Business Support with the 'F' Factor

A multi-lateral approach to provide Female-Friendly business support for all women

Prowess is the UK association of organisations and individuals who support women to start and grow businesses through the development of an effective women-friendly business support infrastructure and enterprise culture.

Prowess also:

- Lobbies to create a policy environment and opportunities which support the development of women's enterprise
- Provides capacity building support and training
- Creates opportunities to share best practice and learn about new approaches
- Promotes and raises awareness of women's enterprise and the organisations that support this key area of economic growth
- Puts women in touch with women-friendly business support and events in their area through our website www.prowess.org.uk

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© PROWESS Ltd
Lion House
20-28 Muspole Street
Norwich NR3 1DJ
Telephone +44 (0)1603 762355
Email: admin@prowess.org.uk
www.prowess.org.uk

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A multi-lateral approach to providing Female-Friendly business support for all women

Objective: **'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, March 2005**

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PROMOTING WOMEN'S ENTERPRISE SUPPORT

Foreword

Foreword from Pam Alexander, Chief Executive, South East England Development Agency

I am delighted to support this excellent report from Prowess defining the key principles of 'Business Support with the 'F' Factor'.

SEEDA, the South East Regional Development Agency, and our partners in the South East of England have responded enthusiastically to the National Strategic Framework for Women's Enterprise. Indeed, we believe that this is an essential ingredient of long-term sustainable prosperity for all.

Our vision is to make the South East a dynamic place for any woman to start and grow her business and to ensure that women from all backgrounds regard entrepreneurship as a real option; have the confidence to take the leap; and know where to go for support and advice.

We know that increasing the number of women-run businesses will make a significant contribution – maybe the largest of any measure - to closing the productivity gap between the South East of England and its world-class global competitors. We also know that the opportunities which enterprise will open up could transform the lives of individual women, their families and their communities in the most disadvantaged parts of the region.

So the strategy which we are developing focuses on addressing the particular issues and barriers which women face and remedying the lack of appropriate and women-friendly business support.

The principles proposed by Prowess in this report complement and inform our vision for women's enterprise in the South East. I have been very excited by the early success of the Enterprise Gateway network, which reaches into our most deprived communities – and they do exist. It builds confidence as well as competence and is cited as an excellent model of 'transformational' support, working alongside mainstream providers to foster entrepreneurship within a local environment. Our Faringdon Enterprise Gateway was recently awarded Prowess Flagship status and we will encourage our other Gateways and partners to attain this status.

We fervently agree, however, that 'one size does not fit all' .This report sets out principles, not tramlines. I endorse and commend it and I hope that it will have a widespread impact, for it demonstrates how we can significantly increase the numbers of women starting and growing their businesses and that is an essential element of a prosperous and fulfilled future.

Pam Alexander, Chief Executive, SEEDA

Forward from Sue Kirby, Director of Policy and Communications, East Midlands Development Agency and Lead Enterprise Director for Women's Enterprise across the RDAs

We need to unleash the economic potential of women if we are to achieve sustainable economic growth, and that is the ambition of each regional development agency. More women-owned businesses mean increased productivity, more jobs, and greater wealth. Evidence shows that women's businesses offer innovative products and services, and increase the competitiveness of the UK. We welcome this report that identifies the factors that will ensure that together we achieve the vision of Female-Friendly business support for every woman in each region.

Sue Kirby, EMDA

1 Executive Summary

This paper is intended to explore the Women's Enterprise Panel objective of ensuring that 'every woman in each region has access to high quality female-friendly business support from the pre pre-start-up stage onwards', and presents *Business Support with the 'F' Factor* as the solution.

Economic potential

Unleashing the potential of women's enterprise on the economy will result in the significantly improved participation of women in enterprise, increased productivity and, as a direct result, economic growth in every region. The present gender imbalance within business birth rates will, however, continue unless radical steps are taken to break the cycle and ultimately reverse the trend.

The Government's objective of increasing the number of women-owned businesses to match or exceed the 30% achieved in the US is bold but, both in terms of overall business stock and Gross Value Added, it's a prize worth striving for.

Cross-government agenda

The Regional Development Agencies (RDAs) have become the focal point for the strategic development of regional activity to promote women's enterprise and they clearly have a critical role to play regionally, subregionally and locally through strategy and policy, however women's enterprise development is not exclusively a DTI or RDA agenda. This agenda needs a partnership approach. A genuine focus on addressing economic growth, productivity gains and overcoming disadvantage and social inclusion through women's enterprise is an opportunity to achieve key priority objectives across Government.

Barriers facing women

Barriers which prevent women from setting up and growing businesses have been defined within the DTI's Women's Enterprise Strategic Framework. The combined effect of these barriers can prevent businesses starting and/or growing; it therefore stands to reason that removing the barriers will have a direct, positive impact on the economy.

Mainstream support

Mainstream delivery organisations, including Business Links, operate a 'transactional' model of delivery. In other words they rely fundamentally on businesses connecting with their service through standard marketing and tend to provide support from an 'arms length' perspective. Specific business development needs are identified, solutions designed and support brokered in. Although Business Link market penetration has increased over the last few years, the number of female customers is disproportionate to male. A step change is now required to support the Business Link network and their brokerage partners to achieve the target of women-led businesses accounting for 40% of their customers.

Specialist support

Specialist support organisations delivering transformational support are critical in encouraging women to set up their own businesses. Often termed 'grass roots organisations', specialist providers support local needs, predominantly providing services which transform peoples' lives and/or attitudes. Transformational support is highly customer-focused and relational and takes into account the impact of a new business on women's other priorities and responsibilities. Most of the people accessing transformational support cannot even see mainstream, transactional support; as many of them do not even consider 'business' to be within their reach at the outset of their journey, transactional support cannot, at that time, meet their needs.

Multilateral approach

Transformational support delivered by specialist providers is not an alternative to transactional business support provided by mainstream organisations. The economic opportunity which exists in specialist providers working on a complementary basis with mainstream is evidenced in the US; specialist providers are serving a need and a population that would not otherwise be served. Mainstream business support organisations and specialist providers must work

hand-in-hand, with female-friendly support being at their core. One size doesn't fit all. An equivalent investment to that being made by Government into mainstream support is required; without this funding, support for a large proportion of the population will not exist, resulting in latent economic potential being untapped.

This multilateral approach, however, must not be allowed to operate as parallel, disparate models. A 'braided approach' is required to enable mainstream and specialist providers to work together to avoid their customers 'falling between the cracks'.

Business support with the 'F' Factor

Prowess is proposing a defined set of clear guiding principles with the in-built flexibility to mould the framework to fit local and regional priorities and infrastructure, building on progress which has already been made. These principles have been termed the 'F' Factors.

Conclusion

In June 2004, Gordon Brown, Chancellor of the Exchequer, said ***"The key factor in increasing the UK's business start-up rates is getting more women to start their own business".*** The Women's Enterprise Panel recommended 'every woman in each region has access to high quality female-friendly business support from the pre pre-start-up stage onwards'. Business Support with the 'F' Factor is the solution. Awareness and understanding of the women's enterprise agenda, and the critical role transformational support has to play alongside mainstream provision in inspiring and supporting women's enterprise, must be significantly improved amongst policy-makers across Government nationally, regionally and locally. A multi-lateral approach to provision and engagement across all Government Departments is the only route to securing an appropriate level of resource to get more women to start their own business.

'F' Factor 1	Transformational support, with Female-Friendliness at its core, should be adopted in every region. An overwhelming demand already exists but as yet it cannot be met. Each region should take a pragmatic approach to identifying its specific needs, and to filling the void.
'F' Factor 2	The 'braided approach' should become the cornerstone of a strategy intended to proactively remove the current barriers to mainstream and specialist support providers, joining it up to unleash its combined impact. The key enabler is the people and organisations delivering support, the way they operate and the links between them. The braided approach is not a 'euphemism for doing nothing'.
'F' Factor 3	Prowess Flagship standards for all mainstream business support (Business Links and their brokerage partners), significantly improving its female-friendliness. Combine this with targets relating to the proportion of women-led businesses served. If adopted market penetration and overall customer satisfaction, will be improved.
'F' Factor 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.
'F' Factor 5	Integrating vocational skills with transformational support to provide the fuel to accelerate business start up and drive its ultimate success.
'F' Factor 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 Introduction and fundamental principles

2.1	**Introduction**
2.1.1	A genuine focus on unleashing the potential of women's enterprise will result in an improved economy in every region - the *creep* must now become a *sprint*
2.1.2	The Government 's bold objective is to double the proportion of women-owned business to 30%
2.1.3	The RDAs have become the focal point for the strategic development of regional activity to promote women's enterprise. A broader perspective across Government is explored in Section 4.3

2.1.1 The economic case

Women in small business ownership contribute an estimated £50-£70 Billion annual contribution to the gross value added by business[1]. Extensive opinion and evidence suggests that a genuine focus on unleashing the potential of women will result in significantly improved participation in enterprise, increased productivity and, as a direct result, economic growth in every region. Comparing levels of enterprise in the UK and US[2], the number of male-owned businesses per head of economically active population is similar, however the rate of female entrepreneurship is vastly different; it is estimated that if the UK had the same levels of female entrepreneurship as the US, there would be around three quarters of a million more businesses in the UK, equivalent to an increase of around 20% in the business stock. The present gender imbalance within business birth rates will, however, continue unless radical steps are taken to break the cycle, and ultimately reverse the trend.

1 DTI/Small Business Service Promoting female entrepreneurship March 2005

2 While we are able to learn tactical approaches from European and other countries, the US is distinguished in having dramatically increased the number of female entrepreneurs from 1.5 million in 1979 to over 6 million today. It is currently estimated that around 30% of businesses in the US are majority female owned

2.1.2 The challenge

Economic potential

Unleashing the potential of women's enterprise on the economy will result in the significantly improved participation of women in enterprise, increased productivity and, as a direct result, economic growth in every region. The present gender imbalance within business birth rates will, however, continue unless radical steps are taken to break the cycle and ultimately reverse the trend.

The Government's objective of increasing the number of women-owned businesses to match or exceed the 30% achieved in the US is bold but, both in terms of overall business stock and Gross Value Added, it's a prize worth striving for.

The current 600,000 women-owned businesses[3] will need to grow by a massive 50% to meet this target assuming there was no change in the total number of male businesses which exist today.

2.1.3 RDAs as the focal point for strategic development

Under the Regional Development Agencies Act 1998, each Regional Development Agency (RDA) has five statutory purposes which include: further economic development and regeneration; promote business efficiency, investment and competitiveness; promote employment; enhance development and application of skills relevant to employment; and contribute to sustainable development. This remit makes the RDAs the focal point for the strategic development of regional activity to promote women's enterprise.[4] The 2004 Spending Review provided key policy changes affecting women's enterprise and the regions[5] and these changes are now underway. New levels of flexibility, and benefits arising from the targeting of business support policies and regional delivery as approaches are reviewed, offering significant opportunities for improving support for women.

3 ASBS 2004

4 A broader perspective across Government is explored in Section 4.3

5 2004 Spending Review Chapter 23 outlines "Further increases to the RDAs funding (and) devolves to them additional resources and responsibilities". It also explains that Government would devolve "… responsibility to the RDAs for the delivery of Business Link services from April 2005;" and, "new responsibilities for the delivery of research and development (R&D) grants and for parts of the successor to the Phoenix Fund, which focuses on enterprise in disadvantaged areas, to enable an integrated approach to business support at the regional level."

2.2 Four pillars of success

The Government's bold ambition is achievable with strong leadership, SMART objectives, effective collaboration and, crucially, long-term funding for transformational support.

The Government's bold ambition, however, can be achieved, and in time exceeded, assuming the essential pillars of success are firmly put in place, underpinned by clear, timely communication.

Pillar One	Strong, focused leadership which is emerging through the Women's Enterprise Panel and the possible future National Women's Business Commission[6].
Pillar Two	SMART objectives, a substantial number of which are already articulated within the Women's Enterprise Strategic Framework[7], and a genuine accountability for achieving them.
Pillar Three	Effective collaboration between mainstream[8] and specialist[9] support organisations through adopting a *braided approach*[10]
Pillar Four	Funding of transformational support which will guarantee its long-term sustainability and continuous development

This paper is intended to provide a pathway to assist regional and national policy-makers and funders to plan and implement Pillars Three and Four as described above, building on existing policy and infrastructure. The paper has been informed by the DTI's Women's Enterprise Strategic Framework for Women's Enterprise ('the Strategic Framework') published in April 2003, the Small Business Service Interim Evaluation of the Phoenix Development Fund 2004, the Small Business Service draft proposals[11] relating to the establishment of a pilot Regional Women's Enterprise Unit and an earlier consultation paper by Prowess 'A National Network of Women's Business Centres',(October 2004).

2.3 Barriers facing female entrepreneurs

- Barriers which prevent women from setting up and growing businesses have been defined within the DTI's Women's Enterprise Strategic Framework
- The combined effect of these barriers can prevent business starting and growing
- Removing the barriers will have a direct, positive impact on the economy

The Strategic Framework published in April 2003 summarises the main barriers experienced by many women when establishing their own businesses to be:

- Lack of appropriate business support
- Access to finance
- The impact of caring and domestic responsibilities
- Difficulties experienced in the transition from benefits to self-employment or business ownership
- Lack of appropriate role models
- Low levels of confidence and self-esteem

The purpose of this paper is not to explore nor validate these barriers which are now well documented. It will, however, consider the most appropriate support mechanism to help women to overcome them to engender the increased participation of women in the UK economy.
A business development 'journey' ranges from the point where a woman is representing 'latent potential' in terms of economic contribution

6 Subject to the outcome of National Women's Business Commission consultation and resultant proposals of the Women's Enterprise Panel

7 DTI, 2003

8 The term mainstream is used to define those organisations providing conventional, transactional business support. See section 3.2.1 for definition of transactional support. For the purpose of this report the Business Link service has been used as a proxy for mainstream support

9 Specialist support organisations tend to focus on delivery of transformational support to specific groups including those facing social exclusion or disadvantage. See section 3.3.3 for definition of transformational support

10 Phoenix Development Fund Interim Evaluation Conclusions – Small Business Service

11 SBS proposals developed for presentation to the National Regional Partnership Board on Business Support

through to that woman running a successful, growing business. Clearly every journey is unique and barriers faced by female entrepreneurs can arise at any or every stage. Illustration 1, however, provides a visual representation of the barriers identified within the DTI's Women's Enterprise Strategic Framework within the context of the various stages of the business development journey.

The value of Illustration 1 is that it demonstrates that the combined effect of these barriers, at any stage in the business development journey, can actually prevent the establishment or growth of a business, resulting in lost economic potential. It illustrates that a profusion of barriers are faced at two particularly key phases in the journey: when women are considering or trying to start a business, and at the point the business starts to plan further growth and development.

Barriers relating to confidence and not being able to access support are common threads throughout the journey. Recent research[12] undertaken by East Midlands Development Agency (*emda*) finds that difficulties experienced by women in raising finance are particularly prominent if they are wanting to grow their business gradually, but are not yet deemed as a 'growth business'. The research also identifies that women with care responsibilities who move from welfare into self-employment also face difficulties with finance.

12 'Research into Access to Finance for Women Entrepreneurs in the East Midlands', Pat Richardson and Rhona Howarth, May 2005

Illustration 1: **Barriers faced by women on their 'enterprise journey' resulting in a negative impact on the economy**

Potential barriers	Not yet considering starting a business	Considering starting a business	Setting up a business	Business has started trading	Business planning growth
Role models	●	●			●
Benefits gap		●	○		
Access to support		●	○	●	●
Confidence	●	●	○		●
Access to finance		●	○		●
Caring responsi-bilities		●	○		●

● **PRE -START -** major risk of not starting up

○ **START UP -** risk of not starting up

● **GROWTH -** risk of failure or restricted growth

2.4 Provide Choice

Women are a heterogeneous group with diverse preferences and needs. A 'one size fits all' approach to supporting women will not have the required impact on the economy. A joined up[13], yet multi-lateral, approach is required; business support with the 'F' factor.

Women are a heterogeneous group of people who have diverse preferences and needs which change on an ongoing basis as their personal and business circumstances change. Women who may need support have their own unique requirements; any of the barriers identified within Illustration 1 may apply to them at any time, and their needs may be more prominent in specific areas. They may be experiencing disadvantage and they may not; they may be mature, disabled, of black and minority ethnic origin, or all of the above. They will also have their own individual starting point in establishing a business; they may be unemployed, returning to work after having a family or be employed in a high profile corporate role. Each of these starting points brings with it a whole set of challenges which must be overcome if the opportunity of self employment is ultimately to be realised. A further layer of differentiation is determined by business type, whether the objective is to establish a small home-based business or to start up a company with high growth potential.

Access to finance is commonly known to be a major barrier to enterprise; a blueprint approach to removing this obstacle, however, is unlikely to have the desired effect. Research suggests that 'different women at different stages of their lives and different stages of business ownership face specific finance needs which are often different to their male counterparts and other women'.[14]

A multi-lateral approach is required. A "one size fits all" approach to supporting women could only ever address a limited marketplace and services which try to be 'all things to all people' invariably genuinely satisfy nobody. Providing choice in the method of accessing support in addition to the type or source of support available will determine a greater impact than providing limited choice. Business support with the 'F' factor will have the desired widespread and clear-cut impact that is required to achieve the Government's objective of significantly increasing the participation of women in enterprise in the UK.

13 See Section 4.1.2 The Braided Approach

14 'Research into Access to Finance for Women Entrepreneurs in the East Midlands', Pat Richardson and Rhona Howarth, May 2005

2.5 Focus on the needs of women

A bottom-up, women orientated, approach to delivering business support should be adopted. When considering infrastructure, recognise what already exists and build on it to fulfil local needs.

A fundamental factor in designing a multi-lateral approach to the provision of accessible and appropriate business support which will meet the needs of all women is that it should deliver what women need. Although obviously a business support infrastructure already exists, it should not be assumed that, because it exists, it is fulfilling the needs of women; a factor which should be the key determinant in the design of the ultimate solution. A 'bottom up' approach must be adopted, comparing the desired model against what already exists and, critically, identifying the (potential) gaps. This principle can also be applied to regions and sub regions; support must be appropriate to local demographics and strategic priorities and should build on existing infrastructure to avoid additional layers being added at significant cost which then ultimately dilutes the potential to genuinely make a difference to women's enterprise.

3 Business Support which is fit for purpose

3.1 Policy context

The need for RDAs to ensure that every woman in each region has access to high quality Female-Friendly business support from pre pre-start-up stage onwards ',
Women's Enterprise Panel, March 2005

The Women's Enterprise Panel was appointed by the Chancellor of the Exchequer and the Secretary of State for Trade and Industry in October 2004 to give expert advice on how the numbers of women can be boosted significantly. The recommendations of the Women's Enterprise Panel in March 2005 include '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'. The Strategic Framework suggests that this would be achieved through the development of appropriate, integrated and accessible business support, combining quality mainstream and specialist approaches, and emphasises 'the need for parallel development and improvement of specialist and mainstream support services'; Prowess would term this a 'multi-lateral approach' The Framework states that 'Support should be customer-focused and if, for example, some women prefer gender-specific assistance (eg women-only business training) this should be provided.' It goes on to call for all mainstream business support services to be appropriate and accessible to both women and men, and for mainstream providers, wherever possible, to work in partnership with specialist women's enterprise initiatives. In other words, business support with the 'F' factor.

3.2 Transactional business support

3.2.1 **Business Links operate a 'transactional'model of delivery and their customers are on average 20% female**

3.2.2 **A step change is now required to support the Business Link network and their brokerage partners to ensure their services have the 'F' factor**[15]

3.2.1 Transactional support

Mainstream, or conventional, business support is widespread in the UK, and some mainstream support organisations deliver specialist support. For the purpose of this paper, however, in order to focus on drawing out the key characteristics of mainstream support, Business Link will be referred to as a proxy for all mainstream support. The Business Link network, now contract managed by the Regional Development Agencies (RDAs), is becoming broadly recognised as an agency which provides business information, diagnoses business needs and brokers the provision of identified support to customers; delivering the Information, Diagnostics and Brokerage (IDB) model.

The IDB model operates primarily a 'transactional' model of delivery. Transactional support relies fundamentally on businesses connecting with the service through standard marketing and tends to provide support from an 'arms length' perspective (which is often in line with the business's preferred style of interaction). Specific business development needs are identified, solutions designed and support brokered in. Business Link 'market penetration' has increased significantly in the last few years, as has reported customer satisfaction. Currently female-led businesses

[15] That they are accessible and appropriate to women

comprise on average 20% of the customers of the Business Link service[16] relative to the 40% called for in the DTI's Women's Enterprise Strategic Framework, though this proportion does increase where, through working with Prowess, Business Links have committed to actively improving their services for women[17].

3.2.2 Women-friendly support

Transactional support is extremely useful to many female entrepreneurs, particularly those who have already established their businesses. The Business Link service will be significantly more accessible and effective for women, however, if it has the 'F' Factor; it needs to be effectively 'gender proofed' to ensure it proactively addresses the specific barriers encountered by women during the pre-pre start up, pre-start up and growth phases of the business journey in particular, as identified in Illustration 1. A step change is now required to support the Business Link network and their brokerage partners[18] to achieve the target of women accounting for 40% of customers using Government-sponsored business support services called for in the Strategic Framework, and to effectively measure activity and customer satisfaction from a gender and ethnicity perspective to inform future policy and service developments.

Funding to support women-friendly initiatives within Business Link networks is often short term and impetus on any scale is impossible when programmes are fragmented and localised. Strong national and regional leadership is required to enable the step-change to take place. The DTI women's enterprise toolkit – 'The CASE for women's enterprise'[19] ('the CASE') is a welcome step in this journey, but without a programme of further support behind it its impact will be limited. More, therefore, must be done[20].

Mainstream support must have the 'F' Factor if the gap between mainstream and specialist providers is to be genuinely removed. To build upon the improved *understanding* of women-friendly approaches gained through the CASE workshops, the Prowess Flagship standard[21], the framework on which the CASE is based, has now been developed to provide a useful methodology for Business Links and their brokerage partners to take positive *action*. Any organisation achieving the Prowess Flagship Award has an independent endorsement that they are providing effective support to women, having been assessed against a rigorous and objective framework.

Up to Summer 2005, 19 organisations in the UK have achieved the Flagship standard, virtually all of which are specialist delivery organisations. Business Link for Hertfordshire has achieved a Flagship Award for its New Horizons (Inspiring Success for Women) programme, and like several other Business Link organisations they have expressed an interest in working towards the standard for their organisation as a whole, including Business Link Wessex who have received a Prowess Best Practice award. In the main however other priorities have prevented them from doing so.

16 Prowess (June 2005) The Regional State of Women's Enterprise in England. Source of data: Business Link aggregated customer satisfaction returns, Quarters 1 to 3 2004/05

17 Prowess (2004) Show us the Money: the state of women's enterprise support 2004

18 Brokerage partners may include delivery organisations including Enterprise Agencies, Local Authorities, Chambers of Commerce and are likely to have a contractual relationship with the Business Link organisation to deliver services

19 The CASE for women's enterprise is a toolkit supported by a programme of training workshops intended to support mainstream business support organisations to become more aware of the need to make their services more accessible and appropriate to women. The CASE is being rolled out during 2005 via RDAs, funded by the Small Business Services with a budget of £20k per region.

20 Refer to Section 4 A proposal – Business Support with the 'F' Factor: a multi-lateral approach to providing support to women

21 The Prowess Flagship Programme has won SBS Phoenix Development Fund 'Best Seller' Award for promoting business support for under-represented groups. Refer to Annex B for a summary of the Flagship standard Framework

3.3	**Transformational Support**
3.3.1	A long-term, multi-lateral approach is now required to complement women-friendly transactional support with transformational approaches
3.3.2	The barriers facing women often deter them from setting up their own businesses
3.3.3	Delivery models are unique as they are developed to meet local needs. Demand for transformational support is exceeding supply, but because it does not tend to conform to a conventional delivery model specialist providers are facing extinction due to lack of funding
3.3.4	Transformational support is effective in reaching females, and is essential to the success of the brokerage model in providing start-up support
3.3.5	Improved collaboration between mainstream and specialist providers is essential to avoid people and businesses 'falling between the cracks'
3.3.6	Prioritise the long term financial sustainability of transformational support

3.3.1 Introduction

Building the capacity of mainstream providers to deliver women-friendly business support is important, but a transactional model will not deliver to all the women who may have the potential to develop a business. Transactional business support is simply invisible to many women. Women in the UK remain grossly under-represented in terms of self-employment and business ownership. The long-term vision of the Strategic Framework is to 'create an environment and culture that encourages more women to start and grow businesses, and where every woman with the desire to start or grow a business has access to appropriate help and support'. This will require a long-term, multi-lateral approach complementing women-friendly transactional support with transformational approaches to engender the fundamental cultural change needed to realise the potential of women's enterprise in every region in England.

3.3.2 Removing the barriers to enterprise

Illustration 1 demonstrates that barriers facing women are particularly prevalent at the pre pre-start and start up phases of their journey. Not surprisingly, many women do not set up their own businesses even though they have a genuine aspiration to do so. Transactional style support provided by mainstream providers cannot be effectively geared to removing these barriers for women and to encouraging them to set up their businesses at pre pre-start phase; transformational support is therefore critical.

In addition to the critical mainstream (transactional) business support model, a transformational approach is essential, and delivery of this support is the domain of specialist provider organisations. The DTI Innovation Report, published in December 2003, highlighted the concept of specialist support in its Action Plan. "We will … work with the existing network of women's enterprise initiatives … to ensure that every region has a network of specialist women's initiatives as part of the regional plan."[22]

3.3.3 What is 'transformational support'?

Often termed 'grass roots organisations', specialist providers support local needs and usually find their clients through 'outreach' rather than by traditional marketing methods. Transformational support is highly customer-focused and relational. It fits with the way many women choose to start their businesses, enabling a slower and more tentative development and one that takes into account the impact of a new business on women's other priorities and responsibilities. As a result of transformational support their customers may be able to set up their own businesses or re-enter employment, both of these outcomes clearly having a direct economic impact. Direct or incidental outcomes are frequently derived from transformational support in the form of social capital.

The need to address specific local needs, combined with the often 'patchwork' of national, regional and local funding used to resource the service, results in transformational support not tending to operate to a standard delivery model; this in itself can result in confusion amongst those who are seeking 'convention' or 'mainstream' in delivery.

[22] DTI Innovation Report – Competing in the global economy: the innovation challenge. Published December 2003, www.dti.gov.uk/

Unique yet analogous service

Specialist delivery organisations which are offering transformational support[23] tend to have synergy in that they are likely to provide at least some, if not all, of the following services:

- Mentoring and peer group support
- Networking (including enabling access to mainstream networks)
- Provision of, and signposting to, business and employment skills advice and training and including pre-pre and pre-start up counselling, confidence-building and promotion of positive role models
- Business incubation
- Access to finance including micro-loans (including Community Development Finance Initiatives which are also delivered by some providers) and peer lending circles

Although transformational support can be targeted at specific groups or sectors, it is not necessarily so. It will always, however, have the 'F' Factor, that is it will have women-friendliness at its core. Support tends to be characterised by wrap-around services which are usually subsidised or free of charge to customers, and which are designed to encourage access by women. Services can include provision or access to childcare including crèche facilities, transport and resource/networking space.

Networking and identity for transformational support

Though specialist providers do not take a 'blueprint approach' to delivering transformational support, they do not need to be seen to be a 'disparate' group. The common themes in objectives and delivery can be used to network these organisations together and create a common identity. Successful, and fairly diverse, networking models include Prowess member organisations and Women's Business Centers in the US[24].

Prowess members: Prowess member organisations are a diverse group of targeted and mainstream providers, who share a high level of commitment to the provision of high quality women-friendly business support services.

Women's Business Centers, USA: A diverse network of 100 Women's Business Centers is coordinated by the Office of Women's Business Ownership (OWBO). OWBO promotes the growth of women-owned businesses through providing business training and technical assistance, and access to credit and capital, federal contracts, and international trade opportunities. With a women's business ownership representative in every SBA district office, a nationwide network of mentoring roundtables, women's business centers in nearly every state and territory, women-owned venture capital companies, and the Online Women's Business Center, OWBO is helping unprecedented numbers of women start and build successful businesses.

3.3.4 Accessibility and demand

Significant demand exists for transformational support delivered by specialist providers. According to research undertaken with Prowess Flagship member organisations providing transformational support[25], most recent figures from year 1 to year 2 confirm a 205% increase in enquiries from women[26] and 104% increase in new women-led businesses supported.[27]

Transactional (or mainstream) business support is often not accessible to women, particularly at the pre-start up phase of the business journey. It tends (necessarily) to be marketed and delivered with a corporate approach, and the approach which tends to be taken by mainstream providers frequently does not match the style and pace women often prefer when setting up their own business. US research[28] suggests that women tend to make more visits and have a longer term relationship with the support than, for example, the brokerage model is designed to provide.

Transformational support is more effective in reaching females. It tends to be promoted through communities on a localised outreach basis and can therefore be more accessible to women, either by fulfilling a particular need at the point of entry or, dependent upon the needs of the individual customer, acting as a 'gateway' to accessing mainstream support. The latter can be achieved through sign-posting to mainstream support which has been identified as appropriate to customers' needs, or alternatively, following training and/or support the customer may be ready to access mainstream (transactional style) support and can be assisted to do so.

The effectiveness of transformational support in reaching females is particularly well demonstrated through the success of the Small Business Service's Phoenix Development Fund (PDF) which pioneered 93 transformational business support initiatives aimed at under-represented and disadvantaged groups between

23 See Annex A for examples of specialist providers delivering transformational support

24 Refer to Annexes D and F

25 11 organisations included in the survey, all of which have achieved the Prowess Flagship Standard Award

26 6,623 enquiries were received from women

27 891 new businesses were started up

28 Refer to Annex D US National Women's Business Council, Analyzing the Economic Impact of the Women's Business Center Program, September 2005

2001 and 2006. The majority of the projects succeeded in attracting significantly higher proportions of women than mainstream business support does[29], even though only 16 of the initiatives were specifically targeted at women. The PDF evaluation report also comments on 'the inability of the major players in business support to deliver the type or reach of service provided by the specialists'. The report also suggests that total mainstreaming would be "unable to deliver a service capable of making a difference in raising levels of entrepreneurship among under-represented groups and in disadvantaged areas ... because the outreach approach used by mainstream agencies is not as localised, proactive and innovative as that offered by more community based organisations."

Transformational support delivered by specialist providers is not an alternative to transactional business support provided by mainstream organisations. The economic opportunity which exists in specialist providers working on a complementary basis with mainstream is evidenced in the US where an evaluation of the economic impact of Women's Business Centers[30] (WBC) finds that there was no statistically significant differences in outcomes based on whether a WBC was located near to a mainstream business support agency or not. In other words "WBCs are serving a need and a population that would not otherwise be served [by the mainstream]."[31]

Specialist provision can also be placed as key to the success of the IDB model delivered by Business Link organisations and their brokerage partners. Pre pre-start and pre-start up training and support is intended to be part of the Business Link branded customer offer, yet the IDB model is based on the principle that the Business Link service is not about delivery; it represents a vehicle for customers to access support and is therefore unable to fulfil customer needs independently. Therefore specialist providers delivering transformational support are entirely complementary to the Business Link model and critical to the satisfaction of its customers.

3.3.5 The need for a multi-lateral approach with effective collaboration

A combination of transactional and transformational support is essential if the Government's ambition of significantly increasing the participation of women in enterprise is to be achieved.

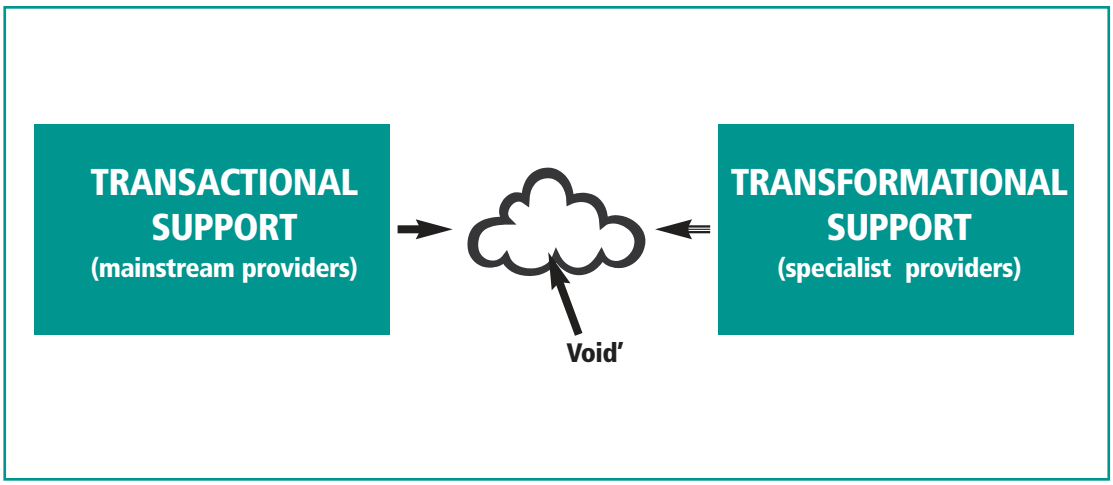
As demonstrated by Illustration 2, the void between the various mainstream and specialist support organisations, and therefore between the support they are delivering, results in women 'falling between the cracks'. It is not surprising that effectively guiding customers through the business support maze is extremely difficult, fuelled by the patchy existence of specialist provision, tensions in contractual relationships between mainstream and specialist providers, a continually changing policy environment, and the significant, and ever increasing, agenda being

[29] Over 50% of PDF supported customers were women – which compares with 20% of customers of the Business Link network according to research undertaken by Prowess (June 2005) The Regional State of Women's Enterprise in England. Source of data: Business Link aggregated customer satisfaction returns, Quarters 1 to 3

[30] Refer to Annex D, US National Women's Business Council, Analyzing the Economic Impact of the Women's Business Center Program, September 2005

[31] National Women's Business Council US 2004

Illustration 2: **Current model**



addressed by Business Links. Furthermore, as a result of lack of knowledge of existing provision, the opportunity for duplication has the potential to drain funds and increase competition rather than encourage collaboration. This is a complex challenge which needs a bespoke solution, the lack of which to date has resulted in a significant gap.

Some attempts to collaborate have already been made, but success has been localised and often limited, determined in the main by whether resources have been genuinely made available, and when people, process and partnership issues have been addressed head-on. Success is starting to emerge through the adoption of diverse, though complementary, regional models aimed at addressing people, process and partnership issues at different levels. Models developed to date include Enterprise Gateways introduced by South East England Development Agency (See Annex A) and the introduction of Women's Enterprise Coordinators into four regions to take on the role of coordinating activity.

3.3.6 Sustainability

Mainstream business support tends to be funded on a relatively secure basis through (now) regional funding, resulting in the existence of, for example, Business Link organisations throughout England on a fairly uniform basis. Specialist provider organisations delivering transformational support rely on raising funds on an often opportunistic basis, resulting in 'patchy' provision. It is critical that transformational support is designed to fulfil specific needs driven by local demographics and the resulting local economic strategies; without an umbrella women's enterprise policy across Government, provision is likely to continue to be seen as provider-driven, and as a result is likely to continue to be severely under-funded.
An illustration of this at its worst is the significant number of specialist providers, including Prowess members (and Prowess Flagship Standard Award holders) which are facing closure presently because of changes in funding policy, and the imminent conclusion of funding orientated towards specialist support, in particular Single Regeneration Budget (SRB) and Phoenix Development Fund (PDF). Understandable if a lack of demand existed for these services, but the opposite is true; they are in the main massively oversubscribed and, without urgent action, shortly they will no longer exist.

Between 2001 and 2003, the US Small Business Administration provided $37 million to fund 92 Women's Business Centers across the country. In September 2004 an evaluation of the impact of this investment reported that during the two year period, clients reported starting 6,600 new businesses which created 12,719 new jobs and generated an estimated economic impact of $500 million turnover, with $51.4 million in profits.

Sources of funding for transformational support must be thought through thoroughly. National leadership and some 'thinking outside of the box' is needed to maximise opportunities for transformational support to be recognised as an agenda item across Government.[32]

Although this issue is explored in detail in Section 4.3, it is also worth noting that the position relating to lack of funding is further exacerbated by the chosen method of implementing the RDAs' objective of 'mainstreaming' the allocation of funding. Specialist providers have been marginalised and the economic imperative of promoting and supporting female entrepreneurship appears to be falling through the cracks. As a result, tensions exist between mainstream and specialist support provider organisations, affecting the people and partnership factors which are so critical to successfully implementing the braided approach. As the much more focused positioning of Business Links as 'independent brokers' emerges, it is simultaneously being distorted by their increasing role as Contractor and Fund Manager for transformational support.

[32] See section 4.3, a partnership for transformation

4 A proposal - Business Support with the 'F' Factor: a multi-lateral approach to providing support to women

Ambition: ***'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, March 2005

This proposal defines a set of clear guiding principles for achieving this vision, with the in-built flexibility to mould the framework to fit local and regional priorities and infrastructure, to build on progress which has already been made. These principles have been termed the 'F' Factors.

4.1	**The 'F' Factors**
4.1.1	Transformational support
4.1.2	The Braided approach
4.1.3	Flagship Standards for Business Support Providers
4.1.4	Meeting sub-regional needs and priorities
4.1.5	Integrating vocational skills
4.1.6	Sustainability

4.1.1 *'F' Factor 1* Transformational support

Women who have the desire to set up their own business are often faced with a multitude of barriers to overcome; not surprisingly this frequently results in their aspiration not becoming a reality. Removing these barriers will have a direct impact on the economy. The means for doing so, however, must be multi-faceted. Women are a heterogeneous group with diverse preferences and needs, therefore a 'one size fits all' approach to supporting women will not have the required effect.

A transformational approach to delivering business support, with women-friendliness at its core, must now be adopted in every region to complement transactional support . An overwhelming demand already exists but as yet it cannot be met. Each region should take a pragmatic approach to identifying its specific needs, and to filling the void. RDAs should therefore provide leadership to enable sufficient impetus to gather. This will make a substantial impact on the regional economies through significantly improving the number of women setting up and growing businesses.

Sufficient and appropriate transformational support[33] must be delivered to meet local needs by building on existing support, piloting, delivering and/or sub-contracting delivery where gaps are identified. They may also undertake complementary activity to be determined by local and regional needs and building on what already exists, for example:

- Forming strategic alliances with private and public partners to extend the reach of women's enterprise support within the region including into education
- Promoting female role models
- Identifying and sharing best practice within and outside of the region and encouraging innovation

[33] Refer to Section 3.3

This complementary activity may be orchestrated by a 'Women's Enterprise Unit'[34] or any other appropriate vehicle determined by the local infrastructure.

4.1.2 *'F' Factor 2* The Braided approach

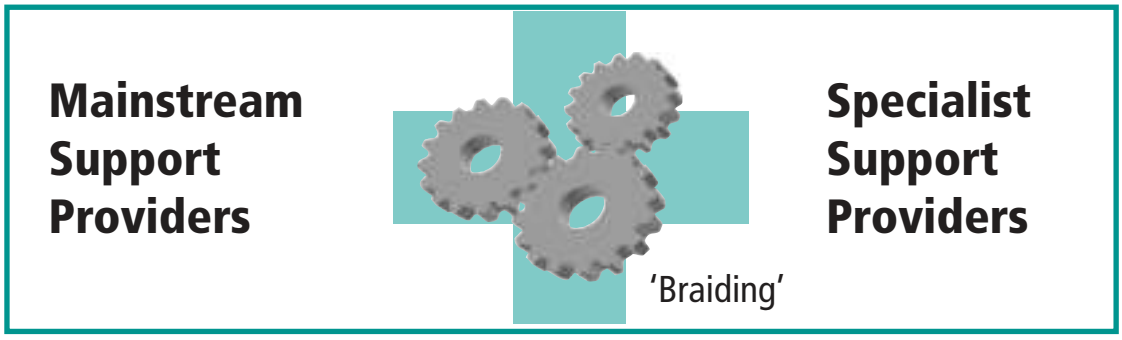
The Small Business Service in their interim evaluation of the Phoenix Development Fund[35] (PDF evaluation) has proposed a solution in the form of a 'Braided approach'. This approach "attempts to bring together the strands of specialist and mainstream business support [providers] into a single system that links together the specialist and mainstream agencies"[36], and is one of the four pillars[37] which will lead to the successful achievement of the Government's objective of significantly increasing the number of women participating in enterprise.

"The Braided approach is not a euphemism for doing nothing"[38]. It should be the cornerstone of a strategy intended to proactively remove the current barriers to mainstream and specialist support providers being able to appropriately encourage and support women's enterprise, unleashing the potential of its combined impact on the national and regional economy. Although the outcome of the braided approach will ultimately be the 'joined up' provision of business support, its key enabler is the people and organisations delivering both transactional and transitional support, the way they operate and the links between them. The braided approach, therefore, will be addressed through a combination of three factors: people, process and partnership. Success will be determined by genuine focus, resource and commitment. A focal point for women's enterprise will be required in each region to act as a hub for information and to perform an advocacy role engaging with policy makers, funders and mainstream business support.

4.1.3 *'F' Factor 3* Flagship standards for all business support providers

The Flagship standard framework (Illustration 4) provides a robust mechanism for ensuring all business support is women-friendly; that it has the 'F' Factor. It can assist mainstream providers to increasingly 'gender proof' their services, while more immediately providing a framework for the comprehensive delivery of specialist transformational business support for women. For providers of transformational business support the Flagship Award acts as a golden thread providing some commonality of their basic approach and range of services while at the same time enabling them to respond to sub-regional and local needs and priorities. Evidence and rationale behind each of the key elements of the Flagship standard are detailed in Annex B.

Illustration 3: **Braided approach**



[34] Women's Enterprise Unit model is being developed currently, and will be piloted by the Small Business Service during 2005/06

[35] See Annex C for Conclusions of Evaluation

[36] The Small Business Service in their interim evaluation of the Phoenix Development Fund

[37] Refer to Section 2.2 Four Pillars of Success

[38] See footnote 36

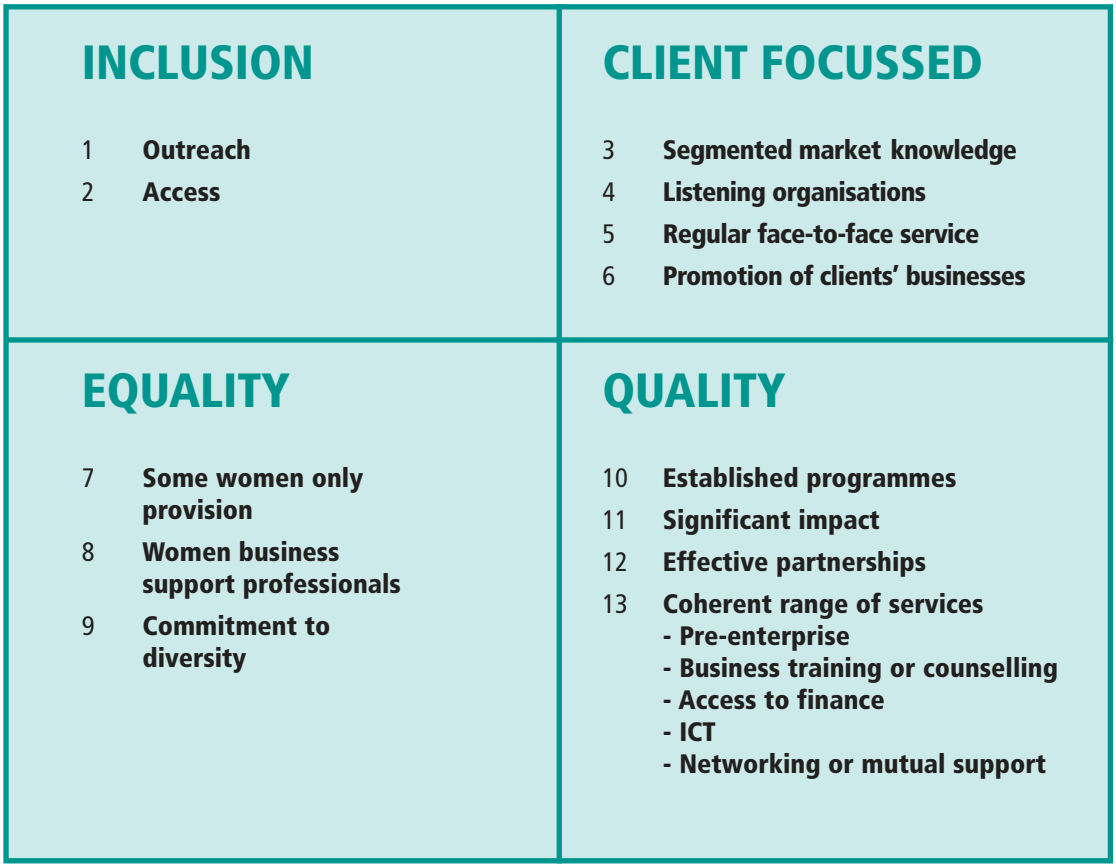


Illustration 4 Prowess Flagship Award Standard framework

The Small Business Service and RDA partners have made significant progress in the last year on building on the Flagship Standard to develop a more Female-Friendly mainstream business support environment, in particular in the development and roll-out of the CASE for women's enterprise for which the Flagship standard is the foundation.[39]

4.1.4 *'F' Factor 4:* Meeting sub-regional needs and priorities

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.

4.1.5 *'F' Factor 5*: Integrating vocational skills

The business development 'journey' which may range from the point where a woman is representing 'latent potential' in terms of economic contribution through to that woman running a successful, growing business, must be fuelled. The integration of vocational skills with transformational support provides this fuel, enabling personal and business skills development which accelerate business start up and drive its ultimate success.[40]

4.1.6 *'F' Factor 6:* Sustainability

Securing the long-term sustainability of business support with the 'F' Factor will be key to its ultimate success. It will continually increase momentum as a result of its genuine added value which will be demonstrated through effective social and economic impact evaluation.[41]

[39] Refer to Footnote 19

[40] Refer also to Section 4.3.2 A partnership for transformation – Department of Education and Skills

[41] See Section 4.2.3

4.2 Impact

"A pound invested in developing women's enterprise provides a greater return on investment than a pound invested in developing male owned enterprise."

Martin Wyn Griffith,
Chief Executive, Small Business Service

4.2.1	Projected unit costs are £2,020 per woman returned to economic activity and £5,000 per new business, comparing favourably with other current programmes
4.2.2	Ultimate outcomes will be determined by ultimate investment
4.2.3	An investment of only £800k will return Net Value Added over three years of £9.26m and 300 new jobs

4.2.1 Projected unit costs

Based on the experience of Prowess Flagship members, the cost per woman returned to economic activity is £2,020 (for those becoming economically active, but not starting a business) and £5,000 per new business. Those figures compare favourably with other programmes aimed at people starting in business, for example the direct delivery cost of the New Entrepreneurship Scholarship (delivered by the National Federation of Enterprise Agencies and funded by the LSC nationally) average £4,500 per scholar supported and around £9,000 per new business (excluding a £3,500 grant each scholar receives). This suggests that a cost of between £2,000 and £4,500 per business support programme participant (and of £5,000 per new business) would be acceptable, with a value for money assessment based on depth and intensity of the programme

4.2.2 Tangible outcomes

The fundamental impact of a multi-lateral approach to providing Female-Friendly business support to all women will be an increase in the overall numbers of women entrepreneurs receiving assistance to set up and grow their own businesses, and as a result an increase in the number of businesses, GVA contribution of businesses and jobs created. Ultimate outcomes will be determined by ultimate investment.

4.2.3 Social and economic impact

A comparable social and economic impact evaluation framework must be developed to enable rich data to be collated nationally.. As well as economic outcomes and outputs, this should enable a broader range of impacts to be assessed such as financial literacy and social return on investment. It should also enable the tracking of programme impact over time.

The lack of resources faced by many specialist support providers has resulted in limited capacity to effectively gather and publish evidence of their impact from an economic or social perspective. In partnership with Prowess, New Economics Foundation (NEF) has developed a suitable 'social and economic impact evaluation' methodology for women's enterprise programmes, which is currently being piloted by Prowess members. Broad adoption of this methodology will enable the real impact of business support with the 'F' Factor to be measured and understood.

On a localised basis however, data is now starting to emerge[42]. Train 2000, a founder member organisation of Prowess and Flagship Award holder, has recently published an enlightening cost/benefit analysis of their services to women in economic terms, and without question the results speak for themselves.[43] In summary, with their current business start-up survival rate of 76% after three years, they estimate that supporting 200 businesses started up by economically inactive women results in a net saving to Treasury over three years of £1.73m with an investment of only £800k (average £4,000 per business). They also estimate that this investment will result in 300 new jobs and Net Value Added over three years of £9.26m. This is a genuine economic opportunity.

[42] Prowess is working in partnership with New Economics Foundation to develop a social & economic impact evaluation tool specifically for women's enterprise programmes.

[43] See Annex E Train 2000 Cost Benefit Analysis Briefing Paper, July 2005

4.3 A partnership for transformation

A genuine focus on addressing economic growth, productivity gains and overcoming disadvantage and social inclusion through women's enterprise is an opportunity to achieve aims across Government.

4.3.1 Introduction to the partnership for transformation

RDAs have a critical role in providing leadership and focus on the women's enterprise agenda regionally, subregionally and locally through aligning both their own and their partners' strategies and policies, including the Regional Economic Strategy, the Regional Skills Strategy, and within the Northern regions the Northern Way growth strategy. Women's enterprise development is not, however, exclusively a DTI or RDA agenda. A genuine focus on addressing economic growth, productivity gains and overcoming disadvantage and social inclusion through women's enterprise is an opportunity to achieve the aims of all Government Departments.

4.3.2 Department for Education and Skills

One of the three key aims of the Department for Education and Skills (DFES) is to encourage adults to achieve their full potential through learning, with a specific strategic goal relating to adult skills for 'individuals [to be] able to get the training and skills they need for employment and development', yet enterprise does not clearly feature within the DFES 'Five Year Strategy for Children and Learners'. Transformational support by its very nature must include the development of new skills; skills for life and in many cases for business leading to either employment or self-employment. The DFES 'New Deal for Skills' programme is just one potential avenue to explore to part-resource the development of skills for self employment as a route out of unemployment.

The Learning & Skills Council also have a key role in influencing attitudes to start-ups. Enterprise Insight and the recently launched National Council for Graduate Entrepreneurship (NCGE) contribute to this, as does the New Entrepreneurship Scholarship (NES) – a national programme supported by the LSC which aims to encourage enterprise in disadvantaged areas by providing a flexible and comprehensive programme of business support and training as well as start-up funding.[44] LSC is also currently funding on a fairly localised basis networking and enterprise skills development[45]; this is a further avenue for exploration, alongside the 'gender proofing' of existing learning & skills programmes to ensure they are accessible to all women.

4.3.3 Department for Work and Pensions

The aims of the Department for Work and Pensions (DWP) include promoting opportunity and independence for all, helping individuals to achieve their potential through employment and working to end poverty in all its forms. DWP's role in addressing the needs of transition from benefits to business, and alongside several other agencies their involvement in funding, support and provision of childcare across the UK, is critical to this agenda. Job Centre Plus aims to provide an integrated service to people of working age with the objective of offering help to people looking to move into work, and therefore has a natural fit with the delivery of transformational support to encourage and support women to consider the option of self-employment.

4.3.4 Office of the Deputy Prime Minister

The Office of the Deputy Prime Minister (ODPM) has the clear objective to create prosperous, inclusive and sustainable communities for the 21st century, places where people want to live, that promote opportunity and a better quality of life for all. The Social Exclusion Unit, Neighbourhood Renewal Unit and Local Government all have a key role to play in achieving the ambition of equal numbers of women and men starting businesses in the UK.

The Local Enterprise Growth Initiative (LEGI) will be worth £50 million in 2006-07, rising to £150 million per year by 2008-09 and will provide flexible, devolved investment in some of the country's most deprived areas to support local strategies to develop transformational support to stimulate economic activity and productivity growth through enterprise development.

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[44] The NES programme is funded by the Learning and Skills Council and managed nationally by the NFEA in partnership with the Association of Business Schools and Prince's Trust.

[45] One example of female targeted provision being part-funded by Learning & Skills Council South Yorkshire is the £1.2 million Advancing Women in South Yorkshire project led by Beta Technology Limited, a Prowess Flagship Award holder. The project developed from Beta Technology's involvement in the European ProWomEn project and has the objective of encouraging greater numbers of women to enter self-employment, management roles and public life.

4.3.5 Department for Environment, Food and Rural Affairs

The Department of Environment, Food and Rural Affairs (DEFRA) is a focal point for all rural policy relating to people, the economy and the environment. GEM Research 2004 claims there is higher female entrepreneurial activity by women in rural areas than in either urban or suburban areas (5.1% Total Entrepreneurial Activity in rural areas compared to 3.8% and 3.4% in suburban and urban areas respectively). DEFRA must focus on removing the barriers still being experienced by rural women to maximise the potential of rural female entrepreneurship. Women should feature significantly in RDA implementation of DEFRA's strategic priority to develop sustainable rural communities through 'Encouraging sustainable regeneration in disadvantaged rural areas, promoting social inclusion and reducing deprivation'.

Illustrations

1	Barriers faced by women
2	Current model of mainstream and specialist support
3	Braided approach
4	Prowess Flagship Award standard

Annexes

A	**Examples of specialist delivery organisations providing transformational support**
B	**Prowess Flagship Standard**
C	**The Small Business Service interim evaluation of the Phoenix Development Fund**
D	**Cost Benefit Analysis of Business Start up – briefing paper, Train 2000,** July 2005
E	**US National Women's Business Council, Analyzing the Economic Impact of the Women's Business Center Program,** September 2005
F	**US Women's Business Center models**

Annex A

Case studies of transformational support organisations in the English Regions

Incredit

Incredit delivers an excellent range of business support services to men and women across Hertfordshire, recognising that flexible services, community based outreach, quality provision and client focused services will make a real impact on currently under-represented groups. A range of services and resources including microfinance, business incubation and 1-2-1 business advice are provided through their Business in Prisons programme, workshops focused on enterprise development in 5 women's prisons are being delivered.

Website: **www.incredit.org.uk**

Beta Technology's South Yorkshire Female Entrepreneurs Network programme

Beta Technology delivers women's networking and mentoring opportunities through their delivery of the South Yorkshire Female Entrepreneurs Network, part of the wider Advancing Women in South Yorkshire Project. Their particular strengths are large scale high quality networking events and a mentoring programme that closely matches mentors and mentees which together have helped to raise the profile of female entrepreneurs in the region.

Website: **www.betatechnology.co.uk**

Bolton Metro's Ethnic Minorities Business Service

Operating in the borough of Bolton, the Ethnic Minority Business Service provides tailored and targeted business support for black and minority ethnic (BME) clients. For the past six years an Ethnic Minorities Women's Business Support Officer has been employed to specifically target the needs of BME women. Services are delivered in a culturally sensitive and relevant manner and can help women to develop a business idea, raise finance and develop business skills. The multilingual advice and support programme includes seminars on pre-enterprise training, self employment awareness, business development, book-keeping and taxation and ICT programmes. A free crèche can be provided for under 5's. Women who are already running a business can receive

advice on expanding a business, breaking new markets, raising finance and pursuing international trade.

Website: **www.embs.co.uk**

Gateways, South East England

The Enterprise Gateway model introduced by the South East England Development Agency (SEEDA), in partnership with the South East Business Links, is an example of transformational support. An Enterprise Gateway is a network of people and organisations, who come together to provide an integrated and structured incubation process for entrepreneurs and young companies within the general business community. Gateways are particularly focused on developing business skills and entrepreneurship in deprived and rural areas, and amongst groups who are currently under-represented in business, and supports all types of business models, including social enterprise and not-for-profit businesses.

Website: **www.seeda.co.uk**

Train 2000

Train 2000 develops and delivers a range of high quality innovative business support measures throughout Merseyside. It works with a cross section of the community, particularly with women, disabled people and minority communities. Train 2000 offers free, women-only pre-enterprise training, business training courses, workshops and business counselling and operates a business loan fund. It can also help with childcare and travel costs for training.

Website: **www.train-2000.co.uk**

WEETU

WEETU strives to help women deal with economic change and to develop and extend women's access to quality employment, education and training opportunities. It offers an extensive range of free business support, training and advice programmes throughout Norfolk and operates a pioneering microcredit loan fund.

Website: **www.weetu.org**

Annex B

Flagship Best Practice Standards

Business Support Providers

INCLUSION

1. **Outreach**

Evidence: An effective outreach programme (e.g. talks/visits to places women go)

Rationale: It is a big step for a lot of entrepreneurial women to describe themselves as 'businesswomen'. Those women will not be attracted by traditional methods of marketing.

2. **Access**

Evidence: Deal with access issues adequately, for example:

Timings – all day courses may not suit women who have to collect children from school, many people need to start a business on top of a job and daytime courses exclude them.

Location: women are less likely to have access to a vehicle so venues should be accessible by public transport and in locations which take personal safety into consideration.

Costs: Women are more likely to be on lower incomes or benefits and may be excluded by the cost of care, travel or course fees.

Taking care responsibilities into account – women with care responsibilities will need access to a crèche or help with childcare costs without too many restrictions. Elder or dependents with other care needs is a growing issue where women are most likely to have primary responsibility.

Culture: some cultures will not attend mixed gender courses

Rationale: Inaccessible programmes can effectively design women and other groups out

CLIENT FOCUSSED

3. **Segmented Market Knowledge**

Evidence: Disaggregate client statistics by gender, ethnicity, disability and any other relevant underrepresented or disadvantaged groups and on balance they reach an adequate number of these.

Rationale: To effectively target market segments, you need to measure the effectiveness of your marketing approach.

4. **Listening Organisation**

Evidence: Client focused – constantly working to

improve the service and meet client needs, with good methods for listening to clients experience and concerns. Will have procedures such as social audits or client surveys.

Rationale: Women in business often feel invisible and not listened to – best practice organisations really do listen to and act on feedback from their clients.

5. **Regular face-to-face service**
Evidence: A well promoted programme of menu of business support services, which clearly states the type of service available e.g. training courses, workshops, business advice sessions etc.

Rationale: Lack of confidence is an issue for a lot of women starting their own business. In the early stages face to face services are crucial. Regular face to face services will also build trust and help ensure that businesses feel that they can help shape the service.

6. **Promotion of client's businesses**
Evidence: Clients are assisted to promote and celebrate their businesses where possible e.g. encouraged to apply for awards; directories of members; press coverage of case studies.

Rationale: Such promotion has the dual benefit of both promoting the business (and many women find sales and marketing a particular problem) and creating relevant role models for other women looking to start a business.

EQUALITY

7. **Some women only provision**
Evidence: There is an option of women-only support in terms of *either* pre-enterprise training, business training or networking.

Rationale: Women often feel more comfortable in discussing broader issues affecting their businesses in a woman-only session. This can enable strong and effective networks to develop, which are a source of ongoing support during the process of starting and developing a business. Women-only can be an essential option for some cultural groups.

8. **Commitment to Diversity**
Evidence: At least 40% of clients should be women and a proportionate % of BME women to local population, (except in organisations specifically aimed at BME groups). There should be a clear commitment to promoting diversity through organisational policies and practice.

Rationale: If services are effectively specialist at women and are meeting their needs this will start to translate into greater numbers of women taking up those services. Within the Strategic Framework for Women's Enterprise, the government's target for women using government funded business support services is 40% and mainstream business support organisations need to be meeting this target. The framework stipulates that the number of women from BME communities receiving business support assistance should be proportionate to their representation in the relevant local/regional population.

9. **Women business support professionals**
Evidence: At least 1/3 of the business support professional staff in the business support organisation are women.

Rationale: Support organisations need to make efforts to reflect the characteristics of their clients. Women business support professionals can be powerful role models to clients and women clients sometimes feel happier seeing another woman.

QUALITY

10. **Established Programmes**
Evidence: The programme of women's business support has been established for at least one year.

Rationale: Reflecting on experience and feedback from clients is an important part of the process of designing a quality programme of women's business support.

11. **Significant impact**
Evidence: Programme assists a minimum of 50 women a year (30 in remote areas).

Rationale: Best practice is about making an impact as well as effective programme design and delivery. Quality programmes need to be committed to supporting a reasonable number of businesses.

12. **Effective partnerships**
Evidence: Where an organisation is dependent on partnerships to deliver elements of its service, the organisation will be able to influence the partner's delivery and will receive operational reports.

Rationale: Referral relationships are important, but best practice organisations will seek closer working relationships with organisations which enable them to deliver a coherent service. And they will expect the same high standards from the partner organisations as they set for themselves.

13. **Coherent Range of Services**
Evidence: Directly or in the type of partnerships outlined in point 12, the organisation is able to provide the following services, including at least one women only option (see standard 8).

a. Pre-enterprise training or counselling

These sessions build confidence and personal effectiveness skills such as time management and negotiation. Essential foundations for people who are starting a business after a long period out of paid work.

b. Business training or counselling

Standard building blocks of most effective business support programmes.

c. Help accessing finance (either the provision of grants and/or loans for business startup and development, and/or informed signposting to appropriate sources of finance and business advice input to ensure women are investment-ready).

Women's businesses are disproportionately likely to be undercapitalised. Business support providers can help by providing direct access to loans and grants or advice which understands women's position.

d. ICT training

Some reports find that women are less likely to use ICTs in their business. Business ICT should be a core element of business training programmes and clients should be encouraged to use ICTs to research and promote their business where appropriate.

e. Networking or mutual support groups

A lot of business is conducted through informal and formal networks – but women have traditionally been less likely to participate in business or other networks. Women-only networks can be a stepping stone to engage in a range of networks and in themselves provide opportunities for important mutual support with other women in the same position.

The services identified above are the minimum level required. In addition organisations are encouraged to think about providing:

- Assistance in making the transition from welfare benefits to self employment.
- Mentoring or coaching services.
- A managed workspace/incubation environment.

The Prowess Flagship quality standard is focussed on the structure of effective business support services. It may be used to complement other quality standards such as:

- SFEDI (Small Firms Enterprise Development Initiative) quality standard **http://www.sfedi.co.uk/**
- IIP (Investors in People) **http://www.iipuk.co.uk/**
- Customer First standard **http://www.customerfirst.org/**

Annex C

Interim Evaluation of the Phoenix Development Fund – Small Business Service. (Peter Ramsden FREISS Ltd 2004)

Conclusions p68

6.2 The future system for business support: mainstreaming or separate development?

Three positions on a spectrum of business support services are described below to illustrate how the business support system could evolve:

- Separate development of specialist services
- Total mainstreaming
- A braided system

Separate development of specialist services

The option of separate development describes the way that the business support system has largely been evolving up until now. Many organisations have been accessing independent funding that is not controlled by RDAs or the Business Links. Examples of independent funding streams include SRB, ERDF and latterly the EQUAL community initiative and the Phoenix Development Fund itself. Sectoral business support has often trodden this path; the emergence of specialist provision for the cultural industries, and social enterprise are both examples. There has also been a strong focus on specialist support for certain target groups – particularly development of a raft of government policy for their development has reduced the need to go it alone.

Separate development has major weaknesses as a long-term approach. It fails to deliver good spatial and temporal coverage as many projects are linked to specific funding streams that only cover parts of a sub-region and expire after a few years. As an approach it is inherently opportunistic rather than strategic. In its favour it has been responsive and flexible in responding to needs. But critically, the lack of linkage, not least in funding terms, to the mainstream Business Link backbone means that there is rarely a strong connection between the two systems. This can be seen in the lack of referral, client graduation, local contracting or exchange of knowledge about local conditions. Moreover, in the medium to long term financial sustainability is likely to be a problem – especially as existing funding regimes such as SRB, Phoenix Fund and ERDF phase out and RDAs exert a stronger grip through their Single Pot and relationships with the Business Links.

It has been in the specialist support areas that that so much innovation has been carried out and where the greatest advances in supporting enterprise in disadvantaged areas and for disadvantaged groups has been made. The challenge is to develop a more nuanced business support architecture that can respond to diverse client needs within a single framework. Finally there are strong forces at regional and national policy level calling for a more mainstreamed approach.

Total mainstreaming

Total mainstreaming is intellectually attractive to national and regional policy makers because at a stroke the crowded platform of support could be 'tidied up'. But, previous attempts, including the original launch of Business Link suggest that such tidiness might be more in the eye of the policy-maker than the user.

The preliminary results of the PDF evaluation suggest that total mainstreaming would be unable to deliver a service capable of making a difference in raising levels of entrepreneurship among under-represented groups and in disadvantaged areas. This is because the outreach approach used by mainstream agencies is not as localised, proactive and innovative as that offered by more community based organisations. The difficulty of mainstream agencies achieving the level of cultural change needed should not be under estimated. Although problems with managing cultural change are not a reason for not trying to make changes inside the mainstream.

It is also likely that important growth sectors and contributors to the UK economy such as creative industries would fail to thrive within a totally mainstreamed approach. The specialist strands of business support have developed because the existing support infrastructure was not meeting the needs of women, minority enterprise, social enterprise and creative enterprises. This message has been constantly emphasised in interviews with agencies and clients and we are satisfied that deep knowledge of the needs of particular client groups and sectors may be found closer to the ground than is possible in a single structure.

The braided approach

The braided approach attempts to bring together the strands of specialist and mainstream business support into a single system that links together the specialist and mainstream agencies. The idea of a braided system is not new, but it perhaps describes

better where the business support system needs to go. It fits well with the idea of Business Link as a brokerage service and would aim to do the following:

- Strengthen links between local specialist organisations and Business Link operators
- Integrate the funding and output relationships
- Stimulate stronger two way relationships so that learning and knowledge transfer both ways
- Use local organisations focus on provision of specialist services either to target groups or areas
- Encourage aspects that can be delivered across larger areas to grow beyond their immediate locality (e.g. women's and BME support structures)

The key question is to find a new balance between the specialist and mainstream providers so that the system is comprehensible to the user and can provide good spatial coverage in specialist areas. This will require proper mapping of existing provision at Local Strategic Partnership, Sub Regional and Regional levels to analyse gaps and overlaps. The braided approach is not a euphemism for doing nothing. All parts of the system would need to be adapting to grow into their new roles. To take the example of women's enterprise. The braided approach might involve the RDA working with Prowess, Business Links and specialist regional women's organisations and local partner organisations to define a strategy and set of targets for women's enterprise.

A second stage might involve using the Prowess Flagship accreditation tool to review delivery by mainstream agencies and other providers and to map the overlaps and gaps in provision. The third stage would be to draw up delivery agreements around pre-start, start-up, existing and growth businesses and to contract for delivery with the most appropriate partners. The delivery itself could happen in a community group, in a Business Link, in a specialist women's business agency, a generic agency or in the private sector.

The braided approach fits well into the brokerage model being developed for Business Links. Following the 2004 budget announcement of the extension of the three RDA Business Link pilots to the other six RDAs a regionally directed braided system linking specialist and generalist providers is within reach. Significant resources are already going into business support activity. But too few resources reach people that want to start-up or grow a business in disadvantaged areas and in groups under-represented in enterprise.

The Phoenix Development Fund has demonstrated that there are sound techniques that work to support such clients but these techniques need to become more widespread. But this activity will need to be paid for. A major reorientation of targets and resources is required to bring the strands together and deliver a comprehensive business support service that delivers whoever you are and wherever you live.

Annex D

Women's Business Centers, US

US National Women's Business Council
Analyzing the Economic Impact of the Women's Business Center Program,
September 2005

Executive Summary

In Spring 2004 Quality Research Associates (QRA) undertook an alalysis of the economic impact of the Women's Business (WBC). Using primarily the WBC data provided by the Office of Women's Business Ownership (OWBO) for 2001, 2002, and 2003, the analyses were largely based on *internal* and *external* factors. *Internal* factors included demographics and outcomes – number of businesses started, gross receipts, profits, losses, and new jobs created – geographic location and years a WBC has been in existence. *External* factors included business assistance alternatives, city/town size, race-ethnic composition, and poverty rate.

The WBC program has gained great momentum between 2001 and 2003 in terms of clients served, those counseled and trained, gross receipts, profits, the creation of new jobs and new firms started. This investigation uncovered phenomenal growth in both activities and impact. Contacts rose 61 percent and clients served almost doubled from 2001 to 2003. From these increasing numbers of nascent and existing entrepreneurs and small business owners, WBCs generated a total economic impact of nearly $500 million in gross receipts with profits of $51.4 million and losses of only $11.8 million. WBCs also created 12,719 new jobs, and started 6,660 new firms.

Economic impact growth is substantial. From 2001 to 2003, the **total number of clients served increased by 91 percent**. The economic impact indicators generated by these clients, however, resulted in increases from 376 percent to greater than 800 percent! The greatest increase was found in **total gross receipts, which increased by 824 percent**. **Profits increased by 490 percent**; **losses were less than two percent** of gross receipts; the number of **new jobs created increased by 481 percent**, and the number of **new firms increased by 376 percent**.

It takes **3.3 contacts to generate a client** who, in turn, will produce economic impact. While we do not know which contacts will turn into clients, the importance of continually and consistently providing information and materials to prospective clients is critical.

For every 14 clients a WBC serves, 1 new job is created. Given the mix of clients that WBCs serve, multiple industries, and growth goals for individual owners, a 1:14 ratio is excellent.

In addition to the high levels and growth of activities and economic impacts, the WBC program is reaching its targeted population. While one in five women business owners nationally is a woman of color (Center for Women's Business Research 2002 estimates), in 2003 WBCs had a client mix which was 46 percent women of color. And, 2003 is just one point in time. Over the three years, we found that more than two-thirds of development of new and existing businesses. This is also a hallmark of program sophistication and integration – a WBC should reflect the individual uniqueness of its local area and the assets and needs therein.

Further analysis with more comprehensive data will allow a greater understanding of the factors which lead to success – for the individual starting or growing a business and for the WBCs who provide business assistance services. Future data should include specific programs or services used by various types of clients in order to map success pathways; more detail regarding existing business owners and their firms; job quality; motivational influences; investments into the business; technology; and social capital of the owner. These analyses, in turn, will lay a solid foundation upon which WBCs can provide the highest level of support to nascent and existing women entrepreneurs across the country regardless of geographic location, industry, race or ethnicity.

Annex E

Cost Benefit Analysis of Start-Up support

Briefing paper, July 2005

The Centre for Women's Enterprise & Employment

1. Introduction

The purpose of this briefing paper is to consider the economic benefit of the creation of women's business to the economy, compared with the cost of providing the business start up support to the women.

These calculations are based upon the experience of Train 2000 supporting women to start up in business since 1996 and specifically through the Phoenix Development Funded Programmes 2001-2006.

The calculations are based upon an assumption of the creation of 200 and 3000 businesses. The profile of the entrepreneurs will be

- 100% female
- 55% employed
- 45% economically inactive
- 27% lone parents
- 6% disabled
- 21% BME women

Fig.1 Profile of economically inactive women

Profile of women starting up businesses	At 200 businesses	At 3000 businesses
Single women	61	904
Female lone parents	24	365
Disabled women	5	81
Total economically inactive	**90**	**1350**

2. Analysis

2.1 Economic inactivity costs the government

The following calculations are based upon 2005 benefit rates:

- Annual income of woman living alone, in average RSL property, in receipt of JSA and associated benefits £6,683.56
- Annual income of single parent with two children, in average RSL property, in receipt of JSA and associated benefits £9, 867.52
- Annual income of single disabled woman, in average RSL property, in receipt of incapacity benefit and associated benefits £7,736.56

Fig.2 Estimated savings to the treasury

	At 200 businesses	At 3000 businesses
Single women £403,019	£6,045,280	
Female lone parents	£239,781	£3,596,711
Disabled women	£41,777	£626,661
Estimated net saving year one	*£684,577*	*£10,268,652*
Estimated net saving year two at 76% sustainability	*£520,278*	*£7,804,176*
Estimated net saving year three at 76% sustainability	*£520,278*	*£7,804,176*
Total net saving over three years	***£1,725,134***	***£25,877,004***

2.2 Gross Value Added

The GVA is calculated assuming the new businesses have an average annual turnover of £50,000.

Fig.3 Gross value added over three years

Estimated Gross Value Added in year one	£10,000,000	£150,000,000
Estimated Gross Value Added in year two at 76% sustainability	£7,600,000	£114,000,000
Estimated Gross Value Added in year three at 76% sustainability	£7,600,000	£114,000,000
Total GVA over three years	***£25,200,000***	***£378,000,000***

2.3 Net Value Added

The Net Value Added has been calculated as advised by Government Office for the North West

Fig. 4 Net value added over three years

	At 200 businesses	At 3000 businesses
Turnover growth	£10,000,000	£150,000,000
Cost of sales estimated at 50% of GVA	£ 5,000,000	£75,000,000
Adjustment for dead weight x 0.3	£3,500,000	£52,500,000
Adjustment for displacement x 0.3	£2,450,000	£36,750,000
Adjustment for multipliers x 1.15	£3,675,000	£55,125,000
Estimated Net Value Added in year one	*£3,675,000*	*£55,125,000*
Estimated Net Value Added in year two at 76% sustainability	*£2,793,000*	*£41,895,000*
Estimated Net Value Added in year three at 76% sustainability	*£2,793,000*	*£41,895,000*
Total NVA over three years	***£9,261,000***	***£138,915,000***

2.4 Jobs created

Assuming that every business creates 1.5 jobs then 200 businesses will create 300 jobs and 3,000 businesses 4,500 jobs.

2.5 Cost of delivery

The cost of the integrated programme of support offered by Train 2000 is, in total, £4,000 per business start. This equates to £800,000 to create 200 businesses or £12,000,000 to create 3,000 businesses.

3. Conclusions

- There is a real cost benefit to the public purse in investing in the women's enterprise agenda.
- The service, provided by Train 2000, offers good value for money when considering the client group that we work with.
- The real opportunity lies in the ability to deliver the model on a large enough scale to impact upon economic inactivity (i.e. 152,000 economically inactive women of whom 35,000 women are economically inactive but want to work) and benefit dependency (and in particular incapacity benefit) in Merseyside.
- Train 2000, and similarly other women's enterprise support organisations, have developed and proven the impact of this model through Phoenix Development Fund and European Social Fund investment. There is now an opportunity to build upon this learning and intensively pilot the model in three or four of the most disadvantaged areas in England.
- It is proposed to disseminate this information to key Government Officials with a view to exploring the opportunity further and perhaps having Women's Enterprise as a priority in the forthcoming spending review.

Annex F

Women's Business Center models, US

Women Entrepreneurs of Baltimore (WEB)

WEB, a non-profit organization, is an entrepreneurial training program designed to help economically disadvantaged women become self-sufficient through business development. The main components of the WEB Program include: an intensive, three-month business-skills training course; mentoring; financing strategy development; community networking; resource sharing; professional business consultation; Internet training; government certification and procurement, and information and referral services.

Women's Business Development Center, Chicago

Founded in 1986, the Women's Business Development Center serves women business owners in the greater Chicago area, and advocates for women business owners nationwide. The WBDC has helped establish women's business centers since 1989 in Illinois, Ohio, Florida, Pennsylvania and Massachusetts. The Center provides a variety of entrepreneurial training courses and seminars: one-to-one counseling; financial assistance and loan packaging for microloans; the SBA Loan Prequalification Program, and other SBA and government loan programs, technology, e-business and equity finance programs; WBE certification, and private- and public-sector procurement; an annual conference and Women's Buyers Mart; and extensive advocacy and policy development for women's economic and business-development issues.

A strategic alliance with private and public partners extends WBDC's reach to the most needy communities. The WBDC also provides services through a local bank's "Wheels of Business" van, which travels to low-income neighborhoods and offers training and counseling.
Web site: **www.wbdc.org**

Wisconsin Women's Business Initiative Corporation (WWBIC)

The Wisconsin Women's Business Initiative Corporation has served over 10,000 individuals and funded more than 120 business startups and over 150 business expansions since it began in 1989 as a women's demonstration site. More than 800 jobs have been created and retained by WWBIC's efforts. WWBIC is an economic-development corporation providing business education, training and technical assistance. Its unique programs include peer lending, "Coffee with a Conscience", a business laboratory, business incubation programs, and individual development account initiatives.

WWBIC is also the state's largest micro lender under SBA's MicroLoan Program. WWBIC has expanded its operations to an additional site in Madison and provides ongoing training in the Milwaukee, Madison, Janesville, Beloit, Fox Valley, Green Bay, Racine, and Kenosha areas.
Web site: **www.wwbic.com**

The Iowa Women's Business Center

The Iowa Women's Business Center is part of a consortium of all the major business-development organizations in Iowa and serves every level of woman business owner across the state in a unified and intensive way. The consortium, which has locations in six cities plus 15 SBDC sub-centers and a Web site, is led by the nonprofit ISED, which has a long history of providing self-employment training programs, especially to the socially and economically disadvantaged.
Web site: **www.ised.org**

Business Support with the 'F' Factor

Other PROWESS initiatives to boost women's enterprise

The **PROWESS Flagship Awards** are a best practice standard of excellence in women's enterprise development. Their aim is to help business support organisations identify, measure and improve their services for women.

Developed and administered by PROWESS, there are 14 core standards for business support providers.

Inclusion
- Outreach
- Access
- Commitment to diversity

Client focused
- Segmented market knowledge
- Listening organisations
- Regular face-to-face service
- Promotion of clients' business

Equality
- Some women-only provision
- Women business support professionals
- 40 per cent of clients should be women and a proportionate percentage of ethnic minority women to local population

Quality
- Established programmes
- Significant impact
- Effective partnerships
- Coherent range of services – pre-enterprise, business training or counselling, access to finance, ICT and networking or mutual support

PROWESS won the 'Best Seller' category of the Phoenix Development Fund Awards 2004. This award recognised the organisation's success in promoting best practice and sharing good ideas; achieved through the development of a pioneering training programme and the Flagship quality standard.

Assessment against the Flagship standard is available free to all PROWESS members.

Mapping women's enterprise support

The Flagship Standards criteria has been adapted into a methology to map the supply of business support for women on a local or regional basis. It enables effective comparisons and identification of gaps in provision.

Directories of Women's Enterprise Support

In association with Integra Communications, PROWESS has also published user-friendly regional directories of women-friendly business support, based on the Flagship Standards criteria.

For more information about any of those services or joining PROWESS go to: **www.prowess.org.uk/about/join.html** or call Ann Nicholls on 01603 762355.

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PROWESS Ltd Lion House 20-28 Muspole Street Norwich NR3 1DJ
Telephone: +44 (0)1603 762355 Fax: +44 (0)1603 227090 Email: admin@prowess.org.uk
www.prowess.org.uk
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