



Women's Enterprise
Organizations of Canada

ANNUAL
REPORT

A Year of Impact

2023/
2024

The past year saw the Women's Enterprise Organizations of Canada (WEOC) grow its presence in the women's entrepreneurship ecosystem. We achieved milestones during the first full year of delivering the WEOC National Loan Program, expanded our membership community and attended dozens of events across the country.

This document features the highlights of WEOC's fiscal year, from April 1, 2023 to March 31, 2024.

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 peer networking opportunities, 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.



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 and water on which we live, work, play and from which we receive nourishment. We are committed to understanding our shared past, while moving forward in the spirit of reconciliation, operating under the principles outlined in the Truth and Reconciliation Call to Action 92.

2023-2024 BY THE NUMBERS

50

**WOMEN'S ENTERPRISE
ECOSYSTEM LEADERS
TOOK PART**

in the inaugural WEOC
Leadership Breakfast series

110 LOANS

DISTRIBUTED

VALUED AT

\$4.5 MILLION

MORE THAN

300

PEOPLE TOOK PART

in WEOC in-person and
virtual events

**12
NEW**

**MEMBER
ORGANIZATIONS**

11

**CANADIAN
CITIES VISITED**

by members of the
WEOC team



MESSAGE FROM THE BOARD CHAIR

Onward and upward..

This is one of my mother-in-law's favourite phrases. It can mean so many things—things are going well, the sky is the limit, building on current momentum, just to name a few. It can also mean that challenges have been overcome and things are now moving in the right direction. In the case of WEOC, I think “onward and upward” means all of the above.

The WEOC National Loan Program takes an innovative approach to financing by recognizing the unique needs and circumstances of women entrepreneurs who wear many hats and have many responsibilities. Like most new and different approaches, it has taken us time to build momentum. Still, WEOC was undaunted and steadily increased capacity and built awareness to move funds into the hands of women entrepreneurs who need them. In the less than two years since the program launched, we are seeing the impact.

This year, we have brought on new loan fund and referral partners to ensure that women entrepreneurs can access the fund no matter where they are located in Canada. In Atlantic Canada, this is especially promising. The WEOC loan fund represents the first time that women entrepreneurs in this region have had access to capital through a program designed with a gender lens and taking into consideration the unique barriers experienced by women in business.

We are already beginning to see the impact in Newfoundland and Labrador, as the number of applicants steadily increases as more businesswomen become aware of the fund. With the addition of new funding partners in Nova Scotia and Prince Edward Island, we are beginning to see a surge in the number of women accessing the fund.

That means great things for our local economies. More importantly, it means great things for women entrepreneurs as we continue to work together to level the playing field for women in business.

The testimonials we have received have been positive and inspiring. Across Canada, women have expressed their gratitude at being able to access a loan fund that looks at the whole picture of the entrepreneur and her business, not just at a credit score. The wrap-around supports provided by our loan fund partners and our flexible terms are the secret sauce to ensuring accessing capital is a positive experience that provides opportunities for growth.

WEOC is not just a loan fund. It is also a support network for organizations that provide business advising services for women entrepreneurs. All member organizations of WEOC share a common goal: to overcome systemic barriers for women and to create opportunities for business success.

In April, we held our inaugural WEOC National Leadership Summit in Toronto. Bringing together leaders and business advisers from across Canada, we embarked on two days of learning from insightful keynote speakers, panels, and one another. Whether a CEO, finance manager, or business advisor, we all have a leadership role to play in overcoming bias and creating diverse and equitable business communities. Laura Liswood, author of *The Loudest Duck* and *The Elephant and the Mouse*, and renowned speaker on diversity, equity, and inclusion, provided a truly inspiring keynote that set the tone for the event. I am profoundly grateful to have had the opportunity to learn from someone so accomplished and inspiring.

Thank you to the Government of Canada for the ongoing support and faith that has been bestowed on us to help move the needle for women entrepreneurs in Canada. Thank you to our community partners and sponsors who have worked with us to ensure our activities are impactful and reflect a truly country-wide perspective as we bring our loan fund and services to communities across Canada.

On a personal note, I want to thank Alison Kirkland and her team at WEOC for the passion and enthusiasm they bring to their work each and every day. I have greatly enjoyed working closely with Alison during my time as board chair and have learned so much!

I would also like to thank Vice Chair Shauna Harper who will soon be stepping into the role of Board Chair. And to the other directors on the WEOC Board, thank you! My experience on this board has been so rewarding. The supportive environment we have created together speaks to everything a board should be, and I thank you for your commitment to WEOC. Finally, as I stepped back from the board chair role in May, I want to thank Marcela Mandeville, Past Chair, for stepping in and continuing to lead the board so that no momentum was lost. I am filled with gratitude.

As I retire from the WEOC Board, I just want to say thank you!

Onward and upward...

JENNIFER BESSELL

Board Chair

CEO, Newfoundland & Labrador Organization of Women Entrepreneurs



BOARD MEMBERS

2023/ 2024



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, Manitoba Women's
Enterprise Centre



ROSALIND LOCKYER

Founder & CEO, PARO Centre
for Women's Enterprise



RUTH VACHON

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



CEO MESSAGE

'On the move' is the best way to describe the past year at WEOC. Our goal was to engage with our colleagues across the women's enterprise ecosystem to further the conversation about access to capital.

As this was the first full year of delivering the WEOC National Loan Program, we were eager to engage with colleagues and entrepreneurs alike to spread the word about the program and get feedback on our processes. As we explored ways to refine, streamline and make the fund as accessible as possible, we spent a good deal of time talking to people. Having team members in every province from Alberta to Quebec enabled us to cover the country from Vancouver to St. John's and north to Whitehorse. Our conversations with advisors and entrepreneurs confirmed for us that borrowing is a big decision for women entrepreneurs, many of whom are very proud of the fact that they built their businesses without any outside investment. Helping them understand that debt isn't necessarily something to be avoided and can actually help strengthen a business continues to be one of our core messages.

The WEOC National Loan Program is different than other lending options. We haven't set a minimum credit score – rather we look at the business and entrepreneur as a whole to assess the feasibility and viability of the enterprise. We are mindful of the information we are asking clients to provide and the forms they need to complete. We are committed to providing a transparent process, so the entrepreneurs know what to expect and what is expected of them. All of this is possible because of the in-depth support provided by our loan partners across the country who work with entrepreneurs to help them prepare for business startup, growth and success.

While our goal for the WEOC National Loan Program is removing barriers and making it as accessible as possible, our process is based on the proven approach that comprehensive, gender-specific business supports provide the strong foundation for business success. This approach takes time and requires commitment from both the entrepreneur and our loan partners. We are incredibly pleased that the number of applications, coming from communities large and small across Canada, continues to grow each quarter. In the coming year, we will continue to focus our efforts on reducing barriers and filling systemic gaps to ensure that women entrepreneurs have access to the capital needed for business startup and growth.

Bringing together leaders within the women's entrepreneurship ecosystem was another goal and highlight of the year. In November 2023, we hosted breakfast events in Toronto and Vancouver where we asked leaders to share their perspectives, experiences, and goals for women entrepreneurs in Canada. These leaders are passionate about supporting women entrepreneurs and ensuring that the foundation of resources so painstakingly established over the past 30 years continues to grow and evolve to support the next generation of entrepreneurs.

This work is possible because of the initiative and foresight demonstrated by Innovation, Science and Economic Development Canada (ISED) in supporting women entrepreneurs. We are deeply grateful to the department for placing its trust in WEOC to administer the National Loan Program.

The WEOC team grew this year and we were fortunate to find colleagues who are as passionate about women's entrepreneurship as our existing staff. It is my honour to work with a team that demonstrates its commitment to the success of women entrepreneurs every single day. Thank you all!

Over the past two years, our Board Chair Jennifer Bessell has gone above and beyond in her efforts to advocate for women entrepreneurs, promote the National Loan program, and grow WEOC's national presence. She has been a trusted and insightful advisor and I am tremendously grateful for her time and commitment to WEOC.

Last but certainly not least, I extend my heartfelt thanks to our Board of Directors. With their guidance and insight, we will continue to evolve and transform Canada's entrepreneurial landscape to make it accessible and inclusive for all women entrepreneurs.

ALISON KIRKLAND
CEO



LEADERSHIP

One significant way that WEOC makes an impact on 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.

Members of the WEOC leadership team participated in several live and virtual events this year, as well as numerous podcast interviews:

Kelowna Now news

Guest Alison Kirkland

The Finance Cafe podcast

Unpacking perceptions of debt, guest Alison Kirkland

The Finance Cafe podcast

Women entrepreneur national loan program, guest Heather Sadowy

CanadianSME Podcast

Insights into WEOC's Impact, guests Alison Kirkland and Marcede Sebelius (Manitoba entrepreneur & loan program recipient)



LEADERSHIP BREAKFASTS

In November 2023, WEOC brought together 50 leaders from the entrepreneurial and business communities in Toronto and Vancouver to discuss the game-changing ideas shaping leadership and business growth.

The conversations focused on the question of who belongs in the conversation about women's entrepreneurship. This engaging series will continue in 2024-2025.



“

Thank you for everything – the WEOC team absolutely rocks and makes the entrepreneur life a little less stressful/easier with such a clear and transparent process!!”

LAURALEE SHEEHAN

Founder & Chief Creative Officer, Digital 55, Ontario



Membership growth and new members

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, while others deliver a broader range of programming, including access to financing. Seven WEOC members are Loan Fund Partners, providing access to the WEOC National Loan Program.



PARTNERSHIP

Corporate Partners

WEOC was fortunate to form many strong partnerships this year, with organizations that supported our programming and furthered our engagement activities and events.

Thank you to our 2023-2024 partners:



STACY'S RISE PROGRAM PARTNERSHIP

WEOC was proud to partner with Stacy's Pita Chips to present the Stacy's Rise Project in Canada for the second year. This year's recipients each received a \$25,000 grant, mentorship from Frito-Lay and PepsiCo leaders, along with access to a cohort of women entrepreneurs. The five Canadian recipients of the Stacy's Rise Project Class of 2024 are:

- Ajoa Mintah, Four All Ice Cream (Ontario),
- K. Dee Howard, Sootsoap Supply Co. (Ontario),
- Evelyne Nyairo, Ellie Bianca (Alberta),
- Kate Tremills, Flourish Kitchen (British Columbia), and
- Nadia Ladak, Marlow (Ontario).



To ensure the Stacy's Rise Project is supporting women entrepreneurs across Canada, the Stacy's brand joined WEOC as a corporate sponsor, provided funding for future programs and provided products from this year's winners to be distributed at WEOC events.

Stacy's
RISE PROJECT™





I found the process of applying for the WEOC loan to be very smooth and supportive. My advice for those who are considering applying is to prepare a solid business plan that showcases your passion and vision for your business that clearly demonstrates how this loan will help you achieve your goals.”

HEIDI PENNING

Co-owner, Ravens Rest Retreat, Nova Scotia



WEOC NATIONAL LOAN PROGRAM

Since late 2022, the WEOC National Loan Program has supported women entrepreneurs across Canada by offering loans up to \$50,000.

Key Features:

- Loans in any amount up to \$50,000
- Terms up to 5 years
- Flexible payment options
- Robust business advice and resources delivered by experienced, expert advisors

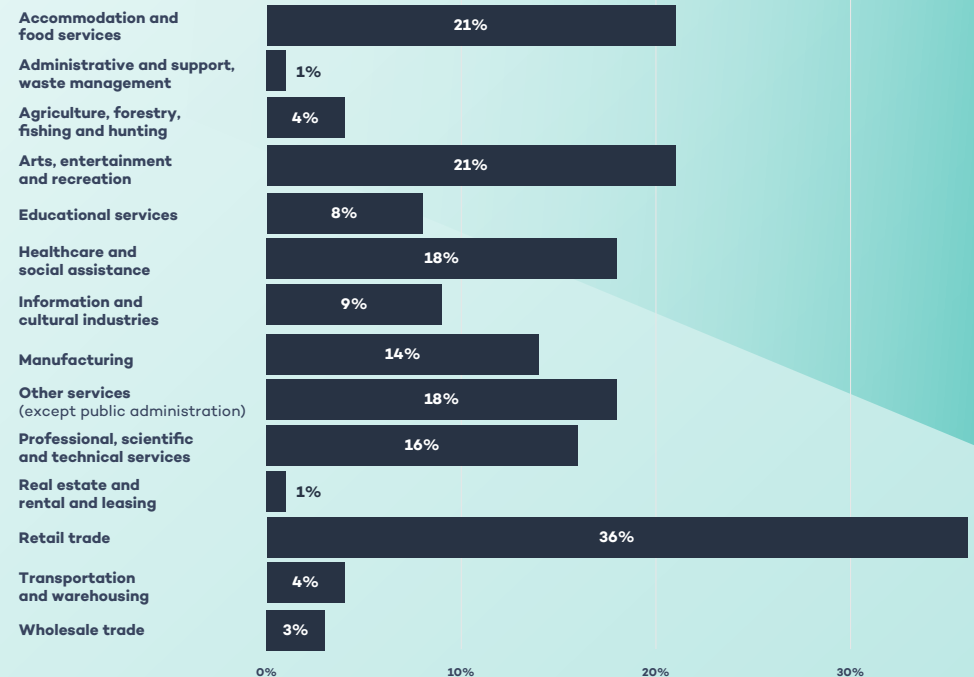
Over the past year, the program continued to grow, supplying start-up and growth funding to entrepreneurs across a variety of sectors.

- 110 loans distributed
- \$4.5 million distributed

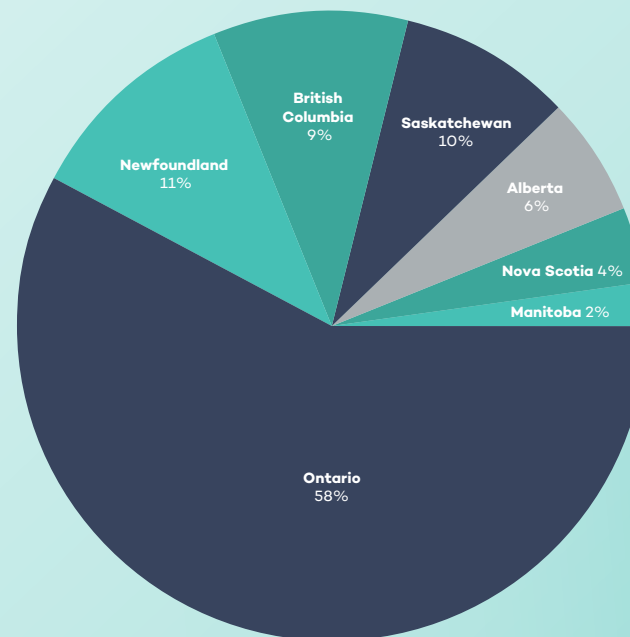
WEOC worked closely with seven Loan Fund Partners this year:

- Alberta Women Entrepreneurs
- Centre for Women in Business
- Manitoba Women's Enterprise Centre
- Newfoundland & Labrador Organization of Women Entrepreneurs
- PARO Centre for Women's Enterprise
- WeBC
- Women Entrepreneurs of Saskatchewan

Industry Breakdown



Loans by Province



STORIES FROM THE WEOC NATIONAL LOAN PROGRAM

Sharing stories is one way that WEOC expands the reach of our members, while also encouraging interest in events and programs, including the WEOC National Loan Program.

This year, ads and stories promoted the loan program and its recipients were featured in the following print and digital publications:

- The Advisor
- Atlantic Business
- BC Business
- Business in Calgary
- Business in Edmonton
- Business Voice Magazine
- CanadianSME Magazine
- Canadian Women Entrepreneur gala program
- Kelowna Now
- MBiz Magazine
- Prairie Manufacturer Magazine
- WESK newsletter



“

WEOC gave us a loan to fund the build of our state-of-the-art facility in Victoria. Getting loans from traditional lenders such as banks for a business of our size is virtually impossible. The additional funds from WeBC and WEOC allowed us to invest in equipment to help increase our production capacity, thereby reducing our labour cost and that will allow us to achieve profitability by the end of 2024.”

AKI KALTENBACH

Founder, Save da Sea, British Columbia



WEOC NATIONAL LOAN PROGRAM STORIES

TOP WEST INTERNATIONAL

Originally published in Prairie Manufacturer Magazine, Volume 8, Issue 2

In 2011, Alma Correlo, her husband and their seven children arrived in Canada, 10,000 kilometres away from their native Philippines. Within the year, she opened her cleaning service Top West International in her adopted hometown of Calgary. As cleaning technologies rapidly evolved during the pandemic, Correlo was looking for ways to advance the company's methods and capabilities and wanted to take her business a step further. In 2022, she learned of the WEOC National Loan Program through Loan Fund Partner Alberta Women Entrepreneurs (AWE) and successfully applied for funding, offering her an opening to expand her business into Edmonton and adopt further technological upgrades:

“
**[The WEOC National Loan Program]
was really a significant help because this
loan was used to purchase equipment,
upgrade and refurbish our existing
equipment and have additional
payroll because we grow.”**



WEOC NATIONAL LOAN PROGRAM STORIES

STRONG WELLNESS SOLUTIONS

Published in The Advisor, Fall 2023 edition

In 2020, as the COVID-19 pandemic began to wreak havoc on Canadian healthcare, emergency room (ER) nurse Tiffany Strong could see the cracks in the system. The burnout she saw around her inspired her to create Strong Wellness Solutions, a holistic wellness business in her community of Clarenville, Newfoundland. After connecting with loan fund partner Newfoundland Labrador Organization of Women Entrepreneurs, she learned about the WEOC National Loan Program – and three years later, in 2023, she opened the doors of her business.



STRONG SAYS:

If you'd asked me in January if I would be standing here in my clinic, I'd say only in a perfect world."



Tiffany Strong's inspiring story was featured in our advertising campaign this year.

Recent stories that illustrate the impact of women entrepreneurs include:

- Baking up success – The Nova Scotian Cookie Company, Nova Scotia
- Women entrepreneurs gain access to capital – Save da Sea, British Columbia
- How WEOC is funding female business ventures

PROJECTS / PROGRAMMING

ENGAGING OUR MEMBERS – EVENTS, COURSES, CONVERSATIONS

This year, WEOC engaged with its members through online and in-person events, sharing ideas and insights on supporting women entrepreneurs. More than 300 people attended our events this year.

Trauma of Money

In this financial literacy workshop, advisors developed their understanding of how financial trauma, shame and scarcity can impact women entrepreneurs. Host Chantel Chapman shared how participants can help their clients work through financial trauma while building a healthy relationship with money.

PARTICIPANT QUOTE:

I simply wanted to THANK YOU immensely for offering, hosting, and sharing the recording. This is a recording I will listen to time and time again in the next weeks & months as I know I have some internal work to do!"

Success Stories from Amazon Sellers

The WEOC Café Series hosted talks in Toronto, Vancouver and Calgary to showcase how entrepreneurs are using the Amazon store to grow their businesses online. These live talks featured Amazon representatives sharing best practices, as well as entrepreneurs already using the online selling platform to find success.



ALSO THIS YEAR:

The Finance Cafe

WEOC presented the third cohort of this financial literacy program designed specifically for entrepreneur advisors. WEOC's loan staff joined advisors from across the country in the six-session series designed for them to help entrepreneurs see the full story of their businesses and what is behind the numbers.

WEOC On the Road

WEOC staff were able to connect in person with many of our partners and members this year, attending and presenting at events across the country. These include:

- **AFIA Index Event**
Toronto
- **Canadian Women's Foundation Event**
Calgary
- **CanadianSME Small Business Summit**
Toronto
- **Economic Roundtable with The Honourable Chrystia Freeland**
Winnipeg
- **The Forum Entrepreneurs Summit**
Toronto and Vancouver
- **Funding Day**
Winnipeg
- **NLOWE Annual Conference**
St. John's
- **PARO Summit Gala**
Thunder Bay
- **Saskatchewan Black Business Expo**
Saskatoon
- **Startup Canada Tour**
Whitehorse, Halifax, Vancouver, Calgary, Brampton
- **Takwakin Procurement Event**
Winnipeg
- **Venture Capital & Innovation Summit, Roynat Capital and Scotiabank Women's Initiative**
Vancouver
- **Women's Entrepreneurship Day Launch at the TSX**
Toronto
- **Prix Femmes d'Affaires du Québec**
Montréal



PROGRAMMING

Export HUB

In March 2023, WEOC debuted the ExportHUB—a platform that brings together a host of export-related information and resources from webinars to toolkits—related to women’s entrepreneurship.

Made possible through the support of the Government of Canada, CanExport Associations, the ExportHUB offers articles that explore emerging topics in export related to gender. From making the most of trade missions to navigating the ins and outs of intellectual property, this collection of stories and podcasts explores the factors that go into an entrepreneur’s decision to export – and how to do it well.

WEOC Café To-Go Podcast – Export Series

- Guest Deborah Youden, Certified International Trade Professional
- Guest Lisa Desjardins, Canadian Intellectual Property Office (CIPO)

WEOC Export Stories

- These bananas can help transition a business into fair trade
- Are trade missions worth the investment for women entrepreneurs?
- How Amazon helps Canadian entrepreneurs sell internationally
- How Indigenous women entrepreneurs are finding success through virtual sales
- Crossing borders: What you need to know about service export
- Export BLOG: Women, export and the beverage industry
- Beyond your backyard: Growing your business through social media
- Diverse supplier programs want to certify entrepreneurs like you
- How (and why) to export services: Insights from two women entrepreneurs who’ve done it
- What your clients need to know about IIP and IP rights before exporting
- How to make your business change the world



“

The WEOC loan application was a helpful learning experience for us where we really felt seen and heard.”

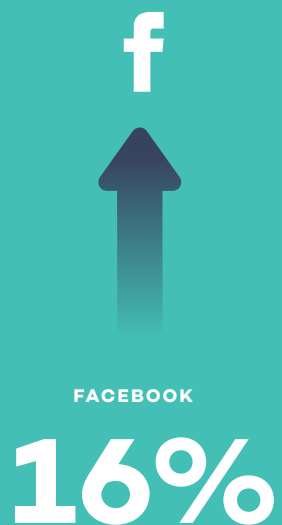
ZOE VASSOS

Co-owner, Trilogy Academy of Dance & Baton Twirling, Saskatchewan



SOCIAL MEDIA

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



WEOC.CA

The number of users accessing weoc.ca **increased this year by 104%**, with the top informational pages being those related to the WEOC National Loan Program.

The Bootstrap or Borrow? resources, offering ways to reduce sludge, bias, and bottlenecks in the funding process, continued to draw visitors this year, with **more than 1,550 visits by 850-plus users**.

The total views of the weoc.ca website **increased by 96.7%** over **2023-24**.

MONTHLY NEWSLETTERS

We share news, information, and relevant resources in our monthly newsletters. Created for member organizations, business advisors, financial institutions, and government partners, there are more than **1,180 subscribers across Canada**.



STATEMENT OF FINANCIAL POSITION MARCH 31, 2024

ASSETS

CURRENT ASSETS

	2024	2023
Cash	\$ 7,656,108	4,661,329
Short-term investments	20,084,934	20,236,378
Accounts receivable	9,427	64,224
GST receivable	14,430	33,986
Prepaid expenses	10,222	12,950
Interest receivable	331,523	178,431
	28,106,644	25,187,298

LOAN RECEIVABLE

TANGIBLE CAPITAL ASSETS

4,460,713	1,016,846
62,685	23,926
\$32,630,042	\$ 26,228,070

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts payable and accrued liabilities	290,433	211,065
Deferred revenue - WELF	24,670,829	24,360,906
	24,961,262	24,571,971

NET ASSETS

Unrestricted operating fund	1,545,089	496,179
Internally restricted board fund	34,268	34,268
Internally restricted reserve fund	67,284	67,284
Internally restricted loan fund	6,022,139	1,058,368
	7,668,780	1,656,099
	\$32,630,042	\$ 26,228,070

STATEMENT OF OPERATIONS

YEAR ENDED MARCH 31, 2024

REVENUE	2024	2023
Prairies Economic Development Canada (Schedule)	\$ -	813,014
Women and Gender Equality Canada (WAGE)	-	329,544
INNOVATION, SCIENCE AND ECONOMIC DEVELOPMENT - WELF		
Eligible activities (Note 8)	2,319,369	350,748
Loan funds (Note 8)	4,604,008	1,035,046
Administration fee	45,623	10,460
Interest earned	256,121	12,862
OTHER REVENUE		
Sponsorship	60,000	22,500
Global Affairs Canada	-	17,036
Membership fees and other	15,914	1,418
Interest income	1,081,428	498,568
	8,382,463	3,091,196
EXPENSES		
Accounting	37,925	-
Amortization of tangible capital assets	34,508	81,173
Audit	21,649	12,975
Bank charges and interest	-	532
Bad debt - loans	692,385	-
Consulting	13,967	12,030
Contractor services	-	271,428
Dues and subscriptions	32,117	3,381
Events	104,820	19,501
Insurance	10,392	4,952
Legal	8,572	62,517
Loan administration costs	371,600	76,581
Marketing and communication	110,682	50,837
Memberships	1,044	30,114
Office	17,943	12,473
Professional development	15,527	27,867
Programming	9,225	79,031
Rent and occupancy	48,971	36,587
Subcontracting	-	3,000
Technology	22,909	26,644
Telephone	7,570	4,702
Travel and conference	54,475	79,352
Wages and benefits	746,946	573,635
Websites	6,555	18,676
	2,369,782	1,487,988
EXCESS OF REVENUE OVER EXPENSES	\$ 6,012,681	\$ 1,603,208

Funded by the
Government
of Canada

Financé par le
gouvernement
du Canada

Canada

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*THANK YOU TO LISA CAILLIER AND CAROLINA MONTANA FOR THEIR
WORK WITH WEOC THIS YEAR.

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