target: 207).

Thanks to the proven success of the C3 Project, WeBC received additional funding from ISED to continue the initiative into 2025/26. We’re proud of the growing impact and look forward to building on this momentum in the year ahead.

Invested

\$1.2M+

back into our community through partnerships and contracts in two years

Enrolled

5,009

women in our On-Demand SMART Programs in 2024/25

Activated

21

partnerships with support organizations across Canada in 2024/25

This project is funded by Innovation, Science and Economic Development Canada (ISED) as part of the Government of Canada's Women Entrepreneurship Strategy

Collaboration is Key

From the Island to the Interior, the North to the Kootenays, WeBC works alongside a growing network of partners to support the success of women-owned businesses. Together, we help create jobs, build connections, and strengthen a diverse and resilient entrepreneurial ecosystem.

WeBC is proud to collaborate with organizations across Canada that share our commitment to advancing women entrepreneurs. These partnerships allow us to extend our reach, share resources, and ensure that women—no matter where they live—can access the tools, knowledge, and support they need to thrive.



Worked with

102

unique partners in
152 partnerships

Provided

24,499

services to women
all over BC

Reached

294

unique communities
across BC and beyond

Thank you to our 2024/25 partners!

Social Venture Institute - Hollyhock
Abbotsford Chamber of Commerce
Aboriginal Business Development Centre
Accelerate Okanagan
Alberta Women Entrepreneurs (AWE)
BC Chamber of Commerce
BCAA
BDC
Black Business Association of BC
Black Women Business Network
Black Women Connect Vancouver
British Columbia Chamber of Commerce
Canada Revenue Agency
Canada51.com
Castlegar & District Chamber of Commerce
Central Okanagan EDC (COEDC)
Chilliwack Chamber of Commerce
City of Fort St John
City of Kelowna
City of Nanaimo
City of Prince George
City of Victoria
Community Business Development Corporation
Community Futures British Columbia
Community Futures Central Interior First Nations
Community Futures Central Island
Community Futures Central Kootenay
Community Futures Central Okanagan
Community Futures Fraser Fort George
Community Futures North Okanagan
Community Futures Peace Liard
Community Futures South Fraser
Community Futures South Kootenay
Community Futures Sun Country
Community Futures Thompson Country

Continuing Education & Training Association BC (CETABC)
Discovery Foundation
Doig River First Nations
Economic Trust of the Southern Interior (ETSI BC)
Empower Women Canada
Entrepreneur House Society
Export Navigator
Flavours of Hope
Fort St. John & District Chamber of Commerce
Futurpreneur Canada
Futurpreneur - Indigenous & Northern Communities
Impact Communications Ltd.
Impact Toolbox
Indian Business Network (BC-IBM)
Innovate BC
Innovation, Science and Economic Development Canada (ISED)
Island Women in Science & Technology (iWIST)
Kelowna Chamber of Commerce
Kelowna Women in Business
Latincover
Lynn Valley Community Association
MNP Fort St John
Nail the Numbers
Greater Nanaimo Chamber of Commerce
Nation2Nation Events
National Angel Capital Organization (NACO)
Nelson & District Chamber of Commerce
Northern BC Women in Business Association
NowMedia Group
Okanagan College, Penticton Campus
PARO
PEI Business Women's Association
Pacific Economic Development Canada (PacifiCan)
Pocketed

Prince George Chamber of Commerce
Prince Rupert & District Chamber of Commerce
Procurement Assistance Canada
PurposeCPA
Revelstoke Chamber of Commerce
Réseau des Femmes d'affaires du Québec (RFAQ)
SDE (Société Développement Économique)
SFU Charles Chang Institute for Entrepreneurship
SUCCESS - Business & Economic Development
Scotiabank
Small Business BC
StartUp Canada
The Chic Experience
The Forum
Tofino-Long Beach Chamber of Commerce
Trade Accelerator Program (TAP)
Trail & District Chamber of Commerce
UBCO Faculty of Management
Ucluelet Chamber of Commerce
University of British Columbia Okanagan (e@UBCO)
University of Northern BC
University of Toronto (Institute for Management & Innovation, University of Toronto Mississauga)
University of Victoria
VIATeC (Victoria Advanced Technology Council)
WEOC (Women's Enterprise Organizations of Canada)
WestShore Chamber of Commerce
Women Entrepreneurs of Saskatchewan
Women's Enterprise Centre of Manitoba
World Trade Centre, Vancouver
YMCA of Greater Vancouver
YMCA of Southern Interior BC
YWCA Vancouver
Yukon University

Regional Ambassador Program

To ensure that our programs are relevant and accessible to women in all regions of BC, we have a team of Regional Ambassadors. As women entrepreneurs themselves, our Ambassadors connect with other women business owners in their communities, host mentorship groups, host and attend events, and engage with ecosystem partners.

Thanks to our 2024 / 2025 Ambassadors



Pauline Stevenson
Courtenay



Holly Keech
Prince George



Tara Black
Victoria



Catherine Ruddell
Fort St. John



Fern Sabo
West Kootenays



Carolyn Gibson
Revelstoke

“

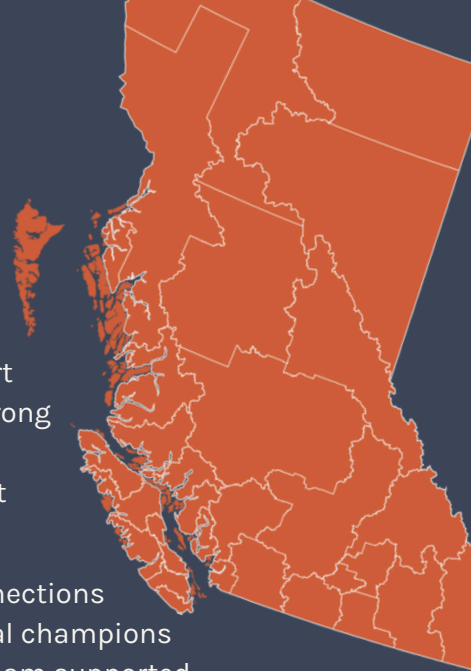
The Regional Ambassador program plays such a valuable role in making WeBC's support truly accessible. Having someone local on the ground ensures that women entrepreneurs not only know about the resources available but feel encouraged and supported in using them.” – Holly Keech

Regional Collaborations

WeBC is committed to making sure women across BC can easily find the support they need to start, grow, or strengthen their businesses. We believe there's no wrong doorway—whether they connect with us directly or through one of our partners, women should be able to access high-quality programs and resources that meet them where they are.

Since we're not a membership-based organization, our focus is on building connections across the ecosystem. Each region has its own unique needs, and we rely on local champions to help us understand what matters most in their communities. This year, our team supported, sponsored, spoke at, or attended 192 events across the province, helping us build relationships and tailor our programming to reflect local priorities.

Through these collaborations, we're able to extend the reach and relevance of our services, offering a place-based approach that strengthens the overall ecosystem for women entrepreneurs in BC.



Vancouver Island

WeBC is proud to support the vibrant entrepreneurial community on Vancouver Island. This year, we connected with over 4,000 women-owned businesses in the region, helping them access tailored resources, mentorship, and training through local partnerships.

Event Spotlight Connecting Women in STEM on Vancouver Island

In partnership with the City of Victoria, Island Women in Science and Technology (iWIST), and VIATEC, WeBC hosted “Connect and Grow: Gathering Women in STEM and Entrepreneurship.” The event welcomed 102 women for an evening of meaningful dialogue, networking, and resource sharing. Attendees explored tailored supports for women in STEM and entrepreneurship and connected with peers and organizations through a curated tradeshow designed to foster collaboration and personal growth.

“Last night's event was awesome. Such a great turn out, fantastic engagement, and wonderful feedback from people at the end of the event. I honestly couldn't be happier with the outcome. A few people said it was the best value for their time and all attendees were amazed about the resources and supports that are available to them, that they never knew about.” – Tara Black, Owner, Origin Bakery, and WeBC Regional Ambassador



Northern BC

By partnering with regional organizations, we've increased our support for northern entrepreneurs while helping our partners increase their capacity and breadth of programs.

Program Spotlight

Elevating Northern Entrepreneurship with University of Northern British Columbia (UNBC)

We partnered with UNBC to host two events that brought together aspiring entrepreneurs, support organizations, and ecosystem leaders to strengthen entrepreneurship in Northern BC.

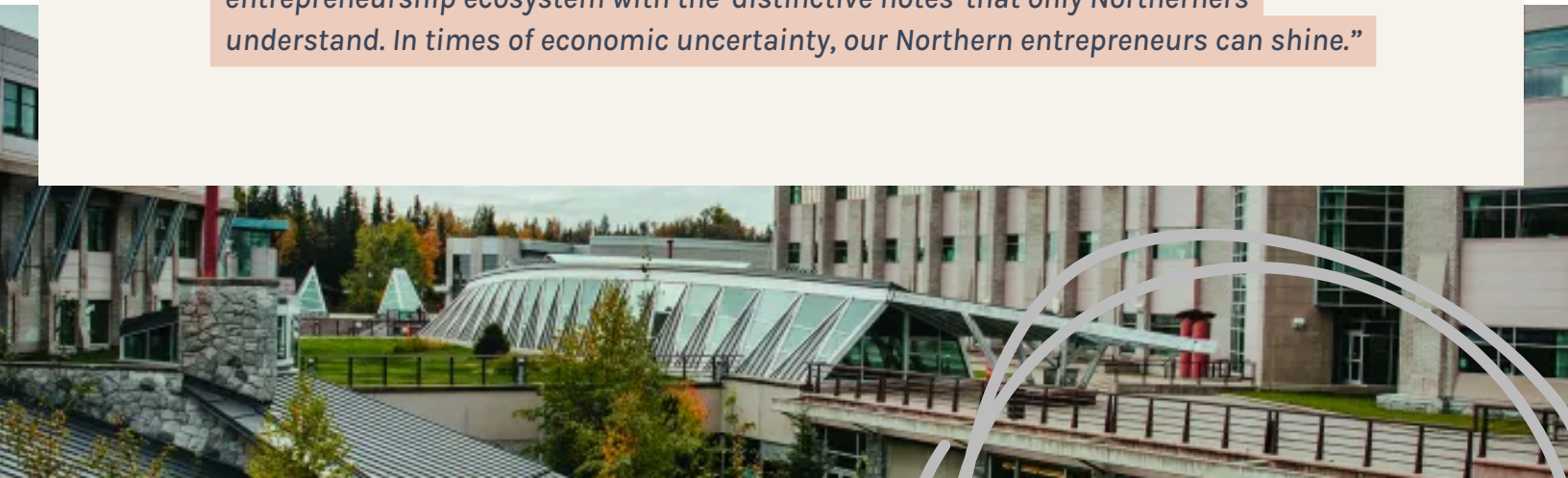
Entrepreneurship Night welcomed 65 participants, including students and early-stage entrepreneurs, for an evening of inspiration, networking, and resource sharing. The following day, 42 attendees joined the Northern Regional Round Table, a full-day event focused on inclusive entrepreneurship, regional collaboration, and action planning.

Participants left with new connections, practical insights, and a shared commitment to building a stronger entrepreneurial ecosystem in the North.



“It was a beautiful balance of Northern discussions with national actors including diverse communities. I believe the national actors left with a more fulsome understanding of the benefits of working with regional partners outside of the main cities. There is plenty of opportunity here, we just need the proper structures to catalyze our Northern entrepreneurship ecosystem.”

“Thank you UNBC for stepping up to create and lead this space. You are showing leadership in times where we need to re-think and re-invigorate the Northern BC entrepreneurship ecosystem with the 'distinctive notes' that only Northerners understand. In times of economic uncertainty, our Northern entrepreneurs can shine.”



Lower Mainland

WeBC connected with more than 11,700 women entrepreneurs in the Lower Mainland this year. Through partnerships with community-based organizations, we're helping women navigate challenges, access tailored support, and contribute to a more inclusive economy.

Vancouver benefits from a diverse ecosystem and is home to many organizations that serve equity-deserving groups. By collaborating with these partners, we combine our gender-lens approach with their deep understanding of community needs—working together to grow a more equitable and resilient entrepreneurial landscape.

Event Spotlight Supporting Financial Confidence for Black Women in Business

WeBC was proud to sponsor and present a workshop at the Black Women's Exhibit and Professional Convention in Vancouver, hosted by the Black Women Business Network (BWBN). The event drew over 1,000 attendees and 93 exhibitors, with 17 women participating in WeBC's workshop, *Leveraging Capital for Your Business: Right Time, Right Fit*. Focused on financial empowerment, the session helped women explore funding strategies tailored to their business goals and growth stage.

**For another Lower Mainland spotlight,
learn more about our partnership with**

Vancity

on Page 22



Cariboo and Kootenays

WeBC now connects with over 1,500 women entrepreneurs in the Cariboo and Kootenays—a 60% increase in engagement in this region over the previous year. This growth reflects the region's deep commitment to collaboration, where women actively seek out opportunities to learn, grow, and lead. With strong support from Community Futures and local Chambers of Commerce, the region fosters a culture of mentorship and mutual support.

Event Spotlight Growing Together in the Kootenays: Building Local Connections for Women Entrepreneurs

In September 2024, WeBC co-hosted WeGrowTogether events in Nelson and Trail, bringing together women business owners and local support organizations for connection, learning, and community building. Hosted by our Regional Ambassador for the Kootenays, Fern Sabo, the events welcomed 74 attendees and focused on fostering relationships and raising awareness of available support in the region.

To ensure the events reflected local needs and opportunities, we partnered with the Nelson & District Chamber of Commerce, Trail & District Chamber of Commerce, Community Futures Central Kootenay, Community Futures South Kootenay, and Futurpreneur. Attendees heard from local entrepreneurs, explored available programs, and built meaningful connections with peers and support organizations.



“

We need community, and we need to rally behind this movement of women creating businesses that work for them. I know what it's like to feel completely isolated, like you don't have the support that you need. You need your support system and your community to rely on—and that's what WeBC provides. 'WeGrowTogether' means coming together to celebrate rising together, forging the path for those who are inspired to create businesses. I have the opportunity to help bridge the gap between women living in remote areas, and it brings me so much happiness to be able to see women's faces light up when they know that there is support for them on their entrepreneurial journey.” – Fern Sabo, WeBC Regional Ambassador



SCAN ME
to watch video

Thompson-Okanagan

Our head office is based in Kelowna, at the heart of a thriving entrepreneurial ecosystem. This year, we connected with over 3,200 women business owners throughout the Okanagan—offering mentorship, training, and updates on local programs through WeBC and our partners. From startup support to growth-focused resources, we continue to strengthen our presence in the region and build relationships that help women entrepreneurs succeed.

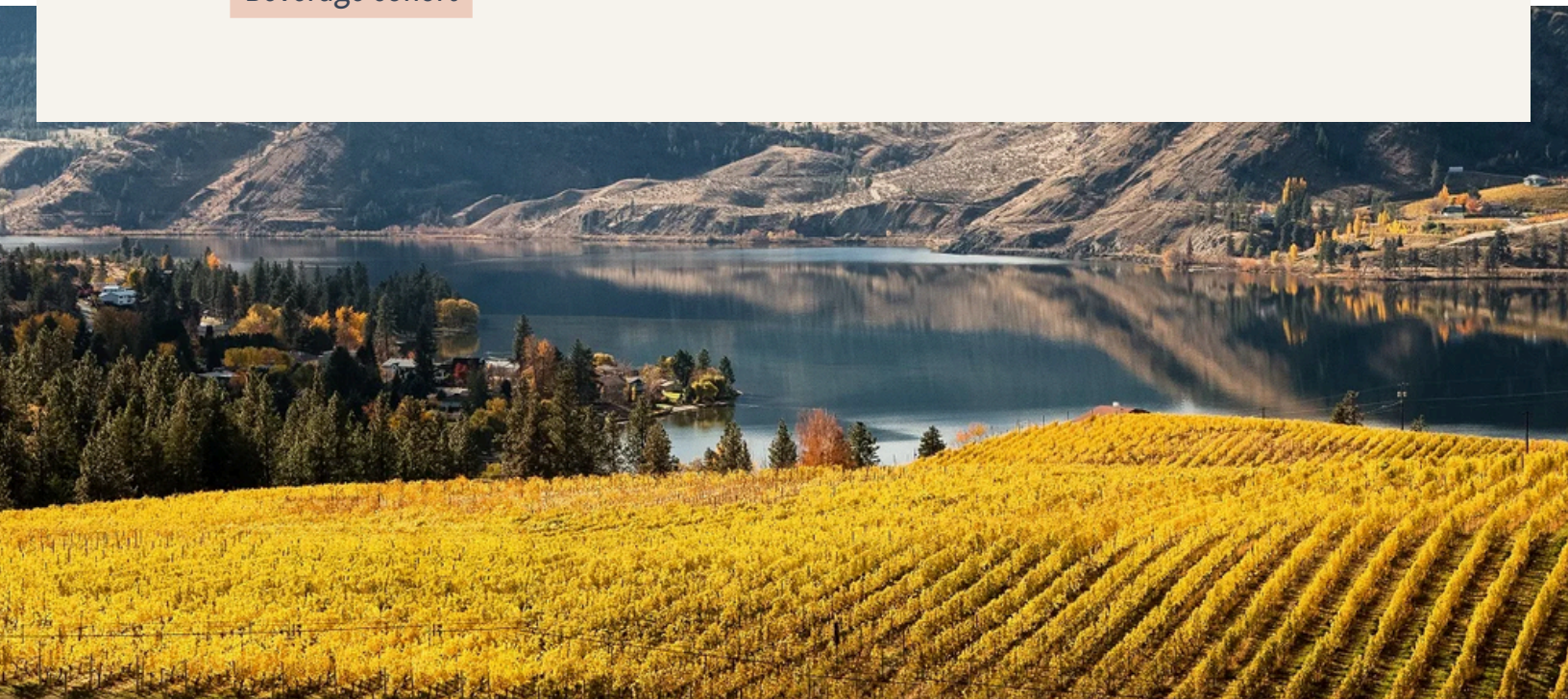
Program Spotlight

Building Networks for Women in Male-Dominated Industries with Okanagan College

Okanagan College's peer mentoring programs created space for women in the beverage and construction industries to connect, learn, and lead. These weren't typical business sessions—they included field trips to wineries and workplaces, where participants gained hands-on insights and sparked new ideas by seeing each other's operations up close. The programs fostered deep peer connections, practical resource sharing, and a sense of community in industries where women are often underrepresented. Participants left with renewed confidence, actionable strategies, and a shared commitment to lifting each other up.



Visiting each other's tasting rooms and workplaces gave me so much inspiration. Seeing how others work really opened my eyes to new possibilities." – Mentee, Women in Beverage cohort



Expanding Beyond BC

Program Spotlight Mentoring Connections Coast-to-Coast with the PEI Women's Business Association

WeBC collaborated with the PEI Business Women's Association (PEIBWA) to support women entrepreneurs through a peer mentoring cohort that fostered connection, problem-solving, and shared growth. Participants met regularly to navigate business and personal challenges together, offering each other practical advice and encouragement.

Following the cohort, PEIBWA hosted an in-person event to celebrate the power of mentorship and highlight the real-world impact of the program. Mentees shared their experiences and outcomes, and a panel discussion explored how peer support can drive meaningful change for women in business.

The stories shared were powerful. One mentee streamlined her operations and caregiving responsibilities with peer-suggested tools and staffing support. Another launched a retail space for local artists after solving technical and logistical hurdles with help from her group. Others refined their service offerings, built referral networks, and expanded their reach—some securing media coverage, hiring staff, or launching new ventures.

This collaboration demonstrates how regional partnerships can create space for women entrepreneurs to find clarity, take action, and thrive with the support of their peers.



Provincial Collaborations

WeBC is proud to collaborate with organizations that serve women entrepreneurs across British Columbia. This year, we supported province-wide programming that brought women together virtually from every region, fostering connection and shared learning. We also invested in key partners who distributed funding to local communities—empowering them to design events and programs that reflect their unique needs. These collaborations extend our reach and ensure that support is both accessible in all areas of the province while remaining locally relevant.

LIFT Collective Mentorship

Program Spotlight **Rooted in Culture, Rising Together with Indigenous LIFT Collective Mentorship**

Through our partnership with Indigenous LIFT Collective, 16 Indigenous women entrepreneurs participated in the LIFT Circle—a 7-week mentoring program rooted in Indigenous ways of teaching.

Led by an Indigenous woman entrepreneur, each session began and ended in ceremony, creating a safe and culturally grounded space for connection and growth. Guest speakers, including Raven Indigenous Capital Partners and WeBC, shared pathways to funding and business development. Participants left feeling supported, inspired, and more confident in their entrepreneurial journeys.

“

I learned a lot from everyone and felt the lift of being with other entrepreneurs in these trying times.” – LIFT Circle participant



Community Futures

Program Spotlight Reaching Rural Entrepreneurs Across BC with Community Futures

Through our partnership with Community Futures (CF), WeBC supported two initiatives that brought women together to learn, connect, and grow: International Women's Day (IWD) events and the Women Entrepreneur Traveling Clinic. Together, these programs reached 707 women across 20 communities in BC, through 11 unique CF partnerships.

The IWD events welcomed 571 women to hear from local entrepreneurs, share experiences, and build meaningful connections. These gatherings sparked conversations about leadership, gender equity, and business growth—reminding attendees that entrepreneurship thrives in community.

The Traveling Clinic offered personalized support to 136 women through workshops and drop-in sessions. By meeting women where they were, the sessions lowered barriers to participation and created space for deeper, one-on-one conversations. Women left with practical tools, renewed confidence, and a stronger sense of belonging.

"I gained insights into common entrepreneurial challenges, such as scaling up and whether to, avoiding burn out, and work life balancing, and I possibly gained new clients too."

Reached

707

women

Served

20

communities in BC

Activated

11

unique CF partnerships

"Events like these reaffirm the importance of supporting one another and continuously learning, especially from those who are on similar paths but bring fresh perspectives. I highly encourage everyone, regardless of where they are in their journey, to participate in these events. The opportunity to grow, share, and uplift one another is invaluable."



Chambers of Commerce

Program Spotlight Community-Based Mentorship with Chambers of Commerce

In partnership with seven Chambers of Commerce across BC, WeBC supported 56 women entrepreneurs through locally hosted peer mentoring groups. These in-person cohorts helped participants build strong, regionally rooted support systems—connecting with others who understand the unique opportunities and challenges of doing business in their communities.

With the support of their local Chambers, mentees shared resources, formed strategic alliances, and gained confidence in their business decisions:

- In Prince Rupert, the group created a safe space for storytelling and emotional support.
- In Chilliwack, mentees refined operations and clarified growth strategies.
- In Kelowna, participants described the experience as “having a village.”

These stories show how place-based mentorship can spark transformation, foster collaboration, and strengthen local ecosystems.

“I'm so grateful for all the lessons and moments we shared together as a group. Being about to share knowledge and questions in a supportive way with some other incredible women has been truly game changing in my business. Thank you always for this incredible opportunity.”

“Being a WeBC Mentor has been a truly rewarding experience for me and has reminded me of the power of collaboration. Finding time for effective business planning and healthy work/life balance seemed to be a common challenge for most of the women and it was inspiring to witness the power of shared experience. I have no doubt that many of the connections fostered in the last 9 weeks will lead to future opportunities and lifelong friendships.”



Access to Capital

Fueling Growth for Women Entrepreneurs

Access to capital isn't just a transaction—it's a turning point. For many women entrepreneurs, securing financing is the difference between a business idea and a thriving enterprise. That's why WeBC's loans program is at the heart of our work.

WeBC offers business loans of up to \$150,000, including our Equal Access to Capital (EAC) program, which provides unsecured loans up to \$50,000. We take a holistic approach—evaluating business viability, not just formulas—allowing us to support a diverse range of women-owned businesses, including those often overlooked by traditional lenders.

We're also proud to be the BC Loan Fund Partner for the WEOC National Loan Fund, a \$34 million federal initiative that helps women entrepreneurs across Canada start, scale, and sustain their businesses. We prepare women to apply for unsecured loans and provide wraparound support throughout their journey.

In 2024/25, WeBC received 96 loan applications through our core program, approving 29 loans and disbursing \$1.56 million, while leveraging an additional \$1.62 million in funding. Combined with the WEOC program, these lending options give women greater access to capital—with fewer barriers and more support.

We work closely with each client to help them build their funding puzzle—whether that means preparing a strong application, connecting with other funders, or advocating for their access to capital. Our goal is to help women secure the financing they need to build strong, sustainable businesses.

Created
\$49.16M+

in economic
impact in BC

Provided
\$3.18M+

in direct and leveraged financing
through our core lending

Created
172

jobs in BC from
our core lending alone



“

Getting loans from traditional lenders such as banks for a business of our size is virtually impossible. The funds from WeBC allowed us to invest in equipment to help increase our production capacity thereby reducing our labour cost.”



Women's Enterprise
Organizations of Canada

Completing the Funding Puzzle

In addition to our core loan program, WeBC partners with other lenders to lessen their risk, while ensuring their loan clients get the support they need to move forward with additional funds and wrap-around services provided by WeBC. In addition to the program highlighted below, we work with Community Futures, BDC, RBC, credit unions and others on joint loans for specific clients.

Partner Spotlight

Vancity

Women Entrepreneurs Program (WEP)

The Women Entrepreneurs Program offers a line of credit up to \$25K or a business loan up to \$250K from Vancity, paired with wraparound support from WeBC—including mentorship, financial education, and peer connections. Since 2021, WEP has delivered over \$27M in capital to women-led businesses.

As the program has evolved to be more inclusive, Vancity removed key barriers by lowering credit score requirements and educating staff to better support applicants. As a result, hundreds of women have accessed financing, grown their businesses, and become leaders in their communities—proving that inclusive lending drives lasting economic and social impact.



Chelsea Sweeney (right)
 Britannia Immigration Services
 Women Entrepreneurs Program Client
 Pictured with her Mentor, Sarah Guizzo

\$27M

in funding from Vancity
 has reached the hands
 of women entrepreneurs
 since 2021

3,100+

mentorship, training,
 advisory and info
 services provided by
 WeBC to support WEP
 clients

“

[My Mentor's] support and encouragement, especially when considering accumulating company debt, helped give me the confidence to invest and expand our business. I'm thrilled with the growth we've had.”

Investor Speak™ Program

Teaching Women How to Raise Venture Capital

Equity financing can enable women to leverage their resources and accelerate their business growth. Yet, globally women-led startups receive less than 3% of venture capital funding. In 2024/25, we partnered with 19 organizations across Canada on two projects to help more women access venture capital.

Thanks to funding from the Government of Canada's Inclusive Women Venture Capital Initiative, WeBC created the Investor Speak™ program to give women the competitive advantage by teaching them how to lead the conversation with investors in a way that results in investment. Using the Investor Q&A role-play training console, women practice responding to investors' questions and receive automated, industry-agnostic feedback. Then they join weekly meetups with a small cohort to receive support on their venture capital journey.

WIN-VC Canada (Women and Non-binary Impact Network for Venture Capital) Program Partners



Venture-Capital Ready: Investment Training for Women Entrepreneurs Program Partners



Investor Speak™ Highlight | Atome Bakery Alice Couderc

- Winner of Startup TNT Summit X competition securing \$100,000 investment
- 2025 Finalist for the Top 25 Canadian Immigrant Award
- Winner of the Company of the Year Award from the Francophone Chamber of Commerce of Vancouver (pictured)



Loan Client Story | The GOOD Chocolatier

Mara Mennicken, Vancouver

Originally from Germany, Mara Mennicken transformed a small artisan chocolate venture into The GOOD Chocolatier, a social enterprise offering ethically sourced, organic chocolate from Ecuador.

While searching for resources to support her small business, Mara discovered WeBC's free programs. She started with the WeBC Peer Mentorship Program to build her community and receive guidance from a more experienced entrepreneur.

Later that year, Mara reconnected with Melanie Rupp, WeBC Senior Director, Loans & Advisory Services, who suggested the loan program to grow her business. Initially hesitant to take out a loan, Mara was encouraged by multiple colleagues who recommended WeBC's support. WeBC's loan program has enabled her to purchase a tempering machine and chocolate grinders—critical investments that quadrupled her production capacity and allowed her to enter the Ontario market through a second distributor.

Since receiving the loan, Mara has created or maintained nine part-time and casual jobs—six held by individuals on the autism spectrum—proving that inclusive hiring can drive both social impact and business growth.

WeBC continues to support Mara with one-on-one advisory support and financial tools, which give Mara the confidence and capacity to grow sustainably, while staying true to her social mission

“I found my experience with WeBC amazing because I wasn't aware there was so much support. I thought it was just a loan, and then you manage how you repay it, but then you also get a financial advisor and have access to a whole team. That was such a big plus because I think even if you think you know finances, managing a loan and doing the best with it is different.”



Advisory Services & Training

WeBC’s Skills Development programs focus on the essential business skills women need to build and grow successful businesses. With 73% of women identifying access to networks as critical to their success, and 72% seeking skills development opportunities, our training sessions are designed to deliver both—combining practical learning with interactive formats and real-world storytellers who inspire and inform.

Demand for our Advisory Services remained strong again this year. Our team held over 5,600 one-on-one meetings with women business owners, and welcomed more than 2,100 participants to our free Starting a Business Info Sessions.

Our training and advisory teams work closely together to ensure women across BC receive timely, relevant support tailored to the challenges they’re facing. By aligning our programming with client needs, we help entrepreneurs build confidence and take action. Our most popular topics this year were: Selling to Government (362 registrants in 2 series); Financial Survival (319 registrants), Social Media Marketing (247 registrants); Email Marketing (235 registrants); and Business Insurance (199 registrants).

“Taunya was incredibly knowledgeable and communicated everything with clarity. The information she shared was not only insightful but also empowering—I now feel confident in managing this part of my business and truly understand my numbers. Her attention to detail and kind teaching style made the experience both informative and enjoyable.” - Cashflow Canvas Series Participant

Provided 12,382 advisory and info services	Hosted 6,133 women	in 110 live training sessions	Reached 294 unique communities in BC and across Canada with our training
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SMART Programs

Self-Paced Learning on Key Topics

This year, our SMART Programs gained real momentum. With an expanded catalogue of topics, these self-paced, interactive courses are now being accessed by business owners in every province and territory. Designed to build foundational skills, SMART Programs help entrepreneurs apply key concepts to their own businesses through case studies, activities, and practical tools.

These programs have become a vital part of how we serve our clients. By addressing many of the common questions entrepreneurs bring to our advisors, SMART Programs allow us to increase our capacity for more targeted, one-on-one support.

We've made SMART Programs available to our partner organizations across Canada, helping them extend their support offerings and build capacity within their own communities. Whether someone is just starting out or looking to strengthen their business fundamentals, SMART Programs provide accessible, relevant learning that meets entrepreneurs where they are.

5,009

enrollments in
our courses in
the first year

66

women participated in
our Passion and Grit
Resiliency Series, part
of SMART Programs

99%

satisfaction rate with
the online courses

“

I really appreciate the emphasis on Canadian sources for market research. I also really appreciate being able to take this course. I learned a lot that I didn't KNOW I needed to know!”
– Market Research course participant



“

This was an excellent course with thorough explanation of the basics that a business owner needs, particularly when in conversation with a bookkeeper or accountant.” – Financial Fitness Course

SMART Programs promotional partners



Growth Mentorship Programs

Our Mentoring Program connects new business owners with experienced entrepreneurs so they can gain the clarity to focus on what really matters, and build a support network to keep them accountable.

As part of our C3 project (see p. 9), we ran our popular One-to-One Mentoring program, offered Community-Based Mentorship (see p. 20), and hosted our Growth Peer Mentorship program to serve growth-oriented women entrepreneurs across the country.

Peer Groups offer feedback and fresh perspectives on women's business challenges and growth opportunities, using a solution-based approach. Sessions are guided by a Mentor who is an experienced entrepreneur, and the Mentees use action learning to problem-solve in real time. The Growth Peer Groups also work through six key topics to develop key skills for growth, including HR, operations and negotiation.

Matched

335

women for a Mentoring
relationship

Trained

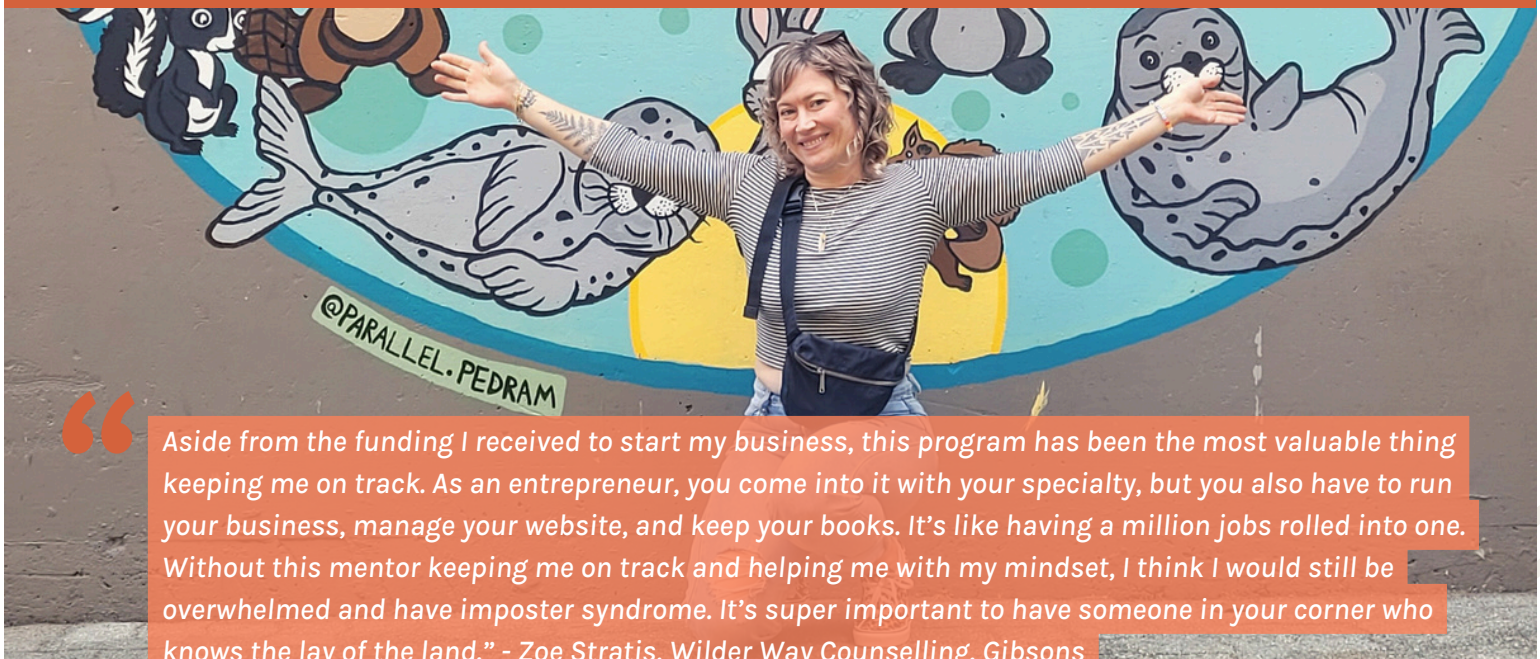
35

new Mentors and
Facilitators

Reached

80

unique communities with
our Mentoring Program



Growth mentorship program partners

BBABC
BLACK BUSINESS ASSOCIATION OF BC
Unity - Excellence - Legacy

THE
Forum SDE Société de développement économique
Colombie-Britannique



Latincouver
The Latin American Plaza in BC



The Prince George Aboriginal Development Centre



Mentoring Client Story

Alissa Assu, Campbell River

Alissa Assu's entrepreneurial journey has been one of passion, resilience, and a deep commitment to her community. After a successful career in sports with the Indigenous Sport, Physical Activity & Recreation Council (ISPARC), Alissa shifted her focus to entrepreneurship, opening West Coast Wildflowers in Campbell River in 2020. The boutique showcases locally-made products and amplifies the voices of BIPOC families and Canadian artisans. Along with her partner Cody Assu, she also invested in RavenSong Soap and Candles, and Bear Essential Oils, wellness brands that integrate plant medicine and Indigenous knowledge.

Despite the success of her ventures, Alissa faced challenges in scaling her businesses and navigating the financial complexities of entrepreneurship. She turned to WeBC's One-to-One Mentoring program to gain a deeper understanding of her business's financials and to access a broader network.

"I wanted to take the program to understand financials better. My husband and I are building our house, making it harder for us to secure business loans, even when our numbers show we're growing."

After being matched, Alissa's mentor introduced her to valuable contacts outside her network, which helped her achieve her business goals and further her learning. The support and connections Alissa gained from the program reinforced her confidence, empowering her to pursue her goals, both big and small. The mentorship program connected Alissa with a mentor who provided invaluable guidance, not just in financial matters, but in expanding her business network.

"The most valuable aspect of the program was the connections my mentor helped me make with important contacts outside of our usual circles. For many Indigenous people, our networks don't include family members who work at banks. We often discuss the challenges of launching new businesses when living in a community struggling with poverty. It's a different reality. The mentorship through WeBC helps us access those circles and resources."





Loan Client Story | Sena College

Lindsey Sloan, Kelowna

As a Registered Massage Therapist (RMT) and educator, Lindsey Sloan has dedicated over 17 years to the profession. Now, she is embarking on her greatest adventure yet, opening a massage therapy school in Kelowna, Sena College.

When she decided to tackle the major undertaking of opening a school, Lindsey began looking at different loan programs. She found traditional banks and venture capitalists weren't equipped to support her financially, as funding a school presents unique challenges compared to funding a product. A colleague recommended WeBC because our eligibility criteria are more inclusive than traditional banks.

Believing in her vision, we worked alongside Lindsey to perfect her loan application. As the BC Loan Fund Partner of the WEOC National Loan Fund, we provided support at each step. Lindsey was successful in accessing the capital, which was essential to cover her start-up costs including construction permits, renovations, and essential equipment for her students. Lindsey has recently welcomed the first cohort of students in 2025, and she envisions growing a school where students thrive and develop into skilled professionals.

The establishment of Sena College addresses the growing demand for skilled massage therapists, thereby strengthening healthcare services in the community. To date, Lindsey has created or maintained 19 jobs to launch and run the college, and by training future professionals, she's helping grow the industry—creating a ripple effect as graduates move into quality jobs or launch businesses of their own.

“Working with WeBC has been a fantastic experience, especially in terms of communication. Supporting women in business is so important, and it's great to see more women gaining support in areas like venture capital, which has traditionally been male-dominated. It's been wonderful to collaborate with them, and I truly appreciate the opportunity.”



Financials for the Year Ended March 31

Statement of Financial Position

	Operating Fund	PacificCan Conditionally Repayable Loan Fund (WEI)	RRRF Loan Fund (WEI)	TOTAL 2025	TOTAL 2024
ASSETS					
Current					
Cash and Cash Equivalents	\$ 332,971			\$ 332,971	\$ 172,981
Short Term Investments	575,421			575,421	312,623
Accounts Receivable	282,713			282,713	600,843
Interest Receivable	10,297	35,292	19,414	65,003	48,427
Fees and Other Charges Receivable		105		105	140
Prepaid Expenses	26,604			26,604	9,352
	1,228,006	35,397	19,414	1,282,817	1,144,366
Capital Assets	17,409			17,409	20,277
Cash - Restricted		4,197,930	4,284,521	8,482,451	7,974,211
Net Loans Receivable		3,436,186	171,793	3,607,979	4,066,146
	\$ 1,245,415	\$ 7,669,513	\$ 4,475,728	\$ 13,390,656	\$ 13,205,000
LIABILITIES					
Current					
Accounts Payable and Accrued Liabilities	\$ 465,192			\$ 465,192	\$ 312,179
Deferred Revenue					
Pacific Economic Development Canada					206,001
Other Funding	45,229			45,229	69,550
	510,421			510,421	587,730
Pacific Economic Development Canada Loan Funds		5,000,000		5,000,000	5,000,000
	510,421	5,000,000		5,510,421	5,587,730
NET ASSETS					
Unrestricted Net Assets	717,585			717,585	641,797
Investment in Capital Assets	17,409			17,409	20,277
Externally Restricted		2,669,513	4,475,728	7,145,241	6,955,196
	734,994	2,669,513	4,475,728	7,880,235	7,617,270
	\$ 1,245,415	\$ 7,669,513	\$ 4,475,728	\$ 13,390,656	\$ 13,205,000

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

Financials for the Year Ended March 31

Statement of Revenue & Expenses

OPERATING FUND	Unrestricted Fund		Externally Restricted		TOTAL 2025	TOTAL 2024
	CORE FUND	GENERAL FUND	PacifiCan Conditionally Repayable Loan Fund (WEI)	RRRF Loan Fund (WEI)		
REVENUE						
Operations and Projects						
PacifiCan - Operations	\$975,000				\$975,000	\$975,000
RRRF				124,751	124,751	74,352
Other Projects		36,294			36,294	34,127
Capital, Community and Capacity (C3) project		1,505,770			1,505,770	1,437,931
Impact Capital Collective (SVX) project		112,198			112,198	114,110
WAGE project		86,382			86,382	-
Training, Sponsorship and Other	195,918				195,918	225,681
Project Management Revenue	146,388				146,388	147,911
Interest Income	28,103				28,103	29,233
Loan Application and Admin Fees	23,348		1,760	1,120	26,228	19,557
Loan Fund						
Other Interest Income			133,702	172,861	306,563	224,817
Loan Portfolio Interest			296,535	15,689	312,224	271,405
Recovery of Loan Written Off (net)			6,720	2,615	9,335	-
	1,368,757	1,740,644	438,717	317,036	3,865,154	3,554,123
EXPENSES						
Operations and Projects						
Administrative Costs	428,627				428,627	371,604
RRRF				124,751	124,751	74,352
Salaries and Contracts	799,252	758,970			1,558,222	1,508,190
Service Delivery	306,470				306,470	141,448
Mentoring		33,313			33,313	21,89
Capital, Community and Capacity (C3) project		833,685			833,685	912,944
Impact Capital Collective (SVX) project		82,777			82,777	92,599
WAGE Project		30,495			30,495	-
Loan Fund						
Grant Expense					-	1,072,197
Provision for Impairment Loss on Uncollectible Loans			(122,356)	(24,455)	(146,811)	244,280
Loan Written-Off			184,160	155,851	340,011	-
Prepaid Interest Recovery					-	(158,771)
Total	1,534,349	1,739,240	61,804	256,147	3,591,540	4,280,741
Excess (Deficiency) of Revenue over Expenses Before Amortization	(165,592)	1,404	376,913	60,889	273,614	(726,618)
Amortization		10,649			10,649	6,186
(Gain) Loss on Disposal of Capital Assets					-	(200)
Excess (Deficiency) of Revenue over Expenses	\$ (165,592)	\$ (9,245)	\$ 376,913	\$ 60,889	\$ 262,965	\$(732,604)

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



SUPPORTING
WOMEN ENTREPRENEURS
IN BC

Unlocking the Power of Women Entrepreneurs as Economic Drivers

WeBC empowers women entrepreneurs as key drivers of British Columbia's economy. Since 1995, we've helped women business owners start, grow, and lead enterprises that fuel innovation, create jobs, and strengthen communities. Despite their immense economic potential, systemic barriers still limit access to capital and resources. WeBC exists to change that. Through tailored financing, mentorship, and business support, we equip women entrepreneurs to fully participate in and shape BC's economic future.



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Innovation, Science and
Economic Development Canada

Innovation, Sciences et
Développement économique Canada