



Women's Enterprise
Organizations of Canada

ANNUAL REPORT

2022/23

This past year was one of immense growth and momentum for the Women's Enterprise Organizations of Canada. We saw the expansion of our team, the evolution of our offerings, and tremendous engagement with our stakeholders. This document highlights key milestones from WEOC's fiscal year, from April 1, 2022 to March 31, 2023.

TERRITORIAL ACKNOWLEDGEMENT

The Women's Enterprise Organizations of Canada's network of members is spread across many territories. We respect and honour the shared land on which we live, work and play. We are committed to understanding our shared past and moving forward in the spirit of reconciliation, operating under the principles outlined in the Truth and Reconciliation Call to Action 92.

POSITIONING STATEMENT

Women's Enterprise Organizations of Canada supports a diverse membership of organizations that directly impact the growth and success of women entrepreneurs. Our goal is to ensure that our members have the tools needed to support their clients by delivering networking opportunities with peers across the country, access to an innovative library of tools and resources, and participation in impactful courses, conversations and events. Through our national network of Loan Fund Partners, WEOC also delivers the WEOC National Loan Program, supporting women entrepreneurs as they start, scale, grow and operate their businesses.

OUR VISION

We lead the way to achieve excellence in the provision of services by women's enterprise organizations.

OUR MISSION

To build a strong national network that strengthens our member organizations.



BOARD CHAIR MESSAGE

I am pleased to be writing this message as Board Chair of the Women's Enterprise Organizations of Canada (WEOC). Taking on this role over the last year has been a rewarding and inspiring experience. Connecting with women entrepreneurs throughout the country gives us all a better understanding of our collective and individual successes and challenges in the entrepreneurial space. At the Newfoundland and Labrador Organization of Women Entrepreneurs (NLOWE), we urge our members to network, and be open to new opportunities. I take this mindset with me to this national role; collaborating with colleagues and partners in a joint effort to support women entrepreneurs throughout Canada.

In my first year as Board Chair, I was thrilled we began to issue loans through the WEOC National Loan Program, approving 23 loans in the first five months of the program. As we gain momentum and more women become aware of this financing option, we anticipate our national impact to grow at a rapid pace.

In conjunction with our provincial Loan Fund Partners, WEOC disperses loans to women entrepreneurs throughout the country. Focusing on entrepreneurship at every stage, this loan not only awards capital, but also provides advisory services from provincial women's enterprise organizations to ensure beneficiaries feel fully supported in their businesses.

I would like to thank my fellow board members, including past board chair, Marcela Mandeville, for their dedication to WEOC. As a collective of strong and powerful women leaders from across Canada, I am humbled to be counted among you!

A big thank you to the WEOC team. Getting to know and working closely with you all over the last year has been an enriching experience. Thank you, Alison Kirkland, for your tremendous work in furthering the impact of women's entrepreneurship organizations across Canada. We appreciate you and I look forward to continuing to learn and grow together in the coming year.

Looking forward to a great year ahead!

JENNIFER BESSELL

Board Chair

CEO, Newfoundland & Labrador
Organization of Women Entrepreneurs

BOARD MEMBERS 2022/2023



JENNIFER BESSELL

Board Chair

CEO, Newfoundland & Labrador
Organization of Women Entrepreneurs



SHAUNA HARPER

Board Vice-Chair

CEO, WeBC



MARCELA MANDEVILLE

Past Chair

CEO, Alberta Women Entrepreneurs



MIRIAM JOHNSON

CEO, Women Entrepreneurs
of Saskatchewan



MAXINE KASHTON

CEO, Women's Enterprise
Centre of Manitoba



ROSALIND LOCKYER

Founder & CEO, PARO Centre
for Women's Enterprise



RUTH VACHON

President & CEO, Réseau des
Femmes d'affaires du Québec

CEO MESSAGE

Is business ever 'usual'?

The past year was one where we were able to do things that felt more familiar – in person meetings, business travel, and events/conferences. But it was also a year of change and growth as we welcomed new staff, a new Board Chair and new Board members. We embraced complex projects, launched our national loan program, and grew our partnerships. It was a fast-paced year requiring flexibility, creativity, and the dedication of our staff, Board of Directors, and ecosystem partners.

The launch of WEOC's National Loan Program was a major achievement and many years in the making. What began more than 10 years ago as a discussion among the volunteer Board of Directors came to fruition in 2022. Their work advocating for a gender-specific loan fund for women entrepreneurs across Canada culminated with WEOC being named a delivery partner for the Women Entrepreneurship Strategy Loan Fund. Together with our Loan Fund Partners, we are supporting women entrepreneurs across Canada with loans up to \$50,000. This fund is a game changer for women entrepreneurs, many of whom are unable to access financing from other sources.

This year also saw the completion of the Women and Gender Equality (WAGE) project, which explored women entrepreneurs' access to capital. The final report and accompanying learning tools showed how inherent bias and sludge prevent women entrepreneurs from accessing financing for business growth, limiting them from taking advantage of emerging opportunities. Our goal is for lenders to examine ways their processes and procedures may negatively impact women entrepreneurs and we are extremely pleased with the number of financial institutions that have accessed the report and tools.

The timing of the WAGE project was perfect from a WEOC perspective. As we implemented the National Loan Program, we looked at our own processes and

procedures to evaluate for sludge and bias. While still in the early days, we are always asking ourselves if we are taking our own advice to ensure that our loans system is as barrier-free as possible. As with anything new, there are always a few bumps along the road. We are grateful to our Loan Fund Partners for working with us to create the best client experience.

The completion of our operational funding mandate with Innovation, Science and Economic Development (ISED) that enabled WEOC to establish a national office and carve its place in the ecosystem provided the underpinnings for the important work to come, including building our membership, enhancing our reach and forging new partnerships. We are deeply grateful to ISED for their foresight in supporting women entrepreneurs and placing their trust in WEOC to administer the National Loan Program.

I am honoured to work with an amazing staff team whose insights, knowledge and dedication to support women entrepreneurs is demonstrated day-in and day-out. I extend my heartfelt thanks to our Board of Directors for their wisdom and guidance. I am confident that together, we will continue evolving the entrepreneurial ecosystem, making it accessible and inclusive for all women entrepreneurs.

ALISON KIRKLAND
CEO



LEADERSHIP ENGAGEMENT

One significant way that WEOC makes an impact in the growth and support of women's entrepreneurship, is by participating in leadership-level conversations across Canada and the U.S. This past year, CEO Alison Kirkland had the opportunity to meet in person with colleagues from across the ecosystem, providing expertise and perspective relating to all aspects of women's entrepreneurship, most notably the need for increased access to capital for women entrepreneurs.



HIGHLIGHTS

MARCH 2023, travelled to Nashville to join a Canadian delegation at WBENC, an annual supplier diversity event that attracts more than 4,000 business owners, government agencies and Fortune 1000 enterprises.

MARCH 2023, attended the International Women's Day event in Ottawa hosted by The Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade of Canada.

FEBRUARY 2023, spoke about the importance of access to capital for women entrepreneurs on a panel at the Asia Pacific Economic Cooperation (APEC) conference in California.

DECEMBER 2022, was a guest on the \$hmoney podcast speaking with host Anastasia Barbuzzo about access to capital, bootstrapping vs borrowing and WEOC's involvement with the Stacy's Rise Project.

NOVEMBER 2022, participated in a round table hosted by the Manitoba Chambers of Commerce, attended by the Honourable Randy Boissonnault, Minister of Tourism and Associate Minister of Finance.

OCTOBER 2022, Hosted David Cohen, U.S. Ambassador to Canada at the WEOC office to discuss opportunities and barriers facing women entrepreneurs.

SEPTEMBER 2022, participated in a panel discussion hosted by the Manitoba Chambers of Commerce.

AUGUST 2022, spoke on behalf of WEOC and its Board at the official announcement of the WEOC National Loan Program with The Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade of Canada.

MAY 2022, Alison Kirkland and Board members Jennifer Bessell, Rosalind Lockyer and Max Kashton were in Ottawa to meet with elected officials, chiefs of staff and department heads.

SOCIAL MEDIA

WEOC connects with members, as well as partners across the ecosystem through our four social media channels, our regular newsletter, and our website. We saw tremendous growth across all channels and platforms this year.



TWITTER

3%



FACEBOOK

25%



INSTAGRAM

41%



LINKEDIN

51%

WEBSITE

The number of users accessing weoc.ca increased this year by 58%, with the top pages being:

1. WEOC X: Exchange, Expand, Explore
2. Find a member organization
3. WEOC National Loan Program

The total views of the website increased by an amazing 91% over 2021-22.

The number of users accessing weoc.ca increased this year by **58%**

NEWSLETTER

We share news, best practices, and relevant resources in our monthly newsletters. Designed for member organizations, business advisors, financial institutions, and government partners, there are more than 950 subscribers from across Canada.

Open rates are consistently well above industry average at **43%**

WEOC MEMBERS

2022-2023

WEOC's diverse membership includes non-profit organizations from across Canada that support women entrepreneurs with a variety of resources including business advising, training, financing, networking, and mentorship programs. Some members are exclusively focused on supporting women entrepreneurs, others deliver a broader range of programming. The common goal for all our members is a desire to help women entrepreneurs achieve business success.



WEOC CONNECTIONS

If there was one word to sum up the 2022-2023 year for WEOC, it might be “connecting”. Members of our team criss-crossed the country to meet with colleagues in person for the first time in three years.

We facilitated conversations that moved forward our understanding around big topics like financial bias and building inclusive and exclusive communities. Our programming brought together peer learners keen on expanding their knowledge around export and financial capability. And we spoke with innovative and creative entrepreneurs through our Export 101 North courses, WEOC X: Exchange, Expand, Explore conference and the exciting Stacy’s Rise Project. This year inspired us to continue pushing forward with our mission to support our members as they help women entrepreneurs start and grow their businesses.



“As community builders, we love to include all, but sometimes we exclude someone. That’s why you need to understand who your members are, who are the ones that you already have and the ones that you have excluded and how you can reach them and create inclusive content for them.”

NIKKI THIBODEAU From Building Safe Spaces for Women Entrepreneurs, WEOC X 2023

WEOC NATIONAL LOAN PROGRAM

March 2022 started with the announcement that WEOC would be the delivery partner for a new national loan program for women entrepreneurs. In late summer, Minister Mary Ng travelled to Winnipeg to make the official announcement. In November the first loan was distributed and, as of March 2023, the WEOC National Loan Fund had approved 23 loans valued at more than \$1 million.

The WEOC National Loan Program is an incredible investment in the potential of women entrepreneurs, and an immense opportunity for WEOC and its loan fund partners. The program is run in partnership with loan fund partners in B.C., Alberta, Saskatchewan, Manitoba, Ontario, and Newfoundland & Labrador, and offers entrepreneurs loans in any amount up to \$50,000, flexible terms, as well as tailored business advising, training, and loan aftercare supports.

"It's a holistic approach to lending that looks beyond credit scores to understand the individual context around each business," explains WEOC CEO Alison Kirkland. "I think this approach could be a game changer for many women and non-binary entrepreneurs in Canada."

NOVEMBER 1, 2022

First loan

MARCH 31, 2023

23 loans

ARTICLES ABOUT THE WEOC NATIONAL LOAN PROGRAM

- Financial advice for Canadian women entrepreneurs / EDC
- Women entrepreneurs face financing challenges / Prairie Manufacturer Magazine
- Alison Kirkland talks access to capital / WEOC Café To-Go Podcast
- A Holistic Approach to Lending Supports Women Entrepreneurs / National Post



“The Women Entrepreneurship Loan Fund supports women entrepreneurs by providing access to much-needed capital, as well as the wraparound business supports that we know ensure long-term success. Small and medium-sized enterprises are the backbone of the Canadian economy, and now is an excellent time to provide resources that facilitate the growth of women-owned businesses.”

ALISON KIRKLAND
CEO, WEOC

BOOTSTRAP OR BORROW?

SURVEY & REPORT

When it comes to funding business growth, one of the most consequential decisions faced by entrepreneurs is whether to rely on their own funds or look to external funders. In Spring 2022, WEOC launched the Loans, Capital and Women Entrepreneurs Survey as a way to gather insights into the perceptions and experiences of women entrepreneurs when it comes to accessing financing. The project was supported by Women and Gender Equality Canada.

Through a combination of online surveys, focus groups, and individual interviews, more than 1,000 women and non-binary entrepreneurs shared their attitudes towards financing; their experiences of accessing or attempting to access capital; and their insights into how to improve the lending/granting process.

On Global Women's Entrepreneurship Day – November 18, 2022 – WEOC shared the results of this survey in a new report: *Bootstrap or Borrow? Improving Equity and Access to Financing for Women and Non-Binary Entrepreneurs in Canada*.

KEY FINDINGS

1. Women entrepreneurs in Canada have set their sights on growth and have plans to expand their businesses within the next three years. Growth intentions are even higher across most of the five intersectional groups surveyed (LGBTQ2S+, person with a disability, racialized, Indigenous, and newcomer).
2. Self-funding is the default option for most of the respondents. They rely on personal savings and credit cards to launch their enterprise and often to fuel ongoing growth.
3. Banks, credit unions, venture capitalists, angel investors, and other potential sources of external funding are not always aligned with the growth trajectory and values of women entrepreneurs.
4. For some entrepreneurs, the choice to self-fund is a matter of personal preference, one that reflects both debt aversion and pride in self-reliance; for others, it is the only option that can be exercised in the absence of any viable funding alternatives.
5. Entrepreneurs' distaste for borrowing or bringing on funding partners is reinforced by encounters with institutional 'sludge': that is, by unnecessary points of friction and disagreeableness in the funding application process. Every element of sludge adds to the time crunch faced by women entrepreneurs, leading many to cease applying for financing in favour of engaging in business activities with more certain outcomes.

“Pitching to investors who are 98.99% male, when you are building a business that is for women understood by women and will be used by women using technology, is like throwing yourself in the lion’s den because it’s male dominated. It’s like, impossible. It’s impossible.”

SURVEY RESPONDENT

“We have consistently heard from our members and ecosystem partners that an inability to access capital is stopping women from starting and scaling their businesses. This project allowed us to hear directly from entrepreneurs about their lived experiences. Thanks to their openness and insights this report outlines key issues within the current lending system and offers ways forward that address and eliminate those issues.”

ALISON KIRKLAND
CEO, WEOC

RESULTS AND RESOURCES

The Bootstrap or Borrow? survey and report provided great insights into the perceptions and experiences of women entrepreneurs when it comes to accessing financing. The report also provided five key commendations for reducing barriers and “sludge” for institutions and lenders.



5 RECOMMENDATIONS FOR FUNDERS

1. Review application processes to audit for “sludge”
2. Be transparent about offerings and processes
3. Increase direct support for finishing applications
4. Ensure mechanisms are in place to detect bias
5. Stop labelling for confidence and risk levels

On January 21, 2023, WEOC hosted a breakfast in Toronto with financial experts Dr. Moira Somers and Saijal Patel, who authored the Bootstrap or Borrow? report. This event served as a launch pad for new set of online resources aimed at helping financial and business advisors understand how, and why, to remove barriers from their own lending processes.

The online resources include a seven-part article series, a sludge audit checklist and three short, animated videos explaining key concepts. A series of 14 short conversations with Dr. Moira Somers and Saijal Patel are available as part of The WEOC Café To-Go podcast series. Ranging from one to six minutes in length, the conversations cover topics like “Managing money, it’s not rocket science”, to “Credit scores – it’s all about context”.

The resources were made available on weoc.ca/survey and were viewed more than more than **750 times** between January and March 2023.

“I wanted to take a moment to congratulate and commend you on the Bootstrap and Borrow Report. Outstanding! It was an extremely interesting read, but most importantly (for a Lender) it provides banks with tangible and practical strategies to leverage as we build out our own banking experiences for this important segment of the economy. Congratulations!”

NIKKI BRIGGS

Head of W by ATB (ATB Financial)



EXCHANGE, EXPAND, EXPLORE

Introduced in February 2021, mid-pandemic, WEOC X: Exchange, Expand, Explore aimed to bring together peers from across the country during a time of great stress and uncertainty. Two years later, WEOC X again brought together our diverse member community, this time to engage with one another in conversations around big ideas like building inclusive spaces and understanding financial shame and trauma.

The month-long event took place throughout February 2023 and was bookended by two energizing events. The first was our keynote presentation: Building Safe Spaces for Women Entrepreneurs from Nikki Thibodeau, Founder of The Community Community. The month wrapped-up with the second annual Toast! Recognition Celebration, highlighting the contributions of the staff of WEOC's member organizations. Kicked off by a welcome from The Honourable Mary Ng, Minister of Small Business, Export Promotion and International Trade of Canada, the very special afternoon included a conversation with three of the first recipients of the WEOC National Loan Program, and concluded with our annual virtual toast.

OTHER WEOC X 2023 SESSIONS INCLUDED

- Help your clients overcome underearning, with Dr. Moira Somers from Money, Mind and Meaning, sponsored by Women Entrepreneurship Knowledge Hub
- Unpacking perceptions of debt, presented by Shannon Pestun and Shauna Frederick from The Finance Cafe
- Investing in Women – The Stacy's Rise Project Panel
- The Trauma of Money, with founder Chantel Chapman
- Exchange, Expand, Explore...EXPORT! Financing international expansion and risk mitigation strategies, sponsored by EDC
- Investing in yourself with speaker Jessica Dumas, sponsored by Payworks
- Second annual Toast! Recognition Celebration

WEOC X was made possible through the generous support of sponsors Payworks, EDC and Women Entrepreneurship Knowledge Hub.



“We have to think about which aspects of self-advocacy we can use as business advisors, coaches, mentors, etc., to help overcome the underearning for women entrepreneurs. Remember that an underearner routinely earns less than her skillset and the marketplace would allow, despite her need or desire to do otherwise.”

DR. MOIRA SOMERS From the session: Help your clients overcome underearning, 2023

STACY'S RISE PROJECT PARTNERSHIP

WEOC was thrilled to support the inaugural Stacy's Rise Project in Canada this year. More than 600 women entrepreneurs, spanning geographic regions and industries, applied for this unique opportunity and four were awarded \$15,000 along with a tailored mentorship opportunity with PepsiCo leadership.

WEOC CEO Alison Kirkland was part of the final selection committee for the four winners, who typify the diversity of women entrepreneurs in our country.

In February 2023, Elaine Tan Comeau, a client of WEOC member WeBC, along with Kristyn Carriere, joined the "Investing in Women" panel at WEOC X, along with Jess Spaulding, CMO of PepsiCo Foods Canada to share their incredible entrepreneurship journeys.

THE INAUGURAL CANADIAN STACY'S RISE PROJECT RECIPIENTS

- **CAROLYN SIMON**, founder of Choose Life Foods / Toronto, ON
- **ELAINE TAN COMEAU**, founder of Easy Daysies Ltd. / Coquitlam, B.C.
- **JOLENE JOHNSON**, founder of Wabanaki Maple / Tobique First Nation, NB
- **KRISTYN CARRIERE**, founder of 7 Summits Snacks / Edmonton, AB



“Women-owned businesses in Canada receive an estimated 4% of VC funding and women entrepreneurs continue to face a variety of barriers when seeking capital to start and grow their businesses. Programs like the Stacy’s Rise Project, that offer direct funding paired with ongoing mentorship opportunities, can be game changers for women entrepreneurs and we are proud to have been part of selecting the first Canadian class to benefit from this opportunity.”

ALISON KIRKLAND
CEO, WEOC

ENGAGING OUR MEMBERS

WEOC was able to provide a broad cross-section of programming this year, with a common thread being access to capital and financial understanding. Here are some highlights:

COURSES

EXPORT 101 NORTH, NOVEMBER 2022 & JANUARY 2023

Designed specifically for those working with women entrepreneurs in rural, remote and Northern communities who are interested in growth through export.

"The combination of case studies and toolkits helped bring the lessons to life. I feel better equipped to share knowledge capital by having pertinent questions to ask entrepreneurs, as well as resources to direct them to." – Export 101: North participant 2023

THE FINANCE CAFE, SEPTEMBER 2022 & FEBRUARY 2023

The Finance Cafe is Canada's first gender-focused business financial learning program designed to help women entrepreneurs – and those who support them – explore behind the numbers.

ENGAGE! ESSENTIAL ONLINE FACILITATION SKILLS, JULY 2022

This six-part, self-directed course includes a special one-hour webinar from Cate and was offered free to members in the WEOC online resource library. The course explores ways to design and deliver online sessions that leverage the strengths, knowledge and skills of your group, and provide opportunities for meaningful and active engagement.

CAFES AND CONVERSATIONS

In 2022 we introduced the **WEOC Café** conversation series and kicked it off with a bang in September, tackling the question: **Is "woman" an inclusive term?** How do we evolve our language to represent the intersectionality of the people we work with while adhering to funding mandates? The webinar was well attended and featured a fantastic panel of guests: A.J. Stewart, Canadian Gay and Lesbian Chamber of Commerce; Pru Girma, Pride at Work Canada; Paulina Cameron, The Forum.

After years of promoting our favourite podcasts with the weekly #FridayListens recommendations on Instagram, we decided to launch our own podcast in 2022.

WEOC Café To-Go: Quick Conversations with Entrepreneurial Experts, was a series of bite-sized conversations that were packed with information and insights, despite their short running time. The series was sponsored by TD and included some of our favourite presenters, facilitators and panelists from past WEOC programs, including Penny Tremblay, Kelly Thibodeau, Cate Friesen, Shannon Pestun and Shauna Frederick.

Sponsored by:



"I loved EVERYTHING about this course. I think it's something that needs to be discussed often – and more freely! I thought it was incredibly informative. They were easy to talk to, they made it a safe place to discuss finances and I just thought the delivery was exceptional!"

THE FINANCE CAFE PARTICIPANT Fall 2022

STATEMENT OF FINANCIAL POSITION MARCH 31, 2023

ASSETS

CURRENT ASSETS	2023	2022
Cash	\$ 4,661,329	106,299
Short-term investments (Note 3)	20,236,378	-
Accounts receivable	5,000	5,000
Funding receivable	59,224	15,457
GST receivable	33,986	10,769
Prepaid expenses	12,950	18,035
Interest receivable	178,431	-
	25,187,298	155,560
 LOAN RECEIVABLE (NOTE 4)	 1,016,846	 -
TANGIBLE CAPITAL ASSETS (NOTE 5)	23,926	67,365
	\$ 26,228,070	222,925

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable and accrued liabilities (Note 6)	\$ 211,065	98,744
Deferred revenue - operating (Note 7)	-	71,290
Deferred revenue - WELF (Note 8)	24,360,906	-
	24,571,971	170,034
 NET ASSETS		
Unrestricted operating fund	496,179	-
Internally restricted board fund (Note 12)	34,268	34,268
Internally restricted reserve fund (Note 12)	67,284	18,623
Internally restricted loan fund (Note 12)	1,058,368	-
	1,656,099	52,891
	\$ 26,228,070	222,925

STATEMENT OF OPERATIONS

YEAR ENDED MARCH 31, 2023

REVENUE	2023	2022
Prairies Economic Development Canada (Schedule)	\$ 813,014	736,441
Women and Gender Equality Canada (WAGE)	329,544	-
INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT - WELF		
Eligible activities (Note 8)	350,748	-
Loan funds (Note 8)	1,035,046	-
Administration fee	10,460	-
Interest earned	12,862	-
OTHER REVENUE		
Sponsorship	22,500	14,150
Global Affairs Canada	17,036	13,648
U.S mission to Canada, Office of Public Affairs	-	8,913
Membership fees and other	1,418	4,416
Interest income	498,568	29
	3,091,196	970,535
EXPENSES		
Accounting	-	736,441
Amortization of tangible capital assets	81,173	78,209
Audit	12,975	9,393
Bank charges and interest	557	445
Consulting	12,030	38,229
Contractor services	271,428	175,629
Dues and subscriptions	3,381	2,541
Events	19,501	27,244
Insurance	4,952	1,566
Legal	62,517	4,284
Loan administration costs	76,581	-
Marketing and communication	50,837	39,217
Memberships	30,114	3,194
Office	12,448	5,582
Professional development	27,867	4,367
Programming	79,031	5,056
Rent and occupancy	36,587	26,343
Subcontracting	3,000	13,427
Technology	26,644	37,044
Telephone	4,702	5,940
Travel and conference	79,352	10,699
Wages and benefits	573,635	452,946
Websites	18,676	9,494
	1,487,988	956,465
EXCESS OF REVENUE OVER EXPENSES	\$ 1,603,208	14,070

STAFF

ALISON KIRKLAND
CEO

BRUNO BERTO
PROJECT MANAGER

LISA CAILLIER
FINANCE AND ADMINISTRATION MANAGER

OBASHOLA DELE-ONI
LOANS ASSESSOR

CAROLINA MONTANA
PROJECT AND TRAINING COORDINATOR

NATALIE ROBERTSON
LOANS ASSESSOR

HEATHER SADOWY
LOANS MANAGER

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COMMUNICATIONS AND ENGAGEMENT MANAGER

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 Women's Enterprise Organizations of Canada

