



Prowess

Business Plan 2006-2009

Annexes

1. Prowess Policy Objectives	2
2. The strategic environment for women's enterprise	7
3. Prowess members	13
4. Business plan – consultation process	
5. Prowess support	

PROWESS POLICY OBJECTIVES - DECEMBER 2005

1. Women-friendly business support

The issue

To meet its goal of significantly increasing the numbers of women starting and growing businesses in the UK, Government has set tough enabling targets including, that by 2006, women will account for 40% of customers using Government-sponsored business support services¹, with the number of women from ethnic minority communities receiving assistance being proportionate to their representation in the area. Business Links, who form the primary source of Government sponsored business support services, continue to reach an average of just 20%² female clients. Growth orientated programmes tend to attract even lower numbers of women-owned businesses and evidence from other countries suggests that a very low proportion of the businesses accessing the lucrative public sector and corporate procurement markets are owned by women. Demand from women continues to swell among organisations which specifically target them. Prowess flagship organisations, which deliver high quality women-friendly business support have experienced a 205%³ increase in enquiries in the last year, but those organisations are currently facing a funding crisis, with several making redundancies or in danger of closing down.

What's needed

• to ensure that every regional economic strategy includes a plan to increase women's enterprise rates, and that all RDAs have a strategy for incorporating women-friendly business support into mainstream provision;
Pre-Budget Report November 2005

• All mainstream business support services should be appropriate and accessible to both women and men. Mainstream providers should, wherever possible, work in partnership with targeted women's enterprise initiatives.
• Networking opportunities for women at all stages of business development, linked to advisory, training and/or mentoring programmes.
• Women-friendly business incubator facilities.
• Access to pre-start-up counselling available in every area and for all, including part-time businesses.
DTI Strategic Framework for Women's Enterprise – Recommendations 2003

• Supplier diversity programmes supporting women business owners seeking to sell their products and services to government bodies and major corporations.

• The need for RDAs to ensure that every woman in each region has access to high quality, female-friendly business support from the pre pre-start-up stage onwards
Women's Enterprise Panel – Recommendations
2005

¹ A Strategic Framework for Women's Enterprise (DTI/SBS 2003)

² Business Link Operator aggregated customer satisfaction returns, Quarters 1 to 3 (yearly totals to date provisional as at 31/01/05)

³ The Regional State of Women's Enterprise in England, Prowess, June 2003

To deliver this Panel recommendation, Prowess has produced a policy report: 'Business Support with the 'F' Factor', which includes 6 essential principles:

1. **Transformational support** – highly customer-focused and relational business support, which takes into account the impact of the a new business on women's other priorities and responsibilities.
2. **The 'braided approach'** – a single system linking transformational and mainstream business support providers, providing women-friendly business support at every stage of the start-up and growth business journey.
3. **Prowess Flagship standards** for best practice in women's enterprise development. The standards apply to both mainstream and transformational providers and incorporate well established principles of women-friendly business support.
4. **A 'bottom-up' approach** to fulfilling local needs is essential. Solutions must be driven by local demographics and economic priorities, and critically must build on existing local and sub-regional infrastructure to avoid unnecessary duplication. There may, for example, be a local rural focus, or a priority to gear support to a predominantly BME population.
5. **Integrating vocational skills** with transformational support to provide the fuel to accelerate business start up and drive its ultimate success.
6. Secure the **long-term sustainability** of business support with the 'F' Factor, and develop a capability to demonstrate the economic impact of support provided.

2. Evidence-based and long-term policy making

The Issue

Having accurate, reliable and timely research-based information is essential for the development of effective policies and programmes which reflect the realities of the changing labour market and address the challenges faced by all those seeking to start and grow businesses. The data sources currently available for assessing investment in and the progress of women's enterprise development are very limited. While much progress has been made in ensuring that gender is taken into account in enterprise policy and practice, there are still significant gaps where gender is ignored and programmes do not reflect the needs of women as well as men.

Key facts

- In the USA the Women's Business Ownership Act 1988 put in place a long-term infrastructure to support women's enterprise development. Since then women's business ownership has increased significantly.
- Gender was added to the US Business Census in 1977.
- Gender analysis and budgeting are used to develop policies and programmes by Governments in Australia, New Zealand, France, Ireland and Norway⁴.

What's needed

- Improvements in long term data collection in order to identify areas of difficulty for women business owners and monitor performance of actions designed to increase the number of women owned businesses.
- Legislation, along the lines of the US Women's Business Ownership Act (1988) which established the Women's Business Council and the Office for Women's Business Ownership which is responsible for the US women's business centres.
- Consider legislation to:

⁴ Gender Analysis of Expenditure – final report. HMT and DTI, 2004

- - require banks to provide gender-disaggregated data on business lending;
- - Require business support organisations (including Business Links) to keep and make available gender disaggregated data on clients and advisers.

Women's Enterprise Panel – Recommendations 2005

- SBS and Inland Revenue should jointly review providing anonymised, gender-disaggregated data from self-employment registration forms.

A Cross Cutting Review of Government Services for Small Business, HMT/DTI 2002

- All Government supported enterprise development programmes should review the impact on women and men at the budgeting, design, implementation, monitoring and evaluation stages. Such a gender mainstreaming⁵ approach would be systematic and ensure that the high level Government commitment to women's enterprise is effectively implemented across all small business policy and programmes.

- work with all publicly-funded business finance and support sources to collect data on the number of women-owned businesses to monitor progress on access levels for finance, advice and coaching.

Pre-budget Report, November 2005

3. Access to Finance

The issue

Women, regardless of business sector – capitalise their businesses on average at just one third of the level of their male counterparts. And that includes high growth sectors such as technology. Women-owned businesses also account for less than 5% of equity finance. The research suggests that gender in itself has no impact on the success of businesses, but that consistent undercapitalisation does⁶. Coherent responses to both demand and supply side issues are now needed.

Key facts

- Fear of debt is the single largest barrier to entrepreneurship for both men and women, although women are significantly more fearful of this than men.⁷
- Women are much more likely to use their own or family funds to finance business.
- Women are both more likely to be offered a business loan and to turn it down.⁸
- Banks typically charge women 1% more for business borrowing than the 6.65% paid by a man running a comparable business⁹.

What's needed

- The need for better information for women on routes to appropriate financing for their business – with the banks playing a key role

⁵ “Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area at all levels. It is a strategy for making the concerns and experiences of women as well as men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goals of mainstreaming is to achieve gender equality.” United Nations Economic and Social Council (ECOSOC) 1997.

⁶ Shaw et al, Unequal Entrepreneurs, (The Work Foundation 2002)

⁷ R. Harding, Global Entrepreneurship Monitor (London Business School, 2004)

⁸ *ibid.*

⁹ Finance for Small and Medium Sized Enterprises, A Report on the 2004 UK Survey of SME Finances, Warwick Business School, May 2005.

- Ensure commitment to continue the success of the Phoenix Fund CDFI (Community Development Finance Institutions) projects
 - All public funded business finance sources to provide gender disaggregated data
- Women's Enterprise Panel – Recommendations 2005

- More microcredit programmes which combine small loans within a mutual support framework. As a core part of business support programmes it both helps women see their businesses in investment terms and build a credit track record
- Investment ready initiatives which assist women to develop investment orientated business plans and presentations and/or provide loan guarantees.
- Increased promotion and awareness of Small Firms Loan Guarantee (SFLG), in particular newly included sectors, among professional advisers.
- Banks to research current credit scoring mechanisms in terms of gender impact.
- A 'female angel' network of women who can widen financing options for women-owned businesses.

A Strategic Framework for Women's Enterprise – Recommendations 2003

- Diversity training for financial services professionals.
- Improved understanding of the growth capital needs of women-owned or led businesses, including research on the potential of mezzanine finance, which addresses issues of ownership and control, combining debt and equity and on the gender impact of Regional Venture Capital Funds. Community Development Venture Funds such as Bridges Community Ventures could be further explored as relevant instruments for addressing issues of access to growth capital for women¹⁰.

4. Overcoming Welfare Benefits Disincentives

The issue

For a significant number of women claiming welfare benefits, the flexibility of self-employment is highly attractive – offering the opportunity to combine caring responsibilities with work. In some disadvantaged areas, particularly rural locations, it may be one of the few options available. A report produced for the Department of Work and Pensions concluded: "The flexibility of self-employment is particularly important for lone parents with childcare responsibilities. For some lone parents with young children this was seen as their only viable employment opportunity"¹¹. Despite recent reforms, the benefits system remains geared towards a traditional, male model of full-time employment and does not adequately support the more cautious and tentative manner in which many low-income women start businesses¹².

Key facts

- Around one in five women come into self-employment from unemployment compared with around one in fifteen men.¹³
- Women in the UK are twice as likely to live in poverty as men and they have more to risk by coming off benefits. On average, benefits and tax credits comprise one fifth of women's incomes and less than one tenth of men's¹⁴.

¹⁰ Recommendation from A. Westhall, Women and Private Equity Finance (Prowess briefing paper 2004)

¹¹ Kellard et al, Self-Employment as a route off benefit (DWP 2002)

¹² Marlow et al, Who Benefits? The difficulties for women in making the transition from unemployment to self-employment (Prowess 2003).

¹³ Annual Small Business Survey (DTI 2003)

¹⁴ Fawcett Society 2005

What's needed

- DfES and DWP to develop more effective programmes to help women on benefits start businesses
- Consider the impact of the level of earnings disregards on the ability of women on benefits to move into selfemployment.

Women's Enterprise Panel – Recommendations 2005

- Improved liaison between business support providers and Jobcentre Plus.

DTI Strategic Framework for Women's Enterprise – Recommendation 2003

5. Acknowledging Caring Responsibilities

The issue

Women in the UK are still responsible for 80% of caring and domestic responsibilities. The implications of this for women starting and growing businesses need to be recognised. Care and childcare in themselves are female dominated and typically low paid industries, which are nevertheless still prohibitively expensive for many women and in short supply.

What's needed

- Caring allowances built into business training/advisory provision and where appropriate, in-house care facilities or development of partnerships with local care facilities for use by customers.
- Provision of specialist business advice and training for individuals and social enterprises setting up childcare businesses.

DTI Strategic Framework for Women's Enterprise – Recommendation 2003

- Childminding is both a good business for many women and a good source of community based childcare. Numbers of childminders have fallen dramatically in recent years. Action needs to be taken to overcome bureaucratic and financial barriers stopping women becoming childminders.
- Increased assistance with childcare costs and availability needs to be provided during the start-up phase to full and part-time businesses. Consideration needs to be given to extending financial support to unregistered childcare provision to ensure access in areas where the level of registered provision is very low.
- A review should be undertaken to consider making the cost of care fully tax deductible. This may lead to a virtuous circle enabling more women to participate fully in the labour market, business ownership and leadership, providing more equitable salaries to carers and childcare workers and stimulating growth in the supply of care and childcare provision.

ANNEX 2

The strategic environment for women's enterprise development

The economic case

The economic case for women's enterprise is now well established. As CEO of the Small Business Service, Martin Wyn Griffith has said: *"Some of us have already woken up and realised that women's enterprise is a key driver of economic growth and consequently a key driver of greater prosperity for us all."*

Women's enterprise is now acknowledged as an area of huge latent potential for the UK economy. The UK's relatively poor performance in rates of entrepreneurship (with consequent impacts on productivity) compared to the USA¹⁵ is almost entirely accounted for by our low level of women's business ownership.

The Small Business Service has outlined the economic case for supporting women's enterprise¹⁶, including

- Women in small business ownership make an estimated £50-£70 Billion annual contribution to the gross value added by business¹⁷.
- Women starting up in business will tend to provide a more immediate contribution to the economy (GDP): Around one in five women come into self-employment from unemployment compared with around one in fifteen for men.
- Around a quarter of self-employed women (24%) have a degree or equivalent, compared with a lower level of 18% of self-employed men¹⁸. Research shows that more highly qualified entrepreneurs grow their business at a faster ratio.
- US evidence shows revenues increase at a higher rate than the average when the number of women-owned businesses is increasing¹⁹. In effect, growth in the number of women's enterprises strengthens all women's enterprises. [Women-owned firms are now growing at nearly twice the rate of all firms in the US].

UK Women-owned small businesses are growing at a faster rate than all firms. A survey of 12,000 small and medium-sized businesses, showed that 44% of companies led by women recorded sales growth in the third quarter of 2004, 7% more than the average

¹⁵ Comparisons with other EU countries demonstrate that the UK has an entrepreneurial gender gap that is about average; In the UK female entrepreneurship stands at approximately 47% of male entrepreneurship, Italy (60%), Germany (55%) and France (45%). Global Entrepreneurship Monitor, 2005, London Business School, February 2006. It should be noted that direct comparisons are difficult as part-time work options are less accessible to women in those EU countries.

¹⁶ Promoting Female Entrepreneurship. DTI/SBS March 2005.

¹⁷ SBS estimate 2004.

¹⁸ Labour Force Survey, 4 quarter average (Autumn 03 – Summer 04).

¹⁹ US Centre for Women's Business Research.

figure. Almost 3 out of 10 women-led firms recruited new staff in the same quarter – a substantially higher proportion than the average²⁰.

Those facts are particularly significant in the current economic context, where GDP growth has declined to 1.75%, below the rate of inflation of 2.0%. Investment in women's enterprise development constitutes a significant opportunity to contribute to economic growth.

The characteristics of women's business development, means that effective business support is even more important for women as a group. In the last few years, there has developed, for the first time, a network of high-quality, women-friendly business support providers and networks, which have achieved the Prowess Flagship Award. Women have used their services in increasing numbers, with demand increasing by 205% in the last year. Those organisations should comprise the building blocks of a women's enterprise economic development strategy. However, with recent changes in several Government funding programmes, the majority of those organisations are under threat. Several are likely to close by March 2006 and others will lose a significant level of capacity to deliver to what is a rapidly expanding market.

The Policy environment

In November 2005, the Chancellor's Pre-Budget Report announced a Task Force on Women's Enterprise. From spring 2006 the Task Force will work with Government and the RDAs, over three years, to increase the levels of female entrepreneurship by accelerating and implementing the action plan to increase women's business ownership in the UK.

The Task Force aims to take the UK further towards US levels of entrepreneurship (currently 30% of US businesses are women-owned) and will:

- Ensure that every regional economic strategy includes a plan to increase women's enterprise rates, and that all RDAs have a strategy for incorporating women-friendly business support into mainstream provision.
- Robustly evaluate the regional Women's Enterprise Unit pilots, working with all 9 RDAs to ensure that lessons from the pilots are reflected in delivery;
- Work with all publicly-funded business finance and support sources to collect data on the number of women-owned businesses to monitor progress on access levels for finance, advice and coaching; and
- Propose and drive the implementation of measures to improve awareness and access to formal sources of finance for women entrepreneurs.

Prowess campaigned for the Task Force and worked with the Women's Enterprise Panel, SBS and HMT policy teams to shape its role in championing women's enterprise across Government.

²⁰ Small Business Research Trust in partnership with the Forum of Private Business 2005.

Prowess has worked closely with the DTI/ SBS since 2003, when we assisted with the production of the Strategic Framework for Women's Enterprise (SFWE). A good foundation has been built and together with Government, Prowess members are making progress towards the stated overall objective of the SFWE, "to increase significantly the numbers of women starting and growing businesses in the UK, to proportionately match or exceed the level achieved in the USA." But we still have a long way to go to meet the target of 30% female majority ownership of all businesses.

RDAs

Regional Development Agencies (RDAs) have become the focal point for delivery of the SFWE. RDAs have a critical role in providing leadership and focus on the women's enterprise agenda regionally, sub-regionally and locally through aligning both their own and partners' strategies and policies, including the Regional Economic Strategy, the Regional Skills Strategy and within the Northern regions, the Northern Way growth strategy.

Prowess has worked closely with several RDAs to develop Women's Enterprise strategies and all RDAs have now taken on responsibility for women's enterprise development. Prowess has also published (in June 2005) an extensive research report on the 'Regional State of Women's Enterprise in England'²¹. While good progress is being made by some RDAs, this report suggests that many are not yet in a position to strategically drive the growth of women's enterprise development. The speed with which RDAs have taken on the responsibility for a considerable range of activities has meant that in many areas, women's enterprise has not yet been adequately prioritised and the DTI strategy, via the Phoenix Development Fund, for high quality women's enterprise support has not been seamlessly adopted by RDAs²².

A Cross Government Agenda

Responsibilities for Women's Enterprise Development falls across Government departments. In 'Business support with the 'F' Factor (2005)²³, Prowess has drawn out how, with leadership from the RDAs and the DTI/ SBS, women's enterprise fits into the cross Government agenda within the following Government Departments:

- Department for Education and Skills
- Department for Work and Pensions
- Office of the Deputy Prime Minister
- Department for Environment, Food and Rural Affairs

In the devolved nations, responsibility for women's enterprise lies with:

- The Scottish Executive
- The Welsh Assembly Government
- Department of Trade and Industry Northern Ireland

Social changes

²¹ PDF copy is available at www.prowess.org.uk/publications.htm

²² This strategic gap has resulted in a funding crisis for a significant number of organisations achieving the Flagship Award for best practice in women's enterprise development.

²³ PDF copy is available at www.prowess.org.uk/publications.htm

Work is being feminised. In the future there will be more part-time working women and fewer full-time working men. The service sector, where women's businesses dominate, is set to expand, while male dominated manufacturing industry is set to decline further in the UK. Women are more attracted to flexible working and as the economy becomes yet more flexible, women could benefit. 54% of women start a business so they can choose what hours they work, compared to only 35% of men.²⁴ 21% of women state family commitments as a reason for becoming self-employed compared to only 2% of men.²⁵

UK women are significantly more likely than the EU average to work part-time, with 44% doing so. The gender pay gap for part-time workers is currently 40% (compared to 18% for full-time workers). For those who want or need to escape the low-paid trap which part-time work often presents in the UK, self-employment remains a potential attractive opportunity.

Unemployment in the UK is at an historically low level. The economic integration of new EU members, mostly from Eastern Europe, has led to a massive influx of immigrants, who are filling skills gaps in the professions and in low-paid and low-status.

There are also significant variations within female employment patterns. Black and Minority Ethnic Women in the UK are more than twice as likely to be unemployed than white women (rising to 3, 4 and 5 times for Black African, Pakistani and Bangladeshi women respectively). And the BME women who do work are much more likely to work full-time. Most BME women are also two to three times as likely to be involved in entrepreneurial activity²⁶.

Women are expressing increasingly positive attitudes about their skills to start a business and the availability of entrepreneurial opportunities. In 2004, 35.9% of women said 'there are good start-up opportunities where I live', compared with 33.1% of women in 2003. 46.6% of women in 2004 said they had the skills to start a business compared with 42.9% in 2003²⁷. There is growing evidence that women's businesses are more likely to be based on ethical values²⁸. Women are not under-represented in social entrepreneurship²⁹.

Childcare remains both a driver and barrier to enterprise for women. Leading women in the corporate world are significantly less likely than average to be mothers, while their business-owning counterparts are more likely to have children. It remains difficult for women in the UK to manage paid work and childcare. And in common with the broader trend across the developed world, the birth rate is falling.

²⁴ On the Move: Women and Men Business Owners in the United Kingdom, Dr Sara Carter, University of Strathclyde, 2001

²⁵ A Strategic Framework for Women's Enterprise, Small Business Service, 2003.

²⁶ Global Entrepreneurship Monitor UK, London Business School, 2004

²⁷ Global Entrepreneurship Monitor UK, London Business School, 2004

²⁸ A survey commissioned by the East of England Development Agency, found that nearly 50% of women wanted to use their business idea to 'help people less fortunate than themselves' compared with less than a third of men'. East of England Development Agency, April 2005

²⁹ Global Entrepreneurship Monitor UK, London Business School, 2004

Our society is ageing, with serious implications for social reproduction, caring and pensions. Women's significantly lower incomes over their lifetime are resulting in gendered pensioner poverty and there is little sign of that trend changing. Poverty remains a gender issue. The average income for a woman in the UK is just over half of her male counterpart³⁰.

There are signs of some positive changes for the future. Girls are now outperforming boys in education. Higher education is enabling women to overcome many gender barriers in the professions. But for those taking the vocational training route, there remain very high levels of occupational segregation, with many young women apprentices earning one quarter of what male apprentices earn³¹.

And occupational segregation remains an issue for women in corporate life and in the most dynamic and fast growing areas of our economy: Science, Engineering and Technology. The EOC's 'who's who' of Britain's top jobs shows that women hold fewer than 10% of the top business jobs or Directorships. Women comprise 45% of the workforce and 30% of managers. Progress is slow and faltering.

Those levels of experience, financial and social assets comprise the resources and capabilities which women bring to their experience of enterprise.

Technological changes

Technology is a key driver of productivity. Indeed recent research has suggested that improvements in the use of technology can be seen to account for almost all the productivity gains by US firms³².

Female entrepreneurs are well placed to exploit this. They come to their businesses with fewer preconceptions, are more likely to be providing a product or service unfamiliar to the market. They are more likely to be using technology in their products or services than their male counterparts.³³ It should not be surprising then that Companies run by women are leading the way in terms of sales and employment growth³⁴.

Building on technological changes, the UK is increasingly becoming a 'knowledge economy' and we are increasingly outsourcing labour intensive industry to lower wage economies. Technology is enabling women to work even more flexibly, through fully integrated and invisible 'virtual offices'.

More than 75% of women use the internet to find information about business support services (rising to 85% of 18-30 year olds)³⁵. This leaves a significant 25% who cannot

³⁰ Facts about Women and Men in Great Britain. EOC 2005.

³¹ TUC research, cited in 'Free to choose: tackling gender barriers to better jobs'. EOC March 2005.

³² Financial Times, October 2005.

³³ Achieving the Vision, Female Entrepreneurship, British Chambers of Commerce, July 2004.

³⁴ A survey of 12,000 small and medium-sized businesses found that a higher percentage of firms with female bosses were increasing their sales and taking on staff than those run by men. The report, by the Small Business Research Trust in partnership with the Forum of Private Business (FPB), showed that 44% of companies led by women recorded sales growth in the third quarter of 2004, 7% more than the average figure. Almost 3 out of 10 women-led firms recruited new staff in the same quarter – a substantially higher proportion than the average.

³⁵ Marketing Business Support to Women. Prowess, 2005.

or will not use the internet. These are likely to be more excluded groups and so it is important that the internet is used to compliment other forms of marketing so that harder to reach groups are not ignored.

ANNEX 3

Prowess members at December 05

Account 3 Womens
Consultancy Service
London

Adel Dawe
Greater Manchester

Advantage Business Angels
West Midlands

Aegis Associates Ltd
West Midlands

Amazon Initiatives
West Midlands

Angela Elniff-Larsen MBA
MSc
Cardiff

Anne Moyle
Northumberland

Asian-e Limited
West Midlands

Aspire Micro Finance
Antrim

Association of Scottish
Businesswomen
Edinburgh & Lothian

Aurora
London

Bank of Scotland Women in
Business
Edinburgh & Lothian

Barclays Bank Plc
London

Beta Technology's S Yorks
Female Entrepreneurs
Network
South Yorkshire

Black Country Chamber and
Business Link
West Midlands

Blaize Davies
West Yorkshire

Bolton Business Ventures Ltd
Greater Manchester

Bolton Metro's Ethnic
Minorities Business Service
Lancashire

Burnley Enterprise Trust Ltd
Lancashire

Business Enterprise Centre
London

Business in Focus
Bridgend

Business in Prisons
Derbyshire

Business Initiatives and
Guidance Ltd
Leicestershire

Business Link Bedfordshire
and Luton
Bedfordshire

Business Link Berkshire and
Wiltshire
Wiltshire

Business Link Cheshire &
Warrington
Cheshire

Business Link Devon and
Cornwall
Plymouth

Business Link for
Cambridgeshire
Cambridgeshire

Business Link for Norfolk
Norfolk

Business Link for Suffolk
Suffolk

Business Link for Tees Valley
Middlesborough

Business Link Hertfordshire
New Horizons Programme
Hertfordshire

Business Link Kent
Kent

Business Link Lincolnshire
and Rutland/Leicestershire
Lincolnshire

Business Link Norfolk Ltd
Norfolk

Business Link
Northamptonshire
Northants

Business Link
Northumberland
Northumberland

Business Link
Nottinghamshire
Nottingham

Business Link Solutions Ltd
Oxfordshire

Business Link Somerset Ltd
Somerset

Business Link South
Yorkshire
South Yorkshire

Business Link Staffordshire
Staffordshire

Business Link Surrey
Surrey

Business Link Tyne and Wear
Tyne and Wear

Business Link Wessex -
South East
Hampshire
Business Link Wessex -
South West
Dorset

Business Start-Up@Leeds Met West Yorkshire	Dr Lynn Martin West Midlands	Global Women Inventors and Innovators Network (GWIIN) London
Business Support and Development Ltd North Yorkshire	Dr Poonam Thapa London	Goole Development Trust East Riding of Yorkshire
Business Support Network (SW) Ltd Women in Business Devon	Dr Sandra Fielden Greater Manchester	HBV Enterprise Ltd London
CanDoCanBe Surrey	Droylsden School Greater Manchester	Her Business London
Centre for Learning and Enterprise in Organisation Northants	Durban Ltd East Riding of Yorkshire	Highway to Opportunities Lancashire
CERT Ltd (Community Economic Regeneration Team) North East Lincolnshire	East Midlands Development Agency Nottinghamshire	HSBC Bank plc London
Chamber Business Enterprises Greater Manchester	East Riding of Yorkshire Council East Riding of Yorkshire	Incredit Hertfordshire
Chwarae Teg Cardiff	Enfield Enterprise Agency London	Innovations Factory Merseyside
Community Development Finance Association London	Enterprise in Food (Food and Drink Forum) Nottinghamshire	Institute of Business Advisers Derbyshire
Community Enterprise Unit Ltd Devon	Enterprise Solutions Training Ltd West Yorkshire	Intercomm Northern Ireland
Community Links London	Essex Business Support Ltd Essex	Jackie Waring Fife
Coventry University Enterprises Ltd Warwickshire	Everywoman Ltd London	Kindle Oxfordshire
Cyfenter Development Partnership Cardiff	Fair Finance London	Leicestershire Asian Business Association Leicestershire
Dean Maragh South Yorkshire	Faringdon Enterprise Gateway Oxfordshire	Makepeace Consulting London
Derbyshire Chamber and Business Link WiiSE Network Derbyshire	FATIMA Women's Network Leicestershire	Mission Possible (UK) Ltd Oxfordshire
Dr Clare Brindley Lancashire	Foothold Enterprise Agency Carmathenshire	Motivation and Personal Success Ltd London
	Fourth Action for N Northumberland Women's Network Northumberland	NatWest Royal Bank of Scotland London
	Fredericks Foundation Surrey	New Deal for Communities Nottingham
		New Economics Foundation London

Norfolk and Waveney Enterprise Services Norfolk	Scottish Enterprise Dunbartonshire Dunbartonshire	The North East Regional Portal 2001 Ltd Tyne and Wear
Norfolk Network Norfolk	Scottish Enterprise Edinburgh Edinburgh & Lothian	The Women's Company London
North Wales Womens Network Isle of Anglesey	Scottish Enterprise Fife Fife	TNG Business Support - East Midlands Nottinghamshire
Nottinghamshire Enterprises Nottingham	Scottish Enterprise Forth Valley Forth Valley	TNG Business Support - Eastern Region Bedfordshire
Oxfordshire Business Enterprises Ltd Oxfordshire	Scottish Enterprise Glasgow Glasgow	TNG Business Support - London London
Parkway Business Centre South Yorkshire	Scottish Enterprise Grampian Grampian	TNG Business Support - NorthWest Merseyside
Partners for Business Hertfordshire	Scottish Enterprise Lanarkshire Lanarkshire	Tottenham Green Enterprise Services London
Project North East Tyne and Wear	Scottish Enterprise Renfrewshire Renfrewshire	Train 2000 Merseyside
Quaker Social Action - Street Cred London	Scottish Enterprise Tayside Tayside	Training Opportunities Staffordshire
Rebecca Cadman-Jones Derbyshire	SEED London	Training Opportunities for Women Hartlepool
Rotherham Investment and Development Office South Yorkshire	SEEDA Surrey	Trainingwise Ltd Greater Manchester
Rural Women's Network (Voluntary Action Cumbria) Cumbria	Sheffield Hallam University South Yorkshire	Trescom Research and Consultancy Ltd West Yorkshire
Salford University WISE Programme Lancashire	Slough Enterprise Gateway Slough	UK Business Incubation West Midlands
SCEDU (Sheffield Community Enterprise Development Unit) South Yorkshire	Small Business Service London	UK Resource Centre for Women in SET West Yorkshire
Scottish Enterprise Glasgow	SMART Business Centre Merseyside	UniSdirect Surrey
Scottish Enterprise Ayrshire Ayrshire	Southend Enterprise Agency Essex	University of Bath in Swindon Small Business Hub Bath & NE Somerset
Scottish Enterprise Borders Borders	Taxbak Ltd Lancashire	University of Luton Bedfordshire
Scottish Enterprise Dumfries and Galloway Dumfries & Galloway	The Enterprise Centre West Sussex	
	The Enterprise Zone London	

University of Warwick
Science Park
West Midlands

Vale Women's Business
Network
Vale of Glamorgan

WEETU
Norfolk

Wendy Bowers
Lancashire

Wessex Reinvestment Trust
Devon

West Cornwall Enterprise
Trust
Cornwall

Whitby and District Business
Development Agency
North Yorkshire

Wigan Metropolitan
Development Co Ltd
Lancashire

WIN Women Into the Network
Durham

Winning Ways for Women
Fife

WiRE (Women in Rural
Enterprise)
Shropshire

WiRE (Women in Rural
Enterprise) - East Midlands
Lincolnshire

WM Enterprise Consultants
West Midlands

Women and Manual Trades
London

Women in Business
West Yorkshire

Women in Business
(Bradford)
West Yorkshire

Women in Business
Merseyside
Merseyside

Women in Enterprise
Northern Ireland

Women in Enterprise
Tyrone

Women into ICT and Creative
Entrepreneurship
London

Women Returner's Network
(WRN)
Essex

Women's Business
Development Agency -
Warwickshire
Warwickshire

Women's Business
Development Agency -
Cornwall
Cornwall

Womens Business
Development Agency - West
Midlands
West Midlands

Women's Business Network
(NW) Ltd
Cheshire

Womens Electronic Village
Hall
Lancashire

Women's Enterprise Centre
Buckinghamshire

Women's Marketing Forum
Hampshire

Women's Wisdom Ltd
Hampshire

WorcNet
North Yorkshire

York and N Yorks Chamber
of Commerce - Women in
Enterprise
North Yorkshire

York St John College
York

ANNEX 4

Business plan – consultation process

The draft Prowess Strategic Business Plan was sent to all Prowess members and key stakeholders within the Treasury, the Department of Trade and Industry and the Small Business Service. The consultation process resulted in valuable contributions which have been incorporated into the plan.

Individuals and organisations who provided significant responses to the consultation:

Andrew Price, Enterprise Team, HM Treasury

Ann Carter-Gray, Head of Economic Inclusion, Small Business Service

Avril Simmons, Advisor Manager, Business Link Nottinghamshire

Bev Hurley, Chief Executive, Norfolk Network

Glenda Stone, CEO, Aurora

Paul Henry, Business Link Essex

Richard Robert, SME Director, Barclays UK Banking

SEEDA Enterprise Team

Tracey Mellor, Enterprise and Business Support Team, One NorthEast

ANNEX 5

Prowess current supporters

Prowess is grateful for the support of:

The DTI Small Business Service
NatWest and the Royal Bank of Scotland

