



Women  
Entrepreneurship  
Knowledge Hub

# The Impact of COVID-19 on Women Entrepreneurs

## Summary

The Women Entrepreneurship Knowledge Hub has been sharing information with its network on the new programs launched by the Government of Canada and collecting feedback on what is working and what could be improved to meet the needs of diverse women entrepreneurs. This report reflects the feedback from more than 200 organizations in the ecosystem supporting entrepreneurs as well as more than 100 individual entrepreneurs. The principal issues are

1. The focus on SMEs with employees excludes many women entrepreneurs who are more likely to be solo entrepreneurs or self-employed without employees but often with sub-contractors;
2. The focus on loans is challenging given women entrepreneurs' attitudes and experience of debt;
3. The focus on technological innovation excludes the majority of women-led businesses;
4. Women need different forms of support and advice, and more intensive one-on-one supports
5. With some adaptations, current programs, investments in the Women Entrepreneurship Strategy (WES) and innovations across the ecosystem, can be leveraged, replicated and scaled to better meet the needs of women entrepreneurs.
6. Ensure gender and diversity analysis is applied to data being collected and shared on COVID 19, programs being developed, their uptake and impact. Continue to advance Gender and Diversity playbook, training and transparency for funding agencies.

## Context

It is generally acknowledged that Canada has moved quickly to respond to the crisis and has implemented programs that provide valuable support for some entrepreneurs in record time.<sup>1</sup> In addition, the agility and speed with which the government has adapted to feedback to tweak its offerings is unprecedented.<sup>2</sup> The rollout of benefits and programs in days rather than months that are serving millions of Canadians is remarkable. While countless agencies, partners, and individuals have provided leadership on this response, the Canada Revenue Agency has been exceptional in delivering services. In total, up to \$52 billion in fund has been made available to Canadians from the federal government to support them through the crisis<sup>3</sup>.



## Gendered Impact of COVID-19

There is considerable evidence that COVID-19 has an uneven effect on women and diverse groups. This is partly a function of structural inequality – the wage gap is well documented<sup>4</sup>; women are more likely to be in service sectors<sup>5</sup> in the front line of COVID support (from personal support workers to grocery clerks); women bear the brunt of unpaid work including child care, household duties, and elder care<sup>6</sup>, all of which have become more challenging during the crisis with childcare, schools and other services closed down.<sup>7,8</sup> Recent Statistics Canada data has confirmed that the impact of COVID 19 has been highest on those employed in SMEs with under 20 employees and those in services sectors compared to technology sectors. It also shows that women have been more adversely affected in terms of unemployment. These issues are exacerbated for low income groups who often lack the options afforded wealthier Canadians in terms of housing that allows social distancing, work that can be done from home, access to financial resources to draw on during a crisis and to cover additional costs (such as catering and food delivery, tutoring for children, purchasing technology and services), access to private vehicles (versus public transportation) and access to technology, digital skills and literacy needed to navigate the new reality.<sup>9</sup> In the case of many indigenous people, these issues are amplified particularly in rural communities.<sup>10</sup> For persons with disabilities and older Canadians the challenges are amplified with disruptions to personal care and support.<sup>11</sup>

## Shape of Women Entrepreneurship

In considering the impacts of the COVID-19 through a gender lens, some key findings from the research are particularly important. Here are ten findings from the forthcoming State of Women Entrepreneurship Report (2020) that are pertinent.

1. Women entrepreneurs are more likely to be found in services industries than in manufacturing or technology. These sectors are bearing the brunt of disruption.<sup>12</sup> (Appendix 3)
2. Women entrepreneurs are more likely to be assuming childcare, home schooling and domestic responsibilities than male entrepreneurs and this is having a significant impact on their productivity, stress levels and health. Before COVID access to affordable child care was identified as a critical need particularly for lower income women. During COVID virtually all women entrepreneurs, regardless of their socio-economic status, are disadvantaged by the additional childcare and household burdens as money cannot buy the support that they need.
3. Women are majority owners of 15.6% of SME owners with employees but 38% of self employed Canadians. Most programs are targeting SMEs with employees.<sup>13</sup> (Appendix 2) Support for employment is critical because women are twice the proportion of self employed entrepreneurs compared to majority owners of SMEs with employees.



4. Women owned businesses tend to be smaller, with fewer employees and are less likely to be incorporated<sup>14</sup>. The thresholds for many of the programs do not accommodate women.
5. The trajectory of women entrepreneurs is different than men. While women account for a disproportionate number of NEW start-ups<sup>15</sup>, they are more likely to become self employed or launch an SME from non-employment than men who are more likely to launch from employment.<sup>16, 17</sup> Self employment is also a critical pathway to SMEs ownership. To maintain the momentum towards doubling the number of women led businesses by 2025, we must ensure the survival of these very small businesses.
6. Men are more likely to commercialize research or spin off companies from employment and the demand for supports for STEM based innovation have historically dominated the discourse but also received the lion's share of funding. There are shining examples of women in tech but that is not the only driver of innovation - women entrepreneurs are dominate, for example, the services innovations and the social innovation space. However, because they are less likely technology development companies and so are often excluded from Canadian investments in R&D and Innovation<sup>18</sup>. For example, women received a small fraction of the funding invested in the superclusters and the national research council has not, to date, provided a gender analysis of its programs and services nor have the regional development councils. Even with the first tranche of work integrated learning programs, targeting STEM, woman students received 25% of the funding.
7. Women are more likely to self finance their businesses or to rely on government grants and are less likely to have financing, and those who do have lower levels of financing. Women led businesses represent a very small percentage of companies receiving venture capital or angel investments and men are four times more likely to receive these forms of support.<sup>19</sup> This is a result of many factors – the sectors where women are concentrated, systemic bias, and more caution about accumulating debt, particularly as more are self employed rather than owners of corporations. Many of the supports are in the form of loans and women are reluctant to increase their debt load.<sup>20</sup> Innovative approaches, for example crowdfunding, have helped level the playing field for women entrepreneurs and while they are less likely to obtain financing and typically receive less favorable terms, there is also evidence that they are less likely to default.<sup>21</sup> (Appendix 4).
8. Women are less likely to be in technology oriented sectors and while all SMEs in Canada under utilize technology, there is evidence that women entrepreneurs face barriers in working in the tech sector, in incubators, or in implementing technology.<sup>22,23</sup> Transition to digital services is one of the critical survival factors in the COVID crisis and many women entrepreneurs need advice as well as the human capital and skills needed to implement technology.



9. Women entrepreneurs are more likely to combine social with economic goals and objectives and supports for social enterprises<sup>24, 25</sup> are more difficult to obtain in this environment.

10. There is some evidence that women entrepreneurs thrive in different environments and with different types of support than men entrepreneurs. Research has shown this to be true for example in their access to incubators<sup>26</sup>, mentors and advisors<sup>27</sup>, training needs and business supports generally. Not only are there often different considerations because of the structures of inequality (eg. childcare) but also the socialization of women, the gendered nature of entrepreneurship and lack of role models<sup>28</sup>, the confidence gap<sup>29</sup>, etc, mean that the form supports take needs to be adapted to their needs.

11. Most of these issues are amplified for racialized, indigenous and immigrant women as well as those with disabilities.<sup>30</sup>

## Implications

Many of the programs are designed for SME owners with payroll (to support both the companies and employees) but do not address the needs of self employed Canadians who rely on contractors. Lobbying for support for pre revenue start ups in the “innovation sector” is code for support for STEM and therefore primarily men.

This document summarizes the programs and feedback received and offers examples of cases that are not addressed by current programs.





## What we've heard: Feedback on announced programs

Program	Criteria	Advantages	Disadvantages	Follow up
<b>Canadian Emergency Response Benefit (CERB)</b>	Earned more than \$5000 per year and less than \$1000 per month	Flexible & fast delivery	<p>Subsistence level support</p> <p>Need to have filed 2018 taxes</p> <p>Need documentation</p> <p>Does not have deductions withheld.</p> <p>Sole proprietors with other income may not qualify</p>	<p>Questions regarding self-employment income - net vs. gross</p> <p>Questions about dividends</p>
<b>Business Credit Availability Program (BCAP)</b>	Credit rating and collateral	<p>Financing for operations</p> <p>Fast Turnaround</p>	<p>Women entrepreneurs do not want to take on more debt</p> <p>Details are still not fully available</p> <p>Credit scores are already being impacted which would lead to worse terms and further impact them for long-run borrowability</p>	<p>More focus on financial literacy, understanding of financing</p> <p>Understanding of risks and rewards of incorporation</p> <p>Applying a gender/diversity lens to distribution</p>



<b>Canadian Emergency Business Account (CEBA)</b>	<p>\$20 K - 1.5m payroll for \$40k loan of which 10K is forgiven provided repaid by December 2022</p>	<p>Many who qualify are taking it for the non-repayable \$10K grant</p> <p>Fast turnaround</p> <p>Usage of funds fairly broad</p>	<p>Do not want more debt</p> <p>Many women-led businesses, even ones with significant revenues, do not have payroll at this level (eg. Hire contractors).</p> <p>Many new ventures pay themselves in dividends not salary. Many small businesses invest back into the business and pay themselves inconsistently via dividends</p> <p>Reports of bias in dealing with financial institutions.</p> <p>Concerns about exclusion of fintech.</p> <p>For some this will delay the inevitable and impact longer-term borrowability.</p>	<p>More focus on financial literacy, understanding of financing</p> <p>Understanding of risks and rewards of incorporation.</p>
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<b>Canadian Emergency Wage Subsidy (CEWS)</b>	Revenue drop 30% year over year; 15% in March.	Allows employers facing challenges to retain or rehire	<p>Startups created in the last year do not have revenue</p> <p>Revenue is lumpy, impact of COVID may occur over a longer period – eg 6month versus 2</p> <p>Lack of tax information</p> <p>Growing companies will not show losses</p> <p>Many do not have employees but contractors</p> <p>Uncertainty and delays in distribution</p> <p>Uncertainty about interaction with other benefits</p> <p>Not yet available</p> <p>Ramp-up stage companies won't qualify but also won't have the cash on hand to retain</p>	Inclusion of more recent baseline data for the calculation of revenue drops.
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<b>Work Sharing Program</b>	Private, publicly held, or NFP experiencing shortage of work due to COVID, with full- or part-time year-round employees	Retain vital staff while accounting for decreased workload	<p>This program is not an option for many seasonal industries, who may already face barriers in accessing CEWS and other supports.</p> <p>Requires same-level of work reduction for same-category grouping of employees, not realistic for small teams</p> <p>Doesn't allow for inclusion of "executives" but many startups with only 5 employees treat 3 of those five as executives</p> <p>Requires more than one employee in grouping</p>	
<b>Tax Deferral</b>	All businesses, organizations, and individuals	Offers breathing room for companies	N/A	<p>Requests for more targeted tax relief for SMEs, or for those using contractors, not employers.</p> <p>Potentially financial literacy programming related to tax liabilities for SMEs</p>



<b>Canada Summer Jobs</b>	Employers with <50 employees, youth ages 15-30.	Range of functions identified  No employer contribution	Low skill minimum wage  Officially closed, need to make special requests through MP	Targeted programs, training and coordination support  How to apply and details on eligibility for organizations applying.
<b>Work Integrated Learning</b>	Subsidies of 50 -70% of wages, payable up front for undergraduate and graduate students	Broad range of functions identified	Coordination and supervision costs  Do not want to pay employer portion  Need mechanisms to accommodate recent graduates  These programs support salary not equipment and many SMEs do not have the funds for computers or other technology to support each employee	Targeted programs, training and coordination support
<b>BDC Capital Bridge Financing Program</b>	Help startups by matching existing or prospective VC investment	Could cover gaps for organizations that are ineligible for the other programs. May help ensure survival of startups	Some sectors get more VC funding than others.  Gaps in which types of enterprises are attractive to VCs  Eligibility benchmark is high, given historical VC-trends, low % of women-led businesses will qualify	Wider eligibility for what qualifies as investment, consider sectors that don't receive VC funds.



<b>NRC IRAP: \$250 M top-up to existing IRAP program</b>	Pre-revenue startups, fewer than 500 employees, both companies already receiving IRAP funding and new applicants.	Addresses some of issues related to innovation and early-stage companies	<p>STEM-focused programs disproportionately benefit men</p> <p>Historically NRC had no gender/diversity lens</p> <p>Many women-led SMEs are losing access to investment capital, particularly in the early and pre-revenue stages, and majority will not qualify for the IRAP funding</p>	TBC, pending rollout details
<b>Indigenous Business Benefit - short-term, interest-free loans and non-repayable contributions through NACCA</b>	Indigenous businesses. Additional details TBC from NACCA	Provides a specific stream for indigenous businesses, delivered through indigenous financial institutions.	Not yet available	TBC, pending rollout details



<b>Trade Commissioner CanExport SMEs funding</b>	For-profit, incorporated and having declared between \$100K - \$100M in Canadian revenue during the last 12 months.	Readily available (existing program/funding)	Need to shift criteria to lower the eligibility numbers. Navigating process is bureaucratic.	Could redefine “export readiness” more broadly to allow grants for capacity building – incorporation, digital transformation, etc.
<b>Canada Emergency Commercial Rent Assistance (CECRA)</b>	Provide loans, including forgivable loans, to commercial property owners who in turn will lower or forgo the rent of small businesses for the months of April (retroactive), May, and June.	Critically important, as we know many SMEs that are not eligible for other supports still have commercial rent payments due.	Navigating process Timing	Provincial specific details of the program  Oversight measures to ensure the passing on of rental relief



## What we've heard: Additional supports needed

Program	Criteria	Advantages	Disadvantages	Follow up
<b>Microgrants - \$5000 - \$10,000</b>	Screened by ecosystem players with assessment criteria in place (eg. FWE, SheEO, Femessor, WEOC)	Could ensure survival of micro-enterprises, and those not willing/able to assume debt through BCAP/CEBA Allows businesses to get support to quickly pivot their offerings	Demand will be considerable Need to track impacts	Consider private sector/government partnership to fund or matching crowdsourcing Ensure this goes hand-in-hand with access to resources + education + community Consider extended tax deduction eligibility
<b>Access to investors</b>	Ensure women-led businesses are not left out of VC and investment programs	Some women-focused investment instruments are having considerable demand and uptake	Still suited to some businesses in some sectors more than others Getting access and visibility	Strengthen platforms to showcase women led business to investors Encourage women investors
<b>Concierge, Advisory, Coaching and Mentoring Services</b>	Personal and tailored to individual needs eg. Ask/Give platform	Critical support for -counselling and strategy -finance and cashflow - technology -marketing and social media	Level of commitment commensurate with cost Matching based on needs/capacity Women need personal encouragement as well as technical support	Need to improve access and matchmaking Unclear whether community-based supports can be scaled nationally



<b>Targeted funds to ecosystem players and others</b>	Access to small scale loans and grants Support accelerated spend of existing program funding (with accountability)	Accessible quickly Screening and accountability frameworks in place along with support systems	Capacity Navigating options Women do not want to take on more debt Ecosystem players need more flexibility to respond to needs	Flexibility in current sub agreements Encourage partnerships with existing financial institutions Targeted outreach
<b>Targeted government procurement strategy</b>	Similar format to the Build in Canada Innovation Program (BCIP)	Government benefits from leading innovation, while supporting Canadian SMEs that may not qualify for other supports.	Slower than other interventions Eligibility would be determined by GOC's needs	Need to be sure to build diversity into the selection process, and consider which sectors tend to exclude men.
<b>Support replicating and scaling of innovative approaches</b>	A number of innovative approaches to crowdsourcing (eg. ATB), loans (eg. SheEO)	Tailored to needs of women for financial and human capital	Limited reach	Expand funding based on results
<b>Supports for Navigating and Accessing Information</b>	Additional supports to navigate and understand implications (multiple websites, apps, advising etc)	Aggregation and pathfinding on current support for multiple levels of government and services as well as advising	Fragmented information which is constantly changing	Map programs and information Ask/Offer platform





<b>Gender and Diversity Analysis of COVID Impacts, Programs and Outcomes</b>	Gender and diversity analysis in the discussions of COVID impacts on the economy and business should inform program design and delivery	The data will help ensure that we understand complex effects and design programs appropriately	Requires time and effort and many view it as a “nice to have” Many of the large areas of investment – from Superclusters, to regional development agency funding, NRC, granting councils and WIL have shared limited data on gender and diversity impacts so there is little baseline data Even within WES, inconsistent and uneven data collection.	Ensure data and evidence are part of the strategy
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## What we’ve heard: Situations of Ineligibility

Someone who operates her own firm and earned positive revenue in the last year, but she only employs independent subcontractors for her business. She is not eligible for the CEWS as her staff are independent contractors and not on payroll and she is not eligible for the CEBA as her payroll expenses are less than \$20,000 and she pays herself in dividends.

Someone who recently founded a tech company that is using existing capital and hasn't generated revenue yet, but she does have staff on payroll. As a result of this she is not eligible for the CEWS as she has not operated long enough to show a drop in revenue. She may be eligible for the newly announced IRAP program, but we need more details.



Someone who is a self employed artist who has seen a drop in business but is still making some revenue. She is potentially eligible for the CERB if she is making less than \$1000 per month, but she is not eligible for the CEBA as the amount she pays herself is below \$20,000, and she is not eligible for the CEWS as she does not have an employee or pay herself an hourly salary.

If someone recently started a small business with a partner, but they have not drawn salary yet, they are not eligible for the CEBA as they do not have enough payroll to be eligible. They are also not eligible for the CEWS as she and her partner do not have salary, but receive dividends

If someone runs their business from home or is in the pre-incorporation stage, and they have never registered their businesses are therefore ineligible for emergency funds. They would not be able to show payroll and previous revenue estimates may not be enough to be eligible.

We have heard from our participants that if someone has indigenous employees who are on reserve, they are getting rejected because they enter payroll in a different line than the rest of the country. This would prevent them from accessing several of the supports including the CEWS and the CEBA

Someone who works reduced hours, and who still wants to work, but whose reduced income is above \$1000 is not eligible for the CERB. In addition, if she is a subcontractor, her employer cannot utilize the CEWS to help stay in business or expand her hours.



## Appendix I: Organizations engaged

This list represents organizations who have attended WEKH-led network calls and training sessions in response to COVID-19. Many more were invited but were unable to attend. Duplicates were removed from this list **by organization**, and there are dozens of instances of additional team members who attended from large organizations, and organizations who participated in multiple events. Several national organizations for instance had 10+ entries.

Call/Meeting joined:	Company	First Name	Last Name	Contact type
AB/SK	5 Elements Martial Arts	Maeghen	Cotterill	Enterprise
ON	5006477 Ont Ltd	April	Fuller	Enterprise
Natl	ACCES Employment	Irene	Sihvonen	WEKH Partner
AB/SK	Ag-West Bio	Karen	Churchill	Ecosystem
ON	Age Counts Career Transitions	Karen	Gilmour	Enterprise
QC	Agricultrices du Québec	Diana	Toffa	WES Funded
AB/SK	Alberta Women Entrepreneurs	Nicole	Cayanan	WES Funded
ON	Algi	Alessa	Amato	Enterprise
ON	Alterna Savings Credit Union	nalisha	Jagroop	Ecosystem
ON	Alternative Resolutions Group	Shari	Novick	Enterprise
Natl	Amazon Web Services	Maria	Ellis	WEKH Partner
AB/SK	Amba Jewellers	Angela	Ashta	Enterprise
AB/SK	Ammolite Analytx	Cara	Wolf	Ecosystem
ON	Angelic Serendipity	Andrea	Newth	Enterprise
ON	Annemarie Shrouder International	Annemarie	Shrouder	Enterprise
ON	Anthony's Natural Therapies	Paulette	Guelph	Enterprise
ON	AOF Immigration Canada	NADEGE	ALONSO	Ecosystem
ON	Art-Z-Gal's Interiors	Cindy	Avila	Enterprise
Natl/Indigenous	Artist	Jackie	Olson	Enterprise



Natl	Asia Pacific Foundation	Christine	Nakamura	WES Funded
AB/SK	ATB Financial	Kim	Last Name	WEKH Partner
ATL	Atlantic Canada Opportunities Agency	Debbie	Delaney	Regional Development Agency
MB	Audax Ventures Inc.	Joshua	Zaporzan	Enterprise
QC	Avego Académie	Stephannya	Pacheco	Ecosystem
ON	Avid sensory wellness	Abeer	Ahmed	Enterprise
ON	Avon Maitland District School Board	Nancy	deGans	Ecosystem
AB/SK	AWESOME Program	Kim	Sanderson	Ecosystem
QC	AXDEV Group inc.	Suzanne	Murray	Enterprise
AB/SK	Babz Bamiro Photography	Babasola	Bamiro	Enterprise
ON	Backcountry Wok	Melanie	Ang	Enterprise
ON	Baiaame Consulting	Emilie	Wilcox	Enterprise
Natl	Bank of Montreal	Laura	Reinholz	WEKH Partner
ON	Bastedo Strategy and Communications Inc.	Ruth	Bastedo	WEKH Partner
AB/SK	BCW (Black Canadian Women in Action)	Jeanne	Lehman	Ecosystem
ON	BDC Capital	Erika	Kurczyn	WEKH Partner
ON	Berhan Grains Inc.	Beteleham	Ghebrreselassie	Enterprise
AB/SK	Bessie Box	Shanika	Abeyasinghe	Enterprise
ON	Bingo Impact Management	Caitlin	Gadd	Enterprise
Natl	Black Business and Professional Association	Nadine	Spencer	WEKH Partner
Natl/West	Bluebird Strategy	Heather	Odendaal	Enterprise
AB/SK	Blush and Raven	Liane	Knox	Enterprise
ON	Boss Insights	Keren	Moynihan	WEKH Partner
ON	Bracebridge Chamber of Commerce	Marny	Mowat	Ecosystem



ON	Braze Mobility Inc.	Pooja	Viswanathan	Enterprise
ATL	Breathing Space Yoga Studio	Krystall	MacLeod	Enterprise
ON	Business Advisory Centre of Durham	Teresa	Shaver	WEKH Partner
MB	Business Development Bank of Canada (BDC)	Laura	Didyk	WEKH Partner
ON	Business Resource Centre of Essex County	charlene	Houle	Ecosystem
ON	Buzz Tour Company	Christine	Dainard	Enterprise
AB/SK	Calgary Catholic Immigration Society	Khatereh	Ramouzi	Ecosystem
AB/SK	Calgary Economic Development	Katie	Findlay	WEKH Partner
AB/SK	Calgary Immigrant Women's Association (CIWA)	Sammia	Malik	Ecosystem
ON	Canada China Business Council	Angel	Huen	Ecosystem
Natl	Canadian Aboriginal & Minority Supplier Council	Cassandra	Dorrington	WEKH Partner
ON	Canadian Blast Freezers	Karen	Warner	Enterprise
ON	Canadian German Chamber of Industry and Commerce	Rebecca	Dettloff	Ecosystem
ON	Canadian Women in Communications and Technology	joanne	stanley	WEKH Partner
ON	Canadian Women's Chamber of Commerce	Nancy	Wilson	WEKH Partner
ATL	Cape Breton Partnership	Carla	Arsenault	Ecosystem
ON	Cape Breton University	Kevin	McKague	Ecosystem
ON	Carleton University	Anastazia	Krmeta	Ecosystem
Natl	CASA Foundation	Olutoyin	Oyelade	WEKH Partner
QC	CBDC Restigouche	Lisette	Maltais	WES Funded
ON	Celebrate Niagara	Natalie	Lowe	Ecosystem



ATL	Center for Women in Business	Nora	Perry	WES Funded
MB	Centered Care Inc.	Marlee	McMillan	Enterprise
QC	centre d'entrepreneuriat Poly-UdeM	nada	Zogheib	Ecosystem
ON	Centre for Social Innovation	Mitalie	Makhani	WEKH Partner
ATL	CH Accounting & Tax Services	Candi	Hallstrom	Enterprise
BC	CIIRVE	Jamal	Temirova	Ecosystem
ATL	CIISolutions	Bahira	Abdulsalam	Enterprise
ON	City of Hamilton	Kristin	Huigenbos	Ecosystem
AB/SK	Cleard AI	Jaime	Wood	Enterprise
ON	Click2Negocios	Xiomara	Castro	Enterprise
QC	Colab	Josée	Gauthier	Ecosystem
Natl	Communitech	Michelle	Englehardt	WEKH Partner
MB	Community Futures	Bonita	Lavallee	Ecosystem
BC	Community Futures Fraser Fort George	Mary	Mytting	WES Funded
ON	Community Futures Huron	Sharlene	Bolen	Ecosystem
AB/SK	Community Futures Treaty Seven	Shawna	Morning Bull	Ecosystem
AB/SK	Connect Local & Global Inc	Zulfira	Pulotova	Ecosystem
ON	Cosmic Coaching Centre	Cecile	Peterkin	Enterprise
ON	CVCA	Elaine	Li	Ecosystem
ATL	Dalhousie University	Albert	James	WEKH Partner
BC	Dalhousie University	Taryn	Faliszewski	Ecosystem
Natl/Indigenous	Dana Naye Venture	Donna	Moore	Enterprise
QC	Daniele Henkel Inc.	Daniele	Henkel	Ecosystem (WES cochair)
ON	Daria Day	Farrukh	Lalanin	Enterprise
AB/SK	Destination by Design	Jill	Poulton	Enterprise





Natl	Diversio	Laura	McGee	WEKH Partner (WES cochair)
ON	dkstudio architects inc.	Emma Xin	Ma	Enterprise
ON	Dragonfly Dreams Inn	Cheryl	Kydd	Enterprise
BC	Dress for Success Vancouver	Amy	Robichaud	Ecosystem
ON	DriveHER / Power to Girls	Aisha	Addo	Ecosystem
AB/SK	Economic Development Regina	Ly	Pham	Ecosystem
AB/SK	Egyptian Princess bakery & Catering	Marguerite	Sargah	Enterprise
ON	Enterprise Brant	Colleen	Cardiff	Ecosystem
AB/SK	EntrepreNorth	Xina	Cowan	Ecosystem
ATL	Ethical Swag Inc	Tara	Milburn	Enterprise
ON	EXATEC GTA	Citlalli	Rios	Enterprise
AB/SK	Executive Solutions	Susan	Kandalajt	Enterprise
ATL	EXIT Realty PEI	Carol	O'Hanley	Enterprise
ON	Exit Trade Consulting Inc.	Idalia	Obregon	Enterprise
ON	Export Development Canada	Jennifer	Cooke	WEKH Partner
Natl/West	Export Navigators	Kath	Britton	Ecosystem
ON	Fable Tech Labs	Alwar	Pillai	Enterprise
ON	Fabrication	Jennifer	Hillman	Enterprise
ON	Faith Filled Empowered Entrepreneurs Inc.	Janet	Brown	Ecosystem
ON	FedDev Ontario	Jon	Canivel	WEKH Partner
ON	FedNor	Jill	Thayer	WES Funded
ON	Feghali Group Inc	Natasha	Feghali	Enterprise
BC	Feisty Creative	Bronwin	Parks	Enterprise
ON	femmebought	Sophia	Ruffolo	Enterprise
ATL	Femmes en affaires NB	Isabelle	Arseneau	Ecosystem



ON	Fenelon Falls & District Chamber of Commerce	Marylee	Boston	Ecosystem
ON	Fitness By Sarah Taylor	Sarah	Taylor	Enterprise
AB/SK	FITWAVE	Marines	Tineo	Enterprise
ON	FLIGHTFUD Travel Wellness Inc.	jamie	renney	Enterprise
Natl/West	Flik	Michelle		Ecosystem
ON	Foodpreneur Lab	Janice	Bartley	Ecosystem
ON	FootNurse	Sacha	Torkkeli	Enterprise
Natl/West	Forgeux	Shelley	Voyer	Enterprise
Natl	Forum for Women Entrepreneurs	Paulina	Cameron	WEKH Partner
Natl	fredsense	Emily	Hicks	Ecosystem
ON	Freelance	Jenn	Jefferys	Enterprise
ON	Fusion Fit Foods	Janelle	Jordan	Enterprise
QC	Global Affairs Canada	Sofia	Muktar	Government - Ecosystem
ON	Gold Performance Training	Jackie	Jarrell	Enterprise
AB/SK	Gov of Alberta	My-Linh	Walker	Government - Ecosystem
ATL	Green hills farm	Jenna	Mombourquette	Enterprise
ON	Greenstone Economic Development Corporation GEDC	Randi	Miron	Ecosystem
Natl	Groundswell Education Society	Paola	Qualizza	WES Funded
QC	Groupe 3737	Maudeleine	Myrthil	Enterprise
ATL	Haley Street adult services centre	Amanda	Evans	Ecosystem
ON	Halifax Language Institute of Canada	Nataliya	Korniyenko	Ecosystem
Natl/West	Helga Wear	Jodi	Huettner	Enterprise
AB/SK	High Voltage Coaching	Lindsay	White	Enterprise
AB/SK	Hill Business Student Society	Amy	Pilon	Ecosystem



ON	HUNTERS International Insurance	Brooke	Hunter	Enterprise
ON	Huron County Designs	Nicole	Urquhart	Enterprise
ATL	Immigrant Services Association of Nova Scotia	Fay	Patey	Ecosystem
ATL	Immigrant Services Association of Nova Scotia	Mai	Alnabhan	Ecosystem
ON	Impact Hub Ottawa	Gina	Babinec	WEKH Partner
AB/SK	Indian Business Corp	Rob	Rollingson	Enterprise
BC	Indiarts Collective	valentina	Pinzon	Ecosystem
AB/SK	Indigenous Innovative Solutions Inc	Winona	Lafreniere	Ecosystem
Natl	Information Technology Association of Canada (ITAC)	Denise	Shortt	WEKH Partner
BC	Innovation Canada	Boon	Ng	Government - WES
AB/SK	Innovation Saskatchewan	Kaitlin	Sherven	Government - ecosystem
ON	Innovation Science Economic Development Canada (ISED) FedNor	Nicole	Turcotte-Cook	Ecosystem
Natl	Internet Society - Canada	Franca	Palazzo	WEK Partner
AB/SK	Inuka Inc	Seinyenede	Onobrakpor	Enterprise
AB/SK	IOVIA Inc.	Rob	Dawson	Enterprise
Natl	ISED	Jena	Cameron	Government
QC	ISED	Joffré	Osborne	Government
BC	ISS of BC	Saleh	Altaf	Ecosystem
ON	Janet Riehm Consulting	Janet	Riehm	Enterprise
ATL	Karen Forrest Spiritual Counselling	karen	forrest	Enterprise
AB/SK	Kasha Lashes	Kate	Barutowicz	Enterprise
Natl	Kawartha Lakes Small Business & Entrepreneurship Centre	Diane	Steven	Ecosystem



ON	KEDCO	Claire	Bouvier	Enterprise
ON	La Place Rendez-Vous	Sarah	Noonan	Ecosystem
ON	Launch Events Co	Andrea	Descargar	Enterprise
QC	Leaders International	Angela	Ashta	Enterprise
Natl/West	League of Innovators	Joanna	Buczkowska-McCumber	Ecosystem
BC	Leah Chang Learning	Leah	Chang	Enterprise
Natl	Lean4Flourishing	Ondine	Hogeboom	Ecosystem
AB/SK	Lethbridge Chamber of Commerce	Cyndi	Vos	Ecosystem
ON	Liberty Co	Wanda	Deschamps	Enterprise
ON	Lift Lessons	Wendy	Bretz	Enterprise
Natl	Liisbeth Media	Petra	Kassun Mutch	Ecosystem
ON	Lincoln Chamber of Commerce	Anna	Murre	Ecosystem
ON	Lindsay + District Chamber of Commerce	Colleen	Collins	Ecosystem
ON	Links to Health-Eastern Ontario Inc.	ilda	furtado	Ecosystem
ON	Little Mod Nest	Morgan	Shepherd	Enterprise
ON	Logic Lane Consulting Inc.	Jessica	Singh	Enterprise
BC	Luceo Consulting Inc.	Bronwyn	Worrick	Enterprise
BC	M Cafe	Crystal	Cheung	Enterprise
ATL	Maggie Yu Consulting	Jing	Yu	Enterprise
Natl	Magnet	Mark	Patterson	Ecosystem
AB/SK	Make It So	Heather	Herring	Enterprise
MB	Manitoba Institute of Trades and Technology	Beverlie	Stuart	WEKH Partner
MB	Manrex Ltd	fiona	webster mourant	Enterprise
ON	Meadowbrook renovations	crystal	roy	Enterprise
ON	Meta Vocational Services	Susanne	Dafoe	Ecosystem
ATL	MGK Eco Traders	Lenufer	Yeasmin	Enterprise
ATL	Mi'kmaw Economic Benefits Office Inc.	Irene	Carroll	Ecosystem



QC	Microcrédit Montréal	Indu	Krishnamurthy	Ecosystem
Natl	Momentum Calgary	Erin	Melnychuk	WES Funded
AB/SK	Momentum Community Economic Development Society	Hiroko	Nakao	Ecosystem
ON	Mompreneurs	Maria	Locker	Ecosystem
AB/SK	Mount Royal University	Elizabeth	Evans	WEKH Partner
ON	Mouvement Ontarien des femmes immigrantes francophones (MOFIF)	Assiatou	Diallo	Ecosystem
ON	Mouvement Ontarien des femmes immigrantes francophones (MOFIF)	Carline	Zamar	Ecosystem
QC	Mouvement Ontarien des femmesimmigrantes francophones de l'Ontario (MOFIF)	Evelyne	Mudahemuka	Ecosystem
BC	myCEO	Glorie	Averbach	Enterprise
ON	National Angel Capital Organization	Claudio	Rojas	Ecosystem
AB/SK	Neuraura	Claire	Dixon	Enterprise
ON	new age	maria	o	Enterprise
ON	New Paradigm Thinking	Michelle	Willer	Enterprise
BC	New Ventures BC	Rachel	Burns	Ecosystem
ATL	Newfoundland & Labrador Organization of Women Entrepreneurs	Carla	May	WES Funded
ATL	Newfoundland and Labrador Organization of Women Entrepreneurs (NLOWE)	Jennifer	Brown	WES Funded
AB/SK	Nimble Science	Sabina	Bruehlmann	Ecosystem
ON	North Claybelt Community Foundation Development Corporation (CFDC)	Linda	Semczyszyn	Ecosystem
Natl	North Forge	Joelle	Foster	Ecosystem



ON	North York Women's Centre	Iris	Fabbro	Ecosystem
ATL	Nova Scotia Works	Allyson	Dunlop-Rendell	Ecosystem
ATL	Nova Scotia Works	Karen	Furey	Ecosystem
ATL	Nova Scotia Works- Island Employment	Robyn	Martelly	Ecosystem
ATL	Nurtured salon and spa	Jillian	Burns	Enterprise
ON	OCAD University	Alexandra	Hong	WEKH Partner
AB/SK	Office Guardians	Melissa	Ramkissoo	Enterprise
ON	One to One Accounting Services	Karen	Tretter	Enterprise
Natl	Ontario Chamber of Commerce	Louie	DiPalma	WEKH Partner
MB	Optimum Agra Services Ltd	Dulcie	Price	Enterprise
ON	Ottawa Eco-Talent Network (OETN)	Samara	Bhimji	Ecosystem
ON	OWIT-Canada	Helen	Hemmingsen	Ecosystem
Natl	OWIT-Toronto	Susan	Baka	WEKH Partner
ON	PARO Centre	Lori	Morin	WEKH Partner, WES funded
ON	ParriagGroup	Amanda	Parriag	Enterprise
ATL	PEI Business Women's Association (PEIBWA)	Kelly	Mullaly	Ecosystem
ATL	PEI Business Women's Association-Rural Women's Business Centre	Shelley	Jessop	Ecosystem
ON	Pillar Nonprofit Network	Rachel	Berdan	WES Funded
Natl	Pivotal Point	Val	Fox	WEKH Partner
BC	PowHERhouse Women's Accelerator Inc.	Charlene	SanJenko	Ecosystem
AB/SK	Praxis	Valerie	Sluth	Enterprise
Natl	Prescott-Russell Community Development Corporation	Sarah-Anne	Beaulne	WES Funded





AB/SK	Pros&Babes	Rajveer Kaur	Wazir	Enterprise
ON	Public Policy Forum	Marlena	Flick	WEKH Partner
ON	Public Services and Procurement	Alison	Campbell	Ecosystem
AB/SK	PwrSwitch Inc	Carrie	Gour	Enterprise
ON	Pycap Venture Partners	Amelia	Dookhee	Enterprise
ON	Quante ( <a href="https://www.thequante.com/">https://www.thequante.com/</a> )	Saima	Khan	Enterprise
Natl	Queens University	Kerry	Ramsay	WES Funded
ATL	Rachael A. Mella Chartered Professional Accountant	Rachael	Mella	Enterprise
QC	RDÉE NB	Joannie	Therault	Ecosystem
ATL	Read and Learn Italian	Costanza	Milner	Enterprise
BC	RED Academy	Patricia	Moura	Enterprise
MB	Red River College	Karen	Kabel	WEKH Partner
Natl	ReMap	Irene	Sterian	WEKH Partner
Natl	Réseau des Femmes d'affaires du Québec (RFAQ)	Ruth	Vachon	WEKH Partner
ATL	Restigouche CBDC	Andre	Doiron	Ecosystem
QC	RJCCQ	Maximilien Roy	RJCCQ	Ecosystem
AB/SK	SalonScale Technology inc.	Alicia	Soulier	Enterprise
ON	Sanctuary Innerwear	Anna	Luckai	Enterprise
Natl	Saskatchewan Food Industry Development Centre Inc.	Kim	Sanderson	WES Funded
AB/SK	Saskatoon Open Door Society	Ariel	Fairclough-Smith	WES Funded
ON	Scadding Court Community Centre	Ayaa	Mohamad	WEKH Partner
QC	Science, innovation and economic development	Lara	Raoub	Government
ON	SEDC	Rose	Austin	Ecosystem



MB	SEED Winnipeg Inc.	Lisa	Forbes	WES Funded
AB/SK	self employed	Parvin	Mohitian	Enterprise
AB/SK	Shaman in Heels	Deborah	Nichol	Enterprise
ATL	ShaMaSha	Daphne	March	Enterprise
Natl	SheEO	Vicki	Saunders	WES Funded
Natl	Simon Fraser University VentureLabs®	Virginia	Balcom	WEKH Partner
Natl	Skills for Change	Sampada	Kukade	WEKH Partner
ON	Skills4Good	Josephine	Yam	Ecosystem
ON	Social Development and Poverty Reduction (SDPR) BC	Suzanne	Hocquard	Ecosystem
QC	Société Économique de l'Ontario	Fatima	Zadra	Ecosystem
QC	Société Économique de l'Ontario (SÉO)	Siham	Chakrouni	Ecosystem
ON	Solara Communications	Vijanti	Ramlogan	Enterprise
QC	SOOALA	Lina	RAVELOJAONA	Enterprise
AB/SK	SOS Charging Solutions	Alisha	Olandesca	Enterprise
AB/SK	Spartan Spark	Dafne	Canales Lees	Enterprise
BC	Spring	Tiffany	Shen	Enterprise
BC	SRDC	Susanna	Gurr	Ecosystem
AB/SK	Status of Women Office, Government of Saskatchewan	Mari	Petroski	Ecosystem
MB	SterileCare Inc	Karen	Mueller	Enterprise
ATL	Storybook Adventures	Jana	Hemphill	Enterprise
Natl	Stu Clark Centre for Entrepreneurship (UofM)	Debra	Jonasson- Young	Ecosystem
Natl/West	SUCCESS BC	Eliza	Chang	WEKH Partner
ATL	Suncor	Carol	Wang	Enterprise
ATL	Sunrise Floors and Doors	Binh	Chau	Enterprise



AB/SK	Sunttera market	Berhane	Mosazghi	Enterprise
AB/SK	SUP	ralph	chatoor	Enterprise
ON	Sutherland	Vatika	Trikhas	Enterprise
Natl	SVX	Ellen	Martin	Enterprise
ON	TD	Amy	Hanen	Ecosystem
Natl	TD Bank - Women Entrepreneurship	Chantal	Pitre	Ecosystem
ON	Teanna Lindsay Events	Teanna	Lindsay	Enterprise
AB/SK	The 23rd Story	Sam	Hester	Enterprise
Natl	The Big Push	Sharon	Zohar	Ecosystem
ON	The Business Centre Nipissing Parry Sound	jennifer	nickerson	Ecosystem
ON	The City of Barrie	Sarah	Young	Ecosystem
Natl	The Evidence Network Inc.	Ashley	Walker	WEKH Partner
AB/SK	The Mawji Centre for New Venture and Student Entrepreneurship	Cecile	Wendlandt	Ecosystem
ON	The Power Collective Inc	Christa	Wallbridge	Ecosystem
ATL	The Upside	Lauryn	Vaughn	Enterprise
Natl/Indigenous	The Yukon Soaps Company	Joella	Hogan	Enterprise
AB/SK	The51	Shelley	Kuipers	Ecosystem
AB/SK	Think Stunning	Nancy	Nasr	Enterprise
AB/SK	Think Tank Innovations	Rena	Tabata	Enterprise
ON	Thornbury Communications	Tina	Crouse	Enterprise
ON	Thrive Insights Inc.	Sarah	Shu	Enterprise
ON	ToeFX	Irit	Van-Ham	Enterprise
ON	Toes R Us	Julie	Martin-Jacob	Enterprise
ON	Tonk Wall Tiles & Panels	Hande	Ertan	Enterprise
QC	Tremplin-Oasis Centre des femmes	ines	benzaghrou	Ecosystem
ATL	Tremploy, Inc.	Susan	MacDonald	Enterprise
ON	Trenval	Amber	Darling	Enterprise
QC	Tribou	tayssa	waldron	Enterprise



ON	TRIEC	Filip	P	WEKH Partner
ON	Triple P Medical Solutions Inc.	Angelina	Gyimah-Kwarteng	Enterprise
ON	Trista DeVries & Co.	Trista	DeVries	Enterprise
AB/SK	True Angle Medical Technologies	Gabriela	Constantinescu	Enterprise
AB/SK	TSG	Tukdat	Dabugat	Enterprise
BC	Tsuts'weye	Caroline	Grover	Ecosystem
BC	Tsuts'weye Network	Carmen	Massey	Ecosystem
MB	U of M	Debra	Jonasson-Young	WEKH Partner
BC	UBC - entrepreneurship@UBC	Tiffany	Hamilton	Ecosystem
Natl	Université de Montréal	Amélie	Proulx	WEKH Partner
MB	University of Manitoba	Suzanne	Gagnon	WEKH Partner
ON	University of Ottawa	Élisabeth	Mercier	ecosystem
AB/SK	University of Regina	Gina	Grandy	WEKH Partner
ON	ventureLAB	Sep	Assadian	WES Funded
MB	Victoria General Hospital Foundation	Charlene	Rocke	Enterprise
QC	Ville de Montréal	Mariana	Pérez	Ecosystem
Natl	Vitro Entertainment	Lee	Brighton	Ecosystem
ON	Voice Directed Tally Systems	Pat`	Ginther	Enterprise
ATL	Voxxlife	Patsy	Blais	Enterprise
BC	VR Safety Training	Kelly	ONeill	Enterprise
ON	Wakenagun CFDC	John	Okonmah	Ecosystem
Natl	WEConnect International	Stephanie	Fontaine	WEKH Partner
Natl	WeEmpower UNWomen	Stephanie	Dei	WEKH Partner



ON	Welland Heritage Council & Multicultural Centre	Janet	Madume	Ecosystem
AB/SK	Western Diversification	Shelley	Cuthbertson	Regional Development Agency
AB/SK	Western Economic Diversification Canada	Deanne	Belisle	WES Funded
MB	WHEAT Institute	Darci	Adam	Ecosytsem
Natl/Indigenous	Whitehorse	Katie	Johnson	Ecosystem
ON	Wilfrid Laurier University	Sara	Bingham	Ecosystem
ON	WM World Monopler	Nazish	Gill	Enterprise
AB/SK	Women Entrepreneurs of Saskatchewan WESK	Mona	Bates	WES Funded (through WEOC)
ATL	Women in Business New Brunswick	Katherine	Lanteigne	Ecosystem
Natl	Women in Communications and Techology	Joanne	Stanley	WEKH Partner
Natl	Women of Influence	Stephania	Varalli	WEKH Partner
Natl/West	Women's Enterprise Centre BC	Jill	Earthy	WES Funded
Natl	Women's Enterprise Centre of Manitoba	Sandra	Altner	WES Funded
MB	Women's Enterprise Centre of Manitoba WECM	Victoria	Moss	WES Funded
MB	Women's Enterprise Organizations of Canada	Alison	Kirkland	WEKH Partner
ON	Women's Own Resource Centre	Jessica	Busch	Ecosystem
AB/SK	Womencents	Vanessa	Stockbrugger	Ecosystem
ON	WorkInCulture	Diane	Davy	WEKH Partner
MB	World Trade Centre Winnipeg	Joelle	Boisvert	Ecosystem
ON	xSensa Labs	Natasa	Kovacevic	Enterprise



QC	Y des femmes de Montréal	Aline	Chami	Ecosystem
ON	YellowTree Grant Writing Services	Laura	Bonnett	Enterprise
Natl	York University	Nicole	Troster	WES Funded
AB/SK	Yr Plans Inc.	Sangita	Prasad	Enterprise
Natl/Indigenous	Yukon College - AVP Indigenous Engagement	Tosh	Southwick	Ecosystem
Natl/Indigenous	Yukon College - Innovation & Entrepreneurship	Lauren	Maneken-Beille	WEKH Partner
Natl/Indigenous	Yukon Territory	Mathieya	Alatini	Ecosystem
Natl	YWCA Canada	Shiva	Mazrouei	WEKH Partner
Natl	YWCA Hamilton	Shannon	Cummings	WES Funded
ON	ZalaSmart	Tecla	K	Enterprise

## Appendix 2:

### Women's ownership of SMEs by proportion

Women's Ownership (%)	Number of SMEs	%
0 (wholly men-owned)	390, 548	53.3
1-49	74, 406	10.2
50	153, 315	20.9
51-99	18,329	2.5
100 (wholly women-owned)	95,554	13.1

Source: Survey on Financing and Growth of Small and Medium Enterprises (SFGSME), 2017, <https://www.ic.gc.ca/eic/site/061.nsf/eng/03087.html>





## Appendix 3:

Women self-employed in selected industries, Canada, 2018 (in thousands)

	Number of self-employed women
All industries	37.7
Healthcare and social assistance	69.7
Educational services	66.0
Other services	55.2
Business, building, and other support services	49.2
Information, culture and recreation	44.4
Accommodation and food services	42.7
Finance, insurance, real estate, rental, and leasing	38.6
Professional, scientific, and technical services	37.6
Agriculture	26.7
Construction	9.0

*Note:* The “other services” industry includes repair and maintenance services, services related to civic and professional organizations, as well as personal and laundry services.

Source: Yssaad, L. & Ferrao, V. (May 28, 2019) Self Employed Canadians Who and why? Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/71-222-x/71-222-x2019002-eng.htm>



## Appendix 4:

### Start-up funding by female ownership share (2017)

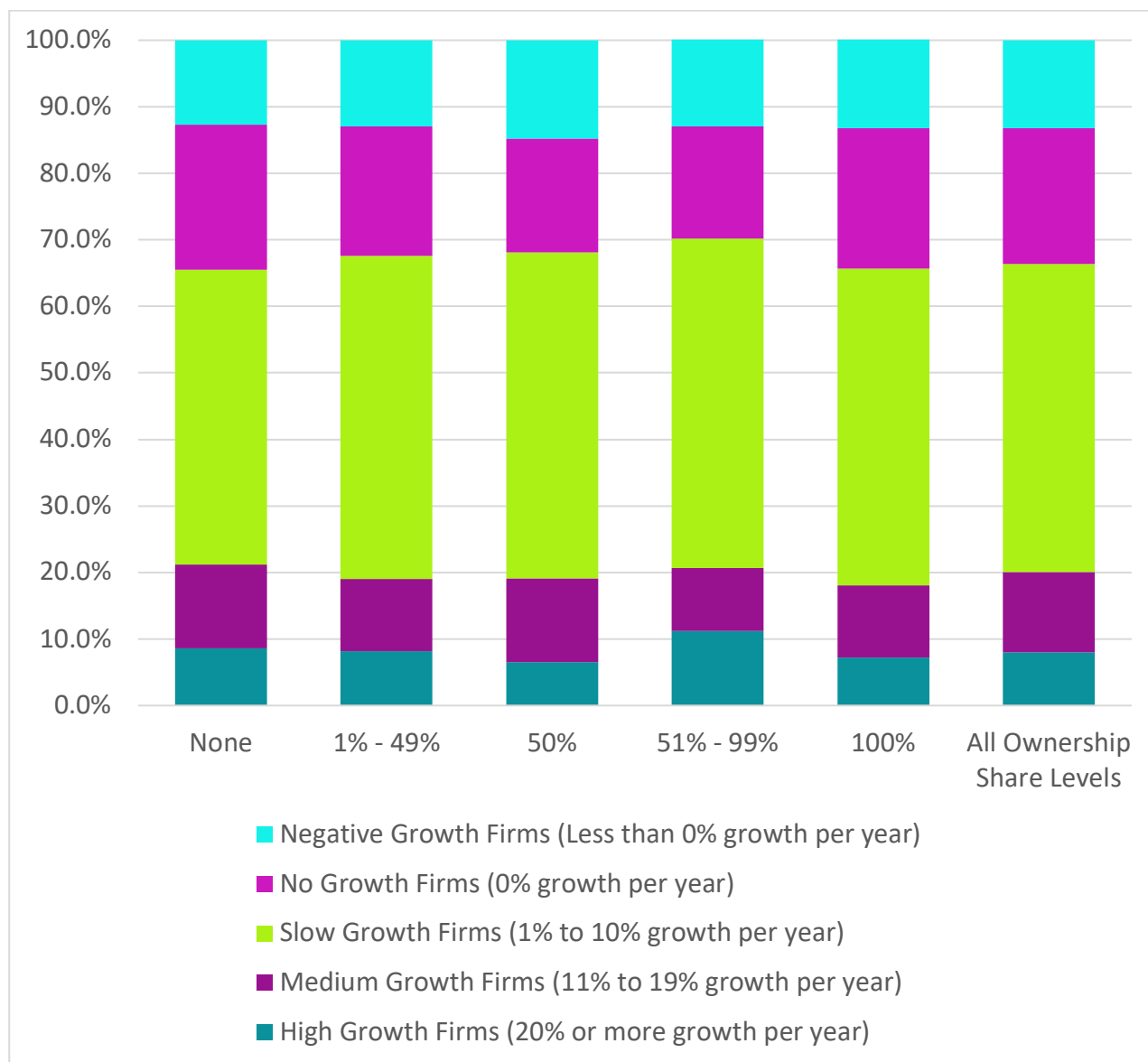
Start-Up Funding	Female Ownership Share					
	None	1% - 49%	50%	51% - 99%	100%	>50%
Credit from financial institutions	38.0%	36.5%	39.4%	36.8%	31.8%	32.6%
Personal financing used toward your business	83.0%	83.7%	86.5%	83.4%	84.1%	84.0%
Financing from friends or relatives of business owner(s)	16.8%	18.2%	17.3%	18.8%	15.7%	16.2%
Retained earnings (from previous or other business)	11.6%	11.6%	12.8%	18.0%	11.1%	12.2%
Trade credit from suppliers	17.9%	14.2%	17.9%	14.5%	9.3%	10.1%
Capital leasing	12.9%	11%	9.2%	5.0%	7.8%	7.3%
Government loans, grants, subsidies and non-repayable contributions	3.8%	4.2%	3.6%	6.2%	4.7%	4.9%
Financing from angel investors and venture capital providers	2.4%	3.2%	0.8%	0.9%	0.6%	0.6%
Other	2.3%	3.6%	1.7%	5.6%	2.3%	2.8%

Source: Survey on Financing and Growth of Small and Medium Enterprises (SFGSME), 2017, <https://www.ic.gc.ca/eic/site/061.nsf/eng/03087.html>



## Appendix 5:

### Firm growth by women ownership share (2017)



Source: Survey on Financing and Growth of Small and Medium Enterprises (SFGSME), 2017, <https://www.ic.gc.ca/eic/site/061.nsf/eng/03087.html>



## Appendix 6:

### Incorporation and use of paid help – Self-employed men and women (2019)



Source: Statistics Canada (2019) Employment by class of worker, annual (x 1,000).  
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