

Strengthening Métis Women's Entrepreneurship

Survey, Review and Analysis

Women of the Métis Nation

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Paul Hanley Consulting



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The following are available separately:

- Complete 2011 Aboriginal Business Survey tables for Métis Women Entrepreneurs
- Detailed MWE Survey Responses
- Detailed MFI Survey Responses

EXECUTIVE SUMMARY

This study brings together five pieces of research that together provide the most complete picture currently available of the business environment for Métis women entrepreneurs (MWEs) in the five westernmost provinces of Canada. The components of the study include:

- A summary of key findings from the published research on Métis women entrepreneurs.
- An analysis of the Métis women-specific results of the 2011 Aboriginal Business Survey, which included detailed responses from 191 MWEs.
- The results of in-depth interviews with personnel of the five Métis Financial Institutions (MFIs) in Alberta, Saskatchewan, Manitoba and Ontario.
- The results of a set of interviews with Métis women entrepreneurs operating in each of the five westernmost provinces.
- A detailed review of the business support services available to entrepreneurs in the five provinces.

What has been learned from this research about strengthening Métis women's entrepreneurship? The key observations and conclusions are as follows:

1. Resolving the Disconnect

The research revealed a significant “disconnect” between the perceptions of MWEs and those of MFI personnel with regard to the delivery of business support services.

MWEs are by no means a uniform group. Given that each woman had a unique set of experiences, the MWE survey responses were very diverse. MWEs expressed a range of opinions about the barriers they face, for example. Some thought them very high, others non-existent. For some, their experience with business service providers was “very positive,” others found it “brutal”. In contrast, responses to the MFI survey were highly consistent. Most personnel saw things similarly across the five institutions: they were of one mind that MFIs provide a full range of accessible services without regard to gender.

Yet the fact is, most MWEs do not use the services of MFIs or other business service providers; many are not even aware that they exist or find them intimidating and difficult to access; others find that the services offered do not meet their needs. There is a clearly a disconnect between the experiences and perceptions of MWEs and MFIs.

Section 3, *Overview of the Business Support Environment for Métis Women*, shows an impressive range and depth of programs available to assist MWEs (and other entrepreneurs) in the five westernmost provinces. Our survey with MFI personnel

suggests that the MFIs in the prairies are doing everything in their power to provide a full range of services to the Métis community, with equal access to women and men, and are promoting those services widely. If anything, MFIs actually favour female clients, finding them to be more open to learning and more diligent in their businesses.

So why aren't more women using their services? Why aren't as many women as men creating businesses?

Clearly, the problems faced by MWEs are not unique. It would be wrong to overstate the case that Métis women are uniquely challenged by the barriers that exist to establishing and growing small businesses. Indeed, the barriers facing MWEs are also experienced by businesswomen in general, regardless of race or ethnicity. These are also problems that affect Métis men, other minorities and many men in general. Yet, many of these barriers are more pronounced among MWEs. The facts speak for themselves: despite the considerable support infrastructure for business development:

- More than half of the women in our survey did not use the services of MFIs or other business service providers, and those who did had mixed reviews of those services
- According to the 2011 ABS, just one quarter of MWEs used government programs or accessed Aboriginal Financial Institutions (AFIs) to support their business. AFIs (including MFIs) were a main source of financing for just 8% of MWEs (12% of Métis men.)
- MWEs interviewed in the 2011 ABS perceive more barriers to starting or expanding businesses than Métis men.
- Fewer of the clients of MFIs are women (<40%), even though MWEs tend to be better educated and more of them (39%) have formal business training than Métis men (20%).
- Access to financing is considered an obstacle to business growth by more women (61%) than men (39%).
- Lack of collateral is a more important barrier to obtaining capital for women (10%) than men (6%).
- Credit rating was a major barrier for 10% of women compared to 5% of men.
- Just 8% of women received business grants in the last year compared to 18% of men.
- More than one woman mentioned that business service providers had told them they would not succeed, yet they went on to be successful and even win awards.

In the 2011 ABS survey, MWEs say the main reasons business service programs were not used were lack of awareness (26%) and paperwork and red tape (19%). Other reasons included: do not need them; want to be independent; no program or difficult to access; and application turned down (7% of women and 2% of men). Our survey of MWEs recorded similar observations, although it also shows that use of business services has increased over time.

Despite good intentions and good programs, MFIs and other service providers are not getting the word out to enough women and it appears that, in many cases, they are still not meeting the needs of a significant percentage of MWEs. More needs to be done, then to reach prospective clients and to meet their needs. Our survey shows that none of the MFIs have conducted Métis-women specific research. Our first recommendation, then, is that joint research be conducted by the five Métis MFIs to:

- Develop an effective communications strategy to reach more potential female clients and make them aware of the business supports that are available from MFIs and other service providers.
- Identify the specific needs of female clients using focus groups of MWEs.

2. Understanding MWEs' Motivation

In conducting the research proposed in the above recommendation, it will be important to understand the motivation of MWEs. One important finding of this study involves MWEs' perceptions about work and family in the context of their businesses. Most of the literature on MWEs, as well as the survey of MFIs, identified women's responsibilities for children and families as one of the possible impediments to developing their potential as entrepreneurs. From our in depth and personal interviews, however, it appears that there may be a more constructive way of looking at MWEs' family responsibilities, which could have important implications for service provision.

Many MWEs go into business precisely because self-employment will allow them to maintain their role as primary caregivers to their children while increasing family income. This is one reason why 69% of Métis women's businesses operate from home and almost all MWEs operate micro-businesses. For these women, starting a business is a better match with their role as a mother than employment would be. In the 2011 ABS, only 5% of MWEs stated that they had started a business primarily to make money. Instead, more control and being one's own boss is the priority, often because this allows them to present for their children.

Obviously, this is an important consideration for many women, regardless of ethnicity. Yet for Métis women it can be more important since the research shows that more Métis women are lone parents, and more have older children living with them, than women in general. It may be helpful, then, to design programs for MWEs with this family-oriented paradigm in mind. A review of the research shows that there are a number of ways that programs can inadvertently undermine opportunities for MWEs with families; these include:

- An unofficial bias against micro-lending by Aboriginal Business Canada (ABC), banks and credit unions.
- The requirement ABC puts on its clients to work on their business full-time.
- The resource focus of some Métis and aboriginal business development funds, which inadvertently exclude women since women rarely operate in the resource sector.

- The new focus on funding for larger projects, given that almost all MWEs operate micro-businesses.

3. Tailoring programs to the Individual

While this can be true of anyone, male or female, Métis or not, it may be particularly important for MWEs that business support programs are tailored to the needs of the individual woman. As one woman so aptly put it, “When people apply for these services, the whole person needs to be taken into consideration and you can’t place very strict, narrow limits on what type of help you’re going to provide.”

Métis women have to overcome two significant obstacles. They are part of a minority group that has experienced oppression and discrimination. They also experience the economic barriers that have traditionally faced women. Both these factors make it more likely that Métis women are poorer than the average and therefore have less equity to start businesses. They must also overcome significant psychological barriers typically experienced by minorities, such as a lack of confidence, to compete in the business world.

While we do not see a need—or demand—for a separate women’s business services stream, we recommend that government funders supply additional funds to MFIs to ensure that have sufficient human resources to provide specialized attention to MWEs. There are a number of ways this could be handled, however, one approach we recommend is to hire a women’s service specialist at each MFI. The person would have several roles, including: promoting services directly to prospective women entrepreneurs; acting as an advocate for women entrepreneurs and helping them to remove barriers to financial supports; supporting women in business planning; and providing aftercare support. The women’s specialist would provide regular, short, on-site visits to provide women with an extra measure of individualized support, including writing or updating annual business plans.

4. Enhancing Mentorship and Community

Once again, responses to our MWE survey show a range of opinions about mentorship and support from within the Métis community. Many of the women seem to long for mentorship, especially from other Métis women and elders, yet just as many have problems with negative attitudes coming from within their own Métis community. Several women interviewed spoke of what one of them termed “lateral violence” in the Métis community. (Lateral violence happens when those who are victims of a situation of dominance turn on each other rather than confront the system that oppresses them. Lateral violence occurs when oppressed people internalize feelings such as anger and rage, and manifest their feelings through behaviors such as gossip, jealousy, putdowns and blaming toward their peers.)

Some Métis women seem to have a kind of love/hate relationship with their community. A number of the women we contacted preferred not to identify as Métis, for example, and did not want to be interviewed. On the other end of the scale, several women identified their Métis community, elders and mothers as important mentors, and one woman attributed her success primarily to the fact that she was Métis and had received so much support from her community.

The 2011 ABS survey indicated that more than twice as many MWEs (23%) would like to have access to mentoring than Métis men (10%), but do not have it. One reason why women may crave mentoring more so than men may be that fewer women (23%) felt encouraged in the performance of their business by banks than men (33%) or credit unions (women 12% and men 17%.)

Another issue is “Métis politics”. Several of the women we interviewed felt that Métis politics and favouritism had a negative influence on their businesses. While this view is not universal—in the 2011 ABS more Métis women (35%) said they felt encouraged by Aboriginal governments than Métis men (26%)—it is sometimes expressed with considerable vehemence.

Mentorship is not a simple matter. It is hard to find people who are good at mentoring, and have time for it. It is also hard for MWEs to find the time in their schedule to spend time with mentors. One CEO of an MFI said that considerable experience shows that mentoring programs “just don’t work.”

From the MFI perspective, their staff works hard to provide a form of mentoring in their training and aftercare programs. They have found that most MWEs do not take advantage of aftercare because they simply don’t have time for it. Yet when asked for an example of a best practice that could make a major difference for MWEs, aftercare was often mentioned as a critical need. Ironically, most MWEs don’t have enough time to take advantage of the program that would help them most.

Several women mentioned to us that “healing” is required to resolve the lateral violence that plagues the Métis community (and other historically oppressed groups). How this can be accomplished is beyond the scope of this report, but it would seem that the healing process should be seen as priority for organizations like Women of the Métis Nation.

There is a role for social media to provide networking for MWEs. We recommend that a MWE group be established on Facebook or similar social media to foster an inclusive climate of encouragement through the process of sharing women’s stories. As this virtual community grows, this experience can be reinforced through MWE seminars and workshops held in conjunction with regional and national Métis gatherings. The social network can also become a source of information to MFIs on how best to reach women and to tailor programs to their specific needs.

5. Creating Women-Specific Programing

Respondents to our MFI survey were quite clear that they did not see a need for programs specifically targeting women, since women and men are treated equally by the MFIs. Furthermore, they said there is no demand for such programs. On the other hand, MFIs are willing to offer programs, including specific funds and set-asides for women, if mandated to do so by their government sponsors. If governments were to establish a fund for Aboriginal women entrepreneurs—such as the micro-lending pilot program being considered by AANDC—it would make sense that it be managed by AFIs rather than creating a new infrastructure.

While it is unlikely a separate MWE program stream is needed, one thing that should be done is to begin to measure the impacts of MFI programs on women. What is measured is managed. Currently, only one MFI specifically measures and reports on female clients. We recommend that all the MFIs adopt this practice.

One alternative to establishing a Métis-women specific business program—and an approach that seems to be effective, at least in Saskatchewan and Manitoba—is to collaborate with women’s entrepreneurial organizations and agencies. One MFI respondent suggested that it might be possible, in some instances, to collocate MFI offices with those of women’s entrepreneurial organizations.

As previously mentioned, there is also a need to do specific market research on MWEs to determine how to reach more prospective female clients and to develop and implement an effective communications strategy.

Two other things should be considered. The first is that much economic growth today is focused on the resource sector, especially in the West. Statistics show that for various reasons, very few MWEs operate in this sector. Yet several funds have been established in recent years that exclusively target energy and resources. The new Métis Voyageur Development Fund in Ontario—which is the only MFI in that province—is an example. The reality is that these are, in effect, funds for male entrepreneurs. The other consideration is that the new Métis and aboriginal funds that have been developed in recent years target involvement in larger projects and therefore larger loans. While these funds are needed, they are not funds that are likely to help women. Gender equity suggests that another category of fund be established that, if not targeted specifically for women, would cater to the type of businesses that women tend to establish. (See following recommendation.)

6. Facilitating Micro-lending

Most MWEs operate micro-businesses. The 2011 ABS shows, for example, that net profits before taxes (in the most recent fiscal year) were under \$30,000 for 41% of

MWEs (30% of men) and over \$50,000 for 28% of women (41% for men). For 20% of MWEs, profits were under \$10,000. Profit was \$90,000 or more for just 18% of women (25% for men).

Most women operate in the services sector and do not require a lot of start-up capital. Several MFIs mentioned that they found MWEs to be more cautious than men with regard to taking on debt. Some women mentioned that they refused loans because they were being pressured to borrow more than they needed, and they didn't want to bear the costs of servicing such loans. MFIs also mentioned that they felt that ABC has pressured micro-businesses to take larger loans than they need. For many MWEs, loans in the \$5000-\$20,000 would meet their requirements.

While most MFIs said that they do provide micro-loans, several respondents indicated that both ABC programs and banks unofficially frown on micro-loans because they are "more work than they are worth." One MFI said they rarely provide microloans for this reason; it can be just as much work to service a micro-loan as a large loan, so there is less "bang for the buck."

AANDC announced in 2010 that it is planning a micro-lending pilot program but it has not taken shape as yet. A micro-loan fund would be of particular benefit to MWEs and would counterbalance the tendency toward larger, resource-based lending. We recommend, then, that a micro-lending pilot be established immediately, administered for MWEs by the MFIs. The learning from the pilot should then be used to shape an effective, permanent micro-lending fund available through all MFIs. While this fund would not need to target women specifically, but in practice it would likely be of particular benefit to MWEs.

7. Overcoming Barriers

One area where MWEs and MFIs were in agreement is that women are more likely than men to be impaired in forming their business by a lack of equity. There is an obvious reason for this: women (and Métis women specifically) have historically earned less money than men and therefore have less equity. One MFI respondent mentioned that women who have separated or divorced are often particularly handicapped in this area, since whatever equity they had is now split between the couple, and also because the women have often been financially dependent on their husbands and may not have a separate credit history.

A bad credit rating was frequently cited as a big problem for MWEs. Some women may have a bad credit rating while others may simply have no credit history, and sometimes a woman's good credit rating can be eclipsed by her husband's bad credit history. It is still common for banks to require men to co-sign for their wife's loans. For the micro-lending favoured by many MWEs, banks are frequently not interested and simply suggest that the woman apply for a credit card. If that application is not approved due

to credit history, for example, that's the end of the story. If they are approved, the credit carries high interest rates.

For most MFIs, a bad credit history is the end of the line for prospective businesses because the banks they collaborate with on lending withdraw. One MFI mentioned they sometimes work with the MWE to restore her credit rating and then reconsider the application down the road.

We recommend that, in conjunction with a micro-lending program, that a strategy is developed to resolve some of the typical problems faced by women starting microbusinesses. Alternative measures—perhaps including peer-lending circles (see best practices)—are needed to overcome barriers such as the poor credit history of a spouse or difficulties understanding standard business practices. Given the small risk involved in the event of default when borrowing small sums, more liberal access to financing is justified. Similarly, we recommend that minimum equity requirements be reduced for MWEs.

Micro-businesses are unlikely to provide sufficient money to live on while servicing debts in the first year of operation. This is one reason why some women need to continue with existing employment while they are getting their business started. We recommend that Aboriginal Business Canada alter its grant and lending programs to remove the requirement for clients starting small businesses to work full-time.

8. Establishing Métis-specific Programs for Ontario and British Columbia

MFIs are prairie phenomena. Statistics kept by the Clarence Campeau Development Fund (CCDF), for example, show it has supported 188 MWEs over a 13-year period. Assuming comparable results from the other MFIs, hundreds of women have been assisted by these programs. We recommend that an MFI be established in British Columbia, where there is no dedicated Métis business support program.

In Ontario, the new Métis Voyageur Development Fund has been modeled along the lines of CCDF; however, this fund is focused on the resource sector. Given that few women form businesses in this sector, we recommend that the terms of this fund be broadened to include other sectors and to include a micro-lending option. This change was recently applied to a similar fund operating in Saskatchewan.

9. Taking Time for Training

The 2011 ABS found that the number one key to success for MWEs is having a business plan, yet few MWEs have one. As one MFI respondent said, the best way to ensure that a MWE succeeds is to ensure that she establishes a business plan and a good set of books that are in place from the very beginning. However, the women we interviewed frequently identified financial literacy and business planning skills as something they

lacked. Also, aftercare support has been identified as very helpful in resolving problems, developing resilience and ensuring long term success. Yet it was frequently stated by the women we interviewed—and by MFIs respondents— that MWEs do not have time for the very things that would most help them succeed because they are busy running their business and looking after their family.

Given that most women operate micro-businesses, it is likely that a very simple plan and bookkeeping system is needed. We recommend then that research be conducted on the best ways to simplify business planning and bookkeeping for micro-businesses, with the goal of developing a user-friendly online approach to assist women. As per the previous recommendation to increase dedicated women’s staff at the MFIs, regular, short, on-site visits to assist women with aftercare are also recommended.

RECOMMENDATIONS

The Women of the Métis Nation (WMN), the organization sponsoring this study, can make use of the report and the following recommendations when advocating for the strengthening of Métis women’s entrepreneurship programs with provincial Métis organizations, Métis financial institutions, and relevant provincial government departments, as well as Aboriginal Affairs and Northern Development Canada and Aboriginal Business Canada. The 10 recommendations are as follows:

Recommendation 1: We recommend that WMN ask for joint research to be conducted by the five Métis MFIs to:

- Develop a more effective communications strategy to reach more potential female clients and make them aware of the business supports that are available from MFIs and other service providers.
- Identify the specific needs of their female clients using focus groups of MWEs.

Recommendation 2: We recommend that AANDC and the relevant provincial funders of MFIs be lobbied by WMN to provide funds to hire a women’s service specialist at each MFI. The person would have several roles, including promoting service opportunities directly to women; supporting women in their business planning; acting as an advocate for women; helping them to resolve obstacles to success, and providing aftercare support. The women’s specialist would provide regular, short, on-site visits to provide women with an extra measure of individualized support, including writing or updating annual business plans.

Recommendation 3: We recommend that a MWEs’ group be established on Facebook or similar social media by the WMN to foster an inclusive climate of encouragement through the sharing of MWEs’ stories. As the virtual support group grows, this experience can be reinforced through MWE seminars and workshops held in conjunction with regional and national Métis gatherings. This network can also become

a source of information to MFIs on how best to reach women and to tailor programs to their specific needs.

Recommendation 4: What is measured is managed. Currently, only one MFI (CCDF) specifically measures and reports on its impact on female clients. We recommend that WMN ask all the MFIs to adopt this practice and also broaden the areas of impact on MWEs covered in annual reports.

Recommendation 5: We recommend that WMN lobby for a micro-lending pilot program be established immediately by AANDC, administered for MWEs by the MFIs. The learning from the pilot should then be used to shape an effective, permanent micro-lending fund available through all MFIs. While this fund would not need to target women specifically, in practice it would likely be of particular benefit to MWEs.

Recommendation 6: We recommend that, in conjunction with a micro-lending program, that WNN advocate that a strategy be developed by the five MFIs to resolve some of the typical problems faced by women starting microbusinesses. Alternative measures—perhaps including peer-lending circles (see best practices)—are needed to overcome barriers, such as insufficient equity, lack of credit or the poor credit history of a spouse. Given the small risk involved in the event of default when borrowing small sums, more liberal access to financing is justified. Similarly, we recommend that WMN ask lenders to reduced minimum equity requirements for MWEs.

Recommendation 7: We recommend that WMN lobby Aboriginal Business Canada to alter its grant and lending programs to:

- Remove requirement for clients starting small businesses to work full-time;
- Eliminate policies that undermine micro-lending, such as unofficial minimum lending limits.

Recommendation 8: We recommend that WMN work with the Métis National Council and Métis organizations in B.C. to lobby for an MFI to be established in British Columbia, where there is no dedicated Métis business support program.

Recommendation 9: We recommend that the WMN ask that the terms of the Métis Voyageur Development Fund be broadened to include all economic sectors, as well as a micro-lending option.

Recommendation 10: We recommend that WMN lobby the MFIs to conduct joint research on the best ways to simplify business planning and bookkeeping for micro-businesses, with the goal of developing a user-friendly online approach to assist MWEs.

1.0 INTRODUCTION

Economic development, including business development, is a priority for the Women of the Métis Nation (WMN), the national voice for Métis women. In an effort to help Métis women start and sustain successful businesses, WMN aims to understand the needs of existing and aspiring Métis women entrepreneurs and whether they have access to and benefit from the entrepreneurial support programs offered by the provincially-based Métis economic development and capital corporations (termed Métis Financial Institutions (MFIs) in this document) and other providers of business support services.

As limited information is currently available about Métis women entrepreneurs (MWEs), WMN was contracted by the Office of the Federal Interlocutor to help fill that gap through the Strengthening Métis Women's Entrepreneurship Project. In turn, the WMN contracted Paul Haney Consulting to undertake the following activities:

- Summarize publically-available information about MFIs and other business service providers and assess its relevance to MWEs. The report includes a full listing of business support services available to MWEs.
- Obtain and analyze Métis-women-specific information from the 2011 Aboriginal Business Survey conducted by the Environics Research Group for the Canadian Council for Aboriginal Business.
- Interview existing and aspiring MWEs to collect in-depth information about a broad spectrum of factors in service delivery to Métis women, including:
 - Métis women's perceptions of and experiences in accessing and benefitting from the services provided by MFIs and other service providers;
 - Positive and negative aspects of Métis women's experiences as new or returned clients of these service providers;
 - Whether the available services meet the needs of MWEs;
 - The main characteristics of Métis women who seek assistance in starting and running businesses, as well as those who are either approved for or refused loans or start-up and ongoing entrepreneurial assistance; and
 - Improvements to the economic development and capital corporations' business practices and processes in relation to Métis women.
- Interview personnel at provincially-based MFIs to identify the services they are providing to Métis women and their experiences with MWEs; and
- Based on the research, to identify best practices in service delivery to Métis women entrepreneurs and recommend improvements to service delivery for MWEs.

The survey sample was to include five Métis women from each of the provinces of Ontario, Manitoba, Saskatchewan, Alberta and British Columbia. Recruitment took place through the provincial WMN network, the MNC governing members, MFIs and other referrals. An effort was made to obtain a cross section of participants, taking into

account age; educational attainment; urban/rural location; business size; successful or lack of successful in obtaining funding support; years of business experience; and other factors.

On the MFI side, a separate survey included one management level person operating in a policy and program decision-making capacity and two front-line loan or program officers at each of the three prairie Métis Capital Corporations, i.e. the Louis Riel Capital Corporation (LRCC) in Manitoba, the SaskMetis Economic Development Corporation (SMEDCO) in Saskatchewan, and Apeetogosan (Métis) Development INC. in Alberta; the Clarence Campeau Development Fund (CCDF) in Saskatchewan; and the new Ontario Métis Voyageur Development Fund (MVDF).

Different questionnaires were developed for the entrepreneurs and service providers. Attention to questionnaire design ensured a valid comparison between the two perspectives during analysis and reporting. The surveys were conducted such that ethical norms were observed and individual privacy and intellectual property rights were protected.

Administration of the MWE survey was by pre-arranged telephone interviews conducted by a person other than the main consultant in order to ensure the integrity of the study. The MFI survey was conducted at each of the MFI offices by the consultant, except the MVDF interview, which was conducted by phone. (MVDF was not yet fully operational at the time of the interview and only the incoming CEO was interviewed.)

This report includes both summaries synthesizing the responses from the surveys and appendices containing verbatim detailed individual responses (available separately). Only the interviewer knows the identity of the MWE respondent. In the case of the MFI survey, the respondents are listed but individual comments are not attributed to specific respondents.

The data was analyzed to identify trends and patterns, and to correlate findings between the two survey groups and between the surveys and other research that related to MWEs. The latter comparison required that the consultants conduct a literature review. Additional information came from the 2011 Aboriginal Business Survey conducted by the Environics Research Group for the Canadian Council for Aboriginal Business. The consultant obtained the Métis women-specific responses to the survey from Environics; these are available in full as an appendix to the document, with a set of easy-to-read summary tables also included in the body of the report.

Relevant conclusions and recommendations about performance and enhancement of services and best practices are provided. The information obtained will assist the WMN to advocate for improved business services, supports, and resources, including financing, for MWEs with relevant government departments, using reliable data pertaining to Métis women. The recommendation identified in this project, if implemented, will assist service providers to better serve Métis women clients.

2.0 OVERVIEW OF THE BUSINESS DEVELOPMENT ENVIRONMENT FOR MÉTIS WOMEN

2.1 LITERATURE REVIEW

A literature review was conducted in order to:

- Build a knowledge base to underpin the design of the survey questionnaires used in the study; and to
- Identify current and best practices relevant to Métis women entrepreneurs in five provinces (Ontario through to British Columbia.)

A significant amount of research on Aboriginal, Métis, and female entrepreneurs—categories that include Métis women entrepreneurs—was available for review. There is currently minimal literature available specific to Métis women entrepreneurs, however. A previous literature review conducted by AMR Consulting (2011) noted that it “did not uncover any recent qualitative research projects that focus specifically on the experiences of Métis women entrepreneurs. While these efforts yielded a substantial collection of initially promising resources relating to Aboriginal economic development, upon review it was clear that only a few actually referred to Métis entrepreneurs and none focused exclusively on Métis women’s entrepreneurship. Ultimately, there was very little of value in these materials for the literature review and the exercise demonstrated the need for more data and published research on the entrepreneurial experiences of Métis women, which lead to this study.”

This review incorporates the Métis women-specific research conducted by AMR Consulting. Importantly, Métis women-specific data was also obtained from the Environics Research Group; it is taken from the 2011 Aboriginal Business Survey conducted for the Canadian Council for Aboriginal Business. It includes the results of an extensive survey that included interviews with 191 MWEs. (The complete results from this sample group are attached as an appendix to this document.)

All of this research was gleaned for information relevant to the Métis women-specific research. The relevant points are now brought together in this section; a full summary is also provided of the 191 Métis women entrepreneurs’ survey responses. This allowed a comparison of the data from the MWE and MFI surveys to information from previous research, with particular reference to present and best practices.

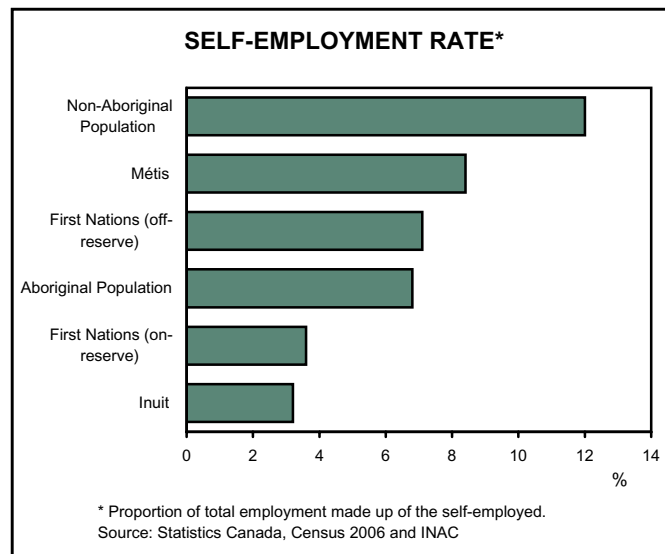
The research also considered the provincial business development environments in which Métis women entrepreneurs start and operate their businesses. Although there are no Métis-women specific supports available at this time, there are many services and programs—for Métis and Aboriginal entrepreneurs, women entrepreneurs and all entrepreneurs—that are available to Métis women; a scan of this programming is

provided by province, along with a summary of current and best practices in this environment.

Summary of Research

Growth of Métis Entrepreneurship

- Métis entrepreneurship is growing rapidly.
 - The number of Aboriginal business owners and entrepreneurs is growing at a rate far exceeding that of self-employed Canadians overall.
 - The 2006 Census reported more than 37,000 self-employed Aboriginal people in Canada, up from just over 27,000 in 2001 – an increase of 38%, five times that of self-employed Canadians overall (7%).
 - By 2011, Aboriginal small business owners across Canada were growing in numbers and experiencing widespread success in terms of profitability and growth. The number of Aboriginal business owners and entrepreneurs was growing at five times the rate of self-employed Canadians overall.
- In 2006, there were 16,905 Métis people who reported being self-employed, half of Aboriginals reporting self-employment. By 2011, Métis people comprised 49.3% of the Aboriginal self-employed population.
- Métis entrepreneurs are the fastest growing segment of Aboriginal entrepreneurs. From 2001 to 2006, the greatest entrepreneurial growth came from the Métis (45.5% increase in self-employed Métis.)
- Between 1996 and 2006, the number of Métis people who were self-employed and ran incorporated businesses tripled (to 5,220 in 2006) and the number self-employed Métis people with unincorporated businesses nearly doubled (to 11,745 in 2006).
- This absolute increase does not signal a percentage increase in the proportion of the Métis population that is self-employed. The percentage of Métis employed who are self-employed declined somewhat over this period (from 9.2% to 8.4%), although a greater proportion of the Métis self-employed are now incorporated, reflecting trends that also occurred in the non-Aboriginal population.



Métis Women Entrepreneurs

- One third of entrepreneurs in Canada in 1995 were women. Ten years later, 35-37% percent of SMEs were half or majority owned by women.
- In 2001, when data was gathered for the national Aboriginal Entrepreneurs Survey, women constituted 37% of self-employed Aboriginal people. This group included more than 4,500 self-employed Métis women, most of whom operated businesses in professional, scientific or technical, education, health and social services industries.
- In 2001, Métis women constituted 36% of the Métis self-employed. More recently, Métis women's share of the self-employed sector has declined somewhat.
- All of the Métis Financial Institutions (MFIs) interviewed for this study reported that 35-40% of their client group is women.
- In 2009-10, the portion of employed Métis Canadians who were self-employed fluctuated between 10% and 13%. It has stayed within this range for more than ten years. Métis women's share of the self-employed sector declined somewhat over this period.
- In 2006, self-employment income was the major source of income for over 3% of Métis women.
- Aboriginal women are starting businesses at double the rate of Canadian women generally. However, in spite of this trend, they remain less likely to own a business than other groups, and lag behind their male and non-Aboriginal counterparts on key socio-economic indicators, such as income and employment rates.
- According to the 2006 Census, the demographic profile of Aboriginal business owners is similar to that for Canadian business owners overall. In both groups, self-employment is more widespread among men (63% of self-employed Aboriginal people and 66% of self-employed Canadians) than women (37% and 34%, respectively).
- Between 1996 and 2006, the Métis population of Canada nearly doubled, a change attributed primarily to

Respondent profile

The table below presents a profile of the final weighted sample of Aboriginal small business owners, by both personal and business characteristics.

	%		%
IDENTITY		TYPE OF BUSINESS	
Métis	49	Sole proprietorship	61
First Nations	48	Corporation	26
Inuit	2	Partnership	11
GENDER		SIZE OF BUSINESS	
Male	62	No employees	63
Female	38	Employees	37
AGE		SECTOR	
Under 35	9	Service	49
35 - 44	25	Secondary	25
45 - 54	29	Construction	16
55 or older	33	Primary	8
EDUCATION		YEAR ESTABLISHED	
Did not complete HS	29	Prior to 1995	26
HS graduate	9	1995 - 2004	35
Some post-secondary	15	2005 - 2010	36
Completed college	37		
Completed university	4		
Post-graduate studies	4		

The above respondent profile from the 2011 CCAB survey of Aboriginal businesses is comparable to the profile of Canadian aboriginal entrepreneurs.

cultural mobility (that is, a shift in how people see and report their cultural identity) and one that has been accompanied by increases in the education, employment and income levels within the Métis community.

- The total number of women who were self-employed has been growing more quickly than self-employed men.
- Aboriginal business owners are slightly younger than Canadian business owners overall. Half (50%) of Aboriginal entrepreneurs are between the ages of 15 to 44, compared to four in ten (42%) self-employed Canadians generally. In turn, self-employed Canadians are more likely to be 55 years and over (29% vs. 21% of self-employed Aboriginal people). Self-employed women tend to be younger than self-employed men.

Business Type and Size

- Women (69%) are more likely than men (55%) to be sole proprietors.
- 47% of Métis businesses are owned by one person.
- Aboriginal women-owned businesses tend to be smaller, newer and grow more slowly than their male-owned counterparts. Access to business development tools and capital that is targeted to these unique needs can enable small-scale entrepreneurs with limited resources to increase their incomes, build assets and reduce their vulnerability to unforeseen events.
- Client type varies by Aboriginal identity group. Private sector clients are most common among Métis-owned businesses, which are in turn less likely than Inuit and First Nations firms to be supplying Aboriginal governments.

Concentration of Sectors

- Aboriginal businesses are diverse, and are not limited to any one region, industry sector, or market.
- Aboriginal entrepreneurs are well established in construction (18%) and primary sectors (agriculture, forestry, fishing and hunting, mining, and oil and gas extraction; 13%). Yet, just as many operate in knowledge and service-based sectors, such as education, scientific and technical services, or health and social services (28%).
- Women entrepreneurs were most frequently working in the service sector (61.5%), followed by retail and wholesale trade (17.5%), agriculture (9.9%), and finance/insurance (approximately 5%). Very few women operated businesses in the manufacturing, construction, transportation or communications industries.
- Men are well represented in the resource and energy industries of the north that continue to experience significant growth, while women are more active in the service, finance, education, or government sectors of the south.
- Many businesses owned by Métis women are too small to compete effectively for contracts available in the resource sector.

Aboriginal and Non-Aboriginal Businesses by Sector in 1996-2011

Industry	Aboriginal Entrepreneurs Survey				All Canada SMEs 2001 %	Non-Aboriginal Entrepreneurs 2011	
	1996 %	2002 %	2011 %	2011 #		%	#
Primary	25.0	20.3	13.0	5005	15.7	12.0	240,865
Construction	28.0	15.1	18.0	6855	12.1	13.0	253,110
Manufacturing, transportation, warehousing	2.0	9.9	10.0	3595	9.5	10.0	196,095
Wholesale, retail trade	20	13.7	9.0	3325	17.2	11.0	219,835
Professional, scientific and technical services, education, health and social	7.0	17.7	27.0	10,205	27.7	36.0	724,270
Arts, entertainment, accommodation, food and cultural	7.0	4.6	12.0	4515	4.7	9.0	178,240
Other services	11.0	17.7	11.0	3935	13.0	9.0	176,535
Total – Population 15+	100	100	100	37,445	100	100	1,993,710

Source: Statistics Canada Aboriginal Entrepreneurs Survey 1996, 2002; 2001 Census; and Canadian Council for Aboriginal Business 2011 Aboriginal Business Survey.

Employees

- Aboriginal small businesses create jobs for Aboriginal and non-Aboriginal people alike.
- 37% of Aboriginal entrepreneurs have at least one paid employee, which is consistent with Canadian entrepreneurs generally. The large majority (86%) of Aboriginal businesses with employees employ at least one Aboriginal person.
- Two-thirds of businesses surveyed operated under a sole proprietorship structure.
- Men (45%) are more likely than women (23%) to employ others, likely a reflection of the greater concentration of male business owners in the agricultural and construction sectors.
- In 2002, Aboriginal small and medium enterprises created approximately 82,000 full-time jobs, and 18,000 part-time jobs.

Education and Training

- Between 1996 and 2006, the number of Métis women with Bachelor's degrees, Master's degrees and earned Doctorates increased much more quickly in each category than the number of Métis men did. By 2006, 11,000 Métis women had a university degree (compared to 8,000 Métis men) and the number of Métis women who held Masters Degrees was nearly equivalent to that of Métis men.
- Business training is more common among incorporated firms with no employees (39%), firms in the service sector (36%) and women business owners (37%). Such training is also understandably more common among those with a college or university education; only nine percent of those with a high school diploma or less

education have taken formal business training.

- One-quarter of Aboriginal entrepreneurs had taken business training at the college or university level. Accounting, bookkeeping, business administration and management were the most popular courses.
- Unemployment rates for Métis women are generally lower and more stable than those of Métis men. However, in spite of their higher levels of education and lower unemployment rates and even while Métis women made some wage gains over this period, their wages have still not reached equity with their male peers. This has implications for Métis women needing equity to start businesses.

Motivation

- Reasons for starting a new business vary by identity group and age. Métis business owners are more likely to say they aspired to self-employment and having independence/creative control.
- The perceived advantages to being a small business owner are largely consistent across the population, with a few exceptions. A flexible schedule is more frequently identified as a benefit by younger business owners (under 45 years), unincorporated businesses with no employees, and First Nations and Métis business owners (compared to Inuit). In turn, independence and autonomy is more commonly identified by older business owners (45 and older) and incorporated businesses with no employees. Métis are also the most likely to say an advantage of being a small business owner is having greater control.

Success and Sustainability

- Six in 10 (61%) Aboriginal businesses reported profits in 2010.
- 70% of Aboriginal business owners are clearly optimistic about future revenue growth.
- Nationally, seven in 10 (71%) Aboriginal businesses anticipate revenue growth in the next two years. This is consistent with the degree of optimism expressed by Canadian SMEs generally.
- Half (49%) of Aboriginal small business owners consider their business a success, not only because of profits and/or growth, but because they are doing work that is personally rewarding and have a steady client base.
- In terms of business objectives pursued, Aboriginal entrepreneurs rated stability (84%) and profitability (80%) as very important, followed by personal and family employment (69%).
- With respect to growth and stability, businesses owned by women were comparable to businesses owned by men.
- Successful Aboriginal small businesses are distinguished by their use of annual business plans and innovation. In 2011, however, just 29% of Métis women business owners had a written business plan for the past year.
- The factors Métis women entrepreneurs identified as key determinants of their success were primarily around the business planning and preparation and ability to

access financial resources aspects of entrepreneurship. Also, access to aftercare supports and services were other important factors that were identified.

- Métis women's ability to success as entrepreneurs is also impacted by: sexism, the challenge of managing child care and other family responsibilities in addition to work life and limited opportunities to connect or network with their peers (other Métis women entrepreneurs).
- It appears that female entrepreneurs may have a stronger network in the community, with 58 percent of women claiming that their local community has encouraged their business performance, compared to only 40 percent of male respondents.
- One hallmark of successful Aboriginal small businesses is their use of innovation. These businesses are more than twice as likely as the low-success group to have introduced new products or services, or new processes, in the past three years.
- The vast majority of businesses (85%) operated full time (2002), and two out of three had been in operation for more than five years.
- Approximately 5 out of every 10 Aboriginal businesses had been in operation for 10 years or more in three sectors: primary industries; construction; and manufacturing, transportation and warehousing. The youngest businesses were in professional, technical and social services, where only 30% had been in business for 10 years or more.
- Most Aboriginal businesses owners see themselves maintaining their personal commitment to their business for some time to come. Seven in ten say it very likely that they will still be running their business five years.

Success Factors for Métis Business Women

The following key contributors to the entrepreneurial success of Métis women have been identified:

- A demonstrable, defined business opportunity
- A good business plan
- Ability to access financial resources. An individual's equity position and her ability to access financial resources can be a deciding factor in her ability to start and sustain a business.
- Ability to access supports and services for business development and aftercare, including assistance with the development of an initial business plan, marketing, and business coaching.
- Access to infrastructure that supports business activities, including high-speed Internet connections, transportation services and access to markets.
- Opportunities to connect with and learn from Métis women (and other) entrepreneurs, through formal and informal networking; mentoring activities; and conferences, workshops and other activities that enable them to exchange support, knowledge and experience with their peers.
- Service providers' willingness to modify programs and services to address the distinct needs of Métis women, including the provision of culturally relevant

services, as appropriate. *“Programs should be designed and adapted according to the needs of the end users.”*

- Personal experience and knowledge, including an understanding of business in general and of one’s own business, community, and clientele in particular.
- Personal qualities that support entrepreneurial success, such as a strong work ethic, the ability to multitask, determination, a drive to succeed, and the ability to persevere when others might give in.
- Family, childcare and work life balance. Like other female entrepreneurs, Métis women are often responsible for taking care of their businesses and their children, partners and homes. Family stability, family members’ support, and access to high quality, reliable childcare help women manage the demands of entrepreneurial life.
- Community connections. In their roles as community members or as leaders, Métis women may develop influence or be connected to local networks. In addition to the valuable emotional support women may find in these networks, they may also become important sources of equity and customers when, as entrepreneurs, the women are developing their businesses.
- Improving financial literacy is essential to ensuring that Aboriginal women can effectively participate in economic activities and economic decision-making in their communities. For Aboriginal women entrepreneurs, increased financial literacy can provide the knowledge, skills and confidence required to start a small business or to help an existing business thrive.
- When asked whether any of the factors contributing to Métis women’s entrepreneurial success are unique or different than those of men, participants in MEDS policy dialogue session and survey referred primarily to how difficult it may be for Métis women to access some of the contributors to success described above. They singled out the following as important factors that have gender-distinct impacts on entrepreneurial success:
 - Ability to access financial resources. Métis women often struggle to find the financial resources they need to start or expand their business. Wage disparities between men and women persist, which can constrain women’s ability to contribute equity to a business venture. Many Métis women have an inadequate personal credit history and so find it difficult to get loans or other forms of credit. Métis women may also be less likely than men to qualify for certain funding pools established to support business start up or expansion. For example, Aboriginal Business Canada has established criteria that exclude applicants who retain other employment outside their business venture.
 - Opportunities to connect with other Métis women (and other) entrepreneurs. Men are more likely than women to work in areas such as the trades or in positions such as senior management from which it may be relatively easy to start and build a business. These professional experiences also make it easier for men than women to be identified as or connect with role models and mentors.

- In addition to the conditions or factors that participants identified as limiting opportunities in this area, the “double burden” of family and business responsibilities carried by many Métis women entrepreneurs may mean that they have very little time available to mentor or network with their peers.

Gender Bias

- Anecdotally, women report they have a difficult time securing adequate financing for their ventures. The significant question is whether this is due to gender discrimination or other factors, such as choice of venture, business expertise of the entrepreneur, size of venture or maturity of the company. Another possibility for the perceived discrimination may be due to factors pertaining to personal and social networks of the entrepreneur (or lack thereof).
 - A 1995 study that paired women-owned firms with similar firms owned by men found that women-owned firms were 20% more likely to be turned down for financing by a bank and were likely to be charged an interest rate at least 0.5% higher than similar firms owned by men.
 - An extensive study of "gender, structural factors and credit terms between Canadian small businesses and financial institutions" found that "after accounting for structural differences between male and female business owners, no difference remained in the rate of loan rejections; nor did any differences persist in other objective measures of credit". This is supported by later work performed by some of the same authors and bears out the results of earlier work by Statistics Canada. The structural attributes of a business, such as form, size, industry and track record are a proxy for risk from a lending perspective and these structural attributes were found to be closely correlated with gender. On average, women-owned businesses have lower sales volumes, less capacity, less capital, less collateral, and the owners have less business management experience than male-owned businesses. This likely contributes to the perception of gender bias in financing access among female business owners.
 - More recent work examined access to capital and terms of credit in the US and found that there was no discrimination by lenders when evaluating risk.
- Generally, gender differences in firm performance have been explained in one of two ways: women face particular challenges because of their gender; or gender issues are the result of systemic effects related to the nature of women-owned firms.
 - Determining the validity of each explanation is not straightforward, for several reasons. First, there is a preponderance of descriptive surveys but few large, comparative studies about gender and firm ownership. Understanding gender barriers is impeded by a lack of (a) sex-segregated self-employment/business ownership data and (b) in-depth research on the dynamics of women's business ownership.
 - Second, it is difficult to distinguish between the two explanations. There is a need to understand *structural influences* (e.g., access to credit, networks),

firm characteristics (e.g., age, size, sector, capitalization) and *owner differences* as they are reflected in management competencies and decision making (e.g., growth intentions, operational strategies).

- Third, it is not easy to differentiate between historical and current practices. With few Canadian studies to draw on, there is a tendency to cite older, perhaps outdated work.
- Finally, policy makers and researchers are challenged by the lack of information about the participation of women in federal SME programs. As a result, little is known about the incremental impact of policies and programs aimed at helping women business owners. This knowledge gap can result in policies and programs based on perceptions rather than facts.

Women's Access to Loans and Investments

- Female entrepreneurs used internal funds (retained earnings), love money or credit cards most often, and tended to ask for smaller loans that carry higher interest rates when they sought outside capital. This confirmed the findings of another previous study that compared access to debt financing and terms of credit between male and female-owned.
- With respect to sources of capital, a study by the National Foundation of Female Business Owners in Canada was performed in 1999. The primary sources of financing for this group were reported to be retained earnings (59%), credit cards (56%), private sources (47%) and bank loans (39%). Within private sources, women surveyed utilized personal savings (79%), friends and family (35%), and family savings (32%). A majority of women entrepreneurs have bank credit (67%); as expected, this number is much smaller for women who have been in business for less than 3 years (54%). By comparison, 82% of small businesses (revenues of >\$100,000 or >5 employees) have bank financing whereas only 50% of micro-businesses (revenues <\$50,000 and no employees) have some form of bank financing. Bank financing is typically used for working capital (75%) and expansion (46%) and a minor portion is used for re-financing or debt reduction (18%).
- In general, there are very few specific programs for financing SMEs owned by women in Canada, with the exception of microloans that are available on a regional basis by a variety of organizations. One exception to this are the Women's Enterprise Initiatives of Western Diversification (programs available in BC, Alberta, Saskatchewan, and Manitoba) that will provide loans of up to \$100,000 to SMEs owned by women. These groups also provide mentoring, training and support opportunities for women.
- In October 2006, the Québec government announced \$55 million over five years for the renewal of the *Fonds d'initiatives autochtones*, providing support to Aboriginal business, with dedicated streams within that amount for women entrepreneurs and young entrepreneurs.
- In 2010, Federal Government announced an investment of \$1 million over two years to develop and implement pilot projects to promote Aboriginal women's entrepreneurship. The investment will focus on providing Aboriginal women

entrepreneurs with financial literacy training along with access to business development tools and capital to help them establish and run viable, sustainable businesses. These initiatives will help to address some of the key barriers currently limiting the participation of Aboriginal women in the Canadian economy. (This initiative had not been realized as of April 2012.)

Aboriginal Access to Loans and Investments

- Access to capital and financing are often cited as a major barrier to Aboriginal business start-up and expansion. These barriers provide an opportunity for financial institutions and government to evaluate their current offerings and better market their services to this growing business community.
- To start a business, Aboriginal entrepreneurs rely most heavily on personal savings (55%), compared with business loans or bank credit (17%), credit from government programs (17%), or loans from Aboriginal lending institutions (15%). Personal savings are similarly the primary financing source for start-up small- and medium-sized enterprises (SMEs) across Canada.
- Personal savings were used most frequently for businesses in the professional, technical and social services sector, where start-up costs are generally lower. The second most frequently used source of funds by all Aboriginal businesses was commercial loans from banks or credit unions (51%).
- Most Aboriginal business owners (80%) indicated that they needed less than \$50,000 to start their businesses. In the professional, technical and social services, this proportion reached 91%. In the primary industries, start-up funding requirements were greater and 72% required less than \$50,000.

Use of Support Services

- Providing effective support to Aboriginal women-owned businesses requires attention to their unique attributes and priorities, as well as the specific barriers they face, such as a lack of financial equity, lack of access to targeted training and networking support, and sometimes lack of confidence in their ability to succeed as entrepreneurs.
- A lack of awareness is more often cited as a reason for not using government programs for Aboriginal business in the Prairie Provinces, among Aboriginal business owners without a post-secondary education, and among Métis and Inuit business owners than First Nations.
- Across identity groups, Inuit and First Nations business owners are more likely than Métis to find their local community and Aboriginal governments encouraging of their businesses; in turn, Métis find these two groups less relevant to their business than do others. The greater support from the local community felt by First Nations and Inuit is clearly a function of the smaller, tightly-knit communities on First Nations reserves and in Inuit communities (while Métis primarily live in urban areas).
- Moreover, program data suggests women are not benefitting from the support for Aboriginal entrepreneurship offered by AANDC at the same rate as Aboriginal men.

- When Aboriginal business owners who have not used any government programs in the start-up and maintenance of their business (69% of the total sample) were asked the main reasons why not (unprompted, without offering response options) a variety of different reasons are given, including:
 - A lack of awareness of the programs available (22%),
 - A lack of perceived value or relevance to them (17%),
 - Concerns about too much paperwork or red tape (17%),
 - A desire to be independent and not rely on government (15%), and
 - Not qualifying or applying and being turned down (15%).
 - Smaller proportions (6% or fewer each) have not used a government program because they had difficulty accessing them, found nothing applicable to their business, found it hard to find information about them, or because they have just started or are a very small business.
- Many Aboriginal entrepreneurs are navigating their business planning (or growth) without outside advice or support.
- Relatively few (38%) Aboriginal small business owners have an individual or organization that has provided them with particularly valuable business guidance or advice. In fact, most cannot envision the type of guidance they would most like to have. There appears to be an overall lack of awareness of the kind of information that is available to help successfully guide these small business owners.
- A minority (29%) has used any government programs in the start-up or maintenance of their business. Reasons for not using such programs include a lack of awareness about what is available, a lack of perceived value to their business or being deterred by perceptions of “red tape.”

Barriers to Success in Business

- The proportion of Aboriginal business owners who perceive no barriers does not vary across the population, with one exception: this perception is more widespread among men (44%) than women (35%).
- Long hours and limited time off are challenges more commonly mentioned by younger business owners (under 45 years) and by Métis people. Métis and business owners in the Prairie Provinces are more likely than others to say dealing with regulations and governments is a challenge.
- Family, childcare and work life balance. As one group suggested, many Métis women develop qualities that are assets for entrepreneurs (such as being detail-oriented, thorough, and prudent planners and good budgeters) through their experiences as caretakers and homemakers. At the same time, family responsibilities often impose an extra burden (one that most male entrepreneurs don't carry) on Métis women entrepreneurs, who may struggle to find adequate childcare or manage the irregular schedule imposed by business ownership. Métis women who are parents or caregivers and who are also interested in opening a business often delay starting their businesses until their children are older or have left home.

- Gender stereotypes, prejudice and discrimination can undermine the success of Métis women entrepreneurs in multiple ways, ranging from sexist actions that set up practical barriers (e.g. the story related by one participant of a financial institution suggesting that a woman should secure her husband’s permission before applying for a loan) to the steady erosion of women’s confidence in their own ability to succeed generated by conditions such as, for example, their limited access to peer networks or role models (including the shortage of women in decision-making positions).
- In the AMR survey, Métis women entrepreneurs emphasized that gender-specific barriers such as women’s ability to access financial resources; family, childcare, and work life balance; and gender stereotypes and discrimination impact their success as business owners.
- Challenges or barriers that Aboriginal women frequently must negotiate when starting up or running a business include:
 - Significant care-giving and other family and community responsibilities (and inadequate support to help women manage these alongside business ownership)
 - Limited access to effective support structures or networks, important resources that can help women manage the heavy demands of business start up more effectively.
 - Lack of practical and/or technical experience and skills, in areas such as business planning, marketing, financial management, or information technology.
 - Limited access to capital and financing, particularly given the relatively low income and savings levels in Aboriginal communities.
 - Experiencing sexism and racism in business and social environments.
- In the MEDS policy dialogue session and the survey, the following key challenges, barriers, or obstacles to Métis women’s success as entrepreneurs were identified:
 - Inadequate planning and preparation for business start-up. Inadequate planning and preparation for business start-up may include: inaccurate assessment of the viability and/or suitability (i.e., matches to the entrepreneur’s skills, knowledge and interests) of a business opportunity; lack of an effective business plan; and failure to understand and/or complete aspects of business set up (e.g., registering business name, taxes, learning about regulations that may affect business activities, etc.). To varying extents, these problems may occur because budding entrepreneurs have difficulty finding the information or guidance they need to effectively plan and start-up a business.
 - Limited access to financial resources, including funds to support business start-up and expansion. Métis women, on average, are poorer than Métis men (a condition due, in part, to pay inequity) and may have limited or no credit history (particularly true if all household assets or bills have been in their husbands’ or partners’ names). As a result, they often struggle to secure equity, down payments, loans, or credit they need to

start or operate a business. This includes both mainstream financial institutions and Aboriginal capital corporations.

- Limited access to supports and services for business development and aftercare, such as business planning or marketing supports. Where supports do exist, part-time entrepreneurs (a group that includes a significant proportion of Métis women entrepreneurs) may be ineligible. Access to supports and services can be limited by cultural barriers, and participants identified the lack of business supports or services specifically designed for and delivered by Métis women as a significant challenge.
- Limited access to infrastructure that supports business activities, such as high-speed Internet, IT support, or transportation services. The impacts of limited access to business-related infrastructure can be particularly acute for entrepreneurs based in rural and remote areas.
- Limited opportunities to connect with other Métis women (and other) entrepreneurs, including limited access to networking or mentoring supports.
- Limited opportunities to participate in relevant training and education. While, statistically, Métis women are more likely than men to complete post-secondary degrees, they do not necessarily do so in business-related areas of study. Women with children may find it particularly difficult to upgrade their education.
- Business activities not well matched to current opportunities. Currently, some of the most substantial opportunities for business development and growth are in the resource and energy sectors. Many Métis women entrepreneurs own businesses that are not clearly linked to opportunities in these sectors and, when they are, their businesses may be too small to compete effectively for contracts.
- Difficulties managing family, childcare, and work life balance. Métis women are typically the key caregivers in their families. As entrepreneurs who are also mothers, caregivers, and/or homemakers, many find it hard to balance or fulfill all their responsibilities and those who commit to “put 100%” into their business ventures may feel guilty about their choice. Inadequate support from their partners or families and difficulty accessing quality childcare are significant family-related challenges for many Métis women entrepreneurs.
- Stereotypes, prejudice and discrimination, Métis women entrepreneurs must navigate presumptions and biases about both their gender and their cultural identity. This includes stereotypical assumptions about the business abilities of Aboriginal people that can, in turn, generate racist outcomes, such as a reluctance to invest in Aboriginal business. Métis women entrepreneurs also must negotiate sexist presumptions about, for example, their suitability and capabilities as business owners, and sexist outcomes such as difficulty securing loans or other forms of

business financing. Women who rejoin the work force after raising children may also have to negotiate ageism.

- When asked whether any of the challenges, barriers or obstacles that Métis women entrepreneurs might face are unique or different than those of men, participants singled out the following as gender-specific aspects of the challenges, barriers, or obstacles that Métis entrepreneurs navigate:
 - Limited opportunities to connect with Métis women (and other) entrepreneurs, limited access to supports and services for business development and aftercare, and limited access to infrastructure that supports business activities are each frequently a significant challenge for women entrepreneurs in rural areas.
 - Limited access to financial resources. Métis women, on average, are of lower socio-economic status than Métis men, a condition due, in part, to lack of pay equity. For this and other reasons, it can be difficult for women entrepreneurs to secure equity, credit or other forms of financing for business start-up.
 - Business activities not well matched to current opportunities. Both occupational experience and geography can present challenges to women who want to start their own businesses. Men are well represented in the resource and energy industries of the north that continue to experience significant growth, while women are more active in the service, finance, education, or government sectors of the south.
 - Difficulties managing family, childcare, and work life balance. Métis women entrepreneurs typically have more responsibilities at home than their male counterparts and are more likely than men to be the heads of single parent families. It can be difficult (particularly when childcare is not readily available) for women who are primary caretakers in their families to balance work and family responsibilities or to make the transition from homemaker to entrepreneur. Women's sense of responsibility for their families may also make them less willing than men to take risks associated with entrepreneurship.
 - Stereotypes, prejudice and discrimination, Métis women must sometimes contend with a "double stereotype" about their cultural identity *and* their gender. Business can feel like a "man's world", evidenced in stereotypical assumptions about what a woman can do compared to a man or that female entrepreneurs can only operate on a small scale. The business fields in which, traditionally, the majority of women have participated, generate lower incomes (on average) than those in which men have dominated.
- As the following table shows, Métis women are less likely to be married, considerably more likely to be a lone parent, and more likely to have older children living at home than other women. This shows that care of dependents and work/life balance are more likely to be issues facing Métis women entrepreneurs.

Family status of women aged 15 and over, by Aboriginal identity, Canada, 2006

Census family status	Total Aboriginal population	First Nations	Métis	Inuit	Total non- Aboriginal population
	percentage				
Total — Living with family	86.3	87.3	84.5	92.4	82.5
With husband or wife	30.3	27.2	35.4	28.4	47.1
With common-law partner	17.5	18.8	15.0	22.1	10.2
Lone parent	18.0	20.3	14.2	17.4	8.3
Child living with parents	16.8	16.6	17.1	20.5	14.2
Living with extended family members	3.8	4.4	2.8	4.0	2.7
Total — Not living with family	13.7	12.7	15.5	7.6	17.5
Living alone	9.7	9.1	10.9	5.2	14.2
Living with non-relatives	4.0	3.7	4.7	2.4	3.2
Total	100.0	100.0	100.0	100.0	100.0
	number				
Total population	428,950	249,215	148,025	16,745	12,687,795

Source: Statistics Canada, Census of Population, 2006.

Solving the Issues Facing Métis Women Entrepreneurs

- Assume personal responsibility and control of their own entrepreneurial success.
- Métis women entrepreneurs should explore ways to improve their ability to access financial resources for business start-up and expansion. One way to do this might be to come together to form lending circles, through which they might be able to help each other access small business loans and build credit history.
- Support the development of strong business plans.
- Government has a role to play in addressing some of the reasons it may be difficult for Métis women entrepreneurs to access capital. Gendered differences in income mean that Métis women, on average, earn less than their male peers (and are, on average, poorer and therefore less likely to have access to money or other financial resources for business start up or development). To help address this, government should act to enhance employment and promote pay equity for Métis and other women in the labour force. Government should also consider allocating funding to provide loans and/or grants specifically for business start-up and expansion by Métis women.
- Government should enhance opportunities for Métis women to access support during the initial planning phase, including enhancing access to pre-business programs (to help women develop the skills and knowledge to complete their own business plans) or advisors who can assist women as they develop their business plan.
- Métis capital corporations should allocate an appropriate amount of funding specifically for business start-up and expansion by Métis women entrepreneurs. They should also support Métis women entrepreneurs' access to financial advisors who can help them prepare to approach conventional financial institutions for

financing and, along with government, explore ways to ensure that Métis women entrepreneurs are aware of available opportunities for business-related financing.

- The availability of business aftercare services and supports should be expanded to be available in more communities. The Clarence Campeau Development Fund was identified as a provider of valuable aftercare services that can help entrepreneurs budget, develop plans, and create strategies to grow their businesses.
- Establishing on-line access to aftercare services and supports can extend the reach of these activities.
- Enhancing the accessibility of start-up and aftercare services and supports for home-based businesses (by, for example, changing criteria that prohibit participation from entrepreneurs who have other employment or by lowering the minimum amount of funding that entrepreneurs can apply for in various programs) may create new opportunities for these entrepreneurs to expand their businesses and/or develop full-time operations.
- Ensuring that business supports are ‘run by women’ can help make them more accessible and more effective.
- Government, Métis capital corporations and other Métis and Aboriginal organizations should explore ways in which business support programs might be adapted to become more flexible, responsive, and capable of meeting the distinct needs of Métis women entrepreneurs. One way to do this is to increase the number of Métis women in decision-making roles.
- Support innovative business models that prove to be a good fit for Métis women entrepreneurs
- New business paradigms such as co-operatives and social businesses may be more attractive to and/or appropriate for women than conventional business models. Co-ops may work especially well for women who are self-employed as artisans.
- Streamlined access to business and entrepreneurial information and services, such as a directory of management/business services and supports, a resource guide and handbook on business management, or regular business columns in publications that Métis women are likely to read, as well as on-line access to aftercare services and supports and a Métis Women Entrepreneur’s Hotline, through which women can connect with advisors and gather information, will help entrepreneurs ensure that they have the information they need to operate their businesses effectively.
- Entrepreneurs’ access to ongoing opportunities for relevant training should be enhanced. This includes both post-secondary programs and short-term learning opportunities such as conferences, seminars, and webinars.
- To manage their businesses efficiently and competitively, entrepreneurs need to ensure their skills are current. Enhancing access to continuing education, particularly in IT-related areas such as on-line marketing, will help support entrepreneurial success for Métis women.
- Participants proposed the establishment of a range of networking and mentorship activities for Métis women entrepreneurs.

- A formal peer support network for Métis women entrepreneurs would provide a forum through which women would be able to connect, share experiences, learn from each other about effective business practices or strategies to manage challenges they might encounter as entrepreneurs, and build confidence in their own entrepreneurial abilities. The network could be used to organize workshops, conferences and other formal and informal peer learning opportunities.
- Government could also actively support mentorship activities by, for example, offering tax breaks to women business leaders who mentor new entrepreneurs.
- Web-based networking and mentorship activities (including blogs or conferences and workshops where women could acquire skills and tools for success) could significantly extend the reach of activities in this area.
- Youth should have more opportunities to learn about and participate in entrepreneurial opportunities. This includes educating youth (in high school and other settings) about what is involved in starting a business and the range of business opportunities available to them.
- Enhance access to affordable, high quality child care
- Government should offer training on the procurement system and establish set-asides and other formal procurement practices to support business opportunities for Métis women entrepreneurs.
- Similarly, the private sector should make an effort to inform Métis women entrepreneurs of existing opportunities in, for example, spinoff industries from the resource and energy development sectors.
- Government should work with Métis organizations to gather more evidence and information on the experiences and needs of Métis women entrepreneurs. This includes research that explores trends in Métis women's entrepreneurial activities, examining the level and nature of Métis women's participation in various business support programs, and distinguishing the needs of rural and urban entrepreneurs.

2.2 REFERENCES FOR LITERATURE REVIEW

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2.3 2011 ABORIGINAL BUSINESS SURVEY: RESULTS FOR MÉTIS WOMEN ENTREPRENEURS

In 2011, the Canadian Council for Aboriginal Business (CCAB), in Partnership with the Environics Research Group, produced the study Promise and Prosperity – The Aboriginal Business Survey. Previous to the CCAB survey, the last comprehensive study of Aboriginal businesses had been conducted by Statistics Canada and Aboriginal Business Canada in 2002. The CCAB reports that it “embarked upon the 2011 Aboriginal Business Survey (ABS) to address this knowledge gap and contribute to the understanding of the opportunities and challenges faced by Aboriginal businesses.”

The ABS is a timely exploration of this growing business community. Our research seeks to deepen our understanding of privately-owned Aboriginal businesses, their goals and strategies, and to identify the key factors that contribute to growth.

The CCAB’s goal is to widely communicate the research findings, so they can be used by Aboriginal people, businesses and communities, as well as by the mainstream business community and governments, to develop new tools and practices that fully realize the potential of Aboriginal small business in Canada.

The 2011 ABS provides both demographic information, as well as insights into corporate governance, markets, competitive advantage and size of business (including number of employees and the number of Aboriginal employees). The research also examines trends in business growth (profitability, business income growth, financing, and obstacles to growth), use of private capital and government programs and Aboriginal business owners’ perceptions of federal government Procurement Strategy for Aboriginal Business (PSAB) criteria.

The results of the 2011 ABS are based on a telephone survey conducted with a representative sample of 1,095 self-identified First Nations (on- and off-reserve), Métis and Inuit small business owners (defined as those with 100 employees or less) between September 10 and November 19, 2010. Environics Research Group, one of Canada’s leading public opinion research firms, conducted the research. The full report is available on line at www.ccab.com/uploads/File/CCAB-businesssurvey-F2-singles.pdf.

As the 2011 ABS report did not separate the results for Métis women entrepreneurs, CCAB and Environics were approached to obtain the Métis-women specific answers for this study. Environics provided the responses to the survey questions by Metis respondents, including the 191 Métis women respondents. The full data tables are provided as an appendix to this report.

A set of tables that make the information more accessible to readers was produced by the consultant and is included below. A summary of key results is also provided in this section.

Key Relevant Findings

The responses to the 2011 ABS survey by 191 Métis women entrepreneurs were reviewed to obtain information relevant to this study. In most cases, the results of the Métis women are compared to the responses to Métis men. The following are the key findings:

- Similar numbers of Métis men and women had a college education, but more of the women respondents (11%) had university degrees than men (5%).
- More women (39%) had formal business training than men (20%); however, half of women had training in business planning compared to 67% of men.
- Just 30% of the female entrepreneurs had employees, compared to 53% of the men.
- 58% of women operated as sole proprietors, compared to 41% of men; 27% of women incorporated their business, compared to 47% of men.
- 67% of women operate in the service sector, compared to 37% of men.
- The main reason why women started their business was to be their own boss (or a similar reason) (27%) or because of a market opportunity (20%). Only 5% of women started a business primarily to make money, compared to 12% of men.
- Community service was a more important business objective for women (61%) than men (54%).
- Most women (90%) felt at least somewhat successful in their business.
- Being in control was considered the greatest advantage of being in business by 57% of women, compared to 43% of men.
- Financing and cash issues are considered a disadvantage or challenge to being in business for more women (49%) than men (38%).
- 69% of the women's businesses operate from home.
- Fewer women (79%) find their business operates in a highly competitive industry than men (91%).
- On those businesses that have employees, fewer women (48%) provided them with training than men (70%).
- Only 29% of women had a business plan in place in the past year.
- Women (60%) are more likely to use media like websites, Facebook and the internet/e-mail in their businesses than men (38%). The main purpose is for sales and marketing (84%).
- Gross sales increased for fewer women (32%) than men (47%) over the last year.
- Access to financing is considered an obstacle to business growth by women (61%) compared to men (39%).
- Access to labour was less an obstacle to business growth for women (25%) than men (36%).

- Net profit before taxes in the most recent fiscal year was under \$30,000 for 41% of women (and 30% of men) and over \$50,000 for 28% of women (41% for men). For 20% of women it was under \$10,000; another 24% did not know what their net profit was. For 18% of women, profit was \$90,000 or more (25% for men).
- Personal savings was the main source of start up financing for women (58%) and men (52%), followed by banks (16% for women and 22% for men); government programs provided the main source of financing for 17% of both men and women; AFIs were the main source for 8% of women and 12% of men.
- More women (44%) perceive barriers to accessing capital than men (38%.) Lack of collateral is a more important barrier to obtaining capital for women (10%) than men (6%). Credit rating was a major barrier for 10% of women and 5% of men.
- Just 8% of women have received business grants in the last year compared to 18% of men.
- More women (26%) reported receiving business advice from aboriginal and other business development organizations than did men (13%).
- More than twice as many women (23%) would like to have access to mentoring than men (10%), but do not have it.
- Fewer women (23%) felt encouraged in the performance of their business by banks than men (33%) or credit unions (women 12% and men 17%.) More women (35%) felt encouraged by Aboriginal governments than men (26%.)
- Few women used government programs or AFIs to support their business. The largest contributor was ABC (for 9% of women). Reason programs were not used were lack of awareness (26%); paperwork and red tape (19%); do not need them (9% of women, 18% of men); want to be independent (14% of women, 13% of men); do not qualify (11% of women and men); no program or difficult to access (8% of women and 7% of men); and application turned down (7% of women and 2% of men).
- Very few women (18%) have bid on a government contract.

2.4 2011 ABS MÉTIS RESPONDENT TABLES

	QA. Age	
	Male	Female
TOTAL	350	191
Under 35	10%	6%
35 to 44	26%	27%
45 to 54	28%	39%
55+	32%	21%
DK/NA	4%	7%

QB. What is the highest level of education that you have reached?		
	Male	Female
TOTAL	350	191
Some elementary (Grades 1-6)	4%	-
Completed elementary (Grade 7 or 8)	3%	1%
Some high school (Grades 9-11)	24%	19%
Completed high school (Grades 12 or 13 or OAC)	11%	12%
Some community college, vocational, trade school (or some CEGEP)	5%	8%
Completed community college, vocational, trade school (or complete CEGEP)	38%	37%
Some university (no degree)	10%	12%
Completed university (Bachelor's Degree)	2%	6%
Post graduate/professional school (Master's Degree, Ph.D., etc.)	3%	5%
DK/NA	0%	-

QC. Did you take any business training courses at the college or university level?		
	Male	Female
TOTAL	350	191
Yes	20%	39%
No	78%	61%
DK/NA	2%	1%

QD. Which of the following courses did you take?		
	Male	Female
TOTAL	71	75
Management practices	71%	54%
Accounting	57%	63%
Developing a business plan	67%	51%
Marketing	61%	49%
Business administration	57%	48%
Finance	49%	44%
Starting a business	48%	45%
Economics	48%	29%
Apprenticeship	18%	7%
None of the above	1%	4%

Q2A. How many businesses do you own?

	Male	Female
TOTAL	350	191
1	76%	88%
2	17%	8%
3	6%	3%
4	1%	0%
5	0%	-

Q2B. Do you have any employees other than yourself?

	Male	Female
TOTAL	350	191
Yes	53%	30%
No	47%	70%

Q3. Is the business a...?

	Male	Female
TOTAL	350	191
Sole proprietorship	41%	58%
Incorporated under a federal or provincial charter	47%	27%
Partnership	11%	15%
DK/NA	1%	1%

Q6. In what industry or sector does your business operate?

	Male	Female
TOTAL	350	191
NET: SERVICE	37%	67%
Professional, Scientific and Technical Services (e.g. legal, accounting, advertising)	12%	8%
Accommodation and Food Services	3%	17%
Arts, Entertainment and Recreation	4%	13%
Information and Cultural Industries (e.g. publishing, broadcasting, Internet)	5%	8%
Educational Services	2%	5%
Administrative and Support, Waste Management and Remediation Services	3%	2%
Health Care and Social Assistance	1%	3%
Real Estate and Rental and Leasing	2%	1%
Finance and Insurance	1%	4%
Management of Companies and Enterprises	1%	3%
Other Services	3%	5%
TOTAL	350	191
NET: SECONDARY	23%	24%
Manufacturing	10%	6%
Retail Trade	4%	12%
Transportation and Warehousing	7%	5%
Wholesale Trade	2%	0%
NET: CONSTRUCTION	25%	6%
Construction	25%	6%

NET: AGRICULTURE	14%	4%
Agriculture, Forestry, Fishing and Hunting	8%	3%
Mining and Oil and Gas Extraction	6%	1%
NET: OTHER	2%	-
Utilities	2%	-

Q7. In what year did you establish your business?

	Male	Female
TOTAL	350	191
Prior to 1995	20%	29%
1995 - 2004	42%	26%
2005 - 2010	36%	45%
DK/NA	2%	-

Q8. What is the main reason why you decided to start your own business? First mentioned:

	Male	Female
TOTAL	350	191
To be self-employed/my own boss/entrepreneurship/entrepreneurial vision	21%	27%
Identify market opportunity/needs	16%	20%
Financial/make money/income/good living	12%	5%
Independence/freedom/creative control	9%	8%
Enjoy my job/use of skills/nature of my work	9%	4%
Dislike/tired of working for others/previous job	8%	4%
Have previous education/business exp./started new one	6%	7%
Unemployed/retired/disabled and needed a job	6%	6%
Better/more support for family/Have more time/stay home	3%	3%
Family business/purchased/took over from family	3%	3%
Hobby/something to do/change/challenge	3%	1%
Acquired business from previous owners [non-family]	1%	1%
Create employment for others/Aboriginal communities	1%	1%
Help people/give back to community/First Nations	-	2%
Other	2%	8%

Q8. What is the main reason why you decided to start your own business? All Mentioned:

	Male	Female
TOTAL	350	191
To be self-employed/my own boss/entrepreneurship/entrepreneurial vision	31%	30%
Identify market opportunity/needs	21%	24%
Financial/make money/income/good living	21%	9%
Independence/freedom/creative control	14%	18%
Enjoy my job/use of skills/nature of my work	15%	14%
Dislike/tired of working for others/previous job	9%	8%
Have previous education/business exp./started new one	8%	8%
Better/more support for family/Have more time/stay home	7%	8%
Unemployed/retired/disabled and needed a job	6%	6%
Hobby/something to do/change/challenge	5%	1%
Family business/purchased/took over from family	3%	5%
Create employment for others/Aboriginal communities	3%	2%

Help people/give back to community/First Nations	1%	3%
Acquired business from previous owners [non-family]	1%	1%
Other	4%	10%

Q9. Based on your own personal objectives for your business, how successful do you feel your business has been to date?

	Male	Female
TOTAL	350	191
TOP 2 BOX	52%	54%
Extremely successful	11%	14%
Very successful	41%	40%
Somewhat successful	39%	36%
Not very successful	5%	5%
Not at all successful	1%	3%
BOTTOM 2 BOX	6%	9%
DK/NA	3%	1%

Q10. Why do you feel this way?

	Male	Female
TOTAL	350	191
NET: POSITIVE	66%	53%
NET: Profit/Growth	25%	20%
Profit/sales/revenue	18%	14%
Growth/expansion	11%	9%
NET: rewarding work	21%	16%
Personal measure of success	21%	14%
I enjoy the work/it's rewarding	1%	2%
Have a good client base/contacts/steady work	16%	11%
Still operating/in business/been around for a while	10%	11%
NET: provide for others	7%	8%
Being able to provide employment for others	4%	4%
Give to the community/make a difference	3%	4%
Good reputation/recognition	3%	5%
We fill a niche	1%	2%
Can handle the competition	1%	2%
We have a large company/big clients/nation wide	2%	0%
Low/no debts	1%	0%
Plenty of opportunity/good economy	1%	-
NET: NEGATIVE	29%	43%
Poor economy/market	10%	7%
Having difficulties with marketing	1%	14%
Lack/losing business/customers	4%	3%
Competition	3%	3%
Lack of capital/financing	2%	5%
Lack/slow growth	2%	4%
Lack/low profit	2%	4%
Not as successful as I'd hoped	2%	1%
We're still very small/setting up/I'm by myself	2%	-
Seasonal/tourism work	-	4%
Poor location	1%	2%
No First Nations/Métis support	1%	1%
Only do it part time/it's a hobby	-	3%

Have not completed my goals	1%	1%
Staffing problems	1%	0%
Still needs work	0%	1%
Equipment difficulties	1%	-
Getting tired/bored of it/no motivation	1%	-
Health reasons	1%	-
Lack of consistency	0%	-
High workload/can't keep up	-	1%
Need more work	0%	-
Lack of support	0%	-
Other	6%	4%
DK/NA	3%	3%

Q11A. Please rate the importance of each of the following objectives for your business over the coming year?

a. Profitability	Male	Female
TOTAL	350	191
TOP 2 BOX	78%	76%
5 - Very important	58%	49%
4	20%	27%
3	18%	18%
2	3%	4%
1 - Not important at all	2%	-
BOTTOM 2 BOXES	5%	4%
DK/NA	0%	2%

b. Growth	Male	Female
TOTAL	350	191
TOP 2 BOX	56%	65%
5 - Very important	37%	39%
4	18%	26%
3	30%	21%
2	6%	6%
1 - Not important at all	7%	5%
BOTTOM 2 BOX	13%	11%
DK/NA	1%	3%

c. Stability	Male	Female
TOTAL	350	191
TOP 2 BOX	80%	87%
5 - Very important	59%	57%
4	21%	30%
3	14%	12%
2	4%	1%
1 - Not important at all	2%	-
BOTTOM 2 BOX	6%	1%

d. Personal and/or family employment

	Male	Female
TOTAL	350	191
TOP 2 BOX	65%	67%
5 - Very important	43%	55%
4	21%	12%
3	18%	17%
2	7%	5%
1 - Not important at all	10%	10%
BOTTOM 2 BOX	17%	15%
DK/NA	0%	1%

e. Community employment

	Male	Female
TOTAL	350	191
TOP 2 BOX	53%	48%
5 - Very important	34%	26%
4	19%	22%
3	18%	21%
2	12%	10%
1 - Not important at all	15%	17%
BOTTOM 2 BOX	27%	26%
DK/NA	2%	4%

f. Community service

	Male	Female
TOTAL	350	191
TOP 2 BOX	54%	61%
5 - Very important	29%	42%
4	26%	19%
3	26%	22%
2	10%	7%
1 - Not important at all	8%	7%
BOTTOM 2 BOX	19%	14%
DK/NA	1%	3%

Q12. Would you say are the greatest advantages or benefits of being a small business owner?

	Male	Female
TOTAL	350	191
NET: In control	43%	57%
Being own boss/don't answer to anyone	24%	28%
Make all decisions/creative control	12%	24%
Control my own destiny/life/career	14%	15%
NET: Independence/Freedom	22%	36%
Freedom/do what I want	13%	16%
Independence/autonomy/don't rely on others	9%	20%
Set own schedule/hours	21%	34%
NET: Make more/Tax breaks	19%	15%
Make more/control money/profit/income/revenue	15%	14%
Taxes/breaks/benefits/write-offs	5%	0%

Sense of achievement/fulfillment/pride	12%	14%
NET: Being a part of the community	9%	7%
Helping people/family/giving back to the community	9%	7%
Well known/get respect/being part of the community	-	0%
Flexibility [Unspec.]	2%	4%
To be at home/business at home/close to home	1%	2%
Able to provide unique personalized/good service	2%	-
Easier operation to manage/less employees	1%	-
Building relationship/interaction/meeting new peoples	0%	0%
Other	4%	4%
None/Nothing	2%	-
DK/NA	9%	2%

Q13. What are the greatest disadvantages or challenges of being a small business owner?

	Male	Female
TOTAL	350	191
Financing/cash flow/budgets/payroll	38%	49%
Lots of responsibility/stress/risk	23%	19%
Long hours/time off is limited	21%	21%
Dealing with regulations/governments/bureaucrats	15%	12%
Employee issues (e.g. recruiting, managing, retaining)	14%	8%
Competing with larger businesses	9%	9%
Finding/maintaining clientele/lack of work	7%	7%
Business development/support/instability	4%	7%
Marketing/advertising of services/products	2%	10%
Taxes	5%	5%
Lack of pensions/benefits	1%	6%
Lack of education/experience	3%	1%
Dealing with access to supplies/goods	1%	3%
Poor location/isolation/need more space	0%	3%
Dealing with stereotypes/criticism	0%	0%
Weather factors	0%	-
Other	1%	-
None/Nothing	0%	1%
DK/NA	3%	3%

Q14. Thinking ahead, how likely is it that in five years time you will still be running this business? Is it...?

	Male	Female
TOTAL	350	191
TOP 2 BOX	89%	88%
Very likely	75%	67%
Somewhat likely	14%	21%
Not very likely	4%	5%
Not at all likely	5%	6%
BOTTOM 2 BOX	9%	12%
DK/NA	2%	-

Q15. Does this business currently operate from your home (IF A PARTNERSHIP: or from the home of another business owner)?

	Male	Female
TOTAL	350	191
Yes	63%	69%
No	36%	31%

Q17. How did you decide where your business should be located?

	Male	Female
TOTAL	350	191
Near family/in my community/this is where I live	53%	50%
Near to customers/market/visibility	19%	24%
Affordability of leasing/purchasing real estate	15%	15%
Acquired existing business/already established location	7%	3%
Near to readily-available labour/source of employees	4%	3%
Availability of space/location	1%	5%
Already own land/family property/operations	2%	1%
Personal choice/out of necessity	2%	1%
Located on-reserve for tax benefits	2%	-
My business is located/operated everywhere	1%	2%
Near to similar businesses	1%	1%
Other	0%	2%
DK/NA	3%	5%

Q18. In which of the following places does your business have clients?

	Male	Female
TOTAL	350	191
Within your local community	84%	81%
In other parts of your province or territory	74%	84%
In other provinces or territories within Canada	51%	59%
In the U.S.	21%	28%
In countries other than Canada and the U.S.	15%	20%
None of the above	2%	1%

Q19. In the past year, did you supply goods or services to any of the following...?

	Male	Female
TOTAL	350	191
Private sector businesses	82%	70%
Consumers	70%	73%
Provincial government departments, agencies or Crown corporations	42%	37%
Municipal governments	41%	28%
Aboriginal governments	36%	34%
Federal government departments, agencies or Crown corporations	33%	36%
None of the above	7%	13%

**Q20. How competitive is the industry in which your business operates?
Would you say...?**

	Male	Female
TOTAL	350	191
TOP 2 BOX	91%	79%
Highly competitive	59%	49%
Moderately competitive	32%	30%
Slightly competitive	7%	11%
Not competitive	2%	6%
BOTTOM 2 BOX	9%	17%
DK/NA	-	4%

Q21. What do you regard as your competitive advantage in your industry?

	Male	Female
TOTAL	350	191
High quality product / service	38%	42%
My experience/knowledge/reputation	23%	16%
Strong relationship with clients	8%	9%
Cheaper / offer competitive pricing	8%	7%
Identified as an Aboriginal business	6%	10%
Offer better value	5%	9%
Location of industry/proximity	6%	6%
Small business is more flexible / quicker to adapt	8%	1%
Unique/rare/only one	3%	7%
Use of technology to improve processes	6%	0%
Greatest market share	2%	3%
Use of Internet / social media for marketing	-	0%
Other	2%	1%
None/Nothing	3%	3%
DK/NA	6%	13%

Q22A. Excluding yourself, how many employees does your business currently have who are...?

Permanent full-time employees
(SUBSAMPLE: Those who have employees)

	Male	Female
TOTAL	186	57
None	13%	30%
1	16%	22%
2	14%	11%
3	8%	6%
4	11%	7%
5	7%	9%
6-10	14%	4%
11-25	11%	10%
26+	5%	1%

Q22B. Excluding yourself, how many employees does your business currently have who are...?

Permanent part-time employees
(SUBSAMPLE: Those who have employees)

	Male	Female
TOTAL	186	57
None	39%	32%
1	17%	28%
2	16%	14%
3	2%	10%
4	7%	6%
5	4%	5%
6-10	6%	1%
11-25	3%	4%
26+	5%	-
DK/NA	1%	-

Q22C. Excluding yourself, how many employees does your business currently have who are...?

Casual or temporary employees
SUBSAMPLE: Those who have employees

	Male	Female
TOTAL	186	57
None	55%	54%
1	14%	15%
2	11%	11%
3	5%	1%
4	3%	-
5	5%	9%
6-10	5%	7%
11-25	2%	1%
26+	0%	1%
DK/NA	1%	-

Q22. Excluding yourself, how many employees does your business currently have who are...?

Total employees

SUBSAMPLE: Those who have employees

	Male	Female
TOTAL	186	57
None	2%	4%
1	6%	15%
2	9%	14%
3	7%	14%
4	13%	7%
5	5%	11%
6-10	24%	14%
11-25	20%	16%
26-50	8%	4%
51+	5%	2%
DK/NA	2%	-

Q23A. How many of your permanent full-time employees are Aboriginal?

Subsample: Those who have permanent full-time employees

	Male	Female
TOTAL	161	40
None	21%	35%
1	21%	33%
2	22%	5%
3	8%	9%
4	9%	9%
5	6%	-
6-10	9%	2%
11-25	4%	5%
26+	0%	2%
DK/NA	0%	-

Q23B. How many of your permanent part-time employees are Aboriginal?

Subsample: Those who have permanent part-time employees

	Male	Female
TOTAL	112	39
None	28%	31%
1	20%	42%
2	18%	5%
3	5%	2%
4	7%	13%
5	6%	-
6-10	8%	7%
26+	5%	-
DK/NA	2%	-

Q23C. How many of your casual or temporary employees are Aboriginal?

Subsample: Those who have casual or temporary employees

	Male	Female
TOTAL	82	26
None	21%	41%
1	32%	22%
2	12%	27%
3	16%	8%
4	9%	-
5	1%	0%
6-10	3%	-
11-25	2%	-
26+	1%	3%
DK/NA	3%	-

Q24. Did your business support or provide training or education for its employees in the past year?

SUBSAMPLE: Those who have employees

	Male	Female
TOTAL	186	57
UNWEIGHTED TOTAL	183	69
Yes	70%	48%
No	30%	51%
DK/NA	-	1%

Q25. Did your business have a written business plan in place for the past year?

	Male	Female
TOTAL	350	191
Yes	30%	29%
No	70%	71%

Q26. Did the business plan include...?

Subsample: Those who have a written business plan in place for the past year

	Male	Female
TOTAL	104	55
A marketing plan	80%	94%
A financial plan	85%	81%
A product development plan	49%	50%
A human resources plan	48%	46%
None of the above	3%	3%

Q27. I would now like to ask you about innovation within your business. In the past three years, did your business...?

	Male	Female
TOTAL	350	191
Net Any	53%	55%
Net Both	31%	28%
Introduce any new products or services	46%	50%
Introduce any new processes	38%	33%
Net None	47%	45%

Q28. Which, if any, social media tools do you use in your business?

	Male	Female
TOTAL	350	191
Company website	14%	27%
Social networks like Facebook	11%	20%
Internet [various websites]/e-mail	13%	13%
Media [TV/Radio/newspaper/advertising]	11%	6%
Microblogs like Twitter	3%	2%
Photo or video sharing sites like YouTube and Flickr	2%	3%
Word of mouth	3%	1%
Telephone/cell phone/PDA/fax	2%	2%
Have own blog	1%	0%

Instant messaging	-	1%
SMS/text messaging to your cell phone	0%	-
Other	5%	1%
I don't use social media	26%	21%
None/Nothing	17%	13%
DK/NA	9%	7%

Q29. What purposes do you use these social media tools in your business?

Subsample: Those who use social media tools in their business

	Male	Female
TOTAL	168	111
Sales/marketing	67%	84%
Networking	16%	11%
Finding customers	15%	10%
Monitoring customer feedback/experience	3%	6%
Communication [unspec.]	4%	3%
Research [unspec.]	0%	5%
Hiring/training new employees	3%	-
Building an online community	2%	-
Read industry/expert blogs/publications	2%	-
Competitive intelligence/track industry trends	2%	-
Daily operations/activities/issues	1%	-
Other	5%	1%
None/Nothing	2%	-
DK/NA	2%	-

Q30. Between 2009 and 2010, have your business's gross sales revenues...?

	Male	Female
TOTAL	350	191
Increased	47%	32%
Decreased	25%	27%
Stayed the same	26%	29%
DK/NA	3%	11%

Q31. Do you expect your business's gross sales revenues to grow within the next two years?

	Male	Female
TOTAL	350	191
Yes	81%	74%
No	15%	18%
DK/NA	4%	8%

Q32. What is the main reason why you do not expect your business's gross sales revenues to grow? Is it because...?

Subsample: Those who do not expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	52	34
Barriers, such as access to financing or economic conditions, make it difficult to grow the business	58%	43%
You are not interested in growing the business	21%	54%
You are reluctant to take on the risks of growing the business	4%	3%
Other	8%	-
DK/NA	8%	-

Q33. How do you expect to achieve this growth?

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	282	141
By finding new customers within existing markets	51%	55%
By selling more to existing customers	22%	20%
By expanding into new markets in other parts of Canada	8%	12%
By offering a new product or service	10%	3%
By expanding into foreign markets	3%	8%
Other	6%	2%
DK/NA	2%	1%

Q34A. To what extent do any of the following present obstacles in growing your business over the next two years?

a. Access to financing

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	39%	61%
A great deal	19%	43%
4	20%	19%
3	26%	14%
2	10%	9%
Not at all	23%	14%
BOTTOM 2 BOX	33%	23%
DK/NA	1%	1%

Q34B. To what extent do any of the following present obstacles in growing your business over the next two years?

b. Cost of borrowing

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	35%	47%
A great deal	17%	32%
4	19%	15%
3	25%	20%
2	12%	7%
Not at all	27%	23%
BOTTOM 2 BOX	39%	30%
DK/NA	1%	3%

Q34D. To what extent do any of the following present obstacles in growing your business over the next two years?

d. Trade regulations or exchange rate

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	18%	9%
A great deal	5%	3%
4	13%	6%
3	17%	13%
2	15%	14%
Not at all	50%	61%
BOTTOM 2 BOX	65%	76%
DK/NA	0%	3%

Q34E. To what extent do any of the following present obstacles in growing your business over the next two years?

e. Competition

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	39%	36%
A great deal	18%	23%
4	21%	13%
3	34%	29%
2	14%	21%
Not at all	14%	11%
BOTTOM 2 BOX	27%	32%
DK/NA	-	3%

**Q34F. To what extent do any of the following present obstacles in growing your business over the next two years?
f. Availability of skilled labour**

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	36%	25%
A great deal	20%	20%
4	16%	6%
3	26%	25%
2	13%	17%
Not at all	23%	31%
BOTTOM 2 BOX	37%	47%
DK/NA	1%	2%

**Q34G. To what extent do any of the following present obstacles in growing your business over the next two years?
g. Cost of doing business, such as input costs**

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	43%	41%
A great deal	18%	23%
4	25%	18%
3	33%	34%
2	8%	11%
Not at all	16%	10%
BOTTOM 2 BOX	24%	21%
DK/NA	1%	4%

**Q34H. To what extent do any of the following present obstacles in growing your business over the next two years?
h. Overall economic conditions**

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	51%	54%
A great deal	28%	34%
4	23%	20%
3	30%	35%
2	9%	5%
Not at all	10%	4%
BOTTOM 2 BOX	19%	10%
DK/NA	-	1%

Q34I. To what extent do any of the following present obstacles in growing your business over the next two years?

i. Government policy, rules and regulations

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
TOP 2 BOX	39%	28%
A great deal	25%	15%
4	14%	13%
3	28%	20%
2	15%	20%
Not at all	17%	29%
BOTTOM 2 BOX	33%	49%
DK/NA	0%	4%

Q34J. To what extent do any of the following present obstacles in growing your business over the next two years?

j. Infrastructure such as Internet access, telephone, electricity, water and roads

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
UNWEIGHTED TOTAL	217	103
TOP 2 BOX	39%	34%
A great deal	19%	23%
4	20%	10%
3	17%	18%
2	10%	14%
Not at all	34%	32%
BOTTOM 2 BOX	44%	46%
DK/NA	0%	2%

Q34. To what extent do any of the following present obstacles in growing your business over the next two years?

Summary Tables: Top 2 Box

Subsample: Those who do expect their business's gross sales revenues to grow within the next two years

	Male	Female
TOTAL	297	157
Overall economic conditions	51%	54%
Access to financing	39%	61%
Cost of doing business, such as input costs	43%	41%
Access to equity or capital	40%	43%
Cost of borrowing	35%	47%
Competition	39%	36%
Infrastructure such as Internet access, telephone, electricity, water and roads	39%	34%
Government policy, rules and regulations	39%	28%
Availability of skilled labour	36%	25%

Trade regulations or exchange rate	18%	9%
None of the above	11%	13%

Q36. What was the business's net profit before taxes for your most recent fiscal year? Was it ...?

Subsample: Those whose business experience a net profit

	Male	Female
TOTAL	247	104
Less than \$10,000	6%	20%
\$10,000 to \$29,999	24%	21%
\$30,000 to \$49,999	13%	7%
\$50,000 to \$69,999	9%	6%
\$70,000 to \$89,999	7%	4%
\$90,000 or more	25%	18%
DK/NA	16%	24%

Q37. What was the business's net loss before taxes for your most recent fiscal year? Was it ...?

Subsample: Those whose business experience a net loss

	Male	Female
TOTAL	88	62
Less than \$10,000	29%	48%
\$10,000 to \$29,999	10%	20%
\$30,000 to \$49,999	14%	7%
\$50,000 to \$69,999	19%	3%
\$70,000 to \$89,999	3%	5%
\$90,000 or more	9%	-
DK/NA	16%	16%

Q38. Do you expect your business income to grow within the next two years?

	Male	Female
TOTAL	350	191
Yes	81%	80%
No	16%	15%
DK/NA	3%	5%

Q39. To what extent did the recent global economic recession have an impact on your business? Would you say it had a...?

	Male	Female
TOTAL	350	191
TOP 2 BOX	18%	11%
Very positive impact	7%	1%
Somewhat positive impact	11%	10%
No impact	26%	27%
Somewhat negative impact	34%	30%
Very negative impact	20%	30%
BOTTOM 2 BOX	55%	61%

Q40. What adjustments did you make or what lessons did you learn, if any, as a result of the economic recession?

Subsample: Those who have an impact of global economic recession on their business

	Male	Female
TOTAL	345	189
More aggressive business practices	19%	18%
Monitor bottom line	14%	9%
Save money	5%	3%
Adjust staff/hours	6%	1%
Accept slow growth	4%	3%
Adjust prices	3%	4%
Don't borrow money/loans/go into debt	4%	1%
Not to rely on one source of income/have another job	3%	1%
People don't spend as much	2%	0%
Don't trust the government	1%	1%
Become more aware	2%	0%
Better planning	0%	2%
Better customer relations	0%	2%
Everyone is affected	1%	-
Other	2%	4%
None/Nothing	34%	38%
DK/NA	7%	15%

Q41. What was the source of financing you used to start up your business? All Mention:

	Male	Female
TOTAL	350	191
Personal savings	52%	58%
Business loans/credit from a bank	22%	16%
Credit from other government programs (INAC or Aboriginal Business Canada)	17%	17%
Loans from Aboriginal business lending institutions	12%	8%
Personal loans from a bank, credit union or caisses populaire	9%	10%
Business loans/credit from credit unions or caisses populaires	5%	2%
Loans or equity from friends/family	4%	3%
Personal credit cards	2%	1%
No financing	2%	-
Business/commercial credit cards	2%	-
Other	2%	2%
DK/NA	6%	7%

Q42A. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

a. Retained earnings

	Male	Female
TOTAL	350	191
UNWEIGHTED TOTAL	248	123
TOP 2 BOX	79%	70%
Very important	55%	46%
Somewhat important	24%	24%
Not very important	7%	1%
Not at all important	7%	14%
BOTTOM 2 BOX	14%	15%
DK/NA	7%	15%

Q42B. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

b. Personal savings

	Male	Female
TOTAL	350	191
TOP 2 BOX	69%	72%
Very important	48%	51%
Somewhat important	22%	21%
Not very important	9%	3%
Not at all important	20%	18%
BOTTOM 2 BOX	29%	21%
DK/NA	2%	7%

Q42C. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

c. Business loans or lines of credit from financial institutions

	Male	Female
TOTAL	350	191
TOP 2 BOX	68%	57%
Very important	45%	34%
Somewhat important	23%	23%
Not very important	11%	14%
Not at all important	18%	19%
BOTTOM 2 BOX	28%	33%
DK/NA	4%	10%

Q42D. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

d. Government grants and loans

	Male	Female
TOTAL	350	191
TOP 2 BOX	47%	51%
Very important	35%	34%
Somewhat important	12%	18%
Not very important	14%	11%
Not at all important	31%	30%
BOTTOM 2 BOX	46%	41%
DK/NA	7%	8%

Q42E. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

e. Aboriginal lending agencies and capital corporations

	Male	Female
TOTAL	350	191
TOP 2 BOX	54%	47%
Very important	42%	30%
Somewhat important	12%	17%
Not very important	12%	12%
Not at all important	27%	30%
BOTTOM 2 BOX	39%	42%
DK/NA	7%	11%

Q42F. Please tell me whether each of the following sources of financing is very/somewhat/not very/or not at all important to your business at the present time?

f. Personal loans or lines of credit from financial institutions

	Male	Female
TOTAL	350	191
TOP 2 BOX	58%	51%
Very important	32%	25%
Somewhat important	26%	26%
Not very important	14%	18%
Not at all important	25%	22%
BOTTOM 2 BOX	39%	40%
DK/NA	3%	9%

Q43. What barriers, if any, restrict your access to capital?

	Male	Female
TOTAL	350	191
NET: Barriers	38%	44%
Dealing with regulations/governments/bureaucrats	11%	6%
Lack of collateral	6%	10%
Too much debt/interest/poor credit rating/history	5%	10%
New/small business/high risk	6%	6%

Firm is not profitable	2%	5%
Inaccessibility towards information/lack of knowledge	3%	4%
Time restrictions/process is lengthy	1%	3%
Poor economic conditions/recession	2%	-
Unable to use assets as collateral because of section 89 of the Indian Act	2%	1%
Being Aboriginal/First Nations	2%	-
Financial institutions not located within the community	1%	1%
Age restrictions/too old	1%	-
Other	4%	3%
None/no barriers	48%	33%
DK/NA	14%	23%

Q44. Has your business received any government grants or contributions in the past five years?

	Male	Female
TOTAL	350	191
Yes	18%	8%
No	81%	90%
DK/NA	1%	2%

Q45. Are there any individuals or organizations that have been particularly important in providing you with guidance or advice about your business?

	Male	Female
TOTAL	350	191
Aboriginal organizations/council/funding	8%	14%
Economic business/development/associations	5%	12%
Family member/friend	7%	3%
Government/program/organization	4%	7%
Aboriginal Business Canada	3%	6%
Accountant	4%	4%
Bank/credit union/lending group	1%	3%
Mentor	1%	3%
Business Development Bank Canada	2%	1%
Lawyer	1%	1%
Elder	0%	1%
Bookkeeper	-	1%
Other small business owner – Aboriginal	2%	-
Other small business owner – non-Aboriginal	3%	-
Other small business owner - not specified	4%	1%
Other	4%	4%
TOTAL	350	191
None/Nothing	30%	22%
DK/NA	34%	39%

Q46. Is there any kind of guidance or advice that you would like to have but don't currently have access to?

	Male	Female
TOTAL	350	191
UNWEIGHTED TOTAL	248	123
Financial advice/loans and funding/accounting	15%	14%
Educational/business management mentoring	10%	23%
Marketing guidance/current market information	4%	9%
Finding resources/information assistance	6%	5%
Government assistance [funding]/programs	3%	2%
Computers/Internet/modern technology advice	3%	1%
Advice [other/unspec.]	1%	1%
Other	2%	4%
None/Nothing	49%	34%
DK/NA	14%	20%

Q47B. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

b. Banks

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	33%	23%
Not relevant to the performance of your business	48%	52%
Impeded the performance of your business	15%	20%
DK/NA	3%	5%

Q47C. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

c. Credit unions

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	17%	12%
Not relevant to the performance of your business	70%	73%
Impeded the performance of your business	5%	10%
DK/NA	8%	5%

Q47D. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

d. Aboriginal governments

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	26%	35%
Not relevant to the performance of your business	60%	46%
Impeded the performance of your business	8%	13%
DK/NA	7%	6%

Q47E. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

e. The federal government

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	15%	13%
Not relevant to the performance of your business	64%	64%
Impeded the performance of your business	13%	20%
DK/NA	7%	3%

Q47F. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

f. Your provincial government

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	13%	15%
Not relevant to the performance of your business	64%	65%
Impeded the performance of your business	19%	18%
DK/NA	4%	2%

Q47G. For each of the following organizations or groups, please tell me whether you feel it has encouraged the performance of your business, is not relevant to the performance of your business, or has impeded the performance of your business?

g. The municipal government

	Male	Female
TOTAL	350	191
Encouraged the performance of your business	17%	9%
Not relevant to the performance of your business	70%	73%
Impeded the performance of your business	10%	15%
DK/NA	3%	3%

Q48. What government programs, if any, have you used in the start-up and maintenance of your business?

	Male	Female
TOTAL	350	191
Aboriginal Business Canada (INAC)	11%	9%
Employment/Training/Apprenticeship programs (Various)	4%	2%
Small/start up business loans/grants from Government (Unspec.)	2%	5%
First Nation/Aboriginal Organizations (Others)	2%	2%
Self-Employment Program	2%	-
BDC Growth Capital for Aboriginal Growth	1%	1%
Clarence Campeau Development Fund (CCDF)	1%	0%
Community Futures Development Corporation (CFDC)	1%	0%
Aboriginal Business Development Fund (Ulnowweg Loan)	1%	-
Economic Development Corporations (Others)	1%	0%
Women's Enterprise Centre	-	1%
Procurement Strategy for Aboriginal Business (PSAB)	0%	1%
Canada Small Business Financing Program (Industry Canada)	0%	-
Waubetek Business Development Corporation (WBDC)	-	0%
Other	5%	5%
None/Nothing	71%	74%
DK/NA	2%	1%

Q49. What is the main reason why you have not used any government programs?

Subsample: Those who have not used any government programs in the start-up and maintenance of their business

	Male	Female
TOTAL	250	142
Not aware of any	28%	26%
Too much paperwork/red tape	14%	19%
Do not need them/haven't had the need to/It has no value to me	18%	9%
Want to be independent/Don't want to depend on government	13%	14%
Do not qualify	11%	11%
No programs available/difficult to access	7%	8%
Applied but was turned down	2%	7%
Nothing applicable to my business/nothing worthwhile	5%	-
High cost/fees/taxes/interest	2%	2%
No information/hard to source/no guidance/support	1%	3%
Just started/I have a small business	1%	2%
Education/no time to get the knowledge/business plan courses	0%	-
No specific reason	0%	-
Other	3%	8%
DK/NA	2%	2%

Q50. Have you ever bid or considered bidding on a Government of Canada contract?

	Male	Female
TOTAL	350	191
Yes, bid	23%	18%
Yes, considered bidding	28%	20%
No, neither	46%	59%
DK/NA	4%	4%

Q51. Was the contract a PSAB set aside, which helps Aboriginal businesses access federal government procurement opportunities?

Subsample: Those who bid or considered bidding on a Government of Canada contract

	Male	Female
TOTAL	178	72
Yes	34%	37%
No	60%	52%
DK/NA	6%	11%

Q52. Do you think the current criteria are a reasonable way to prove a business is an Aboriginal business, or should the criteria be changed?

Subsample: Those whose contract was a PSAB set aside

	Male	Female
TOTAL	60	26
UNWEIGHTED TOTAL	46	17
Reasonable	61%	78%
Should be changed	29%	22%
DK/NA	10%	-

Q53. In what way do you think the criteria should be changed, and why?

Subsample: Those who think criteria should be changed

	Male	Female
TOTAL	17	6
NET: WHAT	70%	100%
Criteria should be higher/100%/majority Aboriginal owned/operated	51%	42%
More opportunity/help for small businesses	12%	-
More enforcement/programs regarding who is Aboriginal/First Nations and who is not	0%	42%
Amount of employees required should be lessened/or not matter/including Non-Aboriginal	7%	58%
NET: WHY	32%	58%
33% factor is difficult/hard to find qualified/Aboriginal employees	28%	58%
Many companies pretending to be Aboriginal/more access for them	4%	-
Other	76%	12%

Q53. In what way do you think the criteria should be changed, and why?

Subsample: Those who offered a way in which the criteria should be changed

	Male	Female
TOTAL	12	6
NET: WHAT	100%	100%
Criteria should be higher/100%/majority Aboriginal owned/operated	73%	42%
More opportunity/help for small businesses	17%	-
More enforcement/programs regarding who is Aboriginal/First Nations and who is not	0%	42%
Amount of employees required should be lessened/or not matter/including Non-Aboriginal	9%	58%
NET: WHY	29%	58%
33% factor is difficult/hard to find qualified/Aboriginal employees	29%	58%
Many companies pretending to be Aboriginal/more access for them	0%	-
Other	71%	12%

Q53. In what way do you think the criteria should be changed, and why?

Subsample: Those who offered a reason why the criteria should be changed

	Male	Female
TOTAL	6	3
NET: WHAT	63%	100%
Criteria should be higher/100%/majority Aboriginal owned/operated	38%	-
More opportunity/help for small businesses	25%	-
More enforcement/programs regarding who is Aboriginal/First Nations and who is not	0%	-
Amount of employees required should be lessened/or not matter/including Non- Aboriginal	0%	100%
NET: WHY	100%	100%
33% factor is difficult/hard to find qualified/Aboriginal employees	88%	100%
Many companies pretending to be Aboriginal/more access for them	12%	-
Other	37%	21%

3.0 OVERVIEW OF THE BUSINESS SUPPORT ENVIRONMENT FOR MÉTIS WOMEN

The following is a survey of the various business support services that are available to entrepreneurs in the five westernmost provinces. The services are categorized by focus, according to province, whether they are Métis, female or Aboriginal specific, or available to all.

ONTARIO

Métis-specific Services

Métis Nation of Ontario (MNO) - Business Resource Line

Provides advisory, support and referral services to Métis businesses.

To take advantage of MNO's new Business Resource Line contact Peter Smith at (647) 223-5070 or psmith@comag.ca.

Métis Voyageur Development Fund (MVDF)

www.metisnation.org/programs/voyageur-development-fund.aspx

The MVDF is the MNO's economic development support arm for Métis entrepreneurs and businesses in the resource sector. It provides (or will provide) a full complement of economic development supports for Métis entrepreneurs and businesses in Ontario, including:

- Business planning, start up and advisory supports;
- Equity and capital investments for business start ups and expansions;
- Facilitating partnerships and joint ventures between Métis entrepreneurs, Métis businesses and the private sector;
- Networking opportunities for Métis entrepreneurs and businesses with the private sector and other relevant stakeholders;
- Research and data collection on Métis entrepreneurship and business development in Ontario in order to identify needs, trends and opportunities; and
- Other innovative initiatives to support Métis entrepreneurship and business development in Ontario.

Women-specific Services

The Business and Professional Women's Club of Ontario

Networking with women entrepreneurs and professionals to improve economic and business conditions for women. <http://www.bpwontario.org/>

Community MicroSkills Development Centre

Offers business women a place to begin their business operation and meet and share

ideas with others; provide meeting and office space, as well as access to computers, the Internet, telephones and business resources. These supports are available to all women entrepreneurs.

<http://www.microskills.ca/business-incubator/>

Aboriginal Support Services

Waubetek Business Development Corporation

Tel.: (705) 285-4275 Fax: (705) 285-4584 Email: waubetek@waubetek.com Web: www.waubetek.com

Ohwistha Capital Corporation (OCC)

Tel.: (613) 933-6500 Fax: (613) 933-7808 Email: ohwistha@glen-net.ca Web: www.ohwistha.ca

Wakenagun Community Futures Development Corporation

Tel: (705) 658-4428 Fax: (705) 658-4672 Email: info@wakenagun.ca Web: www.wakenagun.ca

Tecumseh Development Corporation

Tel.: (519) 289-2122 Fax: (519) 289-5550 Email: info@tcdc.on.gc.ca Web: www.tcdc.on.ca

Two Rivers Community Development Centre (TRCDC)

Tel.: (519) 445-4567 Fax: (519) 445-2154 Email: sandragarlow@tworivers.ca Web: www.tworivers.ca

Indian Agricultural Program of Ontario (IAPO)

Tel.: (613) 395-5505 Fax: (613) 395-5510 Email: info@indianag.on.ca Web: www.indianag.on.ca

Nishnawbe Aski Development Fund (NADF)

Tel.: (807) 623-5397 Fax: (807) 622-8271 Email: gbuoncore@nadf.org Web: www.nadf.org

General Support Services

Starting a Business – Ontario Government Resources

www.ontariocanada.com/ontcan/1medt/smallbiz/en/sb_startbiz_en.jsp

Service Ontario

Service Ontario provides a variety of business tools, supports and services for Ontario businesses, including licenses, permits, registration forms and grant information.

www.ontario.ca/en/services_for_business/ or call 1-888-745-8888

Small Business Enterprise Centres (SBEC)

Small Business Enterprise Centres are dedicated to providing tools, support and services to small business throughout Ontario. There are numerous locations across the province. www.ontario.ca/SBEC or call 1-866-668-4249

MANITOBA

Métis-specific Services

Métis Nation Gateway: Economic Development Portal

<http://metisportals.ca/ecodev/>

The Métis Nation Economic Development portal provides access to information on business support resources, education and training, and partnership development.

Manitoba Métis Federation – Business Development

http://www.mmf.mb.ca/index.php?option=com_content&view=article&id=127&Itemid=114

The Business Development Advisor will assist MEDO in providing Metis businesspersons and entrepreneurs with access to programming, services and potential funding sources for start-up or expansion of business ventures.

The Louis Riel Capital Corporation (LRCC)

www.lrcc.mb.ca

The Louis Riel Capital Corporation (LRCC) is a Manitoba Métis-owned lending institution created to finance the start-up, acquisition and/or expansion of viable Métis and Non-Status Indian controlled small businesses based in Manitoba. LRCC helps Métis clients find business information, identify skills training and provides access to financing. Team members have extensive practical experience and backgrounds in business research, business knowledge, and commercial lending. LRCC provides Business Loans, Business Development and Counselling Support in the following areas:

- Business Term Loans
- Developing Business Plans
- Analyzing Business Performance
- Business Advisory Services
- Understanding Financing Options

Métis Entrepreneurship Fund (MEF)

The Métis Entrepreneurship Fund was established to respond to a demand for mid-

market loan financing for Métis entrepreneurs and will serve as a financial tool to generate opportunities for Métis businesses in the Prairies. This contribution will support opportunities for Métis businesses to access financing between \$250,000 and \$1 million. With this funding, Métis entrepreneurs will be able to expand their businesses and create additional jobs. Manitoba Métis entrepreneurs can contact the Louis Riel Capital Corporation for more information.

The Metis Economic Development Organization

www.themedo.ca

The Metis Economic Development Organization (MEDO) is a business investment and management firm that works with the Manitoba Metis Federation (MMF) to make key business investment decisions based on generating profit and building capacity for the long term sustainability of the Metis within Manitoba. MEDO also provides support to other Metis business owners and entrepreneurs through access to programs and services, business partnerships, and potential sources of equity for business development. Activities include:

- **The Metis Generation Fund (MGF):** The new self-sustaining Metis Generation Fund - For Resource and Energy Development, invests in Manitoba Metis-owned businesses helping to increase Metis participation in the province's mining, oil and gas, forestry, fishing and renewable energy sectors.
- **The Metis Economic Development Fund (MEDF):** The fund established by the Manitoba government and the Manitoba Métis Federation will provide \$10 million for equity investment in Metis business.
- **The Affinity Loyalty Program:** A reward-based program for Metis consumers, measuring their impact on local, provincial and national companies.

Women-specific Services

The Women's Enterprise Centre of Manitoba (WEC)

www.wecm.ca

WEC helps women throughout the province find information, improve their skills and acquire financing so that they can start, expand or purchase an existing business.

Aboriginal Support Services

Canada/Manitoba Business Service Centre

http://www.canadabusiness.mb.ca/home_page/

The Canada/Manitoba Business Service Centre (C/MBSC) is a partnership between the Government of Canada and the Province of Manitoba, which delivers services in Manitoba on behalf of 38 federal government departments and organizations, 13 provincial government departments and five private sector partners. The following services are Aboriginal specific:

- The Aboriginal Business Service Network dedicated to helping new and existing Aboriginal entrepreneurs.
- Aboriginal Business Guide helps users navigate through the wide range of programs and services in a specific area as well as related regulations that may affect business ventures.
(http://www.canadabusiness.mb.ca/home_page/guides/aboriginal_business_info/guide/)

Manitoba Entrepreneurship, Training and Trade: Small Business Development Branch
http://www.canadabusiness.mb.ca/home_page/about_us/mandate_of_the_small_business_development_branch/

- **Aboriginal Business Development:** Promotes entrepreneurship training, business information, seminars and counselling to individuals and community organizations in the interests of developing small business and entrepreneurship. Access to business information, services and programs is provided through the Branch and the Aboriginal Business Service Network. This initiative includes the updating and distribution of the 350-page OTA-MISKA resource directory (<http://www.gov.mb.ca/ctt/busdev/smbus/otamiska.html>), which describes provincial, federal and private programs of benefit to Manitoba's Aboriginal people.

General Support Services

Canada/Manitoba Business Service Centre
http://www.canadabusiness.mb.ca/home_page/

The Canada/Manitoba Business Service Centre (C/MBSC) provides services that are open to all Manitobans that can be accessed by Métis entrepreneurs:

- A comprehensive web site where users can click to find "how to" guides, upcoming events, business and trade information, frequently asked questions, interactive business products and much more.
- A call-in service staffed by Business Information Officers who can immediately provide free information on hundreds of government programs, services and regulations.
- A walk-in information service for clients providing free publications on a variety of business and trade topics.
- A Business Startup Service for clients who want to come in and talk to somebody one-on-one about starting their own business.
- An extensive business and trade reference library staffed with professional librarians and technicians who can help you find the information you need on topics ranging from starting a specific type of business to international market research to demographics and so much more.
- Client Internet workstations and searchable online databases.

- Information Specialists who can help clients with business information and best practices in the areas of planning, developing new markets, accessing programs and informed referrals to find contacts.
- A Guest Advisor Program that offers Manitoba entrepreneurs the opportunity to speak with lawyers, accountants and banking professionals who volunteer their time and share their expertise.
- Export Services include assisting new and existing exporters with international business plans, market intelligence, research and market access.
- Entrepreneurial learning through seminars on business and trade development topics such as business planning, exporting, financial management, business startup, e-business, intellectual properties, managing human resources, marketing, franchising and more.
- A network of regional access sites throughout Manitoba to help entrepreneurs wherever they may live and work.

Manitoba Entrepreneurship, Training and Trade: Small Business Development Branch

Services are available to all Manitobans, including Métis Entrepreneurs.

http://www.canadabusiness.mb.ca/home_page/about_us/mandate_of_the_small_business_development_branch/

- **Entrepreneurial Development Training Programs:** Develops and delivers a wide range of business courses, seminars and workshops for entrepreneurs and owner/managers to improve entrepreneurial and management skills.
- **Manitoba Marketing Network Inc.:** Provides consultative assistance in marketing and product promotion to business clients, via its private sector advisory group.
- **One-on-One Business Counselling:** Telephone and in-person counselling to entrepreneurs including business start-ups, business development, expansion and planning. Referrals are made to specialists in specific sectors as required.
- **BizCoach Manitoba Inc. Business Mentoring Program:** Creates an opportunity for new entrepreneurs to seek guidance from experienced business owners. The business-mentoring program provides ongoing assistance to entrepreneurs on many facets of business, including finance, business start-up, business growth, sales and financial management etc.

Community Futures Organizations

<http://www.cfmanitoba.ca/>

Community Futures Manitoba Inc. (CFM) is an association representing 16 Community Future organizations (CFs) established throughout rural and northern Manitoba. The goal of each CF is to assist the communities in their region to develop their economic potential. To this end, CFs provide a wide range of business counseling and training services:

- Preparing and assessing business plans

- Providing business and market information
- Understanding financing options
- Accessing business resources

Through its partnerships, CFS offers a link to additional business resources, including information on:

- Marketing
- Export and trade
- Other loan programs
- Regulations and licensing
- Trademarks and patents
- Selling to government markets
- Other government products, services, and support programs

Manitoba Entrepreneurship, Training and Trade: Small Business Development Branch

http://www.canadabusiness.mb.ca/home_page/about_us/mandate_of_the_small_business_development_branch/

- **Business Start Program:** The Business Start Program is a loan guarantee program with an educational component. Loans to new owner-managed businesses are provided through participating financial institutions and guaranteed by the Manitoba Government. The five-year term loan is a \$30,000 maximum amount with an interest rate of prime plus one percent and a one-year deferral of principal repayment. Loan proceeds can provide funds for capital needs and working capital purposes.
- **Manitoba Industrial Opportunities Program**
<http://www.grants-loans.org/Manitoba-Industrial-Opportunities-Program.php>
Grow your business with a secured loan or government loan guarantee for projects related to the diversification of the technological/industrial base in Manitoba. Access is based on eligibility criteria and a comprehensive business plan.
- **Private Placement Capital Funds and Labour-sponsored Investment Funds**
<http://www.gov.mb.ca/ctt/busdev/financial/capital.html>
- **Commercialization Support for Business Program**
<http://www.gov.mb.ca/ctt/busdev/financial/csb/index.html>
This program helps entrepreneurs and businesses with every stage in the business lifecycle. Entrepreneurs can get support to create new ideas, products, services, processes, markets and jobs in all sectors and regions of the province.
- **The Manitoba Business Start Program**
http://www.canadabusiness.mb.ca/home_page/guides/guides_by_department/entrepreneurship_training_and_trade/business_start_program_bsp/
The Manitoba Business Start Program is a loan guarantee program with an educational component. Loans to new owner-managed businesses are provided through participating financial institutions and guaranteed by the Manitoba

Government. The five-year term loan is a \$30,000 maximum amount with an interest rate of prime plus one percent and a one-year deferral of principal repayment. Loan proceeds can provide funds for business registration or incorporation costs, equipment and inventory purchases, promotional costs and working capital needs.

- **Detailed list of additional Manitoba business loan and support programs**
<http://db.itm.gov.mb.ca/Databases/BRC/ProgServ.nsf/AllProg-A?openview>

Communities Economic Development Fund (CEDF)

<http://www.cedf.mb.ca/>

CEDF is a reliable source of capital for northern business start up and expansion. CEDF can provide loans and other forms of assistance including training and advisory services to all businesses throughout northern Manitoba and to Aboriginal clients throughout the province outside of Winnipeg. It can also provide financial assistance in the form of loans and guarantees to all aspects of the commercial fishing industry throughout the province.

In 2010, the CEDF Act was amended to allow CEDF greater opportunity to participate in expanding the northern economy. The most significant changes were:

- Removal of the lender of last resort requirements while enhancing CEDF's obligation to attract other capital providers to projects;
- Amending the conditions under which CEDF can lend to Aboriginal clients which will enable it to work more closely with newly created, provincially funded Aboriginal loan funds such as the First Peoples Economic Growth Fund and the recently announced Métis Economic Development Fund; and
- Changing the way CEDF can manage funds for third parties enabling it to provide trust and other financial services.

Community Futures Manitoba

<http://www.cfmanitoba.ca/>

Community Futures Manitoba Inc. (CFM) is an association representing 16 Community Future organizations (CFs) established throughout rural and northern Manitoba. Community Futures operates across rural and Northern Canada as a grassroots-driven program created to strengthen rural economies by enabling entrepreneurship and assisting in community economic development. The goal of each CF is to assist the communities in their region to develop their economic potential. To this end, CFs work with communities and their agencies and organizations to provide business loans up to \$150,000.

First Nations Bank Micro Loan Program

www.firstnationsbank.com

The First Nations Bank Micro Loan Program from Western Economic Diversification Canada (WD) and the First Nations Bank of Canada offer micro loans to help start or expand a business. It enhances self-employment opportunities for Aboriginal peoples by supporting the ideas and skills of Aboriginal and non-Aboriginal entrepreneurs who lack the assets and capital required by traditional lenders.

SASKATCHEWAN

Métis-specific Services

Clarence Campeau Development Fund (CCDF)

<http://www.clarencecampeau.com>

The CCDF provides equity for Métis businesses, support to community economic development initiatives and assistance for the development of the management skills of new and existing Métis business owners and entrepreneurs.

Please click on the following links to learn more about the various funding programs offered:

- Loan/Equity Contribution Program
- Community Business Development Program
- Large Scale or Joint Venture Projects Program
- Development of Management & Marketing Skills Program
- Business Plan Assistance Program
- Support for Aftercare Program

SaskMetis Economic Development Corporation (SMEDCO)

www.smedco.ca

SMEDCO is a Metis Capital Corporation that finances the start-up, acquisition and expansion of Métis-controlled small businesses in Saskatchewan. SMEDCO offers a variety of programs for Métis business including:

- Direct Capital Loans
- Shared or Syndicated Loans
- Bridge Loans
- Working Capital Loans

Women-specific Services

Women Entrepreneurs of Saskatchewan

www.womenentrepreneurs.sk.ca

WES provides a variety of unique products for women entrepreneurs including advisory services, training options, networking opportunities, business loans and referrals to complementary services. Staff also help women access traditional bank financing.

Aboriginal Support Services

First Nations and Métis Fund

www.fnmf.ca

The fund will consider making investments for the following purposes:

- Start-ups – new businesses which have developed or acquired products or services and are ready to proceed to commercialization;
- Early-stage investments – businesses which have been in operation for some time, but have not yet fully developed their product or service;
- Expansions – businesses which require financing to expand sales, or to launch a new product or service;
- Management buyouts – adding new management and capital to acquire control of a business and realize its potential for expansion; and
- Restructuring or turnarounds – adding investment and making changes in management, staffing, operations or marketing strategies to help the business succeed.

First Nations and Métis Economic Development Program

www.fnmr.gov.sk.ca/ecdevprogram-overview/

This program is designed to increase Aboriginal participation in the economy, which is expected to benefit the economic and social well being of the province as a whole. Grants will be provided to First Nations and Métis entrepreneurs who want to get involved in the key strategic growth sectors of the province.

General Support Services

Beaver River Community Futures Corporation

www.beaverriver.ca

BRCFDC serves 46 communities in northwest Saskatchewan, providing business support service and loans. In just over a decade and a half of service, the Corporation has issued over 900 loans totaling over \$22 million. Approximately 52% of loans went to Métis businesses.

Northern Enterprise Fund Inc. (NEFI)

www.nefi.ca

NEFI assists in financing initiatives primarily through direct and participation loans. We assist all sizes of commercially-viable developmental, real estate and commercial projects.

Visions North Community Futures Development Corporation

www.visionsnorth.com

Visions North CFDC currently has four funds from which it provides financial assistance. The Investment and Repayable funds provide the funds for most client needs. The other two funds are targeted to specific needs. These funds are the Forestry fund and the Challenged fund. The Forestry fund provides financial assistance to businesses engaged in the forestry industry and the Challenged fund provides financial assistance to entrepreneurs with disabilities.

ALBERTA

Métis-specific Supports

Apeetogosan (Métis) Development Inc. (AMD)

www.apeetogosan.com

Apeetogosan (Métis) Development Inc. is committed to providing profitable and sustainable financial services and support to clients who seek the means to attain economic self-sufficiency. Services Provided Include:

- Small Business Loans
- Support Service Programs
- Business Advisory Services (*Through Pinnacle Business Services Ltd.*)
- Aboriginal Business Canada Program Delivery

Métis Entrepreneurship Fund (MEF)

The Federal government has invested \$3.1 million in the Métis Entrepreneurship Fund, which was established to respond to a demand for mid-market loan financing for Métis entrepreneurs and will serve as a financial tool to generate opportunities for Métis businesses in the Prairies. This contribution will support opportunities for Métis businesses to access financing between \$250,000 and \$1 million. With this funding, Métis entrepreneurs will be able to expand their businesses and create additional jobs.

The MEF is owned by the three prairie Métis capital corporations and is administered on their behalf by Apeetogosan Métis Development. Alberta Métis entrepreneurs can

contact Apeetogosan for more information.

Settlement Investment Corporation

<http://www.settlementinvestcorp.com/>

The Settlement Investment Corporation encourages and assists Métis entrepreneurs to start businesses or expand their existing business by providing loans, and business consulting. Applicants must be a resident of an Alberta Métis Settlement.

Loans may be used for business expansion, purchase of fixed assets, equipment or working capital. Business loans are available up to \$150,000 and agriculture loans up to \$75,000. Youth (18-36) loans are also available.

SIC will assist in the preparation of business plans, assist in the identification of relevant business material and provide workshops directed at increasing awareness about business management.

Women-specific Supports

Alberta Women Entrepreneurs (AWE)

www.awebusiness.com

AWE offers innovative services and support for women entrepreneurs across the province. AWE can help you start, manage, or grow your businesses through:

- repayable loans of up to \$150,000
- training and workshops
- access to networks and markets

NextStep to Success

<http://www.awebusiness.com/pages/Advice/NextStep.aspx>

NextStep is AWE's program for Aboriginal women entrepreneurs. Women with AWE to build, update or improve, and implement their business plan through program services tailored to meet each client's needs. Services include:

- Sharing experience and knowledge through mentoring and coaching.
 - creating a strong business plan
 - building a network of resources
- Providing access to learning opportunities related to owning and managing one's own business.
 - business skills training
 - workshops
 - tradeshow
 - conferences
- Offering non-traditional financing for business ventures.

- loans up to \$10,000 that can be supplemented by other sources of financing
- If qualified, loans up to \$150,000

General Support Services

First Nations Bank Micro Loan Program

www.firstnationsbank.com

The First Nations Bank Micro Loan Program from Western Economic Diversification Canada (WD) and the First Nations Bank of Canada offer micro loans to help start or expand a business. It enhances self-employment opportunities for Aboriginal peoples by supporting the ideas and skills of Aboriginal and non-Aboriginal entrepreneurs who lack the assets and capital required by traditional lenders.

Community Futures Network of Alberta

www.cfna.ca

Community Futures Network of Alberta is a network of community-based, volunteer-led community economic development organizations designed to assist community growth and diversification through a variety of services, including loans (up to \$150,000) for qualified businesses seeking to start or expand in rural Alberta (communities outside Calgary and Edmonton). The 27 Alberta Community Futures organizations also provide support to businesses including business counselling, assistance with Business Planning, small business training and information services. Many Alberta Community Futures organizations also deliver the Self-Employment Benefits Program. Locations of Community futures offices can be found at <http://www.cfna.ca/location-finder.php>

The Rural Alberta Development Fund (RADF)

<http://www.radf.ca/about/>

RADF is a not-for-profit organization that “works with Alberta's change agents to help the province flourish.” The organization was created as a key outcome in the Government of Alberta's rural development strategy to help rural communities, regional alliances, and organizations kick-start projects that would contribute to the betterment of rural Alberta. In 2007, the organization was capitalized with \$100 million from the Government of Alberta to fund innovative rural development projects. RADF has funded more than \$90 million worth of change and innovation. It has a contractual agreement with the provincial government to commit the remainder of the funds by March 31, 2012 and to disburse all of the money by March 31, 2014.

BRITISH COLUMBIA

Women-specific Supports

Women's Enterprise Centre

www.womensenterprise.ca/

Provides business information and services to women entrepreneurs.

Aboriginal Support Services

All Nations Trust Company (ANTCO)

www.antco.bc.ca

ANTCO provides a number of business development and support services, including:

All Nations Development Corporation (ANDEVCO)

ANDEVCO provides advisory services for Aboriginal entrepreneurs. ANDEVCO provides business counseling and financial advice in BC between Hope and Fort Nelson, west to Burns Lake and east to the Alberta border. ANDEVCO also provides access to equity contributions from the Aboriginal Business Development Program (ABDP) as an external delivery organization.

First Citizen's Fund Loan Program

- Available to business enterprises that are 51% Aboriginal owned;
- Loans are eligible for 40% deferred contribution grant;
- Lifetime loan maximum on \$76,125.00 for each Borrower; and
- Minimum equity requirement is 10% of project costs (cash and/or equipment); and
- Not eligible for refinancing of existing debt.

Trustee Loan Program

- Business Loans are 100% repayable with financing up to \$100,000.00 for first time borrowers and up to \$200,000.00 for repeat Borrowers;
- Collateral security requirements assessed according to each business project.

Commercial Mortgages

- Available for the construction, purchase or refinancing of business developments located both on or off-reserve; and
- Secured by either a mortgage or mortgage of lease.

First Citizens' Fund Program Business Loan Program

- The First Citizens' Fund (FCF) is a perpetual fund that was established by the Government of British Columbia in 1969, with an initial allocation of \$25

million. In 2001, the Government of British Columbia doubled the existing value of the fund, and the First Citizens' Fund is now approximately \$72 million.

- The interest earned by the fund each year provides money to enhance economic development, cultural, social and educational opportunities for North American Aboriginal people (status, non-status, Métis and Inuit) living in British Columbia.

Business Advisory Centres

- Business advisory centres in Cranbrook, Fort St. John and Prince George assist Aboriginal entrepreneurs with business start-up or expansion, partnerships and planning.

Business Loan Program

- Business loans are available to Aboriginal residents of B.C. for most types of operations and a wide range of sectors including retail, services, fishing, forestry, agriculture, tourism and hospitality, manufacturing, new technologies and export.

Nuu-chah-nulth Economic Development Corporation (NEDC)

<http://www.nedc.info/>

NEDC is a regional organization operating a variety of programs to encourage rural economic development and entrepreneurship for Aboriginal people. Types of loans available:

- Commercial loans for business start-up, expansion and/or acquisition
- Forgivable (non-repayable) loans - limited eligibility
- Contributions for feasibility studies and business plans

Tale'awtxw Aboriginal Capital Corporation (TACC)

www.tacc.ca

TACC is an Aboriginal Financial Institution providing aboriginal entrepreneurs with the tools and resources that are necessary in starting their own business. TACC distributes the First Citizen Fund, Youth Start-up Loans, and conventional loans. TACC also provide professional aftercare services, work-shops and networking opportunities.

General Support Services

Community Futures British Columbia

www.communityfutures.ca/index.html

The range and magnitude of programs previously and currently managed by the

Community Futures Network vary widely, from business development loans to entrepreneurial training to supports and services designed to address issues impacting rural communities at a local level.

NATIONAL PROGRAMS

AANDC Women's Microfinance Pilot

The federal government announced a new women's microfinance pilot initiative in 2010, which has yet to be rolled out. Contacts for this program are Claire Dimond Gibson (819-953-4436) and Alison Vandelite (819 956 4934).

Aboriginal Business Canada

<http://www.aadnc-aandc.gc.ca/eng/1100100033140>

Aboriginal Business Canada works with the Aboriginal business community to address the shortage of available credit to finance Aboriginal small business development. Aboriginal Capital Corporations (ACCs) capitalized by Industry Canada and owned and controlled by Aboriginal people concentrate on providing developmental loans to enterprises not yet ready to successfully secure business loans from banks. Some ACCs also provide business services, and have diversified their operations to be able to house External Delivery Services for Aboriginal Business Canada.

Government of Canada: Procurement Strategy for Aboriginal Business (PSAB)

<http://www.aadnc-aandc.gc.ca/eng/1100100033030>

The PSAB works to help Aboriginal firms do more contracting with all federal government departments and agencies and assists Aboriginal businesses gain access to the overall procurement process. The PSAB, while led by Aboriginal Affairs and Northern Development Canada (AANDC), is a Government of Canada initiative. All federal government departments and agencies are encouraged to participate in this initiative.

Public Works and Government Services Canada: Set-Aside Program for Aboriginal Business (SPAB)

www.pwgsc.gc.ca

In accordance with the Procurement Strategy for Aboriginal Business (PSAB) and the Set-Aside Program for Aboriginal Business (SPAB), contract requirements (\$5000 and over) designated by client departments as set aside will be restricted to qualified Aboriginal businesses. Aboriginal persons must have at least 51% ownership and control in the business. Also eligible is a joint venture consisting of two or more Aboriginal businesses or an Aboriginal business and a non-Aboriginal business(es), provided that the Aboriginal business(es) has at least 51% ownership and control of the joint venture. When an Aboriginal business

has six or more full-time employees at the date of submitting the bid, at least 33% of them must be Aboriginal persons, and this ratio must be maintained throughout the duration of the contract. The bidder must certify in its submitted bid that it is an Aboriginal business or a joint venture constituted as described below.

The National Aboriginal Capital Corporation Association (NACCA)

<http://www.nacca.net/eng-splash.html>

NACCA has been established to provide products and services such as training, access to capital initiatives, advocacy and other institutional capacity building to the 45 Aboriginal Financial Institutions (AFIs), which constitute its membership. AFI has become the umbrella term for the ACCs and Aboriginal Community Futures Development Corporations.

Canadian Executive Service Organization - CESO Aboriginal Services

www.ceso-saco.com

CESO Aboriginal Services is a not-for-profit agency dedicated to working with Aboriginal businesses, organizations and communities across Canada. It has a talent bank of more than 3,600 volunteers with expertise in over 150 professional and management areas. Services are available to any Canadian status or Non Status Indian, Métis and Inuit individual or group.

CESO's mission is to assist Aboriginal communities and business of Canada to achieve greater self-sufficiency and growth. Its objective is to transfer skills and knowledge, to best utilize the experience and expertise of CESO Volunteer Advisers, to develop needed products and services, to accumulate and disseminate knowledge of best practices and to provide accessible and cost effective services.

Business Development Bank of Canada (BDC) Aboriginal Banking

http://www.bdc.ca/EN/i_am/aboriginal_entrepreneur/Pages/aboriginal_banking.aspx

BDC offers a variety of consulting and financial services for Aboriginal businesses. In addition to conventional lending and advice, BDC's Aboriginal Banking also offers a number of special activities and initiatives.

- **Aboriginal Business Development Fund (ABDF):** A program that provides tools for Aboriginal entrepreneurs who choose to start their own businesses. The funds, which are available through a community-based organization, increase access to capital for Aboriginal entrepreneurs who would normally not qualify for a loan. Loans combine financing with management training and on-going mentorship. Funds are delivered at the grassroots level and involve amounts varying from \$5,000 to \$20,000. The loans are fully repayable with terms varying from 2 to 3 years depending on the project's cash-flow expectations.

- **Growth Capital for Aboriginal Business (GCAB):** BDC's specialized financing increases access to capital for Aboriginal entrepreneurs wanting to expand an existing business or start a new one, on or off a reserve in Canada. Under the GCAB program, you can obtain financing to a maximum amount of \$25,000 for start-ups and up to \$100,000 for existing businesses. If businesses require additional funds, BDC offers other financing options.
- **Peer lending:** Micro-lending initiatives to help groups obtain money for small business startups.
- **Business management coaching:** Support is available through a special alliance with CESO Aboriginal Services. Includes ongoing mentoring and business management advice for the first 2 years following loan approval. Costs for business coaching can be incorporated into the financing package

Canadian Council for Aboriginal Business - Western Region

<http://www.ccab.com>

Canadian Council for Aboriginal Business (CCAB) was founded in 1984 as a national non-profit organization. More than 200 Aboriginal and non-Aboriginal businesses are members and supporters of CCAB across Canada. CCAB is Canada's leading organization dedicated to promoting the full participation of Aboriginal people in the Canadian economy. Its mission is to connect Aboriginal and non-Aboriginal people and companies with the opportunities they require to achieve personal and business success. CCAB is a broker of relationships. It helps build successful partnerships in employment, business creation, youth development and community relations.

The CAPE Fund

<http://www.capefund.ca/>

The CAPE Fund is a \$50 million private-sector investment fund initiated by 21 of Canada's leading companies, individuals and U.S. based Foundations. CAPE Fund is focused on mid-market opportunities with a strong degree of Aboriginal involvement and connection to Aboriginal communities throughout Canada.

- Fund investments will generally be between \$1 million and \$7.5 million in the aggregate, per investee. These may occur in one or more rounds of investment. Aboriginal businesses anywhere in Canada are eligible.
- The Fund will invest in virtually all business segments albeit with some sector restrictions. The Fund will proactively seek out both financial and industry partners to facilitate and accelerate the growth of its investee companies.
- The Fund focuses on projects that are linked, either through ownership, employment or geographic proximity, to an Aboriginal group or community.

Aboriginal Banking Services

The following chartered banks provide specialized Aboriginal services:

- RBC Royal Bank: <http://www.rbcroyalbank.com/aboriginal>
- CIBC: <http://www.cibc.com/ca/small-business/aboriginal/index.html>

- BMO Bank of Montreal: <http://www4.bmo.com/vgn/aboriginal/en/>
- ScotiaBank: <http://www.scotiabank.com/ca/en/0,,287,00.html>
- First Nations Bank of Canada: <http://www.fnbc.ca/>

4.0 Métis Women Entrepreneur Survey Results

An in-depth, personal survey was conducted with a sample of MWEs. Participants were sources from each of the five westernmost provinces and were recommended for the survey by the Women of the Métis Nation, MFIs and from other referrals obtained by the consultant. The survey questionnaire is provided in an appendix to the document; verbatim responses are also available separately. Many of the interviews lasted for over one hour, providing opportunities to obtain a thorough understanding of the experiences of the participants. Verbatim responses were not recorded in full given the duration of these interviews. Following is a summary of the responses.

Métis Women Entrepreneur Questionnaire: Summary of Responses

1b. Age of respondents: **The average age of the respondents is 46; the youngest is 31 and the oldest 64.**

Education and training: **The respondents are mainly well educated. Although 12% had not completed high school, 53% had post-secondary/college training and five 29% had university degrees. Educational levels included:**

- **Grade 8**
- **Grade 10**
- **Some postsecondary**
- **College business training**
- **College diploma**
- **College/Cosmetology**
- **College for Business Administration and Hotel and Restaurant Administration**
- **Certified Journeyman in Esthetics**
- **Certificate in Business Admin./CMA**
- **LPN**
- **Nursing/Medical Esthetician**
- **University diploma in New Media; certificate in Adult Education; B.Ed. in Adult Education**
- **BA/B.ED**
- **BSW and MA candidate**
- **BA and Certificate in Human Resources**
- **Business Major, B.A.A., B.Ed. in Office Admin./Data Processing, M.Ed., in curriculum**

1c. Sector and main activity: **18% of respondents worked in the arts and graphic design; 12% in Aboriginal cultural facilitation and consulting; 24% in project**

management, consulting and business development; 18% in retail food service; 6% in tourism, and 18% in the beauty/salon/spa/exercise field. Activities included:

- Artisan
- Event planning and music
- Arts – illustration/graphic design
- Graphic design, print brokering
- Aboriginal consulting/planning
- Cultural Facilitation
- Retail
- Catering - Cakes and Baking
- Retail - Cakes
- Tourism
- Medical Esthetics
- Salon/gym
- Salon/spa
- Project management and facilitation
- Professional services/consulting
- Business development
- Business and education: conference planning, marketing, video production, and curriculum development

1d. Type of business: **71% were sole proprietor; 24% were Incorporated; and while only 18% identified as home-based most did operate from homes.)**

1e. Location: **The businesses were fairly evenly split between cities (41%) and towns (47%), with two (12%) classed as rural.**

1f. Size of annual sales: **53% had sales under \$100,000 and 41% over \$100,000 but under \$500,000.**

1g. Number of employees: **Nine had no employees; 18% had one (1) employee; 2% had two (2) employees; 6% had four (4) and 6% had eight (8) employees. In addition 6% had two (2) subcontractors and 6% had three (3) associates. One business was a family operation.**

1h. Years of operation: **41% of businesses had been operating less than 5 years; 18% for 5-8 years; 24% for 10-17 years, and 12% for 20 years.**

1j. Usual hours of work: **53% operated regular business hours (approximately 40 hours a week); 12% operated 15 -20 per week; 24% were variable; and 6% were just establishing a routine.**

1k. Why did you start this business: **The most common reasons were to be around family while earning an income (29%); to be one's own boss and in control of one's life (24%); to do what I enjoy (24%); and a community need for services (18%). 12% said it was a response to being laid off a job. Only 6% cited income as the main reason for starting the business.**

1l. Has the business been a success: **88% said yes and 12% were not sure.**

Reasons why included:

- **Not measured in dollars; most women measure success a little differently.**
- **Not making enough money but a success due to achievements/recognition**
- **I have been very dedicated to it. Instead of me gaining financially by it I give back to the business.**
- **Because we are always educating ourselves.**
- **I love what I do and I'm passionate about it.**
- **It is something needed.**
- **Professionalism is the key. Good business practices.**
- **Clients like my work.**
- **Sharing Métis culture with others.**
- **I keep in touch with people through my website, blog, Facebook.**
- **I offer a complete service.**
- **I stay competitive**
- **Hard work and collaboration with my husband.**

1m. Future plans, such as expansion? **53% are planning to expand; 18% want to remain as is; 6% wants to improve the quality of the business; 12% want to reduce their business.**

Additional comments:

- **Once my children grow up then I can expand my business. It is challenging working from home and having children at home that are under the age of five.**
- **I do enjoy owning my own store, especially since I can bring my 6-month-old along with me.**
- **I need work space since I am working from my home.**
- **I want more consistent income.**
- **I want to find project funding.**

2a. Worked with organizations, government agencies or companies that provide business support services when starting or running your business: **53% have not and 47% have used these services.**

Additional comments:

- **I have found funding agencies incredibly overwhelming!**
- **I didn't know of any.**
- **Never, because I knew what I wanted. I already had business sense. I used a business consultant.**

- **Low start up costs so no need.**

Organizations used:

- **Community Futures Corporation**
- **Self employment program from a provincial government**
- **I originally started with 4 different agencies/companies. The two that assisted me in the end was Louis Riel Capital Corp. and Aboriginal Business Canada.**
- **Canada-Manitoba Business Centre**
- **Second Career Strategy (Ontario)**
- **Clarence Campeau Development Fund (CCDF), Hong Kong Bank, FSIN**
- **CCDF and Sage Hills**
- **SaskMetis Economic Development Corporation (SMEDCO)/CCDF/Aboriginal Business Canada**
- **Louis Riel Capital Corporation (LRCC), ABC, Women's Entrepreneurial Centre**

2b. Services used:

- **None 47%**
- **Training in business planning 18%**
- **Funding/financing 24%**
- **Other skills training 12%**

Note: There appears to be a relationship between the year a business started and whether the entrepreneur used the services of a business support service provider, such as a Métis Capital Corporation. Of the businesses that did not use a service provider, most began operations in 2000 or earlier. Of the businesses that used service providers, only two started prior to 2000. Furthermore, the responses suggest that entrepreneurs who started a business in the last 10 years, in provinces with programs for Métis entrepreneurs, used the services, if needed. This suggests that service providers may have become better known and more accessible to Métis women entrepreneurs in recent years.

2c. Description of the experience with these organizations:

- **Great.**
- **Positive**
- **On the positive side: Columbia Basin Trust (East and West Kootenay) had good resource people. There was a learning curve, but the training related to what I want to do, i.e. social enterprise and community development. All interconnected. Learned a lot. It made the information more accessible. On the negative side: Prejudice from consultant that was part of class. They have not accepted my application for extended training. I would like to know why? I don't know what it is stemming from? Also, 2½-hour drive to Community Futures training, distance-only reimbursed for travel \$0.20/km and \$60 hotel (low). Budget was tight.**
- **Positive. However, outside of the aboriginal community, there is a challenge. They don't know about the aboriginal culture and it makes it harder to get information across.**
- **The most positive experience was the continuous support I received and continue to receive from LRCC. I always received great communication. Even if it was a quick email stating when they could get back to me. Most positive experience was to be able to get the assistance needed to get my business up and running. The most negative experience was the way Canadian Youth Business Foundation (CYBF) handled my application, the mixed signals, the time gaps, lack of communication. The time it took to apply for funding to the time it was finally approved and available was way too long. Including the long time gaps between phases of the application process with ABC and CYBF. From the time I started my application process to time of funding approval was over a year.**
- **ABC did assist but they still had less communication with myself and the other lending agencies and time gaps, I never did get to meet a representative in person. Also I was given funding approval dates several times which they had changed several times.**
- **Another thing I found difficult was the short time frame I had from signing the approved funding to having the start up costs spent and submitted, it was only a few weeks. Being I did not give my notice at my previous job until all paperwork was signed, it was a short and difficult timeframe to get coordinated with all the required companies.**
- **I had applied but I was not accepted because they thought I my business could not succeed but I won the Women Business Owners of Manitoba Award (2001).**
- **Positive, but I did not need funding money. I just did it myself.**
- **It has been frustrating because they tell me to do my business plan in a certain way then ask me to revise it many times, to no avail. Yet aspects were positive. They ask me for a plan, and when I do it they keep telling me to revise it. I**

don't have the education to do a financial plan. The only parts I cannot do are the financials.

- **Re Ontario Second Careers: The experience was brutal. I jumped through hoops to get the applications done properly, gathering all the various information they wanted from various schools, went to several meetings, only to be told that I didn't qualify for some really ridiculous reasons. I'm still angry about it! The worst part is that, although I paid into EI for years, I can't receive any of the benefits from it! And I'm simply told: Oh well, you're one of the people who simply fall through the cracks. That's it, that's all. And then they turn their backs on you.**
- **Ontario: What I did want/need was a small loan just to get a home office set up and funds to get a website done and business cards. Oddly banks wanted to give me more than what I wanted and I didn't want the extra burden so turned them down and financed things on my own. As I am non-status I did not qualify for a number of First Nations programs, plus at that time I didn't have my Metis card so didn't qualify for Metis support either. I didn't qualify for services reserved for immigrants either, so I was on my own. I did most of my research online including BDBC, chartered banks, the local friendship centre, and the municipal small business centres and government run permits and licenses bureau.**
- **It went pretty good, but there was a lot of red tape that made it difficult.**
- **Not applicable (8)**

2d. Had access to mentoring? **35% did find mentors and 24% did not; 6% said there was no need; and 35% did not answer.**

Of those who said yes, the most common sources of mentorship were: **The Métis community (24%) and Metis elders (12%), mothers and family (18%), another business person (12%); CCDF and Women Entrepreneurs of Saskatchewan (6%)**

Receiving ongoing support: **24% said yes, including Métis elders (12%), Métis association (6%), husband a business consultant (6%); 35% said no; 6% said there was no need; and 29% did not answer.**

2.e How would improve the services they provide? **59% did not answer this question or could think of nothing. Of those who did respond, comments included:**

- **Keep communication open; more direct communication between the agencies, and more reasonable time frames.**
- **I needed help to learn how to do financials.**
- **When people apply for these services, the whole person needs to be taken into consideration and you can't place very strict, narrow limits on what type of help you're going to provide.**

- I would suggest they hire people who are more encouraging and more interested in Aboriginal affairs and others who offer unique and specialized services for a particular community, rather than just offering advice that does not apply to me or my business.
- There is no need for improvement.

3a. Special needs of Métis women entrepreneurs: **47% thought that Métis women have special needs as entrepreneurs; 41% thought not; and 12% did not answer.**

Comments included:

- **Being Métis is a benefit due to community support.**
- **As much as I do not like to separate myself from the men in business I have found that women do have different priorities, business habits and ideas when running a business.**
- **I feel at risk when I get involved with other artist groups, I don't feel safe. Privacy laws and regulations need to ensure safety.**
- **Funding and education.**
- **Networking.**
- **Funding should be given directly to cultural facilitators.**
- **Having a clearer path as to where the help was. Organizations are more sophisticated now, not like before.**
- **Yes, I need to be recognized as an individual with my own credit rating so I can have my own line of credit for my business.**
- **More money.**

Special training needs of Métis women entrepreneurs: **65% mentioned that they did have training needs; 35% did not answer; and 12% said there were no special needs as Métis women.**

Comments included:

- **There are apprentice program, but they are mostly trades and not in my area.**
- **Training to encourage cultural practices is needed.**
- **I feel conferences are a waste of time because you never get follow-up on data. Better to have specific training every year e.g. website design, marketing, sales, delivering culture, as opposed to a conference. That would be helpful. Would be awesome to have them subsidized.**
- **Having a clearer path as to where the help is. Organizations are more sophisticated now, not like before [so there is more assistance available.]**
- **I need more training in math/financial literacy. I am completely literate but when it comes to math I do not have literacy.**
- **I could use more business training.**
- **I would have liked to receive support for advanced education but when you own a business it seems that your application goes to the bottom of the pile.**

3b. The most significant challenges, barriers or obstacles that Métis women face when starting up or running a business: **Most of the respondents agreed there were barriers.** Responses included:

- **Stereotypes of being Métis and aboriginal gets in the way at some point.**
- **Women tend to get more guilty when they leave their children at home. This is how women get into entrepreneurship, because they have had to stay at home and make money.**
- **Metis women have not had good reason to feel safe. We are marginalized as it is, then we are marginalized from within our community through jealousy and lateral violence. Getting my business started within my community was risky, then went out into the world feeling at risk for being an aboriginal woman. It reeks so much of abusive behavior. The running of the business is nothing by comparison. It's all of the personal struggle and those dynamics.**
- **I feel that something needs to change if more women are going to be successful. We have so much done to us and we continue to do to each other what has been done to us, that's lateral violence.**
- **It comes down to a lack of knowledge of standard business. There is a lot of lateral violence that happens when people feel like they are being talked about by other artists, by not being supportive of one another in the industry. I have gotten to work with some people who knew how to behave themselves in a business-like manner.**
- **Fear; "I am not enough;" need more support from women; isolation.**
- **Within our own community there is a lack of support, within our own government structures.**
- **Politics can be a huge challenge. I got the notice for this survey from another elder, for example, not directly from the Metis Women's organization.**
- **Childcare. If I did not have my family to help me with my children, I could not do this business.**
- **Using our own money. Money is kept on top and does not come down to the people who, like myself, have to make it on our own. Government has to give money directly to people.**
- **Shortly after receiving funding I found out I was pregnant; it made start up a little more challenging, but I made it work. I was appreciative of the workshops and events that allowed me to bring my daughter along.**
- **I personally feel that being a Metis woman did not affect of any of the challenges I faced.**
- **I do know other woman facing challenges due to being a single parent and unable to start up or expand from a home-based business due to the single income and family obligations.**
- **In the beginning, I am not sure if the challenges were because I was a Metis woman or a woman. I was not able to take a loan because of my husband's credit. I did not feel support from the bank, so I ended going to a friend. I always tried to respect everyone as the same. I would hope other people in other businesses would do the same, from a delivery person to a janitor to**

- business clients. It is the Christian world-view.
- There could be, but I did not experience any. Aboriginal companies were happy to know that they could hire an Aboriginal consultant. It has worked to my advantage more than being a liability. But I don't know about other sectors.
 - The funding agencies have been very difficult to work with because they keep changing their requirements. Also, inheriting my husband's poor credit rating has affected me greatly. I needed a credit line because I was a stay-at-home mother. I cannot get a line of credit and I need to expand but I cannot get money to pay rent on a place. I also had to take care of my mother with Alzheimer's. I still need financial training. I am supposed to know how to build my business, without an education. I make cakes for people all over Manitoba but I cannot get my business expanded. I got a call back from LRCC and they told me I need to revise the plan and I don't know how to do it. Why do I have to go through this when I have a good business? I have good credit personally but my husband does not. I only have my VISA, with good credit. I just went to the bank to get a small line of credit but they say because of your husband's credit rating you cannot get credit. So I can only accept 3 wedding cakes a week because we don't have space to work.
 - Knowing how to run a business, and where the resources are.
 - For myself, it would be great if I could have better access to funds for education. I'd really like to take an entrepreneurial course or some more specific courses in creative arts. I'd also like a proper mentor who would advise me as I go along. I didn't come from a wealthy family and I worked and paid for everything I've done for myself. I'm not looking for handouts but it would have been nice to get the help the government was advertising, and that I was paying into when I worked a full-time job!
 - Most I know lack proper education and proper work experience to start and operate a business plus most think they don't need to do a business plan but just need money. They fail to see the importance of doing a business plan.
 - Bankers would not acknowledge any value to anything. It wasn't easy.
 - Getting the initial down payment.
 - Starting up was difficult as I was not being recognized at first due to lack of education in medical esthetics.
 - The availability of support services is centered in the larger centers, not rural areas. We need support within a 25-50 mile radius. Because otherwise we have to travel. We need the knowledge as to what is out there. Without the consultants it is difficult. Women tend to be a little more vulnerable, then they end up doing something they don't want to be doing.
 - From a 20 year perspective, equity is always an issue – that and family support. Women have so many roles that it is sometimes difficult to juggle them all.

3c. The challenges facing Métis women are different than those facing men/non-Aboriginals: **A majority (53%) agreed with this point, 29% did not, 6% said she didn't know and 12% did not answer.**

The comments included the following:

- **There is still a stereotype in our own culture about women staying home; historically our women stayed home while men hunted. So these stereotypes still remain; it is a conundrum between being both a woman and Metis in our current world.**
- **Men tend to have to leave the home because they are out making money, but don't feel guilty like women.**
- **Men don't always have the same connections with children. But all the other challenges are the same. In general, we face similar challenges.**
- **For nursing mothers there are some issues.**
- **Yes, a little because there are initial prejudices when there is a little accent. They have to prove themselves more. Non-aboriginals do not have as many obstacles.**
- **There is no question that it's easier to get ahead if you are a white man. And it's easier to be a male Aboriginal artist than a female Aboriginal artist! Even though women make up to 80% of working artists, most if not all successful/famous artists are men! Men's paintings will also sell for higher prices than women's paintings even if they are of comparable quality. The arts industry is just as paternalistic (if not worse) than every other industry in that the men triumph over women time and again.**
- **It can be harder if they are single moms, which many are. Non-Aboriginals? It can be harder as they generally don't qualify for high paying jobs so don't have the savings to put towards a business. Also one's dedication to business increases when it's one's own hard earned money so that is different as non-Aboriginals generally use their own savings or savings from family, not government funding.**
- **It was different because I am a female, the land was not under my name. My husband owned the land [where the business took place], that was a factor.**
- **A non-aboriginal person may have support financially from family that most Metis do not.**

4a. Things that can be done to support the success of Métis women entrepreneurs include:

- **It's about family. We must have the support of our family, husband, children. Entrepreneurs do not work 9-5, it's all hours, so it's important to have family understanding.**
- **Marketing skills are a need; agencies can help us build skills, not just raise money; we need empowerment courses and support networks in the manner of AA or Weight Watchers. I need some support such as a women's circle. If you have a support group in the beginning it will help grow with your business.**
- **Word of mouth is the best advertising; if you have a place where you can have a "mixer" to attract new people it would help.**
- **The Métis are still a new nation. This survey is trying to help further our culture as far as Metis women go. We need to start with support and meetings, like**

- conferences where we can facilitate the empowerment of women.
- Business ethics, self-respect, respect for others are important.
 - Being connected to other Metis women. Specifically, Metis women entrepreneurial networking as critical. We need those supports. Others lack historical knowledge and it might be genetic. There is a difference between aboriginal and non-aboriginal ways of thinking. We love to laugh by pointing out those differences. Cultural difference in how we deal with the world.
 - Family support, networking, and provincial support are important.
 - Politics and money are tricky. Avoid political polarization. Everyone should have an equal opportunity to promote her or his business.
 - More advertising of self-employment programs. Having information available on Metis websites and somebody to contact. Need to know a person to contact.
 - Strong networking, further training
 - More support, funding and respect for cultural facilitators. Funding should go directly to them. Government is top heavy, power and greed gets too big and people below suffer. Change the structure of government.
 - Many women I run into do not consider opening a business because of family obligations. Women need to know that there are ways to make family and business work together; it can be done. It just needs support and patience, as it does take a little longer to get things accomplished. I am a mother of a 6-month old, 4-year old and 17-year old. Due to the new business I did not take maternity leave. I do bring my 6-month old to work with me each day. I have received much support from family, as well as customers and business contacts in my decision.
 - As a nursing mom I have been welcomed to bring my little one along on many business trade shows, forums, and luncheons. I appreciate the support. (I always make sure that we are not a distraction to anyone else).
 - Continuing to present opportunities for growth and advancement in respect to such things as tradeshow, forums, and training opportunities, etc.
 - If a Metis woman can go somewhere to learn how to start a business, like how to register a name and find a lawyer, find resources, basic bookkeeping that is easy to understand, advertising, networking, how to get a business card. Sometimes organizations make things so hard to understand. The government is now trying to get rid of jargon to help people with less education. If things are clear and people know about these things it can help.
 - I don't know what they are currently doing, so I don't know what they would need.
 - Making sure the education and support is available.
 - Find them ties or mentors who are successful regardless if they are Metis or not. Metis women are tough, smart and capable. Solid mentors to help get through the periods of doubt or provide direction would be amazing. I don't want someone to do things for me but I would like someone to show me how to help myself. Also, go beyond the online business directory and do real

promotions. Most people don't know what a Metis person is so promoting beyond that would also be essential.

- Role modeling is good but these role models don't have to be just other Metis women. I would really like to see more Aboriginal women encouraged to work with what they have as opposed to thinking they can't do anything until they get funding. I would like them to learn from immigrants who have become successful without relying on the government. I would like them to see what successes are occurring in the poorest corners of the world by female entrepreneurs who had to support their families on their own without help from anyone.
- Openness to new ideas.
- Start-up programs. We need to know all about our payroll, GST and remittance, rather than finding out along the way.
- Making sure business support education is available.
- Possibly more support through business networking; reasonably-priced training that is on going; it would be nice if our people would support our businesses.

5. Other comments included:

- There are many agencies but I did not know what they do. I had to research them because of my business.
- My Mom always said, "do for yourself." I tend to do everything on my own. It has made me a strong woman. I am okay with that.
- I would like to find ways of working through the political polarizations that exists in our community. I would like to receive a copy of this survey and find out what the follow up is. We have given our time to do this survey, which means we have an interest in this area.
- I personally do not feel that I was treated any different as a Metis woman during the start up of my business. I appreciate the respect I received from LRCC.
- I started out having to learn all on my own; it is good to know that there are resources for others right now.
- I know Aboriginal people are capable of becoming very successful entrepreneurs; I just think the approaches currently in use are not working. There's just not enough riding on making it work. It's too easy to get money and waste it and not be held accountable. My motivation to work comes from knowing there's no safety net below me.
- Saskatchewan needs to be open to new business ideas. Being that we are self-owned, the government is our competition. We have built our name and we cater to many groups. Costs are a big issue, but we were able to accept that our living standards were lower than others, maybe; but we have been able to feed ourselves.
- Having Grade 11 or Grade 12 students know that there are opportunities for them to know they can be entrepreneurs. What opportunities are there out

there for people who want to go into business? There is a shortfall bringing that into schools. There will need to be support to help them start the business. Mentoring is really important; a mentoring program is needed. That would have helped me along the way when I started out.

5.0 Métis Economic Development and Capital Corporation Survey Results

A survey was included with MFI personnel, including one management level person operating in a policy and program decision-making capacity and two front-line loan or program officers at each of the three prairie Métis Capital Corporations, i.e. the Louis Riel Capital Corporation (LRCC) in Manitoba, the SaskMetis Economic Development Corporation (SMEDCO) in Saskatchewan, and Apeetogosan (Métis) Development INC. in Alberta; the Clarence Campeau Development Fund (CCDF) in Saskatchewan; and the new Ontario Métis Voyageur Development Fund (MVDF). The MFI survey was conducted at each of the MFI offices by the consultant, except the MVDF interview, which was conducted by phone. (MVDF was not yet fully operational at the time of the interview and only the incoming CEO was interviewed.)

Detailed Cumulative Results of Survey

Survey participants are identified in the table but their particular comments are not attributed to provide a degree of anonymity.

Métis Financial Institution Survey Participants			
Participant	Position	Reason selected for participation	Served female clients
Louis Riel Capital Corporation			
Paul Paradis	General Manager	Senior Management	Yes
Hugh O'Hare	Small Business Advisor	Front-line Staff	Yes
Gilbert Dion	Manager, Business Development and Support Services	Management/Front Line	Yes
SaskMetis Economic Development Corporation			
Greg Fofonoff	Chief Executive Officer	Senior Management	Yes
Tristan Zachow	Loan Officer	Front-line Staff	Yes
Clarence Campeau Development Fund			
Georgette Nicolas	Director-Business Development	Management	Yes
Rebecca Krahn	Business Development Specialist	Front-line Staff	Yes
Maxine Reddekopp	Business Development Specialist	Front-line Staff	Yes
Steve Danners	Director, Métis Energy and Resource Program	Management	Yes
Monica Brunet	Senior Advisor, Métis Economic Development Sector	Works directly with entrepreneurs	Yes
Apeetogosan (Métis) Development Inc.			
Mike Ivy	General Manager	Senior Manager	Yes
Ken Balcom	Senior Business Consultant, Pinnacle Business Service	Front-line	Yes
Métis Voyageur Development Fund			
Steven Morse	Chief Executive Officer	Senior Management	N/A

1a. Does your institution offer business planning and support services?

Each of the five Métis Financial Institutions (MFIs) participating in the survey provides a full range of business start-up services for women and men. Although these services vary somewhat, all are designed to assist clients to move from concept to formal business plan to financing and business start-up, with aftercare services available.

Services are provided in a variety of ways by different MFIs. Some, for example, act as external service providers for Aboriginal Business Canada (ABC), which provides supports and loans for business development. Others may use external consultants, which offer regional services or expertise in a certain business sector. Business services are affordable and typically supported by a 75% grant. Several respondents cited the importance of involvement of the entrepreneur in developing the business plan, rather than having it done for them.

“We offer business planning and support working through the start up process. We have an officer subsidized by AANDC to work with client to get adjudicated. We provide support from the early stages of application and go through the whole process; we help clients set up books and accounts, or make referral to a bookkeeper and accountant. If this is not set up well it inevitably becomes an issue down the road. We offer aftercare; after 3-6 months we visit them and see what they need and how things are going; we check their bookkeeping and provide whatever help is needed.”

Ontario’s Métis Voyageur Development Fund is not operational yet. Its services will be similar to those provided by the Clarence Campeau Development Fund (CCDF) in Saskatchewan, except restricted to the resource sector. This could affect the number of women who receive support due to the preponderance of men in this field. It will, however, support secondary and tertiary services in the resource sector, so this may improve the odds for women entrepreneurs. They will not provide any services specific to women but will be tracking gender in their reporting.

1b. Do you offer loans to or other investments in new or existing businesses?

All the MFIs provide loans and other forms of investment. (The Voyageur Fund will be up and running in late Spring 2012.) They also partner with other agencies to assist entrepreneurs to obtain needed grants and loans.

Some organizations provide micro loans of as little as \$500 to buy equipment, such as an industrial sewing machine; larger loans are more common, however, and can range up to \$250,000.

Syndicated loans and partnerships make it possible to obtain up to \$1 million or more in start-up or expansion funds. The MFIs operate or have access to a number of additional Métis-specific investment funds that are accessed to provide larger loans.

1c. Do you offer mentoring programs?

Most MFIs offer either in-house mentoring, often through an aftercare program, or provide referrals to potential mentors. In some cases partner organizations, such as the Manitoba Aboriginal Chamber of Commerce (of 130 businesses), to arrange mentors. There was some skepticism about the value of mentoring in practice; it is hard to find effective mentors:

“We’re not big fans of mentoring, for us, it does not work. There is a disconnect between the client and mentor and no incentive to follow through. ABC tried a major focus on this but it didn’t work.”

1d. Are there other services you provide?

All of the MFIs provide some form of aftercare. Some provide products such as specialized youth loans; bridge funding; act as external service providers for ABC; operate large funds and arrange syndicated lending; provide letters of guarantee to financial institutions; and loan guarantees or bonds for the construction industry.

Pinnacle Business Services, which is owned by Apeetogosan, operates as its business advisory arm. It provides business planning, accounting, and financial planning services, not only for loan clients; 80% of its clients are Métis.

“We work at the pre-application stage, to do business planning; when approved for funding, we work on implementation, accounting, registration, accounting training. We file tax returns for clients; provide yearend financial statements.”

In Saskatchewan, the Métis Economic Development Sector, a program housed at the Clarence Campeau Development Fund, helps build capacity in the Métis Community for future business development.

“It involves marketing and promotion programs available to the Métis. It is not gender specific. We have 225 businesses in our Métis business directory. We help people get proposals together and meet with industry to get them in touch with Métis businesses, advocating on their behalf and connecting people around procurement.”

CCDF also operates a Management and Marketing Skills Program to train entrepreneurs in this area.

The Métis Energy and Resource Program is an example of the various special funds operated by the MFIs. The AANDC-funded initiative managed by Clarence Campeau Development Fund has being re-characterized as a “major projects and investment fund” because it is no longer restricted to the resource sector. It has been operating 2 years with a federal contribution of \$5 million and \$1 million from CCDF.

Two projects have been approved for a total of \$1.5 million and some 10 deals that represent another \$2 million—ranging from \$200,000 to \$1.5 million—are in the works. Opening up to major projects outside the resource sector is expected to result in more involvement of women entrepreneurs.

The Métis Entrepreneurship Fund is another new program, operated by the three Métis Capital Corporations on the Prairies, to support projects from \$250,000 to \$1 million in size.

“We are just looking at deals now; we have a husband and wife coming to us with a business now and she is integral to business; but not many have come in yet.”

2a. Do you keep track of client statistics based on gender?

Except for one MFI (Clarence Campeau Development Fund), none of the MFIs tracked statistics based on gender. However, this is information that could be retrieved or easily tracked. The Métis Voyageur Fund is planning to do this.

2b. Do you track the percentage of your clients that are women?

Only the CCDF does this formally and reports it. Others are considering it:

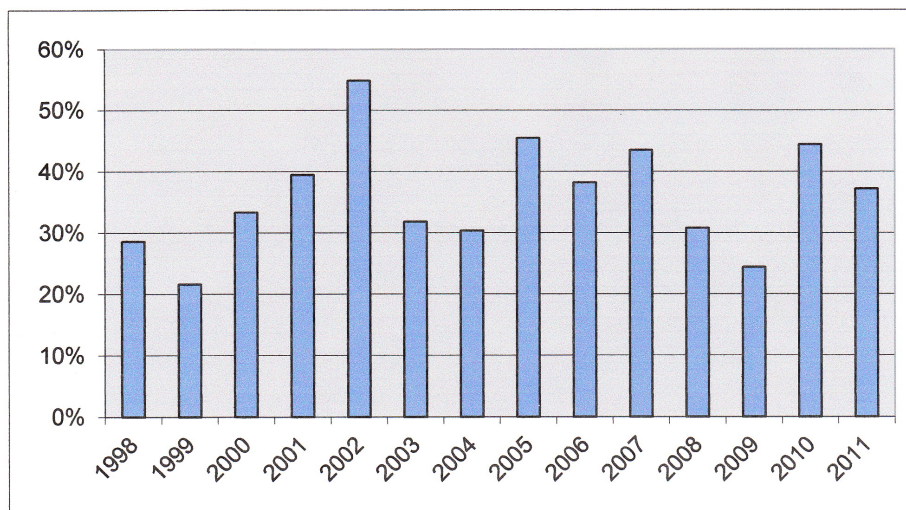
“We are looking at separating our statistics and reporting by gender.”

2c. If yes, what is that percentage?

CCDF reports that, on average over 13 years, 36% of its clients were women, with a range of 22% to 55% women in a given year. A total of 188 women have received funds over 13 years. The following table was provided by CCDF.

Women Entrepreneurs - Funding Statistics

YEAR	NUMBER OF CONTRIBUTIONS	NUMBER OF CONTRIBUTIONS (TOTAL)	PERCENTAGE
1998	2	7	29%
1999	8	37	22%
2000	12	36	33%
2001	15	38	39%
2002	17	31	55%
2003	7	22	32%
2004	17	56	30%
2005	15	33	45%
2006	21	55	38%
2007	20	46	43%
2008	16	52	31%
2009	10	41	24%
2010	12	27	44%
2011	16	43	37%
Total	188	524	36%



2d. If not, can you estimate it?

Estimates from the MFIs that do not keep gender-specific statistics are all very close to those at CCDF, at around 35-40%. However, it was pointed out that many clients of each of the MFIs are family-owned businesses where the female partners are key players in the business. If these women were included the share of female clients would be higher, in some cases.

“We deal with husbands in some a cases but their wife may play a key support role behind the scenes, including business organization, ordering, preparing bids and invoices, and bookkeeping, as well as maintaining family unity. They couldn’t operate without the wife and mother; this is really key.”

“Out of our 40 current clients, 9 are women and 7 are joint ownerships by a couple, so 16 of 40 are women, including joint ownership. None of our women are currently in arrears; they range from part-time businesses to a million dollar

company. This is current picture, but it would be similar if we went back through the years.”

The percentage of female clients also varies to some extent by region and industry, so that some of those interviewed said that the percentage of their female clientele was considerably lower than the average.

2e. Has your organization conducted research on Métis women entrepreneurs?

None have done this.

3a. Could you briefly describe the services that your female clients tend to use most often?

3b. Are there differences in the use of your services by female clients as opposed to males?

In general, all the clients used all the services provided. However, women may be more receptive to utilizing all the services provided.

“Women are more proactive regarding professional help and advice and better organized in that department; they seek professional help. When the client is a couple, the man may be the workhorse for the business and the female will pull together all the details, like paperwork; she is the organizer and multi-tasker.”

“Women take advantage of our Management and Marketing program more than men, as they tend to do books themselves while men hire someone to do it. They are more receptive, so use services more; females spend more time using our services than men.

“Women are more conscious of paying bills on time; (men figure it out later); women respect loan responsibilities. They are typically more receptive to advice. The clients we have most impact on through advice are women.”

Women tend to ask for smaller loans than men.

“Women are not involved in bigger deals, not one over \$100,000; it has to do with the nature of the businesses they are going into. One of our biggest women’s companies now as initially a \$30,000 loan, now a million dollar business. “

4a. Would you say your programs and services meet the needs of female clients?

All respondents said that their services for women and men are the same, so the needs of female clients are met to the extent that those of all clients are met. In

Manitoba and Saskatchewan, the NFIs frequently partner with organizations or agencies that provide business services specifically for women.

Several respondents commented that the resource-focused nature of the western Canadian economy might tend to favour male clients.

“The business is very industry-driven, and in this area it is resource industries and trades jobs. We don’t see women in them; there is not enough female interest in those sectors, although there are some that want to be involved; one took trades courses to be a truck driver; lots of training is available and it is open to all. However, some work is very physical and women may not have the needed physical strength.”

4b. Can you identify any gaps in services for women?

A common comment was that women tend to be more cautious about business and less likely to take risks, thus women are less likely to borrow larger amounts of money, sticking instead to smaller ventures. Most respondents—though not all—felt that agencies they partner with, such as ABC and the banks, tend to avoid the micro lending that appeals to most women clients. Several pointed to outmoded attitudes about women in business as a problem.

“The agencies and lenders that we refer women to have unofficial minimum lending levels that limit access to women. Other lenders tend to have outmoded views about what businesses women should be involved in (e.g. hairdressing rather than construction).”

One respondent noted that more women clients are employed full-time when they apply for business start-ups, and/or have more family responsibilities than men. Standard business hours may amount to a service gap:

“We get more women wanting to start business but they are employed full time, so we need to adjust times of meetings.”

Most thought that any “service gaps” that may exist affect men as much as women.

“If there is a gap, it is not gender based.”

A respondent in Manitoba, for example, noted that,

“Distance is an issue for us. We do travel to accommodate all clients in their communities, but those who live in Winnipeg might have better access to services.”

5a. Do you have any programs targeted specifically to women?

None of the MFIs have gender specific programs.

Manitoba and Saskatchewan MFIs do connect their women clients to women entrepreneur's networks and support agencies, however, and often partner with them on lending. In contrast, Apeetogosan in Alberta says,

We don't work with the Alberta Women Entrepreneurs that much. We used to talk to them all the time but not recently; they are really low profile. We did workshop for the Aboriginal Professional Women's Association five years ago and that is it."

Several of the MFIs have an equal number or majority of women staff, which several respondents thought might be an advantage in attracting female clients.

"Our services are delivered regionally and 3 of 4 areas have female business development specialists. This is not intentional."

5b. If so, which programs? N/A

5c. If not, why not?

None of the respondents felt this was needed as all clients are treated equally. At the same time, programming is determined in large measure by government funders and none provide funds targeted to female entrepreneurs.

"It is felt that it is not needed as all entrepreneurs require the same services and gender has nothing to do with it. Proposals are judged on merit. Also, programming is established by government funders who essentially dictate programs; if there was specialized funding or set-asides for women they would be happy to comply. If that were the case, it would make sense to do so through their existing MFIs".

Why are there more men than women clients? There are more men in business than women and more men come to us; sometimes the client we deal with is a man but his wife may be involved too; our statistics may not be accurate in that sense.

6. What steps could be taken to make your programs and services more responsive to the needs and goals of Metis women?

Several respondents mentioned that lack of confidence can be an issue for aspiring women entrepreneurs, resulting either from a lack of business experience or personality. Dedicated female staff and programs for women might be helpful in this case.

“Perhaps some women are not as confident as men going into business, in which case specialized programs would be helpful.”

One respondent felt that the MFI she worked for, which had a majority of female front-line staff, was particularly effective working with women, who benefit from a somewhat different style of service than men:

“Women like personal attention, such as face-to-face meetings with whom they are dealing; males are okay if they never meet and only talk on the phone. Expressing emotions, passion, and shedding tears are common for women.”

Given this preference for more personal relationships, increased accessibility of services was mentioned by several respondents:

“More accessibility and personal professional service helps. We make clients feel good, we are very approachable and personal, some clients call every day for guidance, support and a second opinion.”

“We would like to reach a critical mass where we have satellite offices in Grande Prairie and Calgary, but not for just for women; would be nice if we had connection where we didn’t have to travel, although distance isn’t as big now with the Internet.”

In general, the survey found that most MFIs have a good balance of male and female staff, and in the case of the Clarence Campeau Development Fund, 12 of 15 employees are female.

For women, more childcare options would be helpful, such as childcare at training seminars.

“Consideration for the needs of women who have childcare responsibilities, such as childcare supports during training events.”

Although some respondents mentioned that their MFI provides micro-financing, several stated that a targeted micro-financing approach would be effective:

“If we had access to micro-financing it could be beneficial to women.”

A couple of respondents felt that more promotional activities and seminars targeted directly to women might help increase the percentage of women using MFI services, however most felt that all programming was open to women and is being used by all those interested.

The Louis Riel Capital Corporation is working on some innovations that, although not targeted to women, may be quite helpful to them:

“We are working with MEDO to set up financial services division that might fill gaps. With the MMF we are looking at a close relationship with a mainstream bank, with accounts and service plans for Metis people, but not just women. We are looking at a variable rate business loan; a more formalized bonding program; and small ticket leasing for capital items like computers and office equipment.”

6a. Métis women have stated that common stereotypes about women have hampered them from receiving equal treatment to men at financial institutions. Do you have any procedures in place to ensure equal treatment for women clients?

All respondents said their MFI did not hold to those stereotypes, but several felt that stereotyping of women may be a problem with banks and ABC. One mentioned that some lenders want the women’s husbands to co-sign loans, for example. But most respondents felt that this attitude was more a thing of the past.

“I have never heard a discriminatory comment regarding women entrepreneurs; 10 years ago yes; but stereotypes have fallen; in fact, banks like female clients as they are more responsible regarding credit.” Racism may also be an issue, bit in last 5 years, there were maybe one or two instances, it is not as big an issue as it was 20 years ago. For banks: business is business, stereotyping and prejudice is not as prevalent.”

If anything, the MFI respondents seemed to hold a positive stereotype about female clients:

“In general, we find women are very successful and more organized, more prepared to go into business, very easy to work with. Women on a percentage basis are more successful than men, though I’m not sure of the numbers and don’t know why. Probably, they have done more research and are better organized and prepared. I teach a seven-week class on business three times a year for the Louis Riel School division; there are always 40% women and they are more interactive, ask more questions and are more engaged.”

The fact remains, however, that few women come to MFIs for businesses in non-traditional areas. Typical plans from women are for salons, spas, care homes, food industry, retail and services.

One frequently mentioned issue is that the Western economy is quite resource-oriented, which tends to favour men. This could be because these are traditional male areas, the businesses usually involve intensive labour, or women are just not interested in those areas. Ontario’s new Métis fund is restricted to resource industries, which is

likely to inadvertently exclude women. This restriction is a government requirement, however, not a Métis policy.

6b. Are there any qualifications for loans or other services, such as requirements to work full time on the business or relinquish other employment, which could inadvertently impair women from obtaining loans/services?

None of the MFIs require clients to abandon jobs to start businesses; all accept a part-time approach to their business, especially for micro-enterprises. In fact, some recommend maintaining employment to keep income flowing during the business start-up. This is not always the case for partners, such as ABC, which requires entrepreneurs to work full-time. Also, some said neither ABC nor banks support smaller loans, which are more commonly applied for by women who generally prefer to start micro-enterprises.

“The ABC forgivable loan program requires engaging full-time in business; it gives them about a third of what is necessary for startup.”

“ABC has an unofficial lending minimum of \$50,000: women tend to want smaller loans and are more cautious, if they have to borrow more than they think they should they may not proceed with the business.”

“For ABC, the size of a project is typically \$20,000 or more; so the woman who wants an industrial sewing machine for \$5000 is discouraged by ABC; banks are not into microloans either, there is no money in small loans. They say get a Visa card application and if you don’t qualify you are out of luck. Never the less, we do provide small loans.”

Credit history tends to be a bigger issue for women than men.

“After divorce or separation, for Aboriginal women coming from dependent relationships where the male was making all the money, it is difficult for the woman to establish credit and get established in the economy; that can be a real issue. If you don’t even have a credit card you may have no credit rating, no spousal benefits, etc. so it is very tough to get going.”

One other point mentioned by one of the respondents:

“We have had some applicants who are pregnant, and we counsel them this is not the time to go into business.”

7. What types of training/support would you recommend be developed specifically for women?

Most thought both men and women need the same business training. Also, they noted that most women are already trained in the area of expertise their business will form around (e.g. someone starting a salon is a certified in that field.)

“The women have done whatever training and certification they need to start their business and have some background in it. The same financial courses are needed for women as for men.”

Also,

“Lately, in the last five years, our female group is far more educated (compared to men); the typical man is blue collar.”

On the other hand,

“Some women have less business experience than the men so may not know what they don’t know, so could use more business training.”

In Manitoba and Saskatchewan, female clients are directed to women entrepreneur organizations or agencies, which provide effective business training at a reasonable cost.

“They can attend workshops at the Women’s Enterprise Centre. They have offices in Winnipeg and a large budget, perhaps 10-12 staff. They do the same programming as we do but have more training workshops. Perhaps a third of our female clients use their services. We refer women to the Women’s Centre and the Canada Business Service Centre (the latter is free and the women’s centre charges a small fee).”

One respondent felt work/life balance was a major issue for female entrepreneurs, since more women than men seem to have multiple roles to fulfill. Training is therefore needed in this area. However, many women have less time for business training for exactly this reason, so it is a “Catch 22 situation.” However,

“It would help if training offers childcare so women with kids at home can attend; the cost could also be a barrier.”

One respondent shared the following:

“I can tell you what doesn’t work, which is something government does: Putting on a workshop to bring in lots of people to train to be entrepreneurs, spending

tons of money in a rural location. They expect 40 people for two days, but two people come for the donuts. You can't train a big group of people in an area how to be entrepreneurs; the best thing to do is to handle enquiries on a one-to-one basis; its is way more cost effective than a big workshop; there is more commitment by the clients; they have a much stronger change of actually stating a business."

Finally, one respondent made the following observation:

"We need to engage the organization to poll members to explain what skill sets they need training in. They'll have to tell us what they need."

8a. How do you make prospective female clients aware of your programs and services?

Generally, it is the same approach for both women and men.

"We have been around for 20-30 years; we've probably touched someone in everyone's immediate family or circle of friends; most clients hear about us through family or friends."

"A lot of word of mouth, it's the moccasin telegraph, in the Métis world its one degree of separation from everyone."

Most attend regional or local Métis meetings and trade shows. Some MFIs attend women's conferences or collaborate with Women's Enterprise Centres or organizations. Some advertise in the media, particularly in the North, where radio ads seem to work. On the other hand, more than one respondent said radio and newspaper ads don't work.

"We put on annual workshops with the Women's Enterprise Centres and Canada Business Centre and other AFIs. We visit one community centre each year and explain how to start a business through a mini trade show. All major financial institutions/banks make them aware of our programs. We offer concurrent workshops on doing business plans, marketing, research, and procurement in the province; if we get 100 people we are happy. We go afterhours to accommodate people who are working."

" We also use the Chambers of Commerce."

8b. Besides promotional activities, what additional measures should be taken to help Metis women take advantage of existing programs and services?

One respondent was concerned that gender-specific promotion could lead to

different expectations for men or women, which might set false expectations when the same criteria apply to women and men equally. Other respondents suggested the following options:

“We could look at designing products differently for women, and ask them what they would like to see us offer that would be different.”

“Co-location at one point with Women Entrepreneurs of Saskatchewan is an option.”

“There has to be a demand, the market has to manifest itself and then we can respond. That would be an outside provider’s role, such as Alberta Women’s Enterprise Institute. We can present there, and have done that. I asked them to set it up seminars to promote our services and they didn’t do it.”

“We have an 800 number, email, Internet; service from a distance is easier now, but could be an issue in northern and rural areas that lack high speed service; this is a small segment though.”

“We refer them to the web site, but most people outside cities and major towns don’t have high speed Internet.”

8c. Do you feel that more should be done to specifically target women entrepreneurs?

Most answered no.

“I have never seen a demand for that after 8 years here.”

One respondent said that there is no need for this from the MFI point of view, but there may be from a social point of view. Another suggested that banks could offer programs specific to women, making lending more flexible and responsive to their needs. Another said MFIs could provide more targeted literature.

9a. What are the major barriers facing Metis women when it comes to establishing and expanding businesses?

Access to capital was frequently mentioned as a barrier for women, for various reasons. One respondent, who had a 33-year banking career, has found that women, in general, have more difficulty acquiring capital than men.

“Women earn less on average than men, so don’t have the same asset base. A lot of successful women come from backgrounds where they are educated and have access to capital and wealth; in other cases, they have no asset base and struggle to obtain capital. Lenders want to see worth, so women have that extra

challenge.”

“Equity can be one, perhaps more for women than men due to traditional inequalities in society; also, this is a problem of inequality related to race as much as gender.”

“I still believe the mind set is out there that women don’t make good entrepreneurs and this still holds them back compared to males. I came from banking and the conversation in these institutions is still gender specific, they still use ‘he’ and ‘his’ not ‘she’ and ‘hers’; signage shows a male entrepreneur.”

“Women are more cautious and are less likely to borrow, which could be a barrier”

One respondent thought that being Aboriginal was a more significant barrier to accessing capital.

“I wouldn’t pinpoint lack of capital as a women’s issue, it is an aboriginal issue.”

Women’s role as primary homemakers can take time away from businesses. Stereotyping of women is another barrier.

“There is stereotyping at the banks, especially for younger women; if it’s a ‘women’s business’ such as hairdressing it is okay, but if she wants to buy a backhoe, they are dubious.”

“When it comes to other institutions, there is the old school of thinking that women can’t succeed at start up; it’s just a myth, really there is no difference.”

Lack of support for micro-financing can create a barrier for women.

“For outside funders, there are barriers. Aboriginal Business Canada leveraged lending pigeonholes women, and for women starting micro businesses, ABC doesn’t want to get involved in small amounts because it is too much effort for the return.”

“In general, women start more smaller businesses than men; to get their ABC grants we are forced to make them take more than they need, then they incur more debt than they want to, which impacts business operations.”

“If clients come to us and they need \$10,000 we have no source for it, they qualify for the loan but they don’t get the grant, which increases costs of servicing debt. ABC discourages small loans; it is not a stated requirement, but a \$50,000 deal is the unwritten minimum. ABC turned down a \$31,000 proposal, where ABC would give \$10,000, LRCC \$20,000; ABC did not approve so we gave them \$30,000, which cost the client more [because MFI charges higher interest.]”

Rural entrepreneurs face particular barriers (though not just women.) These include recruiting and retaining employees and access to high speed Internet.

“There are less opportunities for education in rural area; same with high speed internet—rural people are very much handicapped by that, both for their research on the industry, market and suppliers and also for their own web sites.”

“Human resource needs is an issue (though this is not specific to females): helping businesses find suitable labour, especially rural clients; labour in the specifics business location; retention is a big issue; competition for labour is high.”

“A couple of women in the food industry closed as they had no HR support and couldn’t retain employees. This is a big problem.”

There may also be a particular set of problems associated with attitudes in remote and northern communities:

“For older Métis clients, who are more traditional, non-urban, there are specific issues. There are not as many resources; they can be hesitant to talk and share information, they think their own ideas are stupid, because society or community or experience make them feel stupid. They think they are not good enough to get into business. They may know what to do but have no drive or ability to express it; I’ve yet to see an application from them. There is a different set of challenges in remote area, not male/female specific, such as competition in community, not being open to outsiders, or one-upmanship. For example, we went into a Métis community and placed ads for a month, offering free refreshments and donuts, we were promised 40 people but just two people showed up. Why aren’t there more people? They feel the MFI people come in to show off. We wanted to help, but there is a barrier. There is a need for a community champion to promote enterprise.”

Current trends, like Internet marketing and social media, can also create barriers.

“Marketing is a new thing; websites and online shopping involves lots of expense. Few have all these skills.”

9b. Are they different than those faced by men?

“Women have the same problems as men, but perhaps somewhat less equity, especially in property, buildings, vehicles and so on, so less to provide as security against their loans.”

Given the attitudes of some bankers, one respondent says that she suggests to women that,

“When you go into a bank, have as much business knowledge as you can so you appear at least as business minded as a male; be well prepared.” Women have to appear to be more motivated.

One respondent felt that, as far as he was concerned, women had no less access to equity compared to men.

10a. Could you identify some of the main characteristics of women seeking your assistance, such as age, educational attainment, level of business experience, or mix of urban/rural clients?

Most said women clients tend to be mainly in their 30s, but there are older and younger applicants.

“Lately they are more in the 25-30 age range, basically educated youth.”

Education levels are mixed, but women’s education levels are often higher than men and women tend to have specific education and certification in the area of their business.

“Most have some post secondary training related to their fields, e.g. hairdressers, dental hygienists, and massage therapists.”

“They are more educated, due to type of business, which involves brains not brawn; specific skills have involved specific education and certification and training.”

There is a fair mix regionally, though there may be some advantages to urban clients, since most offices and services are city-based.

“Typically slightly more urban, e.g. there are more Metis in Edmonton than any other centre, so obviously there are more women too.”

Women tend to have a distinct set of business ideas from men:

“Women clients tend to have ideas they want to improve on, a ‘better way of making a widget’; men want to continue doing what they have been doing but be their own boss.”

“Spas are the main choice of younger women, care homes are choice of older women; new technologies usually involve the younger women.”

10b. Why are the main characteristics of women who are approved for loans and other services?

Often cited characteristics were determination, good organizational skills, a viable plan, and a good credit rating.

“Those who are approved have done their homework, understand the challenges and are more prepared.”

“They tend to find a niche more than the men, in a specialized market not flooded with similar business; they are better at identifying these niches.”

“Women’s projects are more service-oriented so don’t need as much capital. For men it is often the oil patch, and he needs costly equipment. This year I have had a female, dentist; chiropractor; dental hygienist; women-specific service or expertise requires service or training, that is the niche females fall into.”

“We find the women just as driven as the men, with better organizational skills and multitasking ability. By the time they are ready they have done the research and understand the obstacles they will face.”

“We approve all applicants except if they have bad credit, which means they can’t get bank financing for that part of the loans. Beyond that we wouldn’t turn anyone down, in fact only one applicant hasn’t proceeded; but we do talk to people before they get started to narrow down clients who apply.”

“All of our women clients are performing well. Some are part-time and not making ton of money but they are getting exposure, subsidizing their income, paying their loan back, and getting experience in self employment. The level of commitment is pretty apparent. A higher percentage of women than men who apply for loans are successful and go into business, and the success rate of women’s businesses is higher.”

“Regarding a poor credit rating: We can overcome that if there is a guarantor’s support.”

10c. Of those not approved?

Weak idea and poor organizational skills, lack of determination or equity, and a bad credit rating were factors when women are turned down, which was no different than for men.

“They are dreamers; their idea is not thought out properly. They are not ready, but they may come back a year or two later, with a different idea; if they come back they are showing determination and are better prepared.”

“The big one is a misunderstanding of market, i.e. thinking it is bigger than it is, and this is a problem mainly in rural areas; for example, there is a lady in a smaller community who has two young kids and was looking for consignment clothing in her community; she thought ‘I can’t find any, so there must be a business there.’ However, there are not enough people like her; they may see a need and think there is a business there, but there is no critical mass with same needs; they need to do research market.”

10d. What are the main characteristics of women who succeed in their businesses?

Organizational skills, focus, determination, an attainable dream, a clear plan and an ability to articulate it. Other ideas mentioned were:

“Women are more likely to listen to others and learn from their experience.”

“It is important that it is their idea rather than being pushed into it. Those that participate in business planning themselves do the best.”

“They have learned work/life balance.”

“They have the ability to reevaluate their market; they learn about their market and the need to change their strategy, to adapt to the market and change to meet its needs; they are better at that than the guys.”

“Women are more determined to succeed than men in general, they are ‘more serious than the guys.’ This is their opportunity and they are going to take advantage of whatever they have available. Men might say, ‘I can always do something else, I am a welder and whatever.’ Women see further down the road and are more focused on making this endeavour succeed.”

“Their personality is outgoing and energetic and they have long-term goals.”

“An understanding that they need to work long hours, and do so.”

“We have a very high success rate. Our write offs are very low for unsecured lenders. Over all the years writ- offs are only about 5 deals and we do 40-50 a year; 1% write-offs is awesome. As far as the failures: things go sideways, bad luck or illness would be factors”

11a. What percentage of women is turned down when they apply for loans or services?

In general, it seems most applicants who has a good plan and a good credit rating are approved, whether men or women; however, pre-application screening reduces the number of enquiries that become applicants. Taking this into consideration, the numbers who are turned down vary considerably from organization to organization.

“We don’t really turn people down. We say we can’t help you now but here is what you need to do to overcome shortfalls, where are you short, what you need to do; if their credit history is bad they can save money and pay off bills, then we will look at it again.”

“Pretty well every one gets support unless they have bad credit ratings.”

“About 40% of enquiries are successful, men or women, but no one is outright rejected; they may drop off, their opportunity passes, etc.”

“Ten enquires yields two application and one approval.”

Two thirds, no different than men.

“We lend to about half of those that apply, but many enquiries do not turn into applications (the rate is the same for men and women.)”

11b. Is this different than for male applicants?

All respondents said no.

12. What are the most common reasons for turning down loans or other services to women applicants?

Most cited a weak idea, poor business plan, poor organizational skills, lack of determination, lack of equity, and/or bad credit rating.

13. Are their things that could be done to enhance outcomes for women entrepreneurs by your or other organization, including governments?

While one respondent said that that funding for loans is sufficient to meet demand, others stated that specific targeted money for women from funders would likely increase the number of female clients. In particular, a micro-lending fund or mandate could be useful for women.

“A microloan fund tailored for women could fill the gap for those with no credit history and who may only need \$5-10,000 to get going. Banks don’t lend this amount if a VISA card is turned down; Apeetogosan doesn’t do that many microloans either.”

Programs that help women to take advantage of aftercare would be beneficial, since many don’t use these services due to personal time constraints. Some additional funds for specialized services would also be helpful:

“Women feel they have to do everything themselves: be a homemaker, CEO, marketing, etc. We need programs that help them out in areas they are not good at, e.g. accounting services, creative services or promotion, by providing support to pay for such services. Due to the small size of businesses, they can't afford to pay for services that would allow them to spend time in the areas where they excel.”

More training could be helpful, for example, in being able to do research—where and how to find information—and marketing is “huge”.

“The Women’s Enterprise Centre has an excellent program; we need to use them more.”

“Teaching entrepreneurship in the education system, and teaching it better, would likely enhance outcomes for women entrepreneurs. It should be presented at secondary schools.”

Programs that help existing businesses with operating costs and inventory would also help.

“Sometimes clients come to us after the fact, after they have started, but we can’t get involved with operating expenses and cost overruns not anticipated at startup. Services in that area could help; if government changed their criteria then we could look at lending for inventory or operating expenses.”

14. Can you identify any “best practices” that are particularly beneficial to your women clients?

Respondents suggested a number of best practices:

- Employing female Business Service and External Delivery Officers.
- Louis Riel Capital Corporation’s Application Booklet and Self-Evaluation Quiz.

- A Manitoba Credit Union had a program called SEED, which offers training, mentoring, and financing partially-funded through the Manitoba government.
- Workshops at the Manitoba Women's Enterprise Centre of Women Entrepreneur of Saskatchewan.

"We encourage them to become involved in Women Entrepreneurs of Saskatchewan; their training is inexpensive and condensed; they also market among themselves. It is just \$100 to be member and it helps women stay in the loop. Métis women have said they are happy with this group; WES is also a lender and we often partner with them."

- Making more use of the training that is available.
- Once up and running, it is helpful to take advantage of aftercare programs. *"They sit with our consultant after two years to identify what is going well and what is not; to take time to do it; it is part of our portfolio and mainly free."*
- Ensure that the accounting system and controls are set in place from the start.

"I can't emphasize enough how important this is. Some just put the bills in a shoebox and send the shoebox to a bookkeeper at the end of year; they are so concentrated on other parts of business they neglect accounting and administration; they don't identify a need or prepare for it. People need access to services in this area to keep on top of their business and pinpoint problems before they get out of control. Also, tax is sloughed off. Too many businesses fail for this reason."

15. Are there any other comments that you would like to add?

Most respondents mentioned they wanted to see this report. Several said they would like to participate in a microfinance pilot project being discussed by ABC, noting that it would be best to use existing service providers to deliver the program and control its cost.

6.0 BEST PRACTICES TO STRENGTHEN MÉTIS WOMEN'S ENTREPRENEURSHIPS

The consultant was asked to identify, based on the research, a number of best practices that have been found to strengthen women's entrepreneurship. Several of the eleven best practices included here were identified by personnel of the Métis financial institutions interviewed in this study.

SEED Winnipeg Inc. (Supporting Employment and Economic Development)

SEED's Business Management Training involves a 48-module training program over an 8-week period. Each module teaches the participant a component of a business plan. Participants use what they have learned and complete that component using their own business idea. Once all assignments have been completed they form a draft business plan. SEED also provides asset building programs, one-to-one counselling, and aftercare. More information is available at seedwinnipeg.ca.

Set asides for women-owned small businesses

Set asides reserve a portion of government contracts for women-owned small businesses or ensure equal access to procurement contracts. An example is the Women-Owned Small Business Federal Contract Program of the US Small Business Administration. It provides equal access to federal contracting opportunities for women-owned small businesses (WOSB) and economically disadvantaged women-owned small businesses (EDWOSBs). The program allows contracting officers to set aside specific federal contracts for WOSBs and EDWOSBs. For more information visit www.sba.gov/content/contracting-opportunities-women-owned-small-businesses.

Social networking for women entrepreneurs

A social networking service is an online service, platform, or site that focuses on building and reflecting of social networks or social relations among people, such as female entrepreneurs, who share an interest. AN example is the Women in Business Network (WIBN) connects and empowers entrepreneurial and professional women through membership, mentorship, workshops, conferences and online learning. WIBN is an online and in-person community that supports each other in the pursuit of finding balance while growing within their professional business lives and ventures. For more information visit womeninbiznetwork.com.

Louis Riel Capital Corporation's Application Booklet and Self-Evaluation Quiz

LRCC respondents mentioned that their booklet and self-evaluation quiz is particularly beneficial to aspiring MWEs as it assists them to identify which attributes and abilities are vital to success in business. The booklet also provides a glossary of business terms and a simple format for creating a business plan. Portions of the booklet are available online at www.lrcc.mb.ca/applicants.php.

Start-Up to Sustainability Seminars and Workshops at the Women's Enterprise Centre of Manitoba

These interactive, hands-on sessions are offered regularly throughout the year. They have been developed to guide women through three distinct stages: exploring the concept of entrepreneurship; planning your business; and gathering tools and knowledge that can be immediately apply to the operation of a business. More information at www.wecm.ca/seminars.cfm.

Women Entrepreneurs of Saskatchewan

The Lunch Hour Series is designed to provide business training and education. These free hour long sessions introduce both members and non-members to business and professional people who can assist them with various aspects of their business such as research, marketing, finances, human resource management, and information technology. The sessions are informal gatherings scheduled over the lunch hour. More information at www.womenentrepreneurs.sk.ca.

Employing female Business Service and External Delivery Officers

While male staff can and do provide excellent service to women clients, female staff are often able to develop an extra measure of rapport with and empathy for MWEs.

Support for Aftercare Program at Clarence Campeau Development Fund

This program is intended to provide professional support to new businesses in order to help improve the opportunity for success. Funding under this program is intended to allow the business to engage the services of a professional consultant to examine the operations of the business in order to identify areas that may require special attention. CCDF will consider funding up to 100% of the cost, to a maximum of \$10,000 over the life of the contribution and is not repayable. More information at www.clarencecampeau.com/ccdf/programs/aftercare.php.

Ensuring that an accounting system and financial controls are set in place from the start

All MFIs offer programs in business skills such as bookkeeping, but not all MWEs take advantage of these programs. Keeping on top of bookkeeping and tasks such as paying taxes—from the beginning of operations—is essential to business success.

Micro-lending and Peer Lending Circles

Micro-lending has been shown to be an effective way to assist women to increase financial security and create small businesses. Often women work together to support each other in starting and sustain micro-companies. A Canadian example of is the Paro Centre Located in Thunder Bay, Ontario, which operates over 30 peer lending circles in that region. These groups of four to seven women meet monthly to "exchange advice, provide support, approve and guarantee each other's loans and monitor payments." Peer Circle members provide lending support by being collectively accountable and providing references for each other, allowing PARO to use different lending criteria than those of traditional banking institutions. Peer lending has helped many Circle members

to grow their businesses and set new goals for the future. Paro also operates the Gateway: A Path to Self Employment program which offers business development programming to women www.paro.ca.

Teaching business skills to youth in school

Both MFI and MWE respondents recommended that business skills be made part of the curriculum for Métis students. An example of a youth entrepreneurship program is Making Cents International, a woman-owned social enterprise that supports economic development, including business development. In one case, Making Cents provided assistance to 22 school districts in southwestern New York State to design a tailored teacher-training course on curricula that offers business training to youth. For more information visit www.makingcents.com.

7.0 CONCLUSIONS AND RECOMMENDATIONS

This study brings together four pieces of research that together offer the most complete analysis available of Métis Women Entrepreneurs (MWEs). Based on this research, we now draw nine conclusions and provide eight recommendations for activities that would strengthen Métis women's entrepreneurship.

CONCLUSIONS

1. Resolving the Disconnect

The research revealed a significant “disconnect” between the perceptions of MWEs and those of MFI personnel with regard to the delivery of business support services.

MWEs are by no means a uniform group. Given that each woman had a unique set of experiences, the survey responses were very diverse. The MWEs expressed a range of opinions about the barriers MWEs face, for example. Some thought them very high, others non-existent. For some, their experience with business service providers was “very positive,” others found it “brutal”. In contrast, responses to the MFI survey were highly consistent. Most personnel saw things similarly across the five institutions: they were of one mind that MFIs provide a full range of accessible services without regard to gender.

Yet the fact is, most MWEs do not use the services of MFIs or other business service providers; many are not even aware that they exist or find them intimidating and difficult to access; others find that the services offered do not meet their needs. There is a clearly a disconnect between the experiences and perceptions of MWEs and MFIs.

Section 3, *Overview of the Business Support Environment for Métis Women*, shows an impressive range and depth of programs available to assist MWEs (and other entrepreneurs) in the five westernmost provinces. Our survey with MFI personnel suggests that the MFIs in the prairies are doing everything in their power to provide a full range of services to the Métis community, with equal access to women and men, and are promoting those services widely. If anything, MFIs actually favour female clients, finding them to be more open to learning and more diligent in their businesses.

So why aren't more women using their services? Why aren't as many women as men creating businesses?

Clearly, the problems faced by MWEs are not unique. It would be wrong to overstate the case that Métis women are uniquely challenged by the barriers that exist to establishing and growing small businesses. Indeed, the barriers facing MWEs are also

experienced by businesswomen in general, regardless of race or ethnicity. These are also problems that affect Métis men, other minorities and many men in general. Yet, many of these barriers are more pronounced among MWEs.

The facts speak for themselves. Despite the considerable support infrastructure for business development:

- More than half of the women in our survey did not use the services of MFIs or other business service providers, and those who did had mixed reviews of those services
- According to the 2011 ABS, just one quarter of MWEs used government programs or accessed Aboriginal Financial Institutions (AFIs) to support their business. AFIs (including MFIs) were a main source of financing for just 8% of MWEs (12% of Métis men.)
- MWEs interviewed in the 2011 ABS perceive more barriers to starting or expanding businesses than Métis men.
- Fewer of the clients of MFIs are women (<40%), even though MWEs tend to be better educated and more of them (39%) have formal business training than Métis men (20%).
- Access to financing is considered an obstacle to business growth by more women (61%) than men (39%).
- Lack of collateral is a more important barrier to obtaining capital for women (10%) than men (6%).
- Credit rating was a major barrier for 10% of women compared to 5% of men.
- Just 8% of women received business grants in the last year compared to 18% of men.
- More than one woman mentioned that business service providers had told them they would not succeed, yet they went on to be successful and even win awards.

In the 2011 ABS survey, MWEs say the main reasons business service programs were not used were lack of awareness (26%) and paperwork and red tape (19%). Other reasons included: do not need them; want to be independent; no program or difficult to access; and application turned down (7% of women and 2% of men). Our survey of MWEs recorded similar observations, although it also shows that use of business services has increased over time.

Despite good intentions and good programs, MFIs and other service providers are not getting the word out to enough women and it appears that, in many cases, they are still not meeting the needs of a significant percentage of MWEs. More needs to be done, then to reach prospective clients and to meet their needs.

Our survey shows that none of the MFIs have conducted Métis-women specific research. Our first recommendation, then, is that joint research be conducted by the five Métis MFIs to:

- Develop an effective communications strategy to reach more potential female clients and make them aware of the business supports that are available from MFIs and other service providers.
- Identify the specific needs of female clients using focus groups of MWEs.

2. Understanding MWEs' Motivation

In conducting the research proposed in the above recommendation, it will be important to understand the motivation of MWEs. One important finding of this study involves MWEs' perceptions about work and family in the context of their businesses. Most of the literature on MWEs, as well as the survey of MFIs, identified women's responsibilities for children and families as one of the possible impediments to developing their potential as entrepreneurs. From our in depth and personal interviews, however, it appears that there may be a more constructive way of looking at MWEs' family responsibilities, which could have important implications for service provision.

Many MWEs go into business precisely because self-employment will allow them to maintain their role as primary caregivers to their children while increasing family income. This is one reason why 69% of Métis women's businesses operate from home and almost all MWEs operate micro-businesses. For these women, starting a business is a better match with their role as a mother than employment would be. In the 2011 ABS, only 5% of MWEs stated that they had started a business primarily to make money. Instead, more control and being one's own boss is the priority, often because this allows them to present for their children.

Obviously, this is an important consideration for many women, regardless of ethnicity. Yet for Métis women it can be more important; the research shows that more Métis women are lone parents, and more have older children living with them, than women in general.

It may be helpful, then, to design programs for MWEs with this family-oriented paradigm in mind. A review of the research shows that there are a number of ways that programs can inadvertently undermine opportunities for MWEs with families; these include:

- An unofficial bias against micro-lending by Aboriginal Business Canada (ABC), banks and credit unions.
- The requirement ABC puts on its clients to work on their business full-time.
- The resource focus of some Métis and aboriginal business development funds, which inadvertently exclude women since women rarely operate in the resource sector.
- The new focus on funding for larger projects, given that almost all MWEs operate micro-businesses.

3. Tailoring programs to the Individual

While this can be true of anyone, male or female, Métis or not, it may be particularly important for MWEs that business support programs are tailored to the needs of the individual woman. As one woman so aptly put it, “When people apply for these services, the whole person needs to be taken into consideration and you can’t place very strict, narrow limits on what type of help you’re going to provide.”

Métis women have to overcome two significant obstacles. They are part of a minority group that has experienced oppression and discrimination. They also experience the economic barriers that have traditionally faced women. Both these factors make it more likely that Métis women are poorer than the average and therefore have less equity to start businesses. They must also overcome significant psychological barriers typically experienced by minorities, such as a lack of confidence, to compete in the business world.

While we do not see a need—or demand—for a separate women’s business services stream, we recommend that government funders supply additional funds to MFIs to ensure that have sufficient human resources to provide specialized attention to MWEs. There are a number of ways this could be handled, however, one approach we recommend is to hire a women’s service specialist at each MFI. The person would have several roles, including: promoting services directly to prospective women entrepreneurs; acting as an advocate for women entrepreneurs and helping them to remove barriers to financial supports; supporting women in business planning; and providing aftercare support. The women’s specialist would provide regular, short, on-site visits to provide women with an extra measure of individualized support, including writing or updating annual business plans.

4. Enhancing Mentorship and Community

Once again, responses to our MWE survey show a range of opinions about mentorship and support from within the Métis community. Many of the women seem to long for mentorship, especially from other Métis women and elders, yet just as many have problems with negative attitudes coming from within their own Métis community. Several women interviewed spoke of what one of them termed “lateral violence” in the Métis community. (Lateral violence happens when those who are victims of a situation of dominance turn on each other rather than confront the system that oppresses them. Lateral violence occurs when oppressed people internalize feelings such as anger and rage, and manifest their feelings through behaviors such as gossip, jealousy, putdowns and blaming toward their peers.)

Some Métis women seem to have a kind of love/hate relationship with their community. A number of the women we contacted preferred not to identify as Métis, for example, and did not want to be interviewed. On the other end of the scale, several

women identified their Métis community, elders and mothers as important mentors, and one woman attributed her success primarily to the fact that she was Métis and had received so much support from her community.

The 2011 ABS survey indicated that more than twice as many MWEs (23%) would like to have access to mentoring than Métis men (10%), but do not have it. One reason why women may crave mentoring more so than men may be that fewer women (23%) felt encouraged in the performance of their business by banks than men (33%) or credit unions (women 12% and men 17%.)

Another issue is “Métis politics”. Several of the women we interviewed felt that Métis politics and favouritism had a negative influence on their businesses. While this view is not universal—in the 2011 ABS more Métis women (35%) said they felt encouraged by Aboriginal governments than Métis men (26%)—it is sometimes expressed with considerable vehemence.

Mentorship is not a simple matter. It is hard to find people who are good at mentoring, and have time for it. It is also hard for MWEs to find the time in their schedule to spend time with mentors. One CEO of an MFI said that considerable experience shows that mentoring programs “just don’t work.”

From the MFI perspective, their staff works hard to provide a form of mentoring in their training and aftercare programs. They have found that most MWEs do not take advantage of aftercare because they simply don’t have time for it. Yet when asked for an example of a best practice that could make a major difference for MWEs, aftercare was often mentioned as a critical need. Ironically, most MWEs don’t have enough time to take advantage of the program that would help them most.

Several women mentioned to us that “healing” is required to resolve the lateral violence that plagues the Métis community (and other historically oppressed groups). How this can be accomplished is beyond the scope of this report, but it would seem that the healing process should be seen as priority for organizations like Women of the Métis Nation.

There is a role for social media to provide networking for MWEs. We recommend that a MWE group be established on Facebook or similar social media to foster an inclusive climate of encouragement through the process of sharing women’s stories. As this virtual community grows, this experience can be reinforced through MWE seminars and workshops held in conjunction with regional and national Métis gatherings. The social network can also become a source of information to MFIs on how best to reach women and to tailor programs to their specific needs.

5. Creating Women-Specific Programing

Respondents to our MFI survey were quite clear that they did not see a need for programs specifically targeting women, since women and men are treated equally by the MFIs. Furthermore, they said there is no demand for such programs. On the other hand, MFIs are willing to offer programs, including specific funds and set-asides for women, if mandated to do so by their government sponsors. If governments were to establish a fund for Aboriginal women entrepreneurs—such as the micro-lending pilot program being considered by AANDC—it would make sense that it be managed by AFIs rather than creating a new infrastructure.

While it is unlikely a separate MWE program stream is needed, one thing that should be done is to begin to measure the impacts of MFI programs on women. What is measured is managed. Currently, only one MFI specifically measures and reports on female clients. We recommend that all the MFIs adopt this practice.

One alternative to establishing a Métis-women specific business program—and an approach that seems to be effective, at least in Saskatchewan and Manitoba—is to collaborate with women’s entrepreneurial organizations and agencies. One MFI respondent suggested that it might be possible, in some instances, to collocate MFI offices with those of women’s entrepreneurial organizations.

As previously mentioned, there is also a need to do specific market research on MWEs to determine how to reach more prospective female clients and to develop and implement an effective communications strategy.

Two other things should be considered. The first is that much economic growth today is focused on the resource sector, especially in the West. Statistics show that for various reasons, very few MWEs operate in this sector. Yet several funds have been established in recent years that exclusively target energy and resources. The new Métis Voyageur Development Fund in Ontario—which is the only MFI in that province—is an example. The reality is that these are, in effect, funds for male entrepreneurs. The other consideration is that the new Métis and aboriginal funds that have been developed in recent years target involvement in larger projects and therefore larger loans. While these funds are needed, they are not funds that are likely to help women. Gender equity suggests that another category of fund be established that, if not targeted specifically for women, would cater to the type of businesses that women tend to establish. (See following recommendation.)

6. Facilitating Micro-lending

Most MWEs operate micro-businesses. The 2011 ABS shows, for example, that net profits before taxes (in the most recent fiscal year) were under \$30,000 for 41% of MWEs (30% of men) and over \$50,000 for 28% of women (41% for men). For 20% of

MWEs, profits were under \$10,000. Profit was \$90,000 or more for just 18% of women (25% for men).

Most women operate in the services sector and do not require a lot of start-up capital. Several MFIs mentioned that they found MWEs to be more cautious than men with regard to taking on debt. Some women mentioned that they refused loans because they were being pressured to borrow more than they needed, and they didn't want to bear the costs of servicing such loans. MFIs also mentioned that they felt that ABC has pressured micro-businesses to take larger loans than they need. For many MWEs, loans in the \$5000-\$20,000 would meet their requirements.

While most MFIs said that they do provide micro-lending, several respondents indicated that both ABC programs and banks unofficially frown on micro-loans because they are "more work than they are worth." One MFI said they rarely provide microloans for this reason; it can be just as much work to service a micro-loan as a large loan, so there is less "bang for the buck."

AANDC announced in 2010 that it is planning a micro-lending pilot program but it has not taken shape as yet. A micro-loan fund would be of particular benefit to MWEs and would counterbalance the tendency toward larger, resource-based lending. We recommend, then, that a micro-lending pilot be established immediately, administered for MWEs by the MFIs. The learning from the pilot should then be used to shape an effective, permanent micro-lending fund available through all MFIs. While this fund would not need to target women specifically, but in practice it would likely be of particular benefit to MWEs.

7. Overcoming Barriers

One area where MWEs and MFIs were in agreement is that women are more likely than men to be impaired in forming their business by a lack of equity. There is an obvious reason for this: women (and Métis women specifically) have historically earned less money than men and therefore have less equity. One MFI respondent mentioned that women who have separated or divorced are often particularly handicapped in this area, since whatever equity they had is now split between the couple, and also because the women have often been financially dependent on their husbands and may not have a separate credit history.

A bad credit rating was frequently cited as a big problem for MWEs. Some women may have a bad credit rating while others may simply have no credit history, and sometimes a woman's good credit rating can be eclipsed by her husband's bad credit history. It is still common for banks to require men to co-sign for their wife's loans. For the micro-lending favoured by many MWEs, banks are frequently not interested and simply suggest that the woman apply for a credit card. If that application is not approved due

to credit history, for example, that's the end of the story. If they are approved, the credit carries high interest rates.

For most MFIs, a bad credit history is the end of the line for prospective businesses because the banks they collaborate with on lending withdraw. One MFI mentioned they could sometimes work with the MWE to restore her credit rating and then reconsider the application down the road.

We recommend that, in conjunction with a micro-lending program, that a strategy is developed to resolve some of the typical problems faced by women starting microbusinesses. Alternative measures—perhaps including peer-lending circles (see best practices)—are needed to overcome barriers such as the poor credit history of a spouse or difficulties understanding standard business practices. Given the small risk involved in the event of default when borrowing small sums, more liberal access to financing is justified. Similarly, we recommend that minimum equity requirements be reduced for MWEs.

Micro-businesses are unlikely to provide sufficient money to live on while servicing debts in the first year of operation. This is one reason why some women need to continue with existing employment while they are getting their business started. We recommend that Aboriginal Business Canada alter its grant and lending programs to remove the requirement for clients starting small businesses to work full-time.

8. Establishing Métis-specific Programs for Ontario and British Columbia

MFIs are prairie phenomena. Statistics kept by the Clarence Campeau Development Fund (CCDF), for example, show it has supported 188 MWEs over a 13-year period. Assuming comparable results from the other MFIs, hundreds of women have been assisted by these programs. We recommend that an MFI be established in British Columbia, where there is no dedicated Métis business support program.

In Ontario, the new Métis Voyageur Development Fund has been modeled along the lines of CCDF; however, this fund is focused on the resource sector. Given that few women form businesses in this sector, we recommend that the terms of this fund be broadened to include other sectors and to include a micro-lending option. This change was recently applied to a similar fund operating in Saskatchewan.

9. Taking Time for Training

The 2011 ABS found that the number one key to success for MWEs is having a business plan, yet few MWEs have one. As one MFI respondent said, the best way to ensure that a MWE succeeds is to ensure that she establishes a business plan and a good set of books that are in place from the very beginning. However, the women we interviewed frequently identified financial literacy and business planning skills as something they

lacked. Also, aftercare support has been identified as very helpful in resolving problems, developing resilience and ensuring long term success. Yet it was frequently stated by the women we interviewed—and by MFIs respondents— that MWEs do not have time for the very things that would most help them succeed because they are busy running their business and looking after their family.

Given that most women operate micro-businesses, it is likely that a very simple plan and bookkeeping system is needed. We recommend then that research be conducted on the best ways to simplify business planning and bookkeeping for micro-businesses, with the goal of developing a user-friendly online approach to assist women. As per the previous recommendation to increase dedicated women’s staff at the MFIs, regular, short, on-site visits to assist women with aftercare are also recommended.

RECOMMENDATIONS

The Women of the Métis Nation WMN can make use of the report and the following recommendations when advocating for the strengthening of Métis women’s entrepreneurship programs with provincial Métis organizations, Métis financial institutions, and relevant provincial government departments, as well as Aboriginal Affairs and Northern Development Canada and Aboriginal Business Canada. The 10 recommendations are as follows:

Recommendation 1:

We recommend that WMN ask for joint research to be conducted by the five Métis MFIs to:

- Develop a more effective communications strategy to reach more potential female clients and make them aware of the business supports that are available from MFIs and other service providers.
- Identify the specific needs of their female clients using focus groups of MWEs.

Recommendation 2:

We recommend that AANDC and the relevant provincial funders of MFIs be lobbied by WMN to provide funds to hire a women’s service specialist at each MFI. The person would have several roles, including promoting service opportunities directly to women; supporting women in their business planning; acting as an advocate for women; helping them to resolve obstacles to success, and providing aftercare support. The women’s specialist would provide regular, short, on-site visits to provide women with an extra measure of individualized support, including writing or updating annual business plans.

Recommendation 3:

We recommend that a MWEs’ group be established on Facebook or similar social media by the WMN to foster an inclusive climate of encouragement through the sharing of MWEs’ stories. As the virtual support group grows, this experience can be reinforced

through MWE seminars and workshops held in conjunction with regional and national Métis gatherings. This network can also become a source of information to MFIs on how best to reach women and to tailor programs to their specific needs.

Recommendation 4:

What is measured is managed. Currently, only one MFI (CCDF) specifically measures and reports on its impact on female clients. We recommend that WMN ask all the MFIs to adopt this practice and also broaden the areas of impact on MWEs covered in annual reports.

Recommendation 5:

We recommend that WMN lobby for a micro-lending pilot program be established immediately by AANDC, administered for MWEs by the MFIs. The learning from the pilot should then be used to shape an effective, permanent micro-lending fund available through all MFIs. While this fund would not need to target women specifically, in practice it would likely be of particular benefit to MWEs.

Recommendation 6:

We recommend that, in conjunction with a micro-lending program, that WNN advocate that a strategy be developed by the five MFIs to resolve some of the typical problems faced by women starting microbusinesses. Alternative measures—perhaps including peer-lending circles (see best practices)—are needed to overcome barriers, such as insufficient equity, lack of credit or the poor credit history of a spouse. Given the small risk involved in the event of default when borrowing small sums, more liberal access to financing is justified. Similarly, we recommend that WMN ask lenders to reduced minimum equity requirements for MWEs.

Recommendation 7:

We recommend that WMN lobby Aboriginal Business Canada to alter its grant and lending programs to:

- Remove requirement for clients starting small businesses to work full-time;
- Eliminate policies that undermine micro-lending, such as unofficial minimum lending limits.

Recommendation 8:

We recommend that WMN work with the Métis National Council and Métis organizations in B.C. to lobby for an MFI to be established in British Columbia, where there is no dedicated Métis business support program.

Recommendation 9:

We recommend that the WMN ask that the terms of the Métis Voyageur Development Fund be broadened to include all economic sectors, as well as a micro-lending option.

Recommendation 10:

We recommend that WMN lobby the MFIs to conduct joint research on the best ways to simplify business planning and bookkeeping for micro-businesses, with the goal of developing a user-friendly online approach to assist MWEs.

8.0 APPENDICES

APPENDIX A – SURVEY INSTRUMENTS

WMN – Métis Women Entrepreneur Questionnaire

Interviewer Introduction	
Hello. My name is _____. I am conducting a survey for the organization Women of the Métis Nation , which is the voice of Métis women in Canada. Their objective in commissioning this survey is to obtain a better understanding of the services that are available to and used by Metis women who are starting or operating their own businesses.	
I will be asking questions about the services available to Metis women that you have used; about what is working for women starting or expanding businesses; and about barriers and challenges you face as a woman. I am also interested in identifying any best practices relevant to Métis women entrepreneurs.	
The information we collect will be used in advocating for improvements to business development and lending programs for women. We will respect confidentiality and your name will not be identified in reports, so please feel free to speak frankly.	
The interviews should last around 15-20 minutes.	
Interview Code Number:	
Questions	
Personal/Business Information	
1a	Tell me something about yourself and your business:
1b	Age? _____ Education and training?
1c	Sector and main activity?
1d	Sole Proprietor ___ Partnership ___ Incorporated ___ Home-based ___
1e	Location: City ___ Town ___ Rural ___
1f	Size of annual sales? Under \$100,000 _____ Over \$100,000 _____ Over \$500,000 _____
1g	Number of employees?
1h	What are/were your years of operation?
1j	What are your usual hours of work?
1k	Why did you start this business?
1l	Would you say your business has been a success and why?
1m	Any other future plans, such as expansion?
2a	Did you take advantage of organizations, government agencies or companies that provide business support services when starting or running your business? Which ones?

2b	What services did you use?
2c	What was the experience like?
2d	Did you have access to mentoring? Or ongoing support?
2e	How would improve the services they provide?
3a	Are there any special needs you have as a Métis woman entrepreneur? What about training?
3b	What are the most significant challenges, barriers or obstacles that Métis women face when starting up or running a business?
3c	Would you say these are different from those facing men? Non-Aboriginals?
4a	What else could be done to support the success of Métis women entrepreneurs?
5	Any other comments?

WMN - Métis Economic Development and Capital Corporation Questionnaire

Interviewer Introduction	
<p>Hello. My name is _____. I am conducting a survey for the organization Women of the Métis Nation, which is the voice of Métis women in Canada. Their objective in commissioning this survey is to obtain a better understanding of the services that are available to and used by Metis women who are starting or operating their own businesses.</p> <p>I will be asking questions about the services your organization currently makes available to Metis women, about what is working for women starting or expanding businesses, and about barriers and challenges they may face as women. I am also interested in identifying any best practices relevant to Métis women entrepreneurs.</p> <p>The information we collect will be used in advocating for improvements to business development and lending programs for women. It may also be useful to your organization as you work to improve services for Métis women clients.</p> <p>We will respect confidentiality and the intellectual property of your institution. The interviews should last around 30 minutes.</p>	
<p>Name of Institution _____</p> <p>Name of Interviewee _____ Position _____</p> <p>Why were you selected to participate in this survey?</p> <p>Have you had personal experience serving women clients?</p>	
Questions	
1a	Does your institution offer business planning and support services?
1b	Do you offer loans to or other investments in new or existing businesses?
1c	Do you offer mentoring programs?
1d	Are there other services you provide?
2a	Do you keep track of client statistics based on gender?
2b	Do you track the percentage of your clients that are women?
2c	If yes, what is that percentage?
2d	If not, can you estimate it?
2e	Has your organization conducted research on Métis women entrepreneurs?
3a	Could you briefly describe the services that your female clients tend to use most often?

3b	Are there differences in the use of your services by female clients as opposed to males?
4a	Would you say your programs and services meet the needs of female clients?
4b	Can you identify any gaps in services for women?
5a	Do you have any programs targeted specifically to women?
5b	If so, which programs?
5c	If not, why not?
6	What steps could be taken to make your programs and services more responsive to the needs and goals of Métis women?
6a	Métis women have stated that common stereotypes about women have hampered them from receiving equal treatment to men at financial institutions. Do you have any procedures in place to ensure equal treatment for women clients?
6b	Are there any qualifications for loans or other services, such as requirements to work full time on the business or relinquish other employment, that could inadvertently impair women from obtaining loans/services?
7	What types of training/support would you recommend be developed specifically for women?
8a	How do you make prospective female clients aware of your programs and services?
8b	Besides promotional activities, what additional measures should be taken to help Métis women take advantage of existing programs and services?
8c	Do you feel that more should be done to specifically target women entrepreneurs?
9a	What are the major barriers facing Métis women when it comes to establishing and expanding businesses?
9b	Are they different than those faced by men?
10a	Could you identify some of the main characteristics of women seeking your assistance, such as age, educational attainment, level of business experience, or mix of urban/rural clients?
10b	Why are the main characteristics of women who are approved for loans and other services?
10c	Of those not approved?
10d	What are the main characteristics of women who succeed in their businesses?

11a	What percentage of women is turned down when they apply for loans or services?
11b	Is this different than for male applicants?
12	What are the most common reasons for turning down loans or other services to women applicants?
13	Are there things that could be done to enhance outcomes for women entrepreneurs by your or other organization, including governments?
14	Can you identify any “best practices” that are particularly beneficial to your women clients?
15	Are there any other comments that you would like to add?