



PROWESS *Profile*

The journal for women's enterprise · Issue 3 · Autumn/Winter 2004

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Can we adopt the US transformational approach to business support?

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British Chambers report highlights untapped potential

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'Making It Happen' summit for RDAs

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Izzy Warren Smith

"We have debated long enough about the barriers. Let's get out and challenge them even harder"

*Isabella Moore,
former President of
the British Chamber
of Commerce*

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PROWESS PERSPECTIVE

PROWESS Perspective



from Executive Director, Erika Watson

The number of women business owners skyrocketed in the USA from 1.5 million in 1979 to over six million today. Not surprisingly its been identified as the gold standard by those developing women's enterprise policies around the world. In the UK's Strategic Framework for Women's Enterprise, Secretary of State Patricia Hewitt identifies the USA as the standard not just to match but to exceed.

PROWESS recently took a group, which included key individuals from Government departments, the Regional Development Agencies, and the Royal Bank of Scotland Group, across the pond to see for themselves. Unexpectedly, we found our own confidence boosted about our women's business support expertise and the current policy environment in the UK. Despite a bit of US Government 'gloss and spin', it was clear that the approach to women's enterprise development in the States is currently under considerable pressure from the Bush Administration.

But what is remarkable about the US is that the policy infrastructure for women's enterprise development was implemented in a far-sighted manner which means that, while particular Administrations may attempt to erode it, it will be very difficult for them to dismantle completely.

The Office of Women's Business Ownership in the Small Business Administration was established in 1978 by a Presidential Executive Order. Originally an advocacy office, the 1988 Women's Business Ownership Act expanded its responsibilities and in 1997, the Small Business Reauthorization Act made the Women's Business Centres programme permanent.

Focus on growth

While government funding and programmes for disadvantaged women are currently under pressure, the dynamic network of organisations supporting women entrepreneurs in the US has been able to nurture private sector and foundation funding to develop growth-orientated programmes.

Access to Procurement for women-owned business is another area where legislation has helped and we heard from the Women's Business Enterprise National Council (WBENC) which assists women to access procurement contracts

from over 500 companies and government agencies.

Another important niche is filled by Springboard Enterprises, an innovative investment-ready programme which grooms and coaches women-owned businesses to access equity investment. It has assisted over 300 companies and raised over \$1 billion investment.

We met a multiplicity of agencies involved in women's enterprise programme delivery, advocacy and research. Alongside women business owners, the leading organisations were represented on the National Women's Business Council, which has led to a powerfully unified approach to policy and advocacy which is clearly another key strength of the American approach.

Women's Business Ownership Act 1988

The bill covered 4 policy priorities:

- **Amendment of the Equal Credit Opportunity Act to include business loans.**
- **Women's Business Centres pilot programme.**
- **The National Women's Business Council (NWBC) was created as a bi-partisan Federal advisory council to serve as an independent source of advice and policy recommendations to the President, Congress and the US Small Business Administration.**
- **Business census expanded to include corporations 51% owned by women. (Gender had been added to the Business Census in 1977 and the statistics generated provided an evidence base for subsequent policy developments).**

Women's Business Centres

The Office of Women's Business ownership continues to provide partial funding for 5 year periods to almost 100 WBCs. The WBCs we visited were independent agencies which varied considerably. We saw some excellent practice, such as the North Virginia WBC which shared premises with other mainstream and community focused business support agencies and a technology focused business incubator. Together they provided a holistic range of options with great flair and dynamism, underpinned by core funding of 50% from the state government.

The Baltimore WBC, 'Women Entrepreneurs of Baltimore' (WEB), is probably the toughest programme for disadvantaged women I've ever come across, but gets extraordinary results with 80% of over 1,500 graduates starting businesses, and with 80% still in business since the programme started 10

years ago. Despite having 300 applicants for 30 places, they have an extensive outreach programme and prioritise the poorest women. If candidates miss 4 of the 30 sessions or don't hand in their assignments, they're asked to leave. Those who graduate can access the wider range of WEB's support services, which include access to loans and specialist financing advice, mentoring, networking, discounts, ICT training and assistance with issues like childcare and domestic violence.

This intensive model of support appears to work for their client group, but it doesn't fit the performance related contracts currently favoured by their regional funding agencies, which like many others focus on narrow outputs. The continuous, phenomenal fund-raising effort that characterises our women's enterprise organisations in the UK, keeps the Baltimore WBC going.

Transforming Business Support in the UK

WBCs call their approach 'transformational.' Men seem to prefer a transactional approach, while women prefer the more intensive and relationship based transformational approach. This fits with what we know about how women choose to start businesses – having on average a longer and more gradual start-up period. It's an approach which also appeals to growing numbers of men. In common with the UK, the primarily male focused transactional model is seen as the norm and gets the vast majority of government funding support.

PROWESS's own research on the funding of our membership, finds that only the Business Link operators feel that their funding streams are secure. As Business Link clients are on average 80% male – perhaps it's time that we had an equally securely funded network of WBCs working alongside Business Link to provide the kind of seamless range of provision they have in North Virginia.

Transformational approaches to business support defined the 93 Phoenix Development Fund pilot projects supported by the Small Business Service from 2001 to 2003. To capture and share the learning from those initiatives, SBS has produced '**Leading Lights**', which includes case studies of all the projects, and PROWESS has produced 'Bridging



Minister for Small Business Nigel Griffiths presenting PROWESS Chair Tricia Dinan (centre) and Ann Nicholls PROWESS Membership Services and Events Manager (right), with the 2004 Phoenix Development Fund award in the Best Seller category

the Enterprise Gap', which focuses on strategies for supporting socially excluded women into enterprise. Phoenix Fund Awards were also made to mark some outstanding initiatives. We were delighted to see them dominated by PROWESS members, and PROWESS itself won the Award for 'Best Seller' for our commitment to working with others and our success in promoting and encouraging the dissemination of good ideas.

As the Phoenix Development Fund scales down, and responsibility for the development of business support services passes over to the RDAs next year, our US visit delegates reflected on how difficult it will be to ensure that women's enterprise continues to move up the list of priorities, as it must do. Our funding survey does not augur well: women's enterprise is still on the periphery for most statutory funders and is among the first things to go when budgets are squeezed.

So where does this leave Patricia Hewitt's challenge to meet or exceed the achievements of the USA? The visit reassured us that we have the understanding, commitment and delivery expertise to do it. Ambitious short-term targets have been set, along with a long-term vision, but political changes, and even a Ministerial re-shuffle, could reverse the progress we've been able to make. Our visit to the USA left

many of the party in no doubt that if we are serious about growing the numbers of women starting and growing businesses in the UK, a similar long-term legislative approach may be required.

PROWESS Recommendations

- **DTI should establish a multi-sector National Women's Business Council to advise the SBS, RDAs, Ministers and the Government on issues of importance to women-business owners.**
- **A Women's Enterprise Development Act is needed to ensure that this is a long-term priority across national and regional policy.**
- **More effective gender disaggregated data collection.**
- **Creation of a securely-funded national network of Women's Business Centres to work alongside the Business Link network.**

Copies of the report on the US Study Trip and the other PROWESS reports mentioned are available from the PROWESS office admin@prowess.org.uk 01603 764292

FLAGSHIP VISITS

Why reinvent when good ideas are just a day's visit away?

This year PROWESS Flagship study visits have been held the length and breadth of the country promoting excellence in women's enterprise support. Delegates have heard how business support can be made appropriate and accessible to all women, from organisations that are recognised as the best in their field.

The Flagship quality standards have been designed to highlight good practice in delivering business advice to women. To date six business support providers and two women's business networks have been recognised as meeting the rigorous assessment criteria. To achieve flagship status organisations must demonstrate that they comply with 14 core standards (for network organisations there are 13). This is broken down into four categories assessing; Quality, Equality, Client Focus and Inclusion. The standards were developed with PROWESS members and piloted twice before being adopted. PROWESS believes they represent the minimum best practice criteria for women's enterprise support.

The study visits have been organised so that delegates can see in very practical ways what is needed to make business support more relevant to female entrepreneurs. Delegates have included; business support providers,

entrepreneurs, academics, bank representatives, Small Business Service personnel and staff from HM Customs and Excise. The wide variety of participants helps to ensure lively debate and a range of perspectives and experience.

Sarah McPherson played a large role in developing the Flagship standard. She says, "The six study visits that have been held so far this year have been really positive. They are helping to spread the message that there are practical steps all business support providers can take to make their services more appropriate to women."

Credit where Credit's Due

Street Cred is a Flagship organisation based in East London, they have had phenomenal success in their outreach work. In May they held an action packed Flagship visit involving delegates from across the country. The day began with a roundtable discussion involving key Street Cred staff. Clare Caffrey, the then Manager explained how they tailor their services specifically for women and ensure that they are as inclusive as possible, "We have a policy of going out into the community rather than people

having to come and see us. A lot of business advisors say 'here we are come and see us.' We try to turn this on its head and go out to clients homes and tell them about our services. Street Cred also ensure all training programmes are held during school friendly hours and that assistance is offered for travel and childcare expenses. During the Flagship visit delegates had lunch at Diveens Caribbean restaurant, established by Karen Winchester, a Street Cred client. Over lunch delegates had the chance to meet with other clients to hear how Street Cred had had an impact on their lives. Pauline Smith is in the process of establishing a handmade clothes business called 'Upside Down'. She explains how Street Cred gave her the confidence to get going. "They listened seriously to my idea and helped me work through a business plan, that gave me a lot of encouragement."

During the afternoon session Clare led a series of small workshops, during which delegates discussed how to organise a business training course so that it takes into account specific needs women entrepreneurs may have. Discussion focused on issues such as course timing, targeted publicity, appropriate speakers and the use of role models.

Janet Peters, Small Business Unit - Researcher, HM Customs & Excise also visited Street Cred: "As I work for a government department, sometimes we become a bit isolated from the people actually working with the 'real' people wanting to start a business. I really enjoyed the StreetCred visit and found it very interesting to experience what it is like to deal with women wanting to start their own businesses at grass roots level."

A Winning Network

The PROWESS Flagship criteria have been adapted so that Women's business networks can also be recognised as meeting this quality standard. This summer 'Women into the Network' (WIN) held a very well attended flagship study visit in Durham during which delegates heard Project Director Dinah Bennett explain the importance of networks for women entrepreneurs. Networks offer support, generate business and are an excellent way of keeping on top of relevant issues. WIN organise a training course entitled 'I hate networking', which looks at how to take the first steps towards joining a network and practical tips for conversational openers.

Jo Hill is Projects Officer of the Digital Media Innovation Centre at London Metropolitan University; she attended the WIN study visit to hear more about their success in targeting women. Her unit is developing business incubator work spaces for start-up companies and they are looking to get more women to access their services. Speaking about the day Jo said 'The visit to WIN provided a great opportunity to learn about best practice first hand. There was plenty of opportunity to ask questions and discuss experiences of what works and what doesn't with others from around the country. I learnt an enormous amount and came away very inspired and excited about the impact of effective networks of women entrepreneurs'.

More flagship visits are taking place later this year and a new programme will be launched in 2005. Flagship visits are currently free to PROWESS members, helping to ensure widespread access to examples of best practice.

To register your interest in a Flagship visit please email admin@prowess.org.uk

PROWESS Flagship Organisations

WEETU (Women's Employment Enterprise and Training Unit)

T: +44 (0)1603 767367
E: info@weetu.org
www.weetu.org

Bolton Metro's Ethnic Minorities Business Service

T: +44 (0)1204 336150
E: aysha.gasim@bolton.gov.uk

Streetcred

T: +44 (0)207 729 9269
E: clare.streetcred@dial.pipex.com
www.quakersocialaction.com/streetcred.html

Train 2000

T: +44 (0)0151 236 6601
E: Helen@train2000.org.uk
www.train2000.org.uk

Women into the Network (WIN)

T: +44 (0)208 255 1660
E: L.D.Vickers@durham.ac.uk
www.networkingwomen.co.uk

Women's Business Network (WBN)

T: +44 (0)2476 236111
E: ruth@wbn.org.uk
www.wbn.org.uk

Women's Business Development Agency

T: +44 (0)247 623 611
E: Sally@wbda.co.uk
www.wbda.co.uk

Bolton Business Ventures Ltd

T: 01204 391 400
E: sp@bbvonline.net
www.bbvonline.net



REGIONAL AGENDA

Women's Enterprise tops the Regional Agenda

Can the RDAs help accelerate the rate of change in the development of women's enterprise?

Louise Third reports on proceedings at the 'Making it Happen' summit in July.

To mark the first anniversary of the launch of the Government's 'Strategic Framework for Women's Enterprise', PROWESS and the Small Business Service Women's Enterprise Unit arranged for representatives of all nine Regional Development Agencies to meet at a one-day summit in Nottingham at the beginning of July. The gathering was supported by ESF Equal and attended by over 50 delegates. Its purpose was to share experiences and learning, and to review, refine or develop the Strategic Framework implementation plans. This was achieved through a mix of presentations, group workshops and question time, peppered with an online 'poll' at strategic points throughout the day.

Summit foundations

Many readers will be aware that the Strategic Framework for Women's Enterprise Support sets the target of increasing the number of women-owned businesses to 18-20% of the UK total by 2006. With all nine Regional Development Agencies (RDAs) attending, the summit provided the opportunity to assess achievements to date and put in place action plans which will accelerate the rate of progress. Delivering the first of the day's presentations, Steve Michell, Head of the SBS Women's Enterprise Unit, described the growing commitment at local, regional and national levels to addressing key issues and also outlined where future priorities lay. He emphasised the need to prioritise access to finance, review the current childcare strategy with reference to women entrepreneurs, address access to markets through

procurement pilots, and greater sharing of good practice.

This latter point was addressed by the representatives of all nine RDAs who presented their plans and successes to the delegates in order to promote discussion. There were striking similarities in the commitment by all to research the characteristics of their areas, gather reliable data and talk to users of services. The appointment of Regional Co-ordinators is seen by most as a major step forward and Monica Hingorani, new in post at the East Midlands Development Agency (emda), was able to describe her early plans and observations. Consulting and working in partnership with delivery organisations across the region was opening up a number of possible avenues to achieve her objectives, including the publication of a regional woman's guide to business support.

Summit delegates agreed that with the new 'brokerage' function for Business Link operators and the growing role of the RDAs, now was the time to influence policy agendas. Whatever was put in

place strategically should add value to existing work, be demand led and inclusive of all key partners. Activity should demonstrate economic impact or return on investment and have real delivery outcomes. Delegates acknowledged the need to be clear about social exclusion and discrimination, to have an agreed understanding of these terms and to use a common language. Recommendations included the continued sharing of good practice, consistency across the RDAs in the collection and analysis of data, a network of regional coordinators to lead on the policy issues and Ministerial level discussions with RDA Chairs in order to develop a common approach to the regional implementation of the Strategic Framework.

What next?

The message from the summit was clear; women's enterprise needs to be a central and cross cutting priority for the Government and for all RDAs. Delegates called for the collection of comprehensive and robust data to emphasise the contribution women owned businesses are already making to the economy and how much more profound this could be if start-up rates were to increase.

Chairing the summit, Isabella Moore, former President of the British Chambers of Commerce and current Board Member of Advantage West Midlands, congratulated the nine English regions on the significant progress they have already made in implementing the Strategic Framework. During one electronic voting session the overwhelming majority of delegates felt that RDAs should take the

Discussion Group Topics

- **Developing an effective Women's Enterprise Forum**
- **Ensuring Women's Enterprise is a priority for RDA resources**
- **The role of a regional Women's Enterprise Coordinator**
- **Building stakeholder commitment**



(Left to right) Isabella Moore, Steve Michell, Erika Watson, Jim Dimond and Jackie Brierton



RDA delegates networking

strategic lead in moving Women's Enterprise forward. However, 73% of those present also felt that RDAs did not have the appropriate knowledge and resources to do this.

Commentating on the discussion outcomes, Ms Moore said "This summit has heard a commitment from each RDA to go back to their region and effect even further change. This includes integrating women's enterprise activity with Regional Economic Strategies, to tackle such issues as access to funding and delivery of

appropriate business support. I welcomed the interest expressed by the majority of delegates who felt the introduction of a Women's Business Ownership Act, similar to that in the US, would help us make further progress. It would certainly go some way to enabling the collection of reliable and consistent data. We have debated long enough about the barriers. Let's get out and challenge them even harder."

Steve Michell, Head of the Small Business Service's Women's Enterprise Unit, called

on delegates to ensure that women's enterprise priorities were embedded into the long-term business plans of other regional business organisations. "We are ready to accelerate the pace of change but this will only happen if you can get the main people of influence on your side. My Unit in the SBS will continue to report your progress to the Secretary of State, Patricia Hewitt and Ministers such as Jacqui Smith and Nigel Griffiths who have expressed a strong commitment to this work."

Electronic questions asked at the event

1. The SBS Phoenix Development Fund has supported a great deal of innovative business support targeted at women. As PDF phases out between now and Spring 2006 do you think RDAs have both the knowledge and resources in place to take over this lead role?

Result:
 Yes 15%
 No 73%
 Don't Know 13%

2. What do you consider to be the most pressing research gap?

Result:
 Regional Variations 0%
 Longer Start-Up 9%
 Better data and Statistics 55%
 Access to finance 0%
 Impact of support 24%
 Bank attitudes 2%

3. Do you think patronising attitudes are an issue for women starting and growing businesses?

Result:
 Yes 100%
 No 0%

4. Which departments within RDAs should take the lead in Women's Enterprise Development:

a. Inclusion
 b. Enterprise
 c. Other

Result: 90% voted b

BRITISH CHAMBERS RESEARCH

Untapped potential highlighted by British Chambers research

Female owned businesses are more innovative, collaborative and networked than their male counterparts according to a report from the British Chambers of Commerce (BCC) 'Achieving the Vision – Female Entrepreneurship' launched earlier this year.

Also revealed is the fact that there has been a 27% increase in the number of women who feel they have the skills to start a business. This is a really positive finding as one of the main barriers women can face in becoming an entrepreneur is their own and society's ingrained perceptions about women and enterprise.

As Isabella Moore, former President of the BCC explains the report offers an 'overview of the entrepreneurial landscape in relation to the UK' and is based on 'in-depth analysis of three years of data from the Global Entrepreneurship Monitor and more than 60 case studies from the Chamber network'. As such it offers a comprehensive and robust

The Good News!

- **27% increase in the number of women who feel they have the skills to start a business.**
- **Female businesses are more innovative, collaborative and networked.**
- **Black Caribbean women have a 'Total Entrepreneurial Activity' rate higher than the average for the whole UK male population.**
- **Women are as likely as men to view entrepreneurship as a good career choice and a high status activity.**
- **All 45 Business Link operators have women's enterprise as a key delivery theme.**

Challenges to overcome

- **Women are less than half as likely to set up a business as men.**
- **The gap between male and female entrepreneurship in the UK is one of the widest in the world.**
- **Women are less likely than men to know an entrepreneur, less likely to think they have the skills to start a business and less likely to see that there are good business opportunities.**

indicator of changes in culture and attitude. During her presidency, which ended in June, Isabella championed the cause of women in enterprise.

In addition to the report's good news it highlights just how much remains to be done. For every ten male entrepreneurs in the UK there are just four female entrepreneurs; a gender imbalance that puts the UK behind Canada, America, Germany, Belgium, Italy and Holland. Increasing the number of women who start their own businesses would have a major positive impact on the UK economy.

This highlights the huge untapped potential women-business owners present for the UK and the extremely positive impact those who succeed make. The report recognises the need for strengthening 'the evidence base on female business ownership and self-employment'. This is vital and must be acted on. The impact of women owned businesses on the economy needs to be coherently measured and widely disseminated. It must be made apparent just how much of an effect it would have on the economy if the number of women starting a business equalled that of men.

BCC Policy Recommendations

- > **Promote female entrepreneurs as role models.**
- > **Place more emphasis on the importance of networks, and on collecting and disseminating best practice on how women use networks.**
- > **Continue to promote and to spread best practice of women friendly business support.**
- > **Improve attitudes and confidence among people.**
- > **Pilot investor ready training with gender in mind.**
- > **Strengthen the evidence base on female business ownership and self-employment.**
- > **Promote strategies to increase women entrepreneurs' access to markets.**
- > **Press for innovative childcare solutions to encourage more women to start businesses.**
- > **Place a renewed emphasis on the implementation of the Strategic Framework for Women's Enterprise.**
- > **Obtain government commitment at the highest level to mainstream the development of women's enterprise.**

Copies of the British Chambers of Commerce report 'Achieving the Vision' – Female Entrepreneurship can be downloaded from:



www.chamberonline.co.uk/policy/issues/women/womens_entrepreneurship.pdf

CASE STUDY

Catering for Growth

Sisters Rosie and Nancy McArtney always wanted to set up a business together and both shared an interest in food and catering. In 2003 they founded McArtney's, a catering company specialising in contemporary home cooked food. "We wanted to break away from the 1980's image and style of catering for functions by offering dishes which are modern and in some cases entirely original," says Nancy. Catering for both corporate and private clients, McArtney's offers a wide range of menus for different occasions from private parties to weddings and corporate events.

To help them get started in business, Rosie and Nancy turned to expert support from PROWESS member Enterprise in Food (EIF), the Nottingham based support organisation for people in the food industry. The project is funded by the Phoenix Development Fund through the Small Business Service, and was set up by the East Midlands Food and Drink Forum to encourage individuals, groups or communities to develop sustainable food and/or drink businesses. Like others in their sector, Rosie and Nancy had access to sector-specific training and mentoring as well as aftercare. Their business adviser was Yvonne Ellison.

"When Nancy first approached EIF, the business idea was to set up a café bar in a suburb of Nottingham. We worked together on a market research plan, which Rosie carried out meticulously; she came to the conclusion that a more achievable start would be through establishing her name as an outside caterer. We supplied a cd-rom to cover training on the basics of Food Hygiene. Together with her sister, Nancy, Rosie liaised with EIF to source potential customers, suppliers and funding. EIF helped with the cost of marketing materials and in compiling a successful application for grant funding to equip their purpose-built kitchen. We introduced Rosie and Nancy to the emda Business Champions scheme, resulting in



their being selected to attend a Champions Surgery at the Henry Ford Centre in Loughborough where they received a huge amount of support, both with marketing from the prestigious Marketing Group and others and with potential customers. We are delighted to now be in a position to use McArtney's for our business catering requirements. We continue to support the business as it develops and help source customers; these include other EIF-supported businesses who are able to tap into McArtney's services. We have introduced them to Mobar, a mobile cocktail bar, and they have attended joint events; the latest is a city centre café who would like to sell McArtney's cakes."

"Enterprise in Food are worth their weight in gold," says Rosie, "not only were they able to let us know the grants and support available to us, but as time has gone by they have been able to find us the right contacts and advice when we needed to overcome problems."

Having a young son presented a potential difficulty for Rosie but a supportive family has helped her to cope with the out of hours work that catering requires, whilst being self employed has allowed her the flexibility to be with her son.

The sisters have paid special attention to the marketing of McArtney's. A well designed web site works as the shop window and this is supplemented by advertising in Yellow pages and on Yell.com. As with many successful catering businesses personal recommendation provides a valuable source of business and the referrals from a lady who is retiring from the catering trade have also proved very valuable. Occasional magazine advertising is useful too but Rosie and Nancy reserve much of their energy for networking wherever possible. They are often to be seen at networking events and other occasions when Nottingham's business community gathers.

Rosie and Nancy's future growth plans for their business include a café bar which they would run alongside their outside catering arrangements. Funding may be a constraint on their growth plans but as they pass their first anniversary they face the future with the confidence that a strong start has given them.

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PROWESS CONFERENCE

The New Enterprise Equation

*The 2nd PROWESS International Conference
Nottingham 10-11 November 2004*



the new
enterprise equation

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Join leading players in business support policy and practice
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Book now – last year's conference sold out
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Full programme and booking form:
www.prowess.org.uk/conference/index2004.html

Enquiry and booking line: 01603 762355
Email: conference@prowess.org.uk



Last year's PROWESS conference was a sell out event, celebrated as a landmark in women's enterprise development, attracting leading national and international policy makers. Delegates acclaimed it as a 'dynamic and inspirational event' with 'excellent networking opportunities' and a 'fantastic atmosphere'. This year PROWESS hopes to repeat the success.

Speakers include:

- **Rt. Hon Jacqui Smith**
Minister of State for Industry and the Regions and Deputy Minister for Women and Equality
- **Derek Mapp**
Chairman of emda, one of the RDA's at the forefront of accelerating women in enterprise
- **Dr Rebecca Harding**
of the Work Foundation
- **Lynne Franks**
Founder of SEED.

Leading experts from the USA, Canada and Sweden will promote good practice by sharing their experience of putting women's enterprise policy into practice in their own countries.

Delegates will be able to choose from over twenty interactive workshops including:

- Stimulating an entrepreneurial spirit amongst young women
- Gender agenda – engaging men in the women's enterprise debate
- Rural women – an important enterprise resource
- European partnerships in action
- Access to Finance
- Understanding the viewpoint from across the client/adviser divide

MEMBER PROFILE

Business Link

As Women into Enterprise Officer with Business Link in Tees Valley, Sandy Richardson is in her dream job. In this article, she shares her experiences in order to encourage similar approaches around the country.

Helping women to develop and realise their potential has always been a passion of mine. I was in business many years before Enterprise Agencies existed for any other sector but manufacturing and at first I had no idea of accounts and kept my invoices in a carrier bag with no-one to show me what to do. This is such a contrast to the plethora of business support around today. My role is to ensure that this support is appropriate and meets the needs of women in particular. I myself spent several years giving business advice and I know from my own experience that it is essential to be able to empathise with the many and varied businesses that an adviser has to work with. Our aim is to ensure that all of our customer facing staff undertake the Gender Lens Training provided by PROWESS. This will equip them with the knowledge and the tools to do this for women. We want to extend this to our Business Support Network and encourage them to 'gender-proof' their organisations and literature. Visual imagery is so important in sending the right message.

Challenging attitudes

Women often complain that they are not taken seriously by banks, and business



A new approach to outreach...
Sandra Richardson (far right) with colleagues at the Middlesbrough Mela 2004.

support organisations. I have heard of one case where a 62 year old woman was told by her bank manager that she ought to forget her idea and go and join the WI. How demoralising this must be when it comes from someone perceived as being in authority. Having said that I believe at a more senior level, the banks are very much aware of the massive potential of the untapped resource that women represent and are now working on a much more inclusive approach. It is the job of people like me however to work with bankers at a more local level to help deliver this message.

'Enterprise Blitz'

Over the next twelve months, my main focus is to persuade many more women that they have the skill-set to start businesses, of the excellent opportunity to work around their children and family commitments and that any risk can be managed. Much of this is about building confidence and self-belief. As part of our Business Diversity strategy we are developing ideas for an 'Enterprise Blitz' on the under-represented groups such as BME, Social Enterprise, and Rural Businesses. Women cut across each theme. We recognise that everyone is somewhere on a continuum between no awareness of business and continuous business development. Our Blitz aims to address each of the stages, signposting people to the most appropriate development opportunity. Through a series of networking and workshops we aim to nurture the enterprise potential of individuals and enable them to recognise and exploit the opportunities around them.

I am a strong believer in partnership working and harnessing the drive and motivation of other organisations striving for the same goals. Together we can pool resources, avoid duplication and tap into each other's markets. Already we have established links with the Jobs Task Forces; Local Authority Economic

Development departments and their individual women's projects; the local University, and in particular their BME Project; local Women's business groups; BECON and the BME Network. Our RDA - One North East has become very proactive and we are working together regionally to have women's issues included in the regional operational plan.

Imaginative approach

Very often the word business or entrepreneur will act as a 'turn-off' so we are developing literature that refers to new challenges, next steps etc. We will be actively working to get this into local community centres, church halls, mosques, libraries, colleges, mother and toddler groups etc.; anywhere where women meet in a group. Working with the local media we would like to publicise our role models on a regular basis to show how the barriers to getting started can be overcome with support.

Going to business events can be very daunting for women especially those from more minority groups. We noticed that very few ever came along to our women only networking, so we set up a 'Buddy Group' so women can meet other women from different ethnic backgrounds and go to events together. It also breaks down a few misconceptions we have about other cultures and encourages true understanding and integration. After all when women get together there aren't many real differences. We nearly all have the same constraints and very few of us are truly confident in any situation.

Our approach to all our work with diverse groups is to be imaginative and daring; go out to the groups rather than expecting them to come to us; dress and act in a way that makes us easy to approach and to talk to; be enthusiastic and inspirational; and above all make business fun and inclusive.

Contact:
T: 0845 600 9006
E: info@tees.business.co.uk



DIARY



A Working Week

– with Izzy Warren Smith, founder Director of WiRE and PROWESS board member

Monday

Invited to contribute to a round table discussion of the recent White paper on equality hosted by the RDA. This is a great opportunity for both advocacy and networking over lunch, for the rural women we represent. Then onto the Royal Show to do more networking on the WiRE stand, where we have arranged to meet with some of the great and the good (funders and sponsors) for yet more networking and advocacy! Countryside issues often take a back seat and even further down the bread queue in terms of support are the many women who drive the rural economy. Am greatly encouraged however by the creativity and sheer guts of the members I meet on the stand and have remembered why I love my job so much!

Make a mental note to take Wellies with me next year – surfing across boggy fields in Kitten stilettos to get to the car after a day's torrential rain just doesn't work well. I should know better.

Tuesday

Meeting to review the progress of the West Midlands ESF funded project with the WiRE West Midlands team. It's that dreaded time when the quarterly accounts need to be submitted along with output performance reports. If only each set of funding required the same information in the same format. In our dreams only! Planning for the next annual Conference needs to be done. The last one was excellent so the pressure's on to make the next even better. Job descriptions and advertisements need to be prepared in advance for staff vacancies to be filled.

Wednesday

More work on the accounts in order to be able to accurately build into producing a coherent strategic plan for the future. Juggling with the ESF funding year (February to January) and the RDA accounting year (April to March) is tiresome to say the least. Add that with the University

accounting year (August to July) and the internal negotiating to try and make all that hang together. I've remembered why I sometimes hate my job even when the news is good. Start work on internal year end report and go home with papers to read for the PROWESS Finance sub committee meeting next week, which is always a good experience.

Thursday

Team building awayday. Lucky me, I work with a really fantastic creative team who work incredibly hard to fulfil WiRE's mission statement of 'Helping Rural Business Succeed'. Not only do we have the West Midlands team together but we've pulled in the team from Yorkshire, the South West (sadly soon to be lost as the SW RDA didn't want to fund us) and central office to share best practise. Having started to create a framework for the strategic plan, it's vital to get the rest of the team's input into it as they are working with the WiRE members who drive the agenda forward. Another innovative and inspiring day which has not only gone a long way in terms of contribution to forward planning but one where I learned such a lot more about what an amazing organisation WiRE is, thanks to the team. Have remembered once again why I love my job so much.

Friday

Try to keep the day free for helping final year dissertation/research students who I'm supervising. The link between Harper Adams and WiRE is very symbiotic as many of the working titles that the students are researching are directly related to work for WiRE or its members and are often connected to research work I'm doing myself. Although it's rare as urgent deadlines for this and that invariably steal the time away, a quick foray into the library to catch up with current research/reports and publications related to WiRE is often a treat for the end of a busy week.

NEW STAFF

Meet: Kiki Maurey

Position: Associate Director of PROWESS

Background: In addition to her work at PROWESS, Kiki is also a consultant to the DTI/SBS to assist with the implementation of the Women's Enterprise Strategic Framework. She is an Associate of Rob Craven's Directors Centre and is delivering some of Barclays national programme of 'Kick Start Your Business' and 'Bright Marketing' workshops to small businesses.



Key Responsibilities:

- Campaigning and policy work
- Strategic and partnership development
- Media spokesperson
- Leading regional development in Southern regions

Contact:

T: 02380 282 061
E: k.maurey@kmcs.fsnet.co.uk

"This is a great opportunity for me to combine two things that are dear to my heart, the development of small businesses and support for women from all backgrounds"

Meet: Alice Kent

Position: Writer/Researcher

Background: Alice joined PROWESS as a full time member of staff in May. Previously she worked as a reporter for a European partnership supporting social enterprises in several EU countries. Alice has an MA in European Journalism and a bachelors degree in Political Science and Philosophy.



Key Responsibilities:

- Communications with membership, information services and producing the monthly E-zine
- Developing the PROWESS website
- Promoting PROWESS events, publications and products.
- Compiling case studies of women entrepreneurs
- Developing the virtual library as a comprehensive resource of information on women and enterprise

Contact:

T: 01603 227099
E: a.kent@prowess.org.uk

"It is vital that we communicate the need for more effective women's enterprise support and make it clear what this involves"

Meet: Monica Hingorani

Position: Regional Women's Enterprise Coordinator, East Midlands. Seconded to emda (East Midlands Development Agency)

Background: Monica has worked extensively in the field of social inclusion, with a focus on re-engaging young people with education, training and employment. Monica has also worked strategically to open up the opportunities for women in engineering, and in the manual trades. She has nearly 20 years of experience in the third sector campaigning on issues of equality and social justice.



Key Responsibilities:

- Strategy: Increasing the number of women starting and growing their own business in the East Midlands.
- Capacity Building: Improving the extent and quality of women's business support.
- Knowledge: Increasing the knowledge base of women's enterprise growth and share examples of best practice

Contact:

T: 0115 988 8461
E: MonicaHingorani@emd.org.uk

"I am looking to develop key regional partnerships, we need to work together to ensure women receive targeted advice that really meets their needs"

Meet: Saskia Kent

Position: Development Manager

Background: For the last few years Saskia has been the Outreach Manager for a leading women's enterprise employment and training organisation. She has been instrumental in forging a wide range of partnerships and achieving the Matrix Quality Standards and the Castle Award for Equal Opportunities (2002). Previously, she ran her own business in Hong Kong.



Key Responsibilities:

- Partnerships Development
- Staff Development and Management
- Operational Project Management

Contact:

T: 01603 227090
E: s.kent@prowess.org.uk

"I look forward to developing new projects and partnerships to enhance the quality and scope of women's enterprise support"

ENTERPRISE WEEK

PROWESS members encouraged to get involved

MAKE
YOUR
MARK
START
TALKING
IDEAS

Enterprise Week: 15 – 21 November 2004

...the beginning of a national campaign to inspire young people with the spirit of enterprise.

PROWESS has agreed with campaign organiser, Enterprise Insight, to designate Wednesday 17th November as the day we focus on women & enterprise.

The emphasis is on local activity by PROWESS members who may want to use this opportunity to engage younger women (and those young at heart) in some form of event. The choice of activity is yours. Emda and SHELL-Livewire have already made plans and the everywoman National Conference will be the London focus for that day.

Although the initial target audience is under 26 year olds from a diversity of ethnic, economic and geographical backgrounds, the national campaign is keen to emphasise the huge untapped potential of women with regard to business start-ups; so do not feel restricted by any age limit.

PROWESS has asked Louise Third of Integra Communications and Alice Kent, PROWESS researcher, to coordinate the planning, briefing and media communications for the UK-wide activity that day. Working closely with other national women's enterprise organisations, we hope this will mark the beginning of a concerted effort to give support and encouragement to potential women entrepreneurs.

From 1st September, visit www.prowess.org.uk/enterpriseweek for more information and an Event Planner form.

Celebrating Women Achievers

**19 – 21 November
Renaissance Hotel
Nottingham**

To coincide with national Enterprise Week, PROWESS, Shell LiveWire and the East Midlands Development Agency (emda) have come together to celebrate women achievers. A women only 'Business Growth Challenge' course is being held on 19 – 21 November. The event is free and open to East Midlands women owner managers wanting to develop their business.

This is an excellent opportunity to celebrate and raise the profile of women entrepreneurs in the East Midlands region.

For more information contact Julia or Paula on 0191 261 5584 or go to www.shell-livewire.org/eastmidlands.

2004 National everywoman Conference

The National everywoman Conference is being held during Enterprise Week at the Congress Centre, London WC1B on 17 November 2004.

Some of the country's leading female entrepreneurs including Dawn Gibbins MBE, Veuve Clicquot Business Woman of the Year 2003 and Caroline Plumb, Management Today's one of 35 'women to watch', will share their high growth strategies and tell you what it's taken for them to grow their enterprises. The agenda will also include a panel on the 'Power of Mentoring' led by Lisa Buckingham, Editor, Financial Mail on Sunday. Delegates will also benefit from attending a choice of workshops and the opportunity to network with hundreds of women business owners.

www.everywoman.co.uk/national

PROMOTIONAL FEATURE

Understanding women's financing needs makes sound commercial sense

Is the future increasingly female – and if so, do financial institutions have to adapt their style and service in response?

This is a complex question and one which doesn't immediately offer a simple answer. Bank of Scotland's own research, published in 2003, indicated that women want the same products and services as men when they are starting or growing a business and do not expect or want specific 'female styled' products or services. What they also want is the same level of respect, equality of opportunity, access and attitude and an understanding of their motivation and personal style. And this is where the issue becomes a little more complex.

Knowing the customer

Whilst finance in itself is not 'male', financial institutions traditionally are, having been run and populated at the most senior levels by men, without female dilution or contribution, for hundreds of years. This means that a very traditional model of business ethic, drive and style has developed organically and has become a 'norm'. Given the more complicated and varied family and organisational structures of today, it would seem unreasonable to expect that a 'one size fits all' approach to business start up would be relevant. This is not to say that there are not very basic, very sound and very obvious generic absolutes that will dictate business success: good planning, good management, sufficient funding, strong market conditions, drive and adaptability to name a few. But what can be different is the motivation behind the business; the attitude to debt and risk; the willingness, or ability, to mobilise

BANK OF SCOTLAND

View the refreshed Bank of Scotland Women in Business webpages at www.bankofscotland.co.uk/women

personal financial resources; the management style and the perspective on business growth. Research indicates that gender differences often appear in these areas and this means that business plans and business decisions may also look different between those genders. It is critical to appreciate the context of such decisions and work with a customer to ensure that the best possible option is being pursued for both the business and the individual. It all comes back to the fundamental concepts of relationship banking and knowing your customer, understanding their attitudes and personalities without necessarily attributing anything to gender.

Delivering customer service

Of course, women themselves are not a homogenous group and it would be foolish to suggest that there are not women who know plenty about running a business and corporate finance; but research* provides incontrovertible evidence that there ARE often gender differences at play in the way that business is conducted and handled. It is not an inferior way – just different. Banks are missing a trick if they choose to ignore this.

This is NOT in any way about separating women's enterprise from mainstream business support, but it IS about ensuring current services are appropriate, effective and accessible for all potential customers, including women –and, most importantly, understanding why they might not be.

The Bank of Scotland Women in Business team has been formed to establish and communicate these issues and to meld them into everyday Bank practice, through a programme of communications, training, research and relationship building.

As long as we don't patronise women through over-segmentation and pointless generalisations, but remain sensitive to any particular challenges and attitudes, then the result can only be good for the customer, good for the Banks and good for the economy.

*See 'Unequal Entrepreneurs', Carter & Anderson, Industrial Society 2001; UK GEM Report 2003.

PROWESS Resources

Helping you to help your clients

PROWESS Training

PROWESS offers a range of tailored training opportunities for people involved in all levels of women's business support. Contact admin@prowess.org.uk for more information on our comprehensive training programme, with workshops aimed at business support providers, front of house staff, bank personnel, researchers, social economy agencies and project managers.

The Flagship Quality Standard

The Flagship Awards are a best practice standard for excellence in women's enterprise development. They aim to help organisations identify, measure and improve their services for women business owners. PROWESS works with business support providers to help them achieve Flagship status by developing their services for women entrepreneurs. The robust qualifying criteria is helping to drive up standards across the business support sector.

Mapping and Directories

PROWESS is using the Flagship methodology to develop mapping exercises, charting women's enterprise business support provision locally and regionally. This is being collated to produce user friendly directories for accessing appropriate business advice. PROWESS in partnership with the East Midlands Development Agency are launching the 'East Midlands Directory of Business support for Women 2004', packed full of useful contact details and advice for women looking to start or develop a business. For further details contact: MonicaHingorani@emd.org.uk

Website

www.prowess.org.uk

The PROWESS website is the UK Wide Gateway to local women-friendly business support'. Log on to find the most appropriate business support services in your area. Also download newsletters, press releases, PROWESS publications and the latest research on women in enterprise.



Monthly E-zine – Women's Enterprise (UK) News

**Regular digest from PROWESS:
for organizations committed to
excellence in women's enterprise
development**

The PROWESS electronic newsletter is free to subscribers, with an enhanced version for members. The E-zine includes the latest news, events, awards, research and funding for the women's enterprise and mainstream business support sector.

**To receive the electronic newsletter,
send your contact details to
admin@prowess.org.uk.**



Annual Conference

The second Annual Conference will be held in Nottingham at the Royal Moat House from 10-11 November 2004. For an information update, visit www.prowess.org.uk/conference/index2004

PROWESS is a member of the Accelerating Women's Enterprise (AWE) Partnership. Visit www.awe-uk.org.uk for more information



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PROWESS has over 150 members, most of whom are business support providers committed to improving their services for women. If you would like to join us go to www.prowess.org.uk/about/join.html for a membership pack. A full list of PROWESS members can be found at www.prowess.org.uk/about/memberslist.asp

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