



Connecting Self-Employed Women For Success

Final Report


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Community Resource Centre

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funded by  Status of Women Canada Condition Féminine Canada

Connecting Self-Employed Women for Success

Connecting Self-Employed Women for Success (CSEWS) was a 31-month program funded by Status of Women Canada and operated by the Community Resource Centre, located in Sechelt, British Columbia. Working in partnership with local governments and other community organizations, its goal was to improve the economic well-being of women on the Sunshine Coast by targeting self-employed women and business owners.

From 2013 to 2015, the Community Resource Centre led a planning process called the Progress Plan, also funded by Status of Women Canada. This project explored the challenges that women face in our community and mapped out actions to create long-lasting positive change. CSEWS built on that work.

Project Goals

Working with community partners and our Advisory Committee, we established and built relationships with economic development players on the Sunshine Coast. Our focus was on institutions, organizations and businesses with the greatest leverage to create long term change and increase the financial viability of women-owned businesses.

Our goal was to embed changes to policy and systems for long term, sustainable results to diversify and strengthen opportunities for business women's economic prosperity and to gain more recognition that women's businesses are key drivers in the local economy.

The Team

The Resource Centre recruited and engaged a Project Manager, Cheryl McNicol. Under the direction of two Resource Centre Board Directors, Pat Hunt and Sandy McBride, she managed the project and coordinated input from a Steering Committee of representatives from a wide range of local organizations.

Project Manager: Cheryl McNicol

An entrepreneur herself, Cheryl McNicol provides small business training and coaching to aspiring entrepreneurs and experienced business owners, including the YMCA Self-Employment Training Programs offered through Work BC. Since 2004, she has helped hundreds of entrepreneurs across Canada to launch businesses. McNicol has worked in a variety of industries in marketing,

customer service and operations in BC, Ontario and Michigan. She has an Honours B.Comm. and a TESOL diploma

Project Coordinator: Donna McMahon

Donna McMahon is a writer, researcher and administrator with extensive experience working with non-profits and local government. From 2012 to 2015 she was the Executive Director of the Gibsons & District Chamber of Commerce. She presently sits on the Loans and Investment Committee of Community Futures Sunshine Coast.

Youth Project: Maria Hampvent

A lifelong resident of the Sunshine Coast, Maria Hampvent has four children in the school system. Her education includes Sustainable Community Development at Royal Roads University, Women's studies at York and Capilano Universities, and facilitation training. From 2004 to 2011 she was self-employed as a financial advisor, and she now teaches financial literacy.

Diversity & Inclusion Projects: Jen McParland

Jen McParland has a B.A. and a Certificate of Innovative Leadership from Simon Fraser University. With her experience in Marketing and Project Management, she oversees the execution and launch of branding and design projects. Collaborative by nature, McParland enjoys building sustainable working partnerships.

Advisory Board:

The following individuals were active on the CSEWS Advisory committee over the 31 month project.

Capilano University - Lydia Watson
Community Futures Sunshine Coast - Brian Smith, Janice Iverson
District of Sechelt, and S & R Mortgage Group Limited - Darnelda Siegers
Gibsons & District Public Library - Tracey Therrien
KB Microbiz - Kim Banks
M. Magas & Associates - Marilyn Magas
Open Door Group/Work BC - Stephanie Depner, Crystal Cox, Susan Vellutini
School District 46 - Patrick Bocking, Paul Bishop, Lori Pratt
Self Employed Women's Network - Kim Banks, Joanna Piros
Sunshine Coast Community Services Society - Nancy Tiffen
Sunshine Coast Credit Union - Sharon Anderchek, Miranda Bealle
Sunshine Coast Regional District - Raph Shay, Julie Clark
VOICE on the Coast - Lori Pratt



Project meeting: Donna McMahon, Cheryl McNicol, Maria Hampvent and Thea Bracewell (Status of Women Canada).

THE NEED

This is a very brief synopsis of the needs assessment. The full report is available separately.

A Snapshot of Self Employment on the Sunshine Coast

The Sunshine Coast’s population of 30,000 people is strung out along approximately 100 kilometres of coastline, connected from end to end by Highway 101. Most residents are clustered around two towns—Sechelt and Gibsons.

Sunshine Coast real estate prices are heavily influenced by its close proximity to Vancouver, which has created an increasingly acute affordability crisis for working aged adults, families and low income earners. Housing prices and rents (both residential and commercial) are extremely high relative to local earning potential.

There are relatively few full time jobs on the Sunshine Coast, especially well paid, stable jobs for women. Over a thousand workers (approx. 7.6% of the workforce in 2016) commute into Metro Vancouver by ferry and bus or car, a round trip that ranges from 4-6 hours. Another large segment are business owners and the self employed. Residents of the Sunshine Coast are more than twice as likely to be self employed as Canadians in general (26% versus 12% for all of Canada or 14% for British Columbia).

Statistics Canada counts 3,868 self-employed people on the Sunshine Coast, but this only includes those who earned at least \$30,000 from their self employment. Many residents rely on a mix of part-time employment and self-employment. BC Stats, which



The Thrive women’s business group at a meet-up at the FUSE Work Hub in Gibsons, September 2017.

counts everyone in the region who reported any income from business or self employment on their tax return, reports that there are 8,579 “business locations”, of which 7,349 have no employees. While some people report income from more than one business or self-employment source, the number is still impressive. It is also likely that women are disproportionately represented in the under \$30,000 earnings, since women tend to run smaller businesses and are more likely to be in low-margin segments of the services sector.

Top Issues Identified by Self Employed Women

We went back to the raw survey data from the Progress Plan (2013-2015) and analyzed responses for those women who indicated that they

were partially or fully self employed. Just over one third of the original survey respondents indicated self employment. (We further analyzed the responses by age, but did not find significant consistent difference between the age groups.) We also reviewed the comments and sorted them by common themes. Finally, we referred also to a survey done by the Self Employed Women’s Network (SEWN) in 2014.

The following were the top issues:

- Not enough income; static or declining income
- Struggling with a mix of employment and self-employment
- Limited local opportunities, due to the small marketplace

A theme, which we found in research on women in business, also arose repeatedly in feedback from participants in SEWN, and from staff at the Community Resource Centre who field public inquiries. A lot of women are simply unaware of existing programs and services that may be able to assist them. Information about existing programs was not reaching this audience.

Percentage of Workforce Self Employed			
	Total	Male	Female
All of Canada	12.0	14.4	9.4
British Columbia	14.1	16.6	11.5
Sunshine Coast Regional District	25.8	29.4	22.2

Source: Statistics Canada 2016 Census

SELECTED ACTIONS

Make Resources More Accessible to Self Employed Women

Following up on the finding that many women are unaware of existing programs and services that may be able to assist them, the CSEWS team hired a local entrepreneur with extensive experience in employment services and business development (M. Magas & Associates) to conduct an inventory of existing resources for self employment on the Sunshine Coast. These were fully detailed in a separate report.

In researching questions asked by self employed women about topics such as zoning and by-laws affecting home-based businesses, we discovered that there was no central place that provided a clear explanation of regulations for all four jurisdictions on the coast—the District of Sechelt, Town of Gibsons, Sechelt Indian Government District

(SIGD) and Sunshine Coast Regional District (SCRD). Accordingly, we created a resource handout aimed at very small home-based businesses, which we distributed to local government and business organizations. The material was also passed on to the newly formed Sunshine Coast Regional Economic Development Organization (SCREDO), who will be able to act as a central repository of regional resources going forward.

The material was also posted to two websites: SEWN (sunshinesewn.com) and the Resource Centre (resourcecentre.ca) where it will be updated on an ongoing basis. The material includes a section on leadership opportunities because local committees and boards of directors were identified as an excellent place for self employed women to learn

governance and management skills, and to network in the community.

WEBSITE RESOURCES TOPICS

- Resources for Self Employment
 - On Coast Organizations and Services
 - Banks and Financing
 - Provincial and Federal Resources
- Home Based Business: Licenses, Zoning, Insurance
- Small Vendor Opportunities (retail distribution)
- Selling To Government (municipal, provincial and federal)
- Leadership Opportunities in Our Community
 - Local Government - Elected
 - Local Government - Volunteer
 - Other Organizations with Boards
 - And More

Encourage women and girls to explore non-traditional career choices and self employment

Although the Sunshine Coast is close to Vancouver as the crow flies, it is behind the curve in terms of exposure to technology and careers in STEM (Science, Technology, Engineering and Math) fields. The cultural attitude that science (and skilled trades) are “for boys” combined with the cost and intimidating prospect of having to move away from home for an education creates a situation where many girls drift into low paying service industry jobs.

Census figures show that the women’s occupations on the Sunshine Coast have not changed appreciably in thirty years. Women are overwhelmingly employed in health care, teaching, retail, and clerical work, and under-represented in better paying trades and technical occupations. In self employment, they are clustered in easy entry but low margin products and services such as catering, child care, art and crafts, health and beauty aids, and other personal services.

In the spring of 2016, CSEWS hired a consultant with experience in the school system to interview students and former students, teachers, parents, and administrators to determine where the barriers are and what opportunities we could find to create systemic change in School District 46. The full results of this are detailed in a separate report.

Opportunities identified included building more partnerships between the school district and organizations in the community, encouraging more work experience programs,



Women working in trades and technical jobs spoke to students at Chatelech Secondary about “Kick Ass Careers” on February 14, 2017. L to R Norma Brow (engineering technician), Angie Horianopoulos (Superintendent of Facility Services at Howe Sound Pulp and Paper), Shauna Gourley (instrument technician), Jamie McMillan (iron worker and boilermaker).

making better use of existing job fairs (e.g. holding them at times when school students can attend), increasing female participation in existing trades programs, and inviting recent graduates back to speak to high school students about transitioning to post-secondary education.

An unexpected finding in our research was that a significant number of local graduates do not look to Vancouver or Victoria for post-secondary education, but instead enroll at institutions in smaller population centres, such as Thompson Rivers University in Kamloops, and UBC's

Okanagan campus in Kelowna. These communities are less intimidating to students coming from a rural areas, and far more affordable. We recommended that the School District provide more information to students on post-secondary programs outside the Lower Mainland.

Girls and Code

In conjunction with Capilano University and the Sunshine Coast Tech Hub (a professional and social group for people working in tech industries) CSEWS organized a Girls and Coding workshop for girls aged 8-12.

The first workshop, held in November 2016 at Capilano University's computer lab, was an unqualified success. With no advertising other than notices on Facebook and word of mouth, the 24 spaces sold out in only a week. Reviews were extremely positive. Girls learned from volunteer women mentors who work in the tech industry (at a ratio of one for every five girls). Internationally recognized course materials were utilized. The workshop was repeated, with minor changes, in April 2017 and again sold out.

We discovered that many parents are very concerned that their girls have broader opportunities, and there was strong interest in developing ongoing programs that would help girls network and develop their STEM interests. To follow up on this, and in conjunction with the launch of a new BC school curriculum that includes Coding in the Classroom (which was new to many students and teachers), CSEWS and the TechHub



In the first Girls and Coding workshop, girls worked with a parent or other adult learning the programming language Scratch. In the second workshop they worked in groups.

partnered again, this time with the Gibsons & District Public Library, in submitting a grant application to the Federal government under the CanCode program. If successful, the grant will fund community-based digital literacy programs focused on girls, aboriginal students and professional development for teachers.

The program would also include regular drop-in sessions for informal learning. The goal of these would be to give girls support to pursue their STEM interests and an opportunity to create networks of friends—perhaps lifelong friends—who make learning fun and challenging careers feel attainable.



Investing in Inclusion

Projects funded by Status of Women Canada use a tool called GBA+ (gender based analysis plus) to assess the potential impacts of policies, programs and services on diverse groups of people, taking into account factors like age, education, language, geography, culture, income, sexual orientation, race, etc. Diversity is not a trend or a buzz word; it is a necessity for a global, forward-thinking culture.

The CSEWS project team created a workshop called “Investing in Inclusion”. The workshop was tested out in sessions with our Advisory team and the Resource Centre board. Volunteers will continue to deliver the workshop on request, and will tailor the content appropriately for non-profit organizations, government and business. Community Futures and Open Door Group have expressed interest in this workshop for their staff.

The inclusion team also developed a three panel brochure/booklet that summarizes key themes of GBA+ and suggests ways to be more diverse and inclusive using a new lens. The workshop material and brochure have been made available for all partners to



The Investing in Inclusion workshop developed by CSEWS was tested in sessions with the Resource Centre board.

distribute to their stakeholders and to the community through the libraries, Resource Centre, schools, etc.

Early in the project, CSEWS identified Community Futures Sunshine Coast as a good example to hold up for its dedication to seeking a gender balanced board and Loan & Investment committee. We were delighted to learn about Community Futures’ pilot project that takes into account a full

mix of social, environment and economic factors during its loan application process.

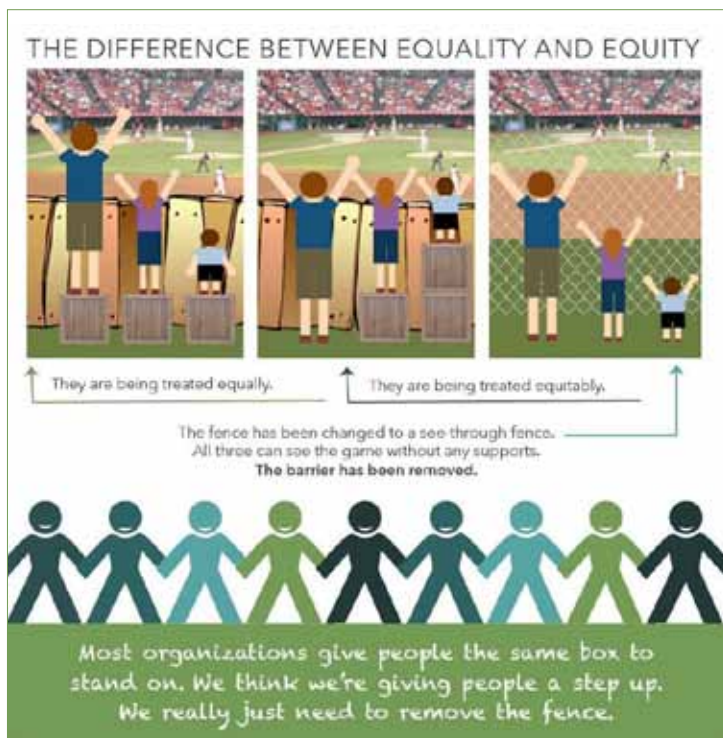
Businesses that articulate an intention, and set goals around investing in employee welfare and developing responsive employee benefit policies and programs, have an opportunity to receive a reduction in loan interest rates.

Recognizing that diversity is critical

to a high functioning team, Sunshine Coast Credit Union is committed to a board of directors that reflects the members and communities it serves. The credit union has made changes to their recruiting and training practices to improve board diversity. In 2017 they added two women to their board and are actively recruiting more. Their new “directors in training” program allows potential board members to ‘shadow’ an existing director, and will give an opportunity for directors to attend in an unofficial capacity (non-voting) for up to a year prior to running for a director position.

The Sunshine Coast Regional Economic Development Organization (SCREDO) was incorporated in the fall of 2016 with a board of directors consisting of 5 women and 4 men. SCREDO has committed to maintaining gender equitable representation on the board in their strategic planning process.

The Open Door Group/YMCA Self Employment training program has added the Investing in Inclusion material to their ten-week self employment training program. All aspiring entrepreneurs participating in this program will be educated about the importance of working and living using this new lens.



Increasing Awareness of Women in Business

CSEWS has liaised formally and informally with many groups in the community, such as the THRIVE women's business group in Gibsons, the FUSE Community Work Hub, local Chambers of Commerce, the four local governments, Capilano University, School District 46, and the Open Door Group/Work BC Employment Centres. We also publicized our activities through press releases to local media.

A high priority for CSEWS was working informally with SEWN to ensure they had processes and programs in place to ensure their future momentum. For instance, we assisted in getting the annual Business Fair off the ground. The first was held on October 1, 2016 with approx. 25 business women signed up as exhibitors and speakers, and an attendance of over 200 community members. This event was such a success that SEWN moved to a larger venue for its second fair on September 30, 2017. Exhibitor tables were sold out weeks before the event, and feedback from the 35 exhibitors was overwhelmingly positive.

SEWN is now well established, despite the challenges of a demographic

who are juggling self-employment, childcare, elder care and community commitments. SEWN is working with partners such as the Sunshine Coast Credit Union, the Women's Enterprise Centre, and Community Futures. In addition to their fall business fair and spring meet-up/AGM, they have organized small monthly networking groups in Gibsons, Sechelt, and Halfmoon Bay. CSEWS staff have informally attended these meetings, which often attract women who are new to self-employment, and want information on community resources. The SEWN newsletter, Facebook group and website continue to provide women with networking and links to professional development activities.

Our local MP, Pamela Goldsmith-Jones, asked CSEWS to coordinate an event with women on the topic of exporting goods and services. The goal is to understand why women are not participating in export businesses so that the federal government can help to reduce barriers to entry. (A very low percentage of export based businesses in Canada are owned by women.) We will collaborate with the MP's office, Community Futures, and SEWN to



Exhibitor tables were sold out weeks before the SEWN 2nd annual Business Fair in September 2017.

bring together a group of women who export or who are interested in adding exports to their business model. Due to our MP's scheduling constraints, this round table discussion could not be completed before the official end of our project, but will take place in early 2018.

We have approached the Chambers of Commerce and Sunshine Coast Regional Economic Development Organization about adding a woman in business award to their annual Business Excellence Awards. Their response to the suggestion was positive.

Finding Champions in our Community

As the CSEWS project has unfolded, we have met and worked with many women in the community who have skills and experience to share with others.

SEWN and the Sunshine Coast Credit Union collaborated on a mentorship program for self-employed women which was launched in the spring of 2017. The initial uptake on this program was disappointing, so SEWN is reframing their approach. A number of other organizations in the community have expressed a strong interest in running mentorship programs, including the Sunshine Coast branch of the Canadian Federation of University Women and Community Futures Sunshine Coast. Due to the small population of the area, it makes sense to combine efforts.

CSEWS participated in a School District 46 career event at Chatelech Secondary in February 2017, where women in non-traditional jobs addressed students. The keynote speaker was Jamie McMillan from Kick Ass Careers (an Ontario based business), and four local women in non-traditional jobs also spoke. The women who participated are willing to continue their discussions with girls and have

committed to participate in other career events on the coast.

CSEWS has compiled a list of women in non-traditional occupations who may be available for future events or to act as mentors to girls and young women.

Cheryl McNicol addressing women at the PowerHouse Tea for women and leadership, October, 2016.



GOING FORWARD

We're off to a great start but more work needs to be done to keep the momentum going.

As our project wraps up, we're calling on our community to take the next steps.

Get Involved - Join groups that support women entrepreneurs, such as SEWN. Network. Share skills. Help with initiatives such as mentorship programs.

Champion Inclusion - Several Sunshine Coast organizations have made strides toward equality and diversity, but there is still room for improvement both on boards of directors and in local government (where currently 17 of 22 elected officials are male). Be an ambassador of inclusion, using the gender lens to catch the unconscious bias that creeps back into our daily decision making. Diverse organizations make better decisions and enjoy more success in both business and the non-profit world.

Encourage young women to aim high, to think outside the cultural box in terms of careers, and to consider self-employment as an option. Share your story. Volunteer to coach or mentor a student. If you're a business owner, contact School District 46 about their work experience programs.

Promote Equity - Help keep pressure on governments at all levels to improve services that support women's economic prosperity, such as improved child care and elder care, and better transportation. Encourage policies that support flexible scheduling and home-based employment.

Buy Local - Last but not least, support the small businesses that are the economic foundation of our community.



Thank You

We're extremely grateful to Status of Women Canada for our funding, and to all of the volunteers, businesses and organizations that worked alongside the project team to tackle the challenges and barriers to success that women on the Sunshine Coast have identified. And a special thank you to the self employed women of the Sunshine Coast whose hard work, determination and optimism is an ongoing inspiration.



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Report content Cheryl McNicol. Editing and production by Donna McMahon. Photos by Donna McMahon and Chelsea Rosium.
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