



PROFILE

The magazine for women's
enterprise development

Summer/Autumn 2006

Surviving funding
shocks – the road to
sustainability

Marketing business
support to women

Sue Lawton's letter
from Belize

**Be passionate
and never ever
give up!**

Michelle Mone speaks in our 8 page
East of England women's enterprise supplement



PROFILE SUPPORTED BY: *East of England Development Agency*



“Give a better deal to customers and ensure the future of women-friendly business support.”

The Women’s Enterprise Task Force, to be launched soon, comes at a time when Governments focus on enterprise is shifting radically, with Gordon Brown calling for the deproliferation of business support schemes. In the short-term, such changes can be bad news for customers as services are reviewed, frozen or discontinued while the new direction takes effect. In the past, changes to business support often meant that women-focused programmes were among the first to be adversely affected. But we hope times have changed, and that a stronger policy focus on women’s enterprise in recent years will pay dividends this time round.

The Business Support Simplification Programme (BSSP) has been established to implement the Chancellor’s aim to reduce the number of business support schemes from 3,000 to around 100. At the time of writing, details of the cross-Government Programme are sketchy, but initial messages from the BSSP team have been positive. There appears to be a genuine recognition that one size can’t fit all and that the needs of under-represented groups, particularly women

and BME communities, must be paramount in the new business support landscape. But we can’t take anything for granted and Prowess members will play an important role in ensuring that their local provision meets the needs of women entrepreneurs. The BSSP is a priority issue for us and we’ll be keeping in close touch with its development.

Greater collaboration and clearer branding may be the way forward to give a better deal to customers and ensure the future of women-friendly business support, so it’s particularly timely that this issue of Profile includes a focus on the East of England

where women’s enterprise providers are working together in such a manner, supported by and contributing to EEDA’s women’s enterprise strategy.

The focus on sustainability in this issue is important. Delivery organisations need to diversify, develop commercial income and collaborate. We can’t have a long-term approach to women-friendly business support when we are so vulnerable to short-term funding shocks.

Some have said that the Task Force is mere window dressing for declining Government interest in women’s enterprise development. But we choose to view it positively and will fully support and contribute to its development. At best it will provide much needed leadership and vision across Government, resulting in



coherent and long-term strategies across the UK to lay the foundations for the additional 750,000 women owned businesses our economy desperately needs. At worst the very existence of the Task Force will keep women’s enterprise issues live within Government for another three years. Until proven otherwise, Prowess believes it will be a positive force for good.

The Prowess Team

Prowess Staff: Erika Watson Executive Director, Jackie Brierton Director of Policy and Advocacy, Sue Lawton Development Manager, Ann Nicholls Membership Services and Events Manager, Sarah McPherson Quality Manager, Peter Smith Finance Manager, Alice Kent Writer/Researcher, Katie Wakefield Administration Manager, Julia O'Rourke Events Coordinator, Salema Gulbahar, Regional Women's Enterprise Coordinator, London (seconded from Prowess to the LDA).

Prowess Board Members: Chair Sally Arkley WBDA, Vice-Chair Sylvia Philips BBV, Antony Davies Beta Technology, Gill Fennings Her Business, Eileen Lennon incredit, Helen Milne Train 2000, David North Faringdon Enterprise Gateway Erika Watson Prowess Izzy-Warren Smith OBE Wire

Advisers: Sara Harvey Hines Harvey Woods Ltd, Tracy Hegarty MBE Women in Enterprise (Northern Ireland), Julie Kapsalis SEEDA, Marcella Maxwell Chwarae Teg, Sarah McGeehan CDF.

Government failing on enterprise targets says CBI

The Government is failing to deliver on its targets to boost enterprise amongst women, ethnic minorities and those outside of London says the employer's organisation the CBI. Far from catching up in the enterprise stakes, these individuals are falling further behind the dominant entrepreneur - white men in the South East. The CBI calls on Government to recognise that the only way to drive up enterprise levels across the whole population is to tackle the fundamental barriers that are preventing people from starting businesses. The CBI calls for:

- * RDAs to ensure entrepreneurs, particularly women and ethnic minorities, have access to proper information on different types of finance
- * RDAs to free up resources to provide more business support and networking
- * The DTI to ensure business support schemes are sufficiently funded to achieve their targets

Failure to unleash the potential of under-represented groups is costing the UK economy up to £580bn suggests the CBI. Their forecasts show that there will be 2.6 million more self-employed men than women by 2020 if current trends continue. The report also raises concerns that the Government's recently announced 'rationalisation' or 'deproliferation' of business support schemes could be used to justify a cut in resources. The priority must be effective schemes which add value says the CBI. Download 'Boosting enterprise across the population' at:

www.cbi.org.uk/enterprise

SEEDA lead on women's enterprise

The South East England Development Agency (SEEDA) has taken over the role of lead Regional Development Agency (RDA) for Women's Enterprise from the East Midlands Development Agency (emda). SEEDA Chief Executive Pam Alexander said "Women have the greatest untapped potential of any group. It is an economic imperative that we identify the barriers and support the development of women's enterprise."

SEEDA has launched a Strategy for Women's Enterprise, aiming to create 10,000 new women owned businesses in the region by 2010.

From the development of the strategy, four action groups have been established; these include business support provision, access to finance and markets, childcare & benefits, and communications. SEEDA will be working closely with Prowess and the other RDAs to share best practice, expertise and experience.

SEEDA are sponsoring the 4th Annual International Prowess Conference 'Backing Winners - the Dead Cert for an Enterprising Nation' which will take place at Brighton Racecourse on 7-8 February 2007. For details contact Ann Nicholls on 01603 762355.



Double blow for unemployed women

Things have got worse for women looking to move from benefits to self-employment following HMRC changes to the Job Centre Plus (JCP) 'Test-Trading Scheme'. Test Trading had a 70% success rate in clients moving from benefits to enterprise and was particularly appealing to women who are three times more likely than men to start a business from a position of unemployment.

Previously participants on the scheme could claim full benefits whilst testing if

their enterprise idea was commercially viable. Now the Inland Revenue doesn't recognise the concept of test-trading and all participants on the scheme are considered to be in remunerative work. Prowess members tell us that this is particularly hitting lone parents (90% of whom are women).

Participants must now claim Working Tax Credit meaning they forego their primary benefit (normally income support), have to reapply for housing

benefit and can lose entitlements such as free school meals. Many are left financially worse off and test-trading with a view to self-employment can seem too risky a move.

The refusal of the Government to raise the 'earnings disregard' creates another obstacle for those trying to make the transition from unemployment to self-employment. Under current rulings individuals can earn just £5 a week before they begin to lose benefits - this hasn't changed for 25 years! The

Chancellor's announcement to raise the adult minimum wage to £5.35 from October 2006 effectively renders the earnings disregard meaningless. As women are more likely to start businesses on a gradual basis the current malaise in welfare to work policy for self-employment has significant gender implications.

SURVIVING funding shocks

The road to sustainability

Funding shortfalls and shifting Government priorities leave organisations delivering business support to women vulnerable. A focus on sustainability is critical and more and more organisations are having to diversify, learn to think commercially and form partnerships in order to survive. We spoke to a number of organisations including social enterprises, co-operatives, Enterprise Agencies and private firms about how their organisations are tackling the long and winding road to sustainability.

Commercial

Karen Gill Everywoman – working for women

Can you explain a bit about everywoman?

Everywoman.co.uk went live in 1999 as the first UK website specifically for women. Our vision was to build a place that offered women the resources and information they needed to make more informed decisions, about starting and growing a business.

Our online community website is a place for women to come to learn, be inspired and network with other like-minded women. We deliver conferences, workshops and training courses on a range of business topics in addition to our unique female leadership programme - a bespoke solution to meet the needs of women as future leaders. We also run the everywoman Awards, a programme developed to showcase the country's most inspirational stories of business success amongst women business owners.

How do you plan for the sustainability of everywoman?

We have worked really hard to ensure that everywoman has a strong brand of products including our training, events and website. We segment the market and do not rely too heavily on one particular customer group. It has been a hard slog to reach sustainability, Maxine Benson and myself worked for two years without pay to ensure everywoman was a success.

What are your thoughts on the development and sustainability of the women's enterprise sector as a whole?

I think it is imperative that all of us in the sector learn to collaborate more. Government organisations, social enterprises, charities, private firms etc all need to be working through partnership; we will provide a better service for women seeking business advice by working together and increase all of our chances of survival.

The cuts in funding create panic and competition between organisations but this needn't be the case. Different organisations are serving different client groups. For example, say an Enterprise Agency in London is able to offer subsidised business support, one on one business advice to women just thinking about starting a business. As these women's businesses develop they could be directed to the subsequent support and development services of everywoman. Different organisations have expertise in different areas and through referral and signposting we can work together.

The Government needs to be clear though that if they don't fund grassroots projects aimed at business start-ups then they are not going to see the increase in female entrepreneurship that they desire.

www.everywoman.co.uk

Social Enterprise

Janet Collett Enterprise Enfield

How did Enterprise Enfield get started?

Enterprise Enfield was founded in 1985 by Enfield Council and an organisation called Enfield District Manufacturers Alliance. This region used to be the largest manufacturing base in South East England. In the early days we received sponsorship from these large scale manufacturers and the Government would match you pound for pound for all the sponsorship you could raise. When we started we also had rent free premises. Now is the hardest time we have ever faced in terms of sustainability, we pay full commercial rent, receive no sponsorship and there is little funding available.

What is your approach to income generation?

Our approach to sustainability is not to rule anything out, we have commercial objectives and fund raising targets. Our largest source of commercial income is from our incubator or managed workspace, this currently represents 14% of our income. We are also looking at running our training programme on a commercial basis but we are concerned that in charging for our courses we would lose some of the hardest to reach groups.

Writing a major funding bid used to be something we did once or twice a year, it is now continuous, we have to apply for everything going, which of course takes staff away from delivering services.

We are fortunate in that we have been prudent in the past and so have built up reserves, we are ok for a year or so but we need to be planning for beyond that now.

We also put a big emphasis on lobbying and keeping on-top of changes in the business support sector. I am writing to all the London Development Agency Enterprise Directors and trying to set up meetings looking at what they want from business support. We receive really positive feedback on our services and we need to be making people aware of what we are doing. We pitch what we offer and make new contacts all the time. We essentially need to think like a small business ourselves and do a lot of networking!

www.EnterpriseEnfield.org

"We essentially need to think like a small business ourselves and do a lot of networking!"

Business Incubation

Ola Hayden Amazon Initiatives

How did Amazon Initiatives get started?

Amazon Initiatives is a social enterprise company limited by guarantee established four years ago as an enterprise support initiative for women and in particular those suffering disadvantage for various reasons, to help them develop confidence in themselves, become independent, self-fulfilled and to regain their self-esteem, by setting up profitable businesses.

How do you plan for the sustainability of Amazon Initiatives?

Sustainability was a part of our business plan from the outset. We set ourselves a target to be fully self sustaining shortly after our fifth year of existence. We are not fully sustainable now but we are progressing very well.

We have tried to be self-sustaining from the very start through:

- Our own funds
- Rental income
- Selling services to the public – e.g. display space, training courses, computer facilities
- Not just one source of funding – but several (a type of funding 'Jigsaw')
- At 60% occupancy of our incubator space we cover costs, so 40% is profit which we can use to expand provision.

You have to think as a business, think customers - not clients, put the customer at the centre of your work, make contracts with customers, review progress, manage expectations.

How do you put the customer at the centre of your work?

- We have peer group learning and we aim to provide a customer, needs led,

service.

- Our customers know that we believe in them and they are encouraged to believe in themselves. We make customer relations a priority; they are the source of our income
- We put people at ease through a friendly and relaxed environment, within our Incubation centre, children are always welcome and catered for
- Customers develop close working relationship with their business adviser who will become very familiar with their business, so there is continuity
- We have good customer feedback and act on this.

We don't rely solely on income from the incubator, we support ourselves through other income generating work. Therefore the incubator has lower core costs.

www.amazon-initiatives.org.uk



An international perspective

Women Entrepreneurs of Baltimore (WEB)

WEB is a non-profit organisation, launched in 1989. It's vision is to help economically disadvantaged women in Baltimore to become self-sufficient through enterprise. It practices what it preaches and aims for sustainability itself.

Their enterprise support programme which covers both business growth and personal development is ten times oversubscribed with 300 applicants for just 30 places. The course fees are charged on a sliding scale and are based on household income and size. The range is \$85 - \$320 and hasn't changed since 1989. WEB help people raise their own course fees through entrepreneurial activity – e.g. a bake or garage sale.

WEB has appointed a dedicated Business Development Manager to diversify its funding base and it has succeeded in attracting significant funds from Foundations, commercial sponsors and from performance based delivery contracts from the State and City local authorities.

WEB is developing an 'Individual Giving Plan' targeting individual philanthropists. Over 80% of giving is from households with incomes of \$65k or less and WEB is developing long-term relationships to get individuals engaged with their work.

In the last year it has succeeded in attracting \$550k from two significant corporate/ foundation programmes. One is helping the organisation to upgrade its internal and client support ICT. The other has enabled it to start a social enterprise to develop consultancy services – WEB staff have recently delivered contracts in Jordan and Egypt passing their expertise on to organisations in those countries. It is also supporting them to develop their impact evaluation methodology. They already keep intensive intake data and undertake long-range tracking for 5 years, but they would like to develop this further.

Since the WEB programme began there have been 1,500 graduates. 80% have started in business and 80% of those are still in business.

www.webinc.org

TOP-TIPS for sustainability

- Be prudent in the early years and build up reserves
- Work in partnership with other local organisations
- Build sustainability into your business plan from the very beginning
- Lobby key individuals in local, regional and national Government and keep on top of their agendas and priorities for business support
- Do not rely solely on one client base
- Diversify your products
- Build strong brand recognition
- Use commercial ventures to subsidise other services
- Be creative. Think outside of the box!

East of England

one of the best places for women

“Small businesses account for 99% of the 431,000 companies in the East of England.”

David Marlow,
Chief Executive,
East of England
Development Agency

Why?

To say we're one of the best places to start and grow a business is a bold statement, but the East of England has:

- * one of the strongest economies in England
- * a successful service sector
- * a world class research and development base
- * significant business start up rates

However, the region does not only provide a robust platform on which to build a business, but it boasts a business support environment that is gearing itself up to encouraging more women to start and grow a business. **This is because women have a pivotal role to play in the region's continued growth**, but if this is to happen we must ensure that there are the appropriate services and support that will enable women to start and grow a business.

As a regional development agency (RDA) our focus is to support business growth in the region,

regardless of size or sector. Small businesses account for 99 per cent of the 431,000 companies in the East of England which is why they are so important to the region's economic performance, and why they should receive quality support services tailored to meet their needs.

Recent evidence suggests that between 2002 and 2003 the proportion of female owned new businesses in the region had increased from 29 per cent to 38 per cent – that is three per cent above the national average, but this still remains significantly below male owned start ups and owned businesses.

At the East of England Development Agency (EEDA), we want to help tackle the barriers that are stopping as many women as men setting-up their own business, and drive the women's enterprise agenda forward.

What are we doing to support women in business ?

In conjunction with partners, EEDA has recently launched a number of initiatives which will not only make it easier for women to access business support, but the right business support for them. These include:

The East of England's first ever women's enterprise strategy

The strategy demonstrates the commitment of EEDA and its key partners to drive the women's enterprise agenda forward, our vision is to make the East of England a great place for women to start and a grow a business. The strategy addresses nine key areas

which include promotion and awareness, business start up, business development and growth, finance, networks, skills and personal development.

Enterprising Women – a region wide European initiative

Enterprising Women is a good example of what we want to see happening in the region. The £1.1million European Social Fund (ESF) programme is led by a consortium of local and national organisations who will provide support to women in business and women wanting to start a business anywhere in



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en to start and grow a business

the region. This initiative will help create a more co-ordinated support landscape for women, and will encourage closer working between specialist and mainstream business support providers to transform the support that women receive.

Regional women's enterprise business support directory

If you are a woman in business you need to know that the first ever business support directory for women in the East of England has been published. This will tell you where you can go to receive support, provide useful top tips and inspirational case studies. Copies of the directory can be downloaded from www.prowess.org.uk/publications.htm or www.eeda.org.uk

What else does EEDA do for business?

Importantly, EEDA along with the other RDA's was given responsibility from Central Government for managing Business Link services in April 2005. Following extensive consultation, we are progressing with a regional service model delivered by a single organisation. This service will offer impartial information, diagnosis and brokerage through local advisors – which is exactly the kind of assistance which groups such as business women need.

With our key partners, such as the Learning and Skills Council (LSC) and JobCentre Plus we are developing the



East of England Regional Business Support Strategy. The need for accessible services that meet the needs of women is at the heart of this strategy and will inform future delivery of services to women.

Business women have a critical role to play in the future of our region's economic success. If you are a partner, **I cannot stress how important it is that we work together to provide the appropriate support services for women.** I am prepared to commit significant resources from EEDA, but everyone has a role to play in ensuring we do not squander the talent and potential that will enable us to create a world class economy. If you are a business woman or budding business woman, I would urge you to

take advantage of the support that it is available and be part of the region's success story.

For more information on what EEDA is doing to support the women's enterprise agenda please log on to www.eeda.org.uk

Transforming support for Women in Business



Delegates at the EEDA Women's Enterprise Day conference.

The East of England Directory of Business Support for Women has had a double print run of 20,000 due to a high demand from banks, job centres and business support organisations. Copies can be downloaded at: www.eeda.org.uk and www.prowess.org.uk/publications.htm and hard copies ordered by contacting: KateMcFarlane@eeda.org.uk

The East of England does not want to be one of the best places for women to start and grow a business. It wants to be THE best place. But to achieve this aim and successfully transform support for women in business, it is essential for key agencies and organisations to work together.

EEDA took a step towards encouraging partnership working by running a one-day women's enterprise conference which saw business support providers, banks and government agencies come together to share ideas and learn from best practice. The event was designed to help partners understand the role they play, and how they can work together effectively in ensuring that business support for women is easy to access and relevant.

The packed day featured a presentation from Michelle Mone, entrepreneur and creator of the Ultimo bra, who shared her fascinating experiences of starting up her own business. Read an exclusive interview with Michelle below.

Delegates also attended practical workshops on helping women gain access to finance, how to market business support for women, and a session introducing the Case for Women's Enterprise toolkit.

CASE STUDY 1

Michelle Mone Entrepreneur and creator of the Ultimo bra



Michelle Mone created and successfully marketed the Ultimo bra and is now CEO of one of Europe's fastest growing swimwear and lingerie companies. Due to creative marketing and a 'never say die' attitude she is one of the UK's leading female entrepreneurs. She joined forces with EEDA at their Women's Enterprise Day to share her experience and advise other women just starting out in business.

Where did your entrepreneurial drive come from?

I grew up in the East End of Glasgow, unemployment was high and a lot of people were being made redundant. I thought I don't want to be scrabbling around for a job I want to be in control of my life. I can still remember the look on my school career adviser's

face when she asked what I wanted to do and I said 'I want to be an entrepreneur'!

How did Ultimo get started?

I was 24 when I designed the Ultimo bra and it took a further three years to develop and manufacture. The initial success was phenomenal and overwhelming, stock which we had bought to last six months sold out in five hours! The success of the Ultimo bra led us to introduce the Ultimo collection in November 2001, comprising lingerie, underwear, nightwear and swimwear. Being in business is a rollercoaster ride though and we have had difficult times as well. You need to keep your eye on the ball and keep coming up with new ideas and new ways to market your products.

Did you access any business support/advice?

I have had a lot of support, when I first started out I got some funding through Wellpark Enterprise Centre. I also had support from the Princes Trust to buy IT equipment. As your company grows you can buy in more support and consultancy. I always make sure I work with people who know more than I do!

What advice would you give to other women looking to start a business?

Have confidence in yourself and your product and understand that it is going to be hard work. It can be particularly hard juggling a business if you have kids but it can be done. Be passionate, never ever give up and network like mad!

www.ultimodirect.com/

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Putting partnership working into practice

Transforming support for women in business is reliant on effective partnership working. With this in mind, EEDA has funded a unique partnership made-up of seven organisations who have come together to make a significant difference to women's enterprise support across the East of England. Bev Hurley from the partnership, Enterprising Women explains the vision...

The seven organisations who make up the unique Enterprising Women partnership recognise that by working together we will achieve much more than the sum of our parts. Our aim is to transform women's enterprise support across the East of England by providing a range of high quality support for women at all stages of the business lifecycle, from all sectors and from all backgrounds. We will work closely with and braid our work alongside mainstream support providers, share knowledge and build capacity. All the partners are very client focused and open, working with every person and organisation that shares our aim; thereby joining up women's enterprise support is a win/win situation for everyone.

One of the partners, Eileen Lennon, CEO of Incredit, gave a useful analogy of what it is we are trying to do. She compared it to when you go traipsing around shops looking for a special outfit and nothing is quite right; its the wrong style, wrong colour or wrong price, it just doesn't suit, or it looks the same old stuff. The partnership knows that one size does not fit all! And nor should it, because everyone is different, we all need something that is just right for us. When you find the perfect outfit for you, it is very exciting and you know this is the one, you just have to have it!

So, we too are providing a range of highly specific, tailored, proven services to help all enterprising women get the right help for them, whether they are rocket scientists or social enterprises, just starting to think about running a business or already growing one. And each of the three key strands of activity help support and reinforce the others, linking together in a seamless whole.

The Enterprising Women Programme - What we will do:

Training: A substantial part of our budget is devoted to training at all stages of business development, from pre-start confidence building and start-up, through demand generation to business acceleration and growth. All programmes are tried and tested to meet the needs of women entrepreneurs, with proven results for participants and great feedback.

There will be special tailored sessions on understanding and accessing funding, as appropriate capitalisation is a key factor in sustainability. For some this will be micro-finance, for others, venture capital.

Face to face community: It is difficult to underestimate the powerful benefits of bringing potential and existing women entrepreneurs together. Women can give each other confidence, support, share business problems and challenges, motivate and mentor each other. These relationships often continue long after the initial event or workshop, and are a particularly important source of support for rural or isolated new businesses. The Enterprising Women project has lots of emphasis on connecting people, locally, regionally, nationally and beyond.

Online community: Our training, events and all the latest news will be promoted through the online community: www.enterprising-women.org. This will be a dynamic new forum linking up business support organisations, networks, education, professional services, and specialist groups working to help women entrepreneurs – both inside the regions and beyond. Any member who joins the community will be able to post training or business events on the calendar to ensure maximum reach and benefit across the region.

Primarily though, Enterprising Women is a fantastic resource for women themselves. Joining as members of the community will not only enable them to easily find help they need, but they will have their own web profile as part of their membership. This will enable them to

publicise their products, services, and people, as well as publish their own news, success stories and press releases. They'll be able to access a wealth of knowledge resources online about starting and growing a business, sign up for Enterprising Women training and networking events, and really put themselves and their business on the map – all for free!

Research: YTKO and the University of Luton will also be carrying out a unique research project looking at the problems and issues women entrepreneurs face in building appropriate social capital. More information will be available on this shortly.

Capacity building: Prowess will be delivering capacity building training and flagship development opportunities to business support providers across the region.

To find out more and subscribe for updates, visit:

www.enterprising-women.org



Bev Hurley

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Meet the partners

YTKO – A pan-European business consultancy for high growth, innovation-led enterprise.

WiRE – A national organisation specialising in supporting women in rural enterprise.

Weetu – the Women's Employment, Enterprise and Training Unit.

The University of Luton – has an excellent track record in engaging businesses across the region.

Incredit – specialists in enterprise development.

The Norfolk Network – a dynamic, intelligent entrepreneurial community.

Prowess – the UK wide association of organisations and individuals who support the growth of women's business ownership.

Business Link Cambridgeshire LEAD THE WAY

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Contact: **Business Link Cambridge**
Tel: 0845 6097979
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Business Link for Cambridgeshire (BLfC) has become the first full Business Link to achieve the Prowess Flagship Award. Through a collaborative approach and a comprehensive programme of tailored activity BLfC is offering a valuable service for local women looking to start and grow businesses.

One course participant remarked on her evaluation form "Thank-you! You really, truly have inspired me to get on with my life!" The first series of workshops saw two women go on to do a degree, one woman gain full-time employment and three to pursue starting their own business. The workshops are offered free of charge and crèche facilities are provided through arrangement with Sure Start.

BLfC are committed to reaching under-represented groups and have effective means of outreach. In order to encourage more ethnic minority participation in their programmes they work with organisations such as the Peterborough Pakistani Community Association – where services are delivered by BLfC but are held at the premises of the host organisation.

BLfC has worked really hard over a sustained period of several years to ensure that its data collection and market awareness are as good as possible. The data shows that currently 42% of their customers are women.

Cross - cutting commitment

One of BLfC real strengths is that they are committed to providing women-friendly support across all of their services – not just through their tailored programmes. They were identified as the best organisation for providing appropriate business information through a 'mystery shopper' telephone survey. A female researcher who posed as someone looking to start a cake making business was asked relevant questions, given information about workshops and seminars that would be available in her area and later received a comprehensive information pack and



Women-on-Top brings together aspiring women entrepreneurs and corporate high-fliers to share experience, celebrate success and have fun! They are already thriving in Essex and thanks to support from BLfC will be rolling out their services this year in Cambridge.
<http://www.women-on-top.co.uk/>



Tracy Betts of Royal Bank of Scotland and Natwest, sponsors of the Prowess Flagship Award presents Alex Ritchie and David Nicholls of Business Link Cambridgeshire with their Flagship Award.

Since 2003/2004 BLfC have been delivering specific women focused and women-only courses and they ensure that all their services are women-friendly. They assist over 1,000 women each year from both urban and rural communities through a range of programmes and services.

GROW (Growing Real Opportunities for Women)

GROW is a series of pre-start, women-only business programmes, delivered by BLfC in partnership with local enterprise agencies and a tutor from incredit - a Flagship business support provider. The courses cover personal development and business growth and involve sessions on topics such as: business identity, assertiveness, creative thinking, advertising and financial understanding.

specific leaflets on cake decoration, cake making and food safety hygiene. The enquiry was dealt with by a member of the Information Gateway team who did not specifically deal with women's enterprise programmes.

Furthermore during their Prowess Flagship 'verification' visit all members of staff from Chief Executive to support providers to front of house staff met with the consultant to discuss BLfC's commitment to women starting businesses. The data manager went through all the details of how they disaggregate their data and use this as part of their outreach strategy.

The Road to Flagship

Commitment to women-friendly programmes is embedded in the ethos of BLfC hence their road to Flagship status was relatively straight forward. When they first became members BLfC invited Prowess to speak to staff members regarding sensitivity and diversity training – this was something all members of staff and the board took part in. A women-friendly approach was not seen as a bolt-on but rather as an integral part of an accessible service for all.

Linda Rathbone

Financial Director and Co-founder of Qualitetch

EAST OF ENGLAND SUCCESS STORY

What is the main activity of your business?

We manufacture precision metal components typically for the high tech industries – aerospace, defence, electronics, medical sectors and telecommunications. We sell expertise in a manufacturing process – chemical etching. This process allows for a quick turnaround, reduced costs and ensures we have a niche market.

What motivated you to start your own business?

I founded the business together with my first husband, who was working for a competitor. We knew we could provide a more satisfactory service and bring in more business; we just decided to go for it! At that time I was at home looking after our 3 yr old son. Whilst he was at nursery I did research into various aspects of the business. This process lasted a year after which we developed an initial business plan. We realised we needed another person in the company if all the bases were to be covered. A colleague from my husband's previous company joined us and we built the new business plan around the three of us. This level of security was appealing to the bank and we were given an offer by the first bank we approached. The business was founded in 1990.

“You can't do everything yourself and it helps having people around you that you can rely on. Keep the faith and go for it!”

Did you access any business support? Was it useful?

The bank recommended professional advisers such as solicitors and accountants, which was very useful but I felt we were

missing something. Cash flow was very tight in the early days and we didn't have much money for training. But I looked around and found subsidised training from Greater Peterborough Tech, later Business Link Cambridgeshire. Business Link wearing one hat or another have been with us for 16 years and I have nothing but praise for them. I was able to go on specific courses such as 'taking on employees' and 'managing your accounts' which were high quality accessible programmes. Our company now consists of 48 people, many have benefited from Business Link services, particularly their 'Management Essentials' course.

What are the highlights of running your own business?

Owning my own business allows me to be able to make a difference to people's lives, I'm an old hippy at heart and I want everyone to be happy and to fulfil their potential! As a company we invest in our staff, every single employee has undertaken external training, such as 'Skills for Life' literacy and numeracy courses, NVQ's and management training. We have flexible and responsive HR procedures in place. Sadly my husband passed away four years after we started the business, so I understand the pressures involved in working as a single mum. And this has influenced our ethos and working practices as a company.

I feel privileged to be able to make a difference to people's lives and owning your own business enables you to do that. Of course it makes good business sense as well - we have high levels of staff retention and very low levels of staff absences.

Have you encountered any particular difficulties?

After my husband passed away, it was obviously a difficult time but I was determined to provide financial security for myself and my son. We took on an additional Director and again three of us manage the company.

Three years ago there was a sharp drop in orders from telecoms companies, at that time they were 45% of our turnover. This was a difficult time and we had to let 30% of our workforce go, which was extremely hard to do. After 12 months the orders came back in and we were supplying them again. The blessing behind this experience was we learnt to diversify and reduce our dependence on the telecoms industry. It is never a good idea to have all your eggs in one basket and now they represent a more proportionate and manageable share of our client base.

Do you have any advice for other women looking to start a business?

From day one ensure you have support mechanisms in place, this can be from friends or family or external business support. Having that support in place lessens the stress factor. You can't do everything yourself and it helps having people around you that you can rely on. Keep the faith and go for it!



“Owning my own business allows me to be able to make a difference to people's lives, I'm an old hippy at heart and I want everyone to be happy and to fulfil their potential!”

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EAST OF
ENGLAND
SUCCESS
STORY

Sonja Marjanovic

CEO DiagnovIS



Contact:
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What is the main activity of your business?

DiagnovIS has developed an affordable, accessible and accurate method for diagnosing a range of infectious diseases including Malaria, Tuberculosis and sexually transmitted diseases such as Gonorrhoea and Chlamydia. Our core product in development is a compact automated diagnostic unit that uses digital microscopy and artificial intelligence software to screen tissue samples for infectious agents. It is intended for use in both the developing world, where 14 million people die each year from infectious or parasitic diseases, and in developed countries.

What motivated you to start your own business?

It is a combination of my personal and professional interests. My family travelled a lot when I was younger and we spent a long time in South Africa, which I think left a big impact on me. I am completing my PhD on health in developing countries at the Judge Business School, Cambridge University. The product we are developing could really make a significant contribution to global healthcare, and this is a very big motivator.

Have you accessed any business support? Has it been useful?

We have been very fortunate. We have had continuous support from Cambridge University, through Cambridge Enterprise, Cambridge University Entrepreneurs, Cambridge-MIT Institute, and St. Johns Innovation Centre.

In 2003, we (two fellow PhD students Nic Ross and Ilian Iliev, Dr Charles Pritchard and myself) entered the Cambridge University Entrepreneur Business Plan competition and won the People, Planet and Productivity category. We used the prize money as seed-corn funding, and this gave us a really big boost. Through the competition, we also received a lot of advice about marketing and finance.

What are the highlights of running your own business?

There are many highlights. One of the best feelings is when you have a challenge and it feels insurmountable and eventually you find a way to overcome it, this gives you a lot of confidence, it makes you realise anything is possible and that what we are trying to do is viable.

Also, an opportunity to see the transition from academic research to economic development contributions is really rewarding, to see these ideas we have in the lab being taken forward into products which could make a real difference in developing countries, and in the UK.

I have been fortunate to have worked with a lot of senior people working in world health such as Dr Keith Bragman who led the development of the first AIDS protease inhibitor, the support and advice from such people has also been inspirational.

Have you encountered any particular difficulties?

On a personal level I have found it hard to juggle doing a PhD, some teaching, and starting a business. I don't think any of us envisaged when we first started out, just how much of our time it would take. I firmly believe that people can only be productive when they have balance in their life, so I have really had to learn a lot about time-management.

Also, we are a fairly young team. At times this can feel like a difficulty and at other times like an advantage. I haven't worked for major pharmaceutical companies or development agencies, and it can be difficult to prove to people that we know what we are doing. However as a team we complement each other well and because we are younger there is maybe not so much of the cynicism (which can go with the territory), and perhaps an extra drive to find ways around challenges.

Do you have any advice for other women thinking about starting a business?

Firstly, believe in your idea and be prepared for the level of commitment it will involve. Secondly, get support, there are a lot of business support organisations out there and you must make the most of them. Thirdly, and this is quite difficult to phrase clearly but, business is (I think) still more of a man's world. This is obvious just through looking at the numbers. So, when you expect to be treated differently, it is more likely to happen. Sometimes, women go on the defence, which is counterproductive. I think it is important to recognise that you are equal and always expect to be treated equally, and then you are likely to be.

Sponsored by:



Anna Sekoto-Sacre Manakedi Ltd

EAST OF ENGLAND SUCCESS STORY

Could you explain a bit about your business?

Manakedi Ltd is a company specialising in producing entirely natural skin care products. As many small companies do, Manakedi grew out of hobby. Before I moved to the UK, I was living in South Africa and I used to make skin care products out of natural ingredients for my friends and family. I experimented with various natural products and learnt about what works for different skin types. My friends were really positive about the products and were always encouraging me to sell them commercially. When I moved to the UK I began to look into this.

I attended a number of courses on complementary therapy and cosmetics to formalise my skills. I use natural ingredients such as apricot kernel oil, bergamot, ginger, macadamia oil peppermint and wild pansy.

I make all the products myself in small batches to minimise the use of preservatives. I really want people to understand the importance of what they use on their skin and to understand how harmful additives and preservatives can be. I don't believe in creams which claim to make you look younger in seven days, nothing can stop our skin from ageing. We can, however assist our skin in looking more healthy by leading a healthy lifestyle. Healthy skin is beautiful no matter what the age! That is what Manakedi is all about. The best beauty treatment is WATER, try to drink 1.5 litres a day.

When did you start your business?

It is only in the last year that I have turned what I have been doing for years into a commercial enterprise, I am at the start-up stage.

Have you accessed any business support?

Yes I have had a great deal of support from an organisation called Incredit. A friend of mine told me about courses they run looking at the basics of starting a business. I attended a series of workshops at their community centre in Hitchin. They covered everything from basic accounting, to developing a business plan and the legal side of things.

I am participating in their micro-loan programme for business start-ups which has been invaluable. I have now finished paying off my first loan and am taking out a second. The first loan enabled me to purchase exhibition material so that I can attend conferences and trade fairs and promote my products and meet new contacts.

I also used the loan to purchase all the necessary equipment. People sometimes assume I just need a spoon and measuring jug! In reality I need a lot of equipment – thermometers and highly accurate scales etc and this is all fairly expensive, especially when you are just starting up. I couldn't have got started without the micro-loans.

What are the highlights of starting your own business?

So far it has been the fantastic people I have met. By attending trade fairs I have met so many inspirational people who have encouraged me and given me advice on developing the business.

My dreams for this business are so big that sometimes I think I'm crazy! I want to own my own salon providing complementary therapy and to use and sell the products which I have made. I am looking at the options of having my products developed on a larger scale. I am sure with the right support and my ambition I will own my own salon in the future. I am developing a comprehensive business plan at the moment, I am in touch with Incredit almost everyday, I am sure they must be sick of me! I have received so much one-to-one support from them on all aspects of growing the business.

Do you have any advice for other women thinking about starting a business?

I really believe that if you have a hobby which you love doing it is feasible to transfer it into a business. But it has to come from real passion otherwise it will be hard to stick at. You can't teach people what to be passionate about but you can support people in developing their passion. I would just say spend your time doing what you love doing it is as simple as that!

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Website: www.manakedi.co.uk



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If you want further information on volunteering or Belize contact Sue at susanmlawton@aol.com

For further info about the Women's Issues Network of Belize visit: www.winbelize.bz



Women's Issues Network of Belize Offices



WIN Belize Staff

Sue Lawton, former Director of Hertfordshire based enterprise specialists Incredit, has spent the past four months volunteering with the Women's Issues Network of Belize. Here she writes about her experience of working for an organisation committed to improving the status of women in a society struggling with corruption and vast inequality of opportunity.



Sue Lawton has recently joined Prowess as Development Manager.

With long stretches of golden beaches, mountains, and lush inland areas where Mayan ruins abound Belize is potentially a land of opportunity. Scratch the surface though and the opportunities begin to diminish, unless you are rich and preferably male.

To appreciate the problems facing women in Belize it is easiest to split the challenges into two categories: social and business.

On the social side, Belize is a predominantly Roman Catholic country a consequence of which is large families with women traditionally staying at home to care for children, indeed women who have not had a baby by the time they are 25 can feel as though they have failed.

Despite the conservative teachings and emphasis on the family unit in actuality 59% of children in Belize are born to single mothers. There is no benefit system in place and often young women, with little experience can find themselves with no support.

If their families will not, or more likely, cannot support them they have no option but to seek the support of an older 'patron'. These are men, usually with many partners, who expect sex without protection; the consequence of which is a country with the second highest growth rate of HIV per head of the population. Indeed it is not only girls with babies who face this demoralising situation, for many young girls whose parents cannot afford to keep them in education an older gentleman 'friend' is found who meets the expenses in return for favours.

In the business world the challenges are different. Belize is a small country, only

270,000 people in total, so the community knows its members well; everybody seems to be a cousin, or uncle or aunt. This leads to an almost total absence of equal opportunity, and corruption is common practice. Or in the poor communities of rural Belize, there is a total lack of business support, for example there are a number of Mayan women's groups who are busily making baskets but with no idea of how to market them.

Earlier this year I worked with an NGO whose mission is to improve the position of women in Belize. WIN Belize (Women's Issues Network) is a membership organisation representing gender equity and equality throughout the steadily growing member organisations. My work has been to mentor the Executive Director through a phase of growth and expansion and to develop the organisation into a more effective network. I have not been surprised to find the strongest message coming from all our members is the need for enterprise training and access to micro finance to give the women of Belize economic opportunity and financial independence. It is indeed a small world in economic development!

'Del Boy' label ain't working for women

The language of enterprise and marketing business support to women



Mind your language

Using the right language is absolutely critical when promoting business support and training events to women. Over 50% of women who took part in market research commissioned by Prowess said they were turned off by the term 'entrepreneur' saying it invoked images of Del Boy of 'Only Fools and Horses' fame and a 'wheeler-dealing' approach to business. It was also associated with big business, the 1980's and overly pushy people.

The sample of women surveyed, representative of all ages and backgrounds, were far more likely to identify with terms like 'working for myself' and 'running my own business'. Both terms had over a 95% approval rating, suggesting that business support marketing material should focus on terms which emphasise the personal control and freedom involved being a business owner. These are aspirational terms which the women surveyed found overwhelmingly positive.

Describing entrepreneurship

Top 5: terms women found most appealing:

- Working for myself
- Running my own business
- Being your own boss
- Working for myself for something I believe in
- Making things happen.

What's in a name?

What you call your business support programme/training course is likely to have a big impact on how many women you see coming through your doors. In the survey women responded well to titles which sounded practical and worthwhile such as 'Help in setting up your business'. This was popular because it was explicit in describing what the course would be about. Interestingly the course title 'Is Social Enterprise for you?' was not appealing as there seemed to be a misunderstanding of the term. Many women interpreted it to mean socialising and therefore felt it was unprofessional. This emphasises how important transparent language is, terms which are used frequently within the business support sector can be unfamiliar to potential clients. Also unpopular were course titles which referred to making loads of money. The mention of money was felt to be crude and some respondents said working for themselves was more to do with lifestyle and personal satisfaction rather than making a million.

The big event

When deciding what kind of event to run, the old mantra never to skip breakfast might not apply. A 'Business Breakfast' was the least popular title for an event for the women surveyed. For many people running a business, particularly those who have children, early morning events are not convenient. Events which referred to 'networking' were also unpopular, with many women saying they sounded too male and reminiscent of an 'old boy's network'. Respondents also expressed anxiety about

attending a networking event. More popular were events which explicitly stated what the day would involve such as 'Meet other women like you and share experience' or 'A chance to meet other women with business ideas'.

Where do women look for business support?

For the majority of women the internet was the top source for where they would go to look for business support. However 15 – 25% of women, even when prompted said they would not use the internet. These are likely to be more excluded groups so it is important the internet is used to complement other forms of marketing so that harder to reach groups are not ignored.

Where to market your support: What has worked for some organisations:

- Primary times
- Local free press
- Local radio slots and phone-ins
- Bus shelters
- Doctor's surgeries
- Play groups/nursery notice boards.

Want to know more about marketing to women

www.designpsych.weblog.glam.ac.uk Excellent website detailing research carried out by Gloria Moss from the University of Glamorgan gives a fascinating insight into the world of gender design preference and websites.

www.rethinkpink.com/ A marketing to women portal includes top-tips on reaching women and details of marketing events and courses.

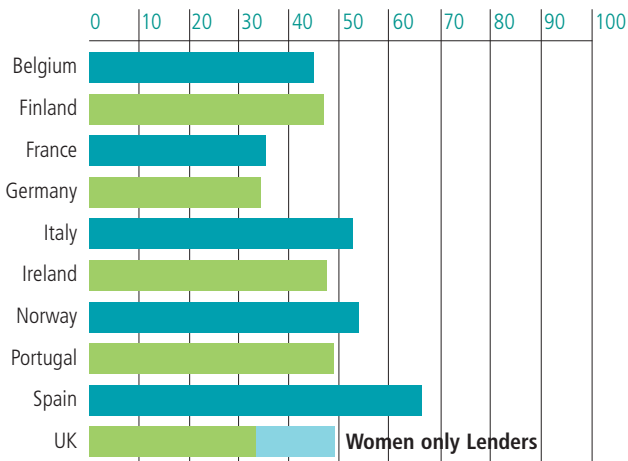
Artemis Research Project, Women in Enterprise, Project North East – detailed study looking at gender representation in printed literature, using marketing and information leaflets from mainstream business support providers. (Available on the Prowess virtual library):

www.prowess.org.uk/members/library.asp

Microlending and women's entrepreneurship

European Microfinance Network:

Percentage of Microloans made to women by country



Tamara Underwood of the European Micro-finance Network reports that women-only lenders in the UK are making a significant contribution to overall female lending levels.

Women entrepreneurs cite access to finance as the most significant constraint affecting the launch, growth and sustainability of their businesses (Eurochambres, 2004). Overall, women in the European Union start their

businesses with less capital than men do and can have difficulty accessing traditional bank lending.

In this context, microlending programmes have great potential to meet women's financing needs. These programmes remove barriers faced by women entrepreneurs by offering small loans, alternative collateral arrangements and parallel business training and support.

The European Microfinance Network (EMN) carried out a survey in 2005 on women's access to microloans in Western Europe. The survey found that 39% of microloan clients were women in 2004. In contrast, in Eastern Europe and the newly independent states of the former Soviet Union, 62% of microloan clients are women. In North America rates are 59% and in developing countries over 84% of the poorest clients are women.

EMN's survey found that microlending rates are higher in European countries where there are specialist women-only

lenders. This is the case for the UK, Italy and Spain. Rates are also higher in countries where lenders working with both sexes have designed specific loan products for women and have tailored training programmes and specialised staff. Both types of lenders are active in Spain, which has the highest lending rate in the sample (67%).

Women-only lenders make a significant contribution to the UK's overall lending rate. When loans disbursed by women-only providers are removed from the data, the UK's lending rate drops from 49%, above the European average, to 32%, the lowest in the survey sample. Expanding the reach of women-only lenders and encouraging lenders working with both sexes to take account of women's specific needs are two strategies that will contribute positively to financing women's businesses in the UK.

To find out more see:

www.european-microfinance.org
or contact t.underwood@european-microfinance.org

Re-imagine! Tom Peters



Published by Dorling Kindersley

The Economist has dubbed Tom Peters the 'Uber-Guru' of business management, his ideas, influence and style have shaped new management thinking and his books dominate business school reading lists. So when Peters calls for a 'total enterprise realignment' to recognise women as the natural leaders of the new economy the business world should sit up and take notice.

over-turn male-dominated hierarchies and recognise that women are most fit to lead the 'new kind of enterprise'.

Eighty-three per cent of all consumer purchases are chiefly instigated by women, 94% for home furnishings, 92% for holidays, 91% for new homes and 60% for cars. If a company board does not look at all like the market being served then something, according to Peters, is badly wrong.

In the UK just 3% of top management jobs are occupied by women. In the EU as a whole the figure is 2%. These male-inspired, male-dominated company hierarchies are 'staggeringly short-sighted' says Peters. He emphasises that women's natural strengths 'relationship building, networking, intuition, reaching consensus, penchant for long-term planning and preference for cooperating' are what the new economy, with its talent shortfall, is crying out for.

This isn't a moral crusade, for Peters it is a business crusade and one that he invites others to join him on, indeed most companies and public and private institutions can't afford not to.

Alice Kent, Prowess

At the centre of Re-imagine! are two informative and thought provoking chapters on the immense purchasing power of women and the need to

“When a lot of women start a business it’s just them, the desk, the PC and the cat. Getting out there, finding support and making new business contacts is essential for them and their business to grow.”



As it seems to me

Ellen Kerr

Coordinator of the Women In Business Merseyside Network and Enterprise Development Relationship Manager, Business Link for Greater Merseyside

Networking is crucial women don’t always feel like they can put themselves first, it’s always ‘I have to get home to see to’

When a lot of women start a business it’s just them, the desk, the PC and the cat. Getting out there, finding support and making new business contacts is essential for them and their business to grow.

When Business Link could no longer fund Women In Business Merseyside I refused to let it go under, I had invested too much time and energy in it. So I took out a loan and ran it myself.

I was stunned when I won Merseyside Woman of the Year in 2003 the first I knew of even being nominated was when the local press rang up wanting to do a photo shoot.

There were 19 phenomenal women up for the award I couldn’t believe I was amongst them and then to win it was a total dream and one I still pinch myself about now ...!

2003 was a catalyst year for me I gained so much confidence and that new found confidence has really made a big difference.

I am always the gobby one at the front of our networking events I introduce new people to someone I think they will have something in common with and that will help them make the most of the networking opportunity.

When you share your business problem with someone who has already started a business they understand where you are coming from. You share ideas and suddenly the problem doesn’t seem as big.

I have caught the women’s enterprise bug I love my job, I would do it for free, actually I do with the Women In Business network!

I have found my niche with the Business Link job. I love it when someone comes in with a small germ of an idea and you watch as their business grows.

I think an ‘entrepreneurial spirit’ is something that develops out of necessity I heard Alan Sugar speaking the other day and he was saying that from a young age he would do anything to make some extra money. A lot of people probably don’t even think of themselves as entrepreneurial, especially women, but they are.

I love living in the Wirral but we could do with more sunshine.

You can’t wear your knickers on the outside of your tights you can’t be superwoman all of the time, something just has to give.

We are gearing up for Capital of Culture in 2008 Merseyside is a fantastic place to start a business.

I was told I wouldn’t be able to have children so when I found out I was pregnant just as my Woman of Year Award was ending it was a massive surprise to say the least as one chapter ended a whole new one began! It is the best best thing that has happened to me.

I want to spend as much time as possible with Brodie. Business Link have been fantastic in offering me flexible hours which helps enormously.

Having children massively changes your perspective on everything you prioritise more and don’t waste time worrying about small things - you need to save worrying for the big stuff. Enjoy your life and be happy.

Interview by Alice Kent



Roll out the red carpet

Dr Isabella Moore CBE accepting the prestigious Outstanding Contribution to Women's Enterprise Development Award.

Celebrating outstanding contributions to women's enterprise development

Over 300 guests attended the glitzy gala dinner at the Prowess 3rd Annual Conference to celebrate and congratulate the winners of the 2006

Awards for Outstanding Contribution to Women's Enterprise Development.

The awards, now in their second year, are designed to recognise individuals and organisations whose work has done so much to help women succeed in enterprise. A record number of entries, more than double last year's meant the judges for each category faced a real challenge in selecting the winners.

Saskia Kent, Prowess, hosted the awards ceremony and congratulated all of the finalists saying "I knew this sector of business support attracted some of the very best professionals in business advice and consultancy, but I was in awe of the quality of the applicants".

Dr Isabella Moore CBE won the prestigious Outstanding Contribution to Women's Enterprise Development Award for her invaluable work as Chair of the Women's Enterprise Panel and for convincing the Chancellor of the need to establish a national Women's Enterprise Task Force, to be launched in 2006.

"The awards, are designed to recognise individuals and organisations whose work has done so much to help women succeed in enterprise."

The Business Support Professional of the Year Award went to Nina Sian of Slough Enterprise Gateway for her dedication to high quality business support services and attracting a significant number of female clients. In accepting the award Nina said "It's inspiring working with women business owners and great to win an award for something I love doing!"

The Innovator Award went to the Bank of Scotland Women in Enterprise Team. Director Clare Logie said "We really appreciate this award and will continue to tailor our services to meet women's needs".

A new prize went to Welsh organisation Chwarae Teg for their Outstanding Contribution through Media Awareness. A clear and targeted media strategy has resulted in plenty of all-round media coverage with their clients always at the centre of the story.



The Chwarae Teg team being presented with the Media Awareness award by Louise Third, Integra Communications.



Nina Sian, Slough Enterprise Gateway being presented with the award for Business Support Professional of the Year by Julie Kapsalis, SEEDA.

The finalists in each Award category were:

Outstanding Contribution to Women's Enterprise (sponsored by the Association of Certified Chartered Accountants ACCA)

- **Dr Isabella Moore** CBE
- **Dr Pat Richardson** (Richardson Howarth)
- **Bola Olabisi** (Global Women Inventors and Innovators Network).

Business Support Professional of the Year (sponsored by the South East England Development Agency)

- **Nina Sian** (Slough Enterprise Gateway)
- **Hammie Tappenden** (IntoBiz, Business Link Wessex)

- **Lisa Vickers**, Women into the Network
- **Ruth Rowe**, Business in Focus, Wales.

Innovator (sponsored by the South East England Development Agency)

- Bank of Scotland Women in Enterprise Team
- Scottish Enterprise
- LeicestHERday.

Media Awareness (sponsored by Integra Communications)

- Chwarae Teg
- East Midlands Development Agency (emda)
- Weetu

Conference research round-up

Muhammad Roomi of the Centre for Women's Enterprise, University of Luton teamed up with Prowess at this years' 3rd Annual International Conference to launch a new research strand. Five papers focusing on the development of women's enterprise were delivered by national and international researchers over the course of two workshops.

- **Now You See Me, Now You Don't**, Angove. M., Welsh Enterprise Institute, University of Glamorgan Business School.

Just under 2,000 women took part in this survey which looks at pre and post-start business development in Wales. The study focuses on four key areas: access to finance, moving from benefits to self-employment, sustainability and growth, and design for diversity.

- **A poisoned apple? Does flexible working help or hinder women entrepreneurs?** Atkinson. C and Dr Muir. E J. Welsh Enterprise Institute, University of Glamorgan.

The aim of the paper is to address a key debate within entrepreneurship literature: while some researchers propose entrepreneurship as a flexible working alternative for women, others argue that home domain commitments impact negatively on business aspirations and performance. The current paper offers an alternative view drawing upon the findings of empirical, qualitative research involving practising women entrepreneurs.

- **Women's Entrepreneurship: A systematic Review of Contemporary Perspectives**, Muhammad Azam Roomi., Centre for Women's Enterprise, Luton Business School.

Charts the history of women's enterprise research and pin-points research gaps.

- **Female Participation in Microloan Programmes in Western Europe**, Underwood.T, European Microfinance Network.

This study aimed to collect and aggregate lending data by gender and to understand the apparent gap between Western European lending rates and those elsewhere.

- **Universities Supporting Women into Entrepreneurship**, Wright. D, Manchester Metropolitan University.

This paper provides a model that integrates previous studies, with data from an exploratory study to explore how women entering Higher Education can be encouraged to engage in entrepreneurship.

All of the conference research papers can be downloaded at: www.prowess.org.uk/conference/Research.htm

Fourteen new organisations achieve Flagship Award

At the 3rd Annual Prowess Conference fourteen new organisations were presented with the Flagship Award by Tracy Betts. Head of Social Economy Banking, The Royal Bank of Scotland and Natwest, who sponsor the award. Amongst the new fleet is the first full Business Link and the first women's enterprise programme to be specifically designed around the flagship criteria.



The new Flagship organisations are:

- Business in Focus - Women in Business Programme
- Business Link Cambridgeshire
- Business Link Wessex - Start up programme
- Business Women's Link (Success Matrix)
- Enterprise Enfield
- Faringdon Enterprise Gateway
- Northampton University Business for Women Programme
- Salford University W:ise Network
- Slough Enterprise Gateway
- University of Bath in Swindon Small Business Hub
- Wiise Network (Derbyshire Chamber and Business Link)
- Women in Enterprise (Northern Ireland)
- Women's Enterprise in the Humber Programme (Durban Ltd)
- Women's Wisdom

Prowess has over 220 members who support 100,000 women each year to start 10,000 new businesses which contribute an additional £1.5 billion to the economy. If you would like to join us go to: www.prowess.org.uk/about/apply.htm for a membership pack.

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The Power of Flagship

If women's enterprise is to grow then only the very best business support is good enough. Regional Development Agencies and other funders are looking for evidence of this. The Prowess Flagship Award provides the solution.

For providers of business support and women's business networks:

- Credible evidence of your expertise
- A development tool for your organisation to measure and improve services to women

Next Steps...

The Flagship Award programme is available to Prowess members who are business support providers and Women's Business networks. Funding is available in some regions to support organisations through the Flagship process.

To find out more contact: Sue Lawton at: s.lawton@prowess.org.uk or call 01603 762355 or visit our website: www.prowess.org.uk

The Benefits of the Flagship Award

For commissioners of business support:

- Easy and effective compliance with the Public Gender Duty
- Growth in your regional economy by engaging more women in enterprise
- An effective quality standard in your business support supply chain

Women are better drivers

"As owner-manager of one of the fastest growing creative agencies in the East Midlands – and a Member of Prowess – I understand just how important it is to get professional support to steer your business in the right direction."

Di Slaney FCIM FRSA, Managing Director

Call us to move your marketing up a gear

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