



European Commission
Enterprise
Directorate General

Österreichisches Institut
für Gewerbe- und Handelsforschung
Austrian Institute for Small Business Research



Good Practices in the Promotion of Female Entrepreneurship

Examples from Europe and other OECD Countries

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EUROPEAN COMMISSION

**Good Practices in the
Promotion of
Female Entrepreneurship**

Examples from Europe and other OECD Countries

Austrian Institute for Small Business Research (IfGH)

Vienna, December 2002

ACKNOWLEDGEMENT

This publication is an outcome of the study '*Examination and Evaluation of Good Practices in the Promotion of Female Entrepreneurship*' commissioned by the European Commission, Enterprise Directorate-General. The study was carried out by the Austrian Institute for Small Business Research (Österreichisches Institut für Gewerbe- und Handelsforschung, IfGH) in Vienna from January to December 2002 in co-operation with members of the European Network for SME Research (ENSR) and other partner institutions from all Member States of the European Union and the EFTA/EEA countries.

The publication has been prepared by Sonja Sheikh, Ingrid Pecher, Nadia Steiber and Eva Heckl from the Austrian Institute for Small Business Research (IfGH) with substantial input received from co-operating partner institutions in all Member States of the European Union and the EFTA/EEA countries. In particular, the following people have contributed to the preparation of this publication: Johan Lambrecht (Research Centre for Entrepreneurship, Belgium), Frank Skov Kristensen (Danish Technological Institute (DTI), Denmark), Saara Taalas (Turku School of Economics and Business, Small Business Institute (SBI), Finland), Jean-François Papin (Association pour la Promotion et le Développement Industriel (APRODI), France), Sanita Schroeer (Institut für Mittelstandsforschung (IfM), Germany), Eirini Vlachaki (European Profiles, Greece), Sigurdur Gudmundsson (National Economic Institute, Iceland), Julie Roe (CIRCA Group Europe, Ireland), Giuliano Mussati (CREA Research Centre on Business and Entrepreneurship 'Furio Cigogna', Italy), Christian Reding (Centre de Promotion et de Recherche de la Chambre des Métiers du Grand-Duché de Luxembourg, Luxembourg), Anne Bruins (EIM Business & Policy Research, Netherlands), Elisabet Hauge (Agder Research Foundation (Agder), Norway), Ana Catita (Tecninvest – Técnicas e Servicos para o Investimento, Portugal), Iñigo Isusi (Instituto Vasco de Estudios e Investigación, (IKEI), Spain), Klara Gustafsson (Swedish Foundation for Small Business Research (FSF), Sweden), Margrit Habersaat and Walter Weber (Schweizerisches Institut für gewerbliche Wirtschaft (IGW), Universität St. Gallen, Switzerland and Liechtenstein) and Julian Hancock (De Montfort University (DMU), United Kingdom). Valuable support and advice has also been obtained from the members of the European Network to promote Women's Entrepreneurship (WES).



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INTRODUCTION

The contribution of women entrepreneurs¹ to economic activity and employment has increased over time. Women entrepreneurs and their businesses are a rapidly growing segment of the business population. Women entrepreneurs are prominent not only in industries where they were traditionally active, but also in less traditional sectors (e.g. manufacturing, construction, and transportation). Women entrepreneurs have created a variety of new ventures and contributed to the development of a range of services and products.

Nevertheless, despite an increasing trend witnessed in the nineties, the percentage of female entrepreneurs in Europe still remains low, both in relation to that of male entrepreneurs and to the percentage of women in the population. The creative and entrepreneurial potential of women is a latent source of economic growth and new jobs and should be encouraged.

Research has shown that women face a number of difficulties in establishing and maintaining businesses. Although most of these difficulties are common to both genders, in many cases they tend to be more significant for female entrepreneurs. This is due to factors such as a poor business environment, the choice of business types and sectors, information gaps, lack of contacts and access to networking, gender discrimination and stereotypes, weak and inflexible supply of childcare facilities, difficulties in reconciling business and family obligations or differences in the way women and men approach entrepreneurship.

Increasing the rate of new business creation by women is essential to stimulate innovation and employment in our economies. The Lisbon European Council defined an ambitious strategy for Europe to become '*the most competitive and dynamic knowledge-based economy in the world*', emphasising the need for the creation of an environment conducive to starting up and developing innovative businesses and, especially small and medium-sized enterprises (SMEs). To achieve this, we need to develop entrepreneurship in all sectors: this is not only essential for the economy, but also vital to the society. It is therefore necessary to make information and guidance available for women and give them the support they need to start up and run their own businesses.

¹ For the purpose of the study '*Examination and Evaluation of Good Practices in the Promotion of Female Entrepreneurship*' the following term was used: 'A female entrepreneur is defined as a woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-to-day management'.



Although all Member States of the European Union have recognised the importance of promoting entrepreneurship in general and have, in recent years, implemented specific actions or measures to support female entrepreneurship particularly, there has never been a process of exchange of information or good practice between the Member States. This is the reason why Enterprise Directorate-General launched in 2001 a Best project on 'Promoting Entrepreneurship amongst Women'. The Best project has been initiated in the framework of the 'Multiannual Programme for Enterprise and Entrepreneurship, and in particular for Small and Medium-sized Enterprises (SMEs)' (2001-2005). It is aimed at collecting information on specific actions and support measures promoting female entrepreneurship and at identifying good practices, thus facilitating the exchange of information on good practices among the Member States.

This publication is produced in the framework of this project. It provides an overview of specific actions and support measures adopted by national administrations in the Member States of the European Union and the EFTA/EEA countries in order to promote female entrepreneurship, particularly in the fields of start-up, funding, training, mentoring, information, advice and consultancy, and networking. Although the choice of these categories of actions/measures may seem rather selective, it must be taken into account that this was done in view of a possible future benchmarking exercise. Such exercises can be carried out only on comparable types of actions/measures.

Furthermore, this publication presents selected cases of good practice in the promotion of female entrepreneurship from Europe as well as from some other OECD countries. It gives examples of a broad range of actions, such as the establishment of specific institutions for (potential) female entrepreneurs, the implementation of targeted support services and programmes, the creation of electronic platforms for women entrepreneurs and the organisation of specific events targeted at female entrepreneurs.

In addition to this publication, a guide for '*Evaluating Actions and Measures Promoting Female Entrepreneurship*' and a '*Female Entrepreneurship Database*' (MS ACCESS) have been produced in the framework of this project. The evaluation guide develops a comprehensive set of methodological criteria for assessing the performance of individual actions over time. The database provides detailed information on actions and measures promoting female entrepreneurship in the Member States of the European Union and the EFTA/EEA countries, particularly on the organisation of their contact points, their content, their objectives, their operational elements, etc.

The evaluation guide, the database and the present publication may be obtained from the European Commission, Enterprise Directorate-General, at the following Internet address: <http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/women-dgentr-activities.htm>. Printed versions of this publication and of the evaluation guide can be requested by e-mail to the following address: Entr-Craft-Small-Business@cec.eu.int or by fax: +32 / 2 / 299 81 10.





MEASURES PROMOTING FEMALE ENTREPRENEURSHIP



MEASURES PROMOTING FEMALE ENTREPRENEURSHIP

Specific actions or measures promoting female entrepreneurship have already been established in almost all Member States of the European Union and the EFTA/EEA countries. On the following pages, an overview of these measures is provided according to the list of criteria given in the Box below. The investigation has particularly focussed on actions and support measures in the following seven areas: (1) support for start-ups, (2) funding, (3) training, (4) mentoring, (5) information, (6) advice and consultancy, and (7) networking.

Criteria for the identification of specific actions or measures promoting female entrepreneurship

Provider based criteria

The action/measure originates from a *public policy initiative*.

The action/measure is initiated by the *national administration* or, in countries where the relevant administrations are decentralised, by a *regional administration*.

The provider of the action/measure is public or, if private, is acting *in line with agreed public policies*.

User based criteria

The action/measure, or part of it, is *directly targeted* at female entrepreneurs or at potential female entrepreneurs in its explicit intention.

Content based criteria

The action/measure refers to the following *types of support* aiming at the promotion of female entrepreneurship: institutions specifically for (potential) female entrepreneurs, services and programmes, electronic platforms, publications (e.g. guides or other information material), and regular events.

According to the above definition a total number of 132 actions and measures have been identified in all Member States of the European Union and the EFTA/EEA countries (with the exception of Liechtenstein and Switzerland, where no relevant measures have been found). However, due to the comparatively strict definition applied, the actions and measures listed on the following pages may not represent the whole range of support available to female and potential female entrepreneurs in the countries studied. For example, no purely private initiatives have been considered in the scope of our examination.



AUSTRIA

Betriebsgründerinnencenter Linz Business Start-Up Centre Linz

Organisation: Verein zur Förderung von Frauen

Objective: To support women on their way to self-employment according to their specific demands and to enable experience exchange and business contacts.

Services: support for start-ups, information, advice/consultancy, mentoring, networking

Contact: Ursula Moser-Zobernig
Fröbelstrasse 16, A-4020 Linz
tel: +43/7065/8759/13; fax: +43/7065/8759/60
e-mail: contigo@vfq.at
internet: www.vfq.at/bgcl.htm

Businessfrauencenter Business Women's Centre

Organisation: Businessfrauencenter

Objective: To network, accompany and encourage (potential) female entrepreneurs with focus on sustainable support and long-term contact.

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Sylvia Fullmann
Dominikanerbastei 21/40, A-1010 Vienna
tel: +43/1/5353265; fax: +43/1/546800265
e-mail: office@bfc.at
internet: www.bfc.at

E.V.A. Gründerinnen Network E.V.A. Female Founders Network

Organisation: Frau in der Wirtschaft Tirol

Objective: To create optimal conditions for women to do a successful entrepreneurial job; women who want to create a business should be coached and supported in the relevant fields.

Services: support for start-ups, information, advice/consultancy, training

Contact: Sonja Hornsteiner
Egger-Lienz-Strasse 116, A-6020 Innsbruck
tel: +43/512/53507282; fax: +43/512/53507468
e-mail: sonja.hornsteiner@wktirol.at
internet: www.unternehmerinnenservice.at



Frau in der Wirtschaft**Woman in Business**

Organisation: Wirtschaftskammer Österreich

Objective: To represent the interests of female entrepreneurs and influence the policy of the Economic Chamber through this co-operation of female entrepreneurs.

Services: information, advice/consultancy, training, mentoring, networking

Contact: Elisabeth Geisseder
Wiedner Hauptstrasse 63, A-1045 Vienna
tel: +43/1/50105/3018; fax: +43/1/50105/295
e-mail: elisabeth.geisseder@wko.at
internet: www.wko.at/fiw

Gründerinnen und Unternehmerinnen-Zentrum Salzburg/Bayern**Female Start-Up and Entrepreneur Centre Salzburg/Bavaria**

Organisation: Frau & Arbeit

Objective: To enable women with different personal background to achieve self-employment and to support self-employed women (high relevance to labour market policy).

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Andrea Kirchtag
Franz-Josef Strasse 33/2/24, A-5020 Salzburg
tel: +43/662/887161; fax: +43/662/887163
e-mail: frau-und-arbeit-gmbh@salzburg.co.at
internet: www.frau-und-arbeit.at

Gründerinnenzentrum Steiermark**Female Founders Centre Styria**

Organisation: Taten statt Worte

Objective: To strengthen the economic potential of women and to support female entrepreneurship by offering an optimal infrastructure for start-ups.

Services: support for start-ups, information, advice/consultancy, funding, networking

Contact: Nadja Schönherr
Nikolaiplatz 4/II, A-8020 Graz
tel: +43/316/720810; fax: +43/316/72081012
e-mail: gruenderinnen@sime.com
internet: www.gruenderinnenzentrum-stmk.at



Managementakademie für Unternehmerinnen Management Academy for Female Entrepreneurs

Organisation: Frau in der Wirtschaft Tirol

Objective: To strengthen the personality of the female entrepreneurs, to procure the entrepreneurial know-how and to help women to manage their problems and difficulties as entrepreneurs.

Services: information, advice/consultancy, training, networking

Contact: Sonja Hornsteiner
Egger-Lienz-Strasse 116, A-6020 Innsbruck
tel: +43/512/53507282; fax: +43/512/53507468
e-mail: sonja.hornsteiner@wktirol.at
internet: www.unternehmerinnenservice.at

Unternehmensgründungsprogramm Business Start-Up Programme

Organisation: ÖSB Unternehmensberatung

Objective: To foster equality on the labour market and to increase the employment rate and the start-up rate of female entrepreneurs.

Services: support for start-ups, information, advice/consultancy, training

Contact: Marion Mayböck
Weihburggasse 30, A-1010 Vienna
tel: +43/1/51525/261; fax: +43/1/51525/245
e-mail: ams.wien@900.ams.or.at
internet: www.ams.or.at/wien

Women Network

Organisation: ÖVP Niederösterreich, ÖVP Frauen, Land Niederösterreich, Frau in der Wirtschaft Niederösterreich

Objective: To build an optimal environment for female entrepreneurs by providing them with various professional services that range from advice, lobbying, funding to contacts and enterprise presentations.

Services: support for start-ups, information, advice/consultancy, funding, training

Contact: Silvia Kienast
Herrengasse 10, A-1010 Vienna
tel: +43/1/53466/1489; fax: +43/1/53466/1594
e-mail: fiw@noe.wk.or.at
internet: www.women-network.at



WWFF-Frauenservice**WWFF-Service for Women**

Organisation: Wiener Wirtschaftsförderungsfonds (WWFF)

Objective: To promote and encourage female start-ups by providing relevant information concerning the founding of an enterprise.

Services: support for start-ups, information, advice/consultancy, networking

Contact: Gerlinde Lonin
Felderstrasse 2, A-1010 Vienna
tel: +43/1/4000/86160; fax: +43/1/4000/7073
e-mail: frauenservice@wwff.gv.at
internet: www.gruenderinnen.at/frauen

BELGIUM**Association Belge des Femmes Chefs d'Entreprise**
Belgian Association of Women Entrepreneurs

Organisation: Association Belge des Femmes Chefs d'Entreprise

Objective: To offer female entrepreneurs the possibility to learn from each other and to spread relevant information.

Services: information, training, networking

Contact: Renée Richard
Av. Molière 169, B-1190 Brussels
tel: +32/2/3446937; fax: +32/2/3465316
e-mail: reneerichard@belgacom.net
internet: www.fcem.org

Equal

Organisation: French Community, Flemish Community, Federal Ministry for Labour and Employment

Objective: To increase knowledge on female entrepreneurship in order to open up the business creation process to all by providing necessary resources.

Services: support for start-ups, information

Contact: Francoise Goffinet
Rue Belliard 51, B-1040 Brussels
tel: +32/2/2334195; fax: +32/2/2334032
e-mail: goffinet@meta.fgov.be
internet: www.meta.fgov.be



SOFIA

Organisation: Sociaal Economisch Instituut
Objective: To train women in managerial positions of small companies in the private sector and to support them by various means.
Services: information, advice/consultancy, training, mentoring, networking
Contact: Janneke Jellema
Universitair Campus D, B-3590 Diepenbeek
tel: +32/11/268689; fax: +32/11/268731
e-mail: janneke.jellema@luc.ac.be
internet: www.luc.ac.be/sein

Sur le Plan Statistique Female Entrepreneurship Statistics

Organisation: Federal Ministry for Labour and Employment
Objective: To obtain statistical information (e.g. number of enterprises, turnover, sectors of activity) on enterprises run by women in order to gain more knowledge on female entrepreneurship.
Services: information
Contact: Francoise Goffinet
Rue Belliard 51, B-1040 Brussels
tel: +32/2/2334195; fax: +32/2/2334032
e-mail: goffinet@meta.fgov.be
internet: www.meta.fgov.be

De Vliegende Ondernemer The Flying Entrepreneur

Organisation: Markant CEZOV
Objective: To create a pool of female entrepreneurs who can act as independent interim entrepreneurs replacing an entrepreneur for a certain period.
Services: training
Contact: Christine Van Nuffel
Spastraat 8, B-1000 Brussels
tel: +32/2/2869340; fax: +32/2/2869369
e-mail: christine.vannuffel@markantvzw.be
internet: www.markantvzw.be



DENMARK

Kvindelige virksomhedssejere med fokus på udvikling Female Business Owners focusing on Development

Organisation: TIC Danmark

Objective: To investigate whether a specific female form of management exists and to develop in synthesis with 'male management' an androgynous form of management.

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Johannes Grane Larsen
Ellemarksvej 49, DK-8000 Århus C
tel: +45/8943/8900; fax: +45/8943/8909
e-mail: jgl@tic.dk
internet: www.tic.dk

FINLAND

Naisten johtamiskoulutusohjelma Ladies Business School

Organisation: T&E Centres

Objective: To promote female entrepreneurs' and managers' understanding according to latest trends in business related issues through a high level, structured training programme.

Services: advice/consultancy, training, networking

Contact: Female Entrepreneur Advisers and local T&E Centres
Maistraatinportti 2, P.O.Box 15, FIN-00241 Helsinki
tel: +358/9/25342111; fax: +358/9/25342400
internet: www.te-keskus.fi

Naisyrittäjien mentorointi ohjelma Women Entrepreneurs' Mentoring Programme

Organisation: Women's Enterprise Agency

Objective: To promote start-up and development of female entrepreneurship, which is in line with the Finnish government entrepreneurship programme and the National Action Plan (NAP) for employment.

Services: support for start-ups, information, advice/consultancy, mentoring, networking

Contact: Ritva Nyberg
Kaisaniemenkatu 1 Ba 71, FIN-00100 Helsinki
tel: +358/9/5422/4466; fax: +358/9/5422/4488
e-mail: ritva.nyberg@nyek.inet.fi
internet: www.naisyrittajyyskeskus.fi



Naisyrittäjyyskeskus ry Women's Enterprise Agency

Organisation: Women's Enterprise Agency

Objective: To increase interest in female entrepreneurship.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Ritva Nyberg
Kaisaniemenkatu 1 Ba 71, FIN-00100 Helsinki
tel: +358/9/5422/4466; fax: +358/9/5422/4488
e-mail: ritva.nyberg@nyek.inet.fi
internet: www.naisyrittäjyyskeskus.fi

Naisyrittäjyysvastaavat Female Entrepreneur Advisers

Organisation: T&E Centres

Objective: To form a network supporting female entrepreneurs and to be active at national and European level to promote female entrepreneurship.

Services: support for start-ups, information, advice/consultancy

Contact: Tuulikki Laine-Kangas
Minstry of Trade and Industry /T&E Centre, Huhtalantie 2,
FIN-60220 Seinäjoki
tel: +358/4/00669/466
e-mail: tuulikki.laine-kangas@te-keskus.fi
internet: www.te-keskus.fi

Women Entrepreneur Loan

Organisation: Finnvera oyj

Objective: To promote equal opportunities and entrepreneurship through the granting of loans for start-ups and expansion projects.

Services: support for start-ups, funding

Contact: Anneli Soppi
Kehräsaari, PO Box 559; FIN-33101 Tampere
tel: +358/204/603709; fax: +358/204/603711
e-mail: anneli.soppi@finnvera.fi
internet: www.finnvera.fi



Yrittäjänaisten keskusliitto ry
The Central Association of Women Entrepreneurs in Finland

Organisation: Yrittäjänaisten keskusliitto ry

Objective: To promote female entrepreneurship and provide peer support for female entrepreneurs, as well as to represent female entrepreneurs in negotiations with government.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Riitta Vihersola
 Kaisaniemenkatu 1 Ba 74 ; FIN-00100 Helsinki
 tel: +358/9/684/41410; fax: +358/9/622/2654
 e-mail: riitta.vihersola@yrittajanaiset.inet.fi
 internet: www.yrittajanaiset.fi

FRANCE

Actions de 'Retravailler'
Actions of 'Back to Work'

Organisation: Retravailler

Objective: To assist women in professional integration and evolution processes and to develop actions focussing on the specific needs of women who want to return to work.

Services: information, advice/consultancy, funding, mentoring, networking

Contact: Sandra Bellier
 31, rue de Buzenval , F-75020 Paris
 tel: +33/1/43670992; fax: +33/1/43673048
 e-mail: info@retravailler.asso.fr
 internet: www.retravailler.asso.fr

Centres d'Information sur les Droits des Femmes (CIDF)
Information Centres on Women's Rights

Organisation: Centre National d'Information et de Documentation des Femmes et des Familles (CNIDFF)

Objective: To value women's place in society, by promoting their autonomy in legal, professional, social and family domains through free information in these areas; many CIDFs also offer assistance in company creation.

Services: information, advice/consultancy, funding, mentoring, networking

Contact: Jacqueline Perker
 7, rue du Jura , F-75013 Paris
 tel: +33/1/42171200; fax: +33/1/47077528
 e-mail: cnidff@infodemmes.com
 internet: www.infodemmes.com



**Club Local d'Epargne pour les Femmes qui Entreprennent (CLEFE)
Local Savings Club for Female Entrepreneurs**

Organisation: Réseau d'Accompagnement des Créations et Initiatives pour une Nouvelle Epargne de Solidarité (RACINES)

Objective: To include women in economic and financial life through company creation and the establishment of financial tools also to be a leverage tool for financial institutions.

Services: information, advice/consultancy, mentoring

Contact: Michelle Dejean
8, square de la Dordogne, F-75017 Paris,
tel: +33/1/45660819; fax: +33/1/45840392
internet: www.globenet.org/horizon-local/racines

Fonds de Garantie pour la Création, la Reprise ou le Développement d'Entreprise à l'Initiative des Femmes (FGIF)

Guarantee Fund for the Creation, the Take-over or the Development of Enterprises on the Initiative of Women

Organisation: Institut de Développement de l'Economie Sociale (IDES)

Objective: To smooth the access to credit for women who create, take-over or develop an enterprise.

Services: funding

Contact: Danièle Clair
10-12, rue des Trois Fontanot, F-92022 Nanterre Cedex,
tel: +33/1/55230713; +33/1/49001982
e-mail: esfin@club-internet.fr; daniele.clair@esfin-ides.com
internet: www.esfin-ides.com

Objectif III axe 5

Objective III axis 5

Organisation: Ministère de l'Emploi et de la Solidarité

Objective: To favour the integration of women into business and the development of female employment.

Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking

Contact: Hubert Patingre
Square Hymans, F-75015 Paris
tel: +33/1/44/383046; fax: +33/1/44383413
e-mail: hubert.patingre@dgefp.travail.gouv.fr
internet: www.emploi-solidarite.gouv.fr/index.asp



Objectif III mesure 10b
Objective III measure 10b

Organisation: Ministère de l'Emploi et de la Solidarité
Objective: To promote the development of micro-projects by women in the field of local development.
Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking
Contact: Hubert Patingre
Square Hymans, F-75015 Paris
tel: +33/1/44383046; fax: +33/1/44383413
e-mail: hubert.patingre@dgefp.travail.gouv.fr
internet: www.emploi-solidarite.gouv.fr/index.asp

PIC EQUAL

Organisation: Ministère de l'Emploi et de la Solidarité
Objective: To promote projects on employment, training, and integration of women into the labour market together with other European partners.
Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking
Contact: Paul Méduse
Square Hymans, F-75015 Paris
tel: +33/1/44383046; fax: +33/1/44383413
e-mail: paul.meduse@dgefp.travail.gouv.fr
internet: www.emploi-solidarite.gouv.fr/index.asp

Plans Régionaux pour la Création et la Transmission d'Entreprises
Regional Plans for Company Creation and Transfer

Organisation: Ministère de l'Emploi et de la Solidarité
Objective: To support the conditions for company creation and take-over for the creators, with special attention given to women.
Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking
Contact: Brigitte Gresy
10-16 rue Brancion, F-75015 Paris
tel: +33/1/53861100; fax: +33/1/53861111
e-mail: Brigitte.gresy@sante.gouv.fr
internet: www.emploi-solidarite.gouv.fr/index.asp



Pôle Entrepreneuriat Féminin (PEF)
Female Entrepreneurship Centre

Organisation: Réseau des Boutiques de Gestion (RBG)
Objective: To improve the support provided to women and to become a driving factor in project creation by and for women.
Services: advice/consultancy, training, mentoring, networking
Contact: Jean-Paul Solaro
 14 rue Delambre, Paris Cedex 14, F-75682 Paris
 tel: +33/1/43205487; fax: +33/1/43202849
 e-mail: rbg@boutiques-de-gestion.com
 internet: www.boutiques-de-gestion.com/efmu

GERMANY

Beratungsstelle für Existenzgründerinnen
Advisory Centre for Female Enterprise Starters

Organisation: Investitionsbank Schleswig-Holstein
Objective: To improve the framework conditions for enterprise start-ups by female entrepreneurs and, thus, to develop more strongly the potential for additional start-ups by women.
Services: support for start-ups, information, advice/consultancy, networking
Contact: Katharina Preusse
 Fleethörn 29-31, D-24103 Kiel
 tel: +49/431/9003364; fax: +49/431/90063364
 e-mail: katharina.preusse@ibank-sh.de
 internet: www.ibank-sh.de

DtA Startgeld
DtA Start-Up Finance

Organisation: Deutsche Ausgleichsbank (DtA)
Objective: To favour smaller sized start-up projects and part-time start-ups (which are of particular importance for female enterprise starters) through the provision of loans on favourable conditions.
Services: funding
Contact: Simone Solscheid
 Ludwig-Erhard-Platz 1-3, D-53170 Bonn
 tel: +49/180/1242400; fax: +49/228/8312562
 e-mail: info@dta.de
 internet: www.dta.de



**Existenzgründerinnen-Darlehensprogramm Schleswig-Holstein
The Federal State of Schleswig-Holstein's Loan Programme for
Female Enterprise Starters**

Organisation: Investitionsbank Schleswig-Holstein
Objective: To provide financial support, i.e. loans with favourable interest rates, for women who intend to start their own business.
Services: support for start-ups, funding
Contact: Erhard Jureit
Fleethörn 29-31, D-24103 Kiel
tel: +49/431/9003215; fax: +49/431/9003255
e-mail: erhard.jureit@ibank-sh.de
internet: www.ibank-sh.de

Existenzgründung von Frauen und Förderung einer neuen Kultur der Selbstständigkeit

New Ways of Fostering Start-Ups by Women and a New Culture of Entrepreneurship

Organisation: Handelskammern, Rationalisierungskuratorium der Deutschen Wirtschaft, Frauenorganisationen
Objective: To foster a change in enterprise culture, so that the willingness to start an enterprise is greater, especially among women.
Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking
Contact: Dörte Ahrens
Dostojewskistrasse 4, D-65187 Wiesbaden
tel: +49/611/8172915; fax: +49/611/8908410
e-mail: d.ahrens@hsm.hessen.de
internet: www.sozialnetz-hessen.de/frauen

**Existenzielle - das Magazin für selbständige Frauen
Existenzielle - the Magazine for Self-Employed Women**

Organisation: Existenzielle e.V.
Objective: To present realistic female role models as well as to provide women and region specific information.
Services: support for start-ups, information, networking
Contact: Andrea Blome
Cheruskerstrasse 44, D-48145 Münster
tel: +49/251/5105453; fax: +49/251/40215
e-mail: info@existenzielle.de
internet: www.existenzielle.de



**Förderung neuer Berufsfelder für Frauen, insbesondere im Handwerk
Promotion of New Occupational Fields for Women, especially in the
Crafts Sector**

Organisation: Westdeutscher Handwerkskammertag
Objective: To increase the share of women in the crafts sector, open up new occupational fields for women within this sector and thereby tackle the problem of the shortage of skilled labour.
Services: support for start-ups, information, advice/consultancy, networking
Contact: Sylvia Hüls
Sternwartstrasse 27-29, D-40223 Düsseldorf
tel: +49/211/30077117; fax: +49/211/3007900
e-mail: sylvia.huels@handwerk-nrw.de
internet: www.handwerk-nrw.de

Frauenportal: www.frauen.newcome.de

Internet Platform for Women: www.frauen.newcome.de

Organisation: Ifex
Objective: To bundle any information available and to assure transparency for female start-ups, about whom they can contact and where they can get support.
Services: support for start-ups, information, advice/consultancy, networking
Contact: Peter Schäfer
Willi Bleicher Strasse 19, D-70174 Stuttgart
tel: +49/711/1232773; fax: +49/711/1232556
e-mail: peter.schaefer@gabw.de
internet: www.newcome.de

**Gemeinschaftsinitiative Unternehmensnachfolge 'Change/Chance' -
Beratungsangebot 'Frauen beraten Frauen'**

**Joint Initiative for Enterprise Succession 'Change/Chance' -
Component 'Women Advise Women'**

Organisation: Deutsche Ausgleichsbank (DtA)
Objective: To make women more aware of enterprise succession as being an attractive alternative to starting up an entirely new business.
Services: information, advice/consultancy
Contact: Simone Solscheid
Kronenstrasse1, D-10117 Berlin
tel: +49/30/850854115
e-mail: simone.solscheid@dtade.de
internet: www.change-online.de



**Gründerinnen-Consult Hannover
Consultancy for Female Enterprise Founders in Hannover**

Organisation: Soziale und berufliche Weiterbildung in der Region Hannover GmbH

Objective: To implement the European Commission's suggestions for the promotion of female entrepreneurship, specifically concerning the integration of women into the labour market.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Cornelia Klaus
Hohe Strasse 11, D-30449 Hannover
tel: +49/511/92400122; fax: +49/511/92400121
e-mail: gruenderinnen.consult@t-online.de
internet: www.gruenderinnen-consult.de

**Gründungs- und Wachstumsfinanzierung
Start-Up and Growth Financing**

Organisation: Investitions-Bank NRW

Objective: To provide financial support for women who intend to start or grow their own business; especially those who are not eligible for regular public support programmes.

Services: support for start-ups, funding

Contact: Sandra Ahler
Servatiiplatz 5, D-48143 Münster
tel: +49/251/4124189; fax: +49/251/4122666
e-mail: sandra_ahler@ibnrw.de
internet: www.ibnrw.de

**Initiative Frauen in Selbständigkeit IFIS e.V.
IFIS e.V. Initiative of Self-Employed Women**

Organisation: IFIS e.V.

Objective: To provide specific support for female start-ups.

Services: support for start-ups, advice/consultancy, training, networking

Contact: Hildegard Vogel
Bergstrasse 63, D-89567 Sontheim/Brenz
tel: +49/7325/923016; fax: +49/7325/923018
e-mail: vogel.hildegard@t-online.de



**Landesdarlehensprogramm zur Förderung von Existenzgründungen
durch Frauen in Niedersachsen**

**The Federal State of Lower Saxony's Loan Programme for the
Support of Enterprise Start-Ups by Women**

Organisation: Niedersächsische Landestreuhandstelle, Hausbank

Objective: To support female enterprise starters in order to remove special barriers and obstacles as well as to strengthen their readiness to take on economic risks.

Services: support for start-ups, funding

Contact: Joachim Weigelt
Hamburger Allee 4, D-30161 Hannover
tel: +49/511/3615539; fax: +49/511/3619286
e-mail: wirtschaftsfoerderung@lts-nds.de
internet: www.lts-nds.de

**Online Kurs zur Existenzgründung von Frauen
Online Course for Female Enterprise Starters**

Organisation: Berufsschule Karlsruhe

Objective: To offer an online course which pays particular attention to the challenges, difficulties and advantages of enterprise start-ups by women.

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Eva Schulz
Moltkestrasse 30, D-76133 Karlsruhe
tel: +49/721/9252363; fax: +49/721/9252361
e-mail: eva.schulz@fh-karlsruhe.de
internet: www.gruenderinnen.de

Regionalstelle 'Frau und Beruf' in Nordrhein-Westfalen

Regional Office 'Woman and Occupation' in Northrhine-Westphalia

Organisation: Regionalstelle 'Frau und Beruf' in Nordrhein-Westfalen

Objective: To combine regional economic policy, structural policy, and gender policy in a region particularly hit by industrial changes.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Ruth Weber
Theodor-Heuss-Platz 12, D-59065 Hamm
tel: +49/2381/8710403; fax: 49/2381/8710410
e-mail: ruth.weber@wf-hamm.de
internet: www.frau-und-beruf-nrw.de



Two Women Win - TWIN

Organisation: Gesellschaft für innovative Beschäftigungsförderung (G.I.B.), Käte Ahlmann Stiftung

Objective: To support young female entrepreneurs to become more visible in public, to strengthen the thought of mentoring within the field of consultancy and to implement a 'give-back' culture.

Services: support for start-ups

Contact: Ulla Boecker
Im Blankenfeld 4, D-46238 Bottrop
tel: +49/2041/767203; fax: +49/2041/767299
e-mail: u.boecker@gib.nrw.de
internet: www.u-netz.de/twin

Unternehmerinnen-Zentrum Hannover

Women's Business Centre Hannover

Organisation: Unternehmerinnen-Zentrum Hannover GmbH

Objective: To facilitate the process of becoming self-employed for women by making use of synergy effects, such as joint utilisation of infrastructure.

Services: support for start-ups, information, networking

Contact: Cornelia Klaus
Hohe Strasse 11, D-30449 Hannover
tel: +49/511/9240010; fax: +49/511/92400199
e-mail: impuls-hannover@t-online.de
internet: www.unternehmerinnen-zentrum-hannover.de

Unternehmerinnentag Ruhrgebiet

Ruhr Area Female Entrepreneurs' Assembly

Organisation: RevierA GmbH

Objective: To make female entrepreneurs, their enterprises and networks more visible, to encourage co-operation and to demonstrate the economic and regional significance of women owned businesses in an annual event.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Birgit Unger
Franz-Arens-Strasse 15, D-45139 Essen
tel: +49/201/274080; fax: +49/201/2740815
e-mail: info@reviera.de
internet: www.u-tag.de



**Virtuelles Unternehmerinnenforum 'www.u-netz.de'
Virtual Forum for Female Entrepreneurs 'www.u-netz.de'**

Organisation: RevierA GmbH
Objective: To establish an electronic platform which bundles region-specific information on female entrepreneurship and to make women-owned enterprise visible.
Services: support for start-ups, information, advice/consultancy, mentoring, networking
Contact: Birgit Unger
 Franz-Arens-Strasse 15, D-45139 Essen
 tel: +49/201/274080; fax: +49/201/2740815
 e-mail: info@reviera.de
 internet: www.u-netz.de

Women's Way of Entrepreneurship

Organisation: AN-Training GmbH
Objective: To foster the entrepreneurial spirit of women, several innovative pilot projects have been scheduled to provide them with more specialised and qualified training.
Services: support for start-ups, information, advice/consultancy, training, mentoring, networking
Contact: Anke Naegele
 Ittertalstrasse 105, D-42719 Solingen
 tel: +49/212/2311021; fax: +49/212/2311022
 e-mail: info@an-training.de
 internet: www.an-training.de

GREECE

**Αναπτυξιακό Κέντρο Θράκης
Development Centre of Thrace**

Organisation: Women's Information and Orientation Centre
Objective: To provide information and orientation to women in the fields of employment and entrepreneurship as well as to sensitise the local society to the problems of women in the labour market.
Services: support for start-ups, information, advice/consultancy, networking
Contact: 102, Konstantinoupoleos St., GR-68200 Thrace
 tel: +30/25520/81073; fax: +30/25520/29589
 e-mail: ankethra@otenet.gr
 internet: www.ankethra.gr



**ACME Εκπαιδευτική
Educational Organisation ACME**

Organisation: Educational Organisation ACME

Objective: To provide professional training and programmes for the promotion of female entrepreneurship.

Services: training, networking

Contact: Athanasios Basileiou
Exw Panagitsa, GR-34100 Chalkidia
tel: +30/22210/28726; fax: +30/22210/23103
e-mail: thanvas@acme.gr
internet: www.acme.gr

**Αγροτικοί και Αστικοί Γυναικείοι Συναιτερισμοί
Agricultural and Urban Female Associations**

Organisation: Ministry of Agriculture, Hellenic Union of Agricultural Associations, the Greek Union of Agricultural Tourism, Home Handicraft and Small Industry Association, Secretariat General for Gender Equality

Objective: To support (potential) female entrepreneurs through female associations that are centres of attraction.

Services: information, advice/consultancy, funding, training

Contact: Dina Daylian
8, Dragatsaniou St., Place Kathmonos, GR-10559 Athens
tel: +30/210/3315345; fax: +30/210/3215276
e-mail: gengramm@isotita.gr
internet: www.isotita.gr

**Δημιουργία Μονάδας Πληροφόρησης Γυναικών για την
Απασχόληση και την Επαγγελματική Κατάρτιση
Creation of a Female Counselling Department for Employment and
Professional Training Provision**

Organisation: Research Centre for Gender Equality and its branches in Solonika, Patras, Heraklion and Volos (KETHI)

Objective: To create a network capable of providing information, support and escort to potential and new female entrepreneurs.

Services: support for start-ups, information, advice/consultancy, funding, mentoring, networking

Contact: Katherine Katsori
19A, Kapnikareas St., GR-10556 Athens
tel: +30/210/3218044; fax: +30/210/3311779
e-mail: kkatsori@kethi.gr
internet: www.kethi.gr



Ενιαίο Κέντρο Επαγγελματικής Κατάρτισης Νομού Κυκλαδών
'Ηγεμόνη'

'Igemoni' United Centre of Professional Training

- Organisation:** Vocational Training Centre (KEK) Igemoni
- Objective:** To promote female employment and entrepreneurship as well as the general development of human resources.
- Services:** support for start-ups, information, advice/consultancy, funding, training
- Contact:** Ms. Tagalaki
Tiropina Square, GR-84100 Ermoupoli Syros
tel: +30/22810/85354; fax: +30/22810/85357
e-mail: keknc98@otenet.gr
internet: www.ncyclades.gr/pages/index.htm

Ενισχύσεις σε Επενδύσεις- Στήριξη της Επιχειρηματικότητας
Reinforcement on Investments - Support to Entrepreneurship

- Organisation:** Ministry of Agriculture
- Objective:** To develop pioneer actions dovetailed with the area of agriculture in favour of female entrepreneurship.
- Services:** support for start-ups, information, advice/consultancy, funding, training
- Contact:** Marianthi Pantouvaki
5, Acharnon St., Attiki, GR-10176 Athens
tel: +30/210/2125550; fax: +30/210/5240193
e-mail: mpantouvaki@m nec.gr
internet: www.minagric.gr

Ενίσχυση της Γυναικείας Επιχειρηματικότητας
Reinforcement of Female Entrepreneurship

- Organisation:** Hellenic Organisation of Small and Medium Enterprises and Handicraft S.A. (EOMMEX)
- Objective:** To provide financial support to (potential) female entrepreneurs in order to help women to exploit their knowledge, education and talents.
- Services:** support for start-ups, funding
- Contact:** Ms. Augoustidou
16, Xenias St. and Evrou, GR-10528 Athens
tel: +30/210/7491219; fax: +30/210/7491153
e-mail: dinecs@eommex.gr
internet: www.ypan.gr



Γραφείο Ισότητας Νομού Μαγνησίας
Bureau for Gender Equality in the Prefecture of Magnesia

Organisation: Bureau for Gender Equality

Objective: To contribute to the collaboration and the awareness of services, organisations and social groups to create mechanisms and infrastructures that promote matters of equal opportunities.

Services: support for start-ups, information, training, networking

Contact: Maria Kouzoglou
 Prefecture Administrative of Magnesia-Iolkou St. and Analipseos,
 GR-38221 Volos
 tel: +30/24210/75369; fax: +30/24210/44371
 e-mail: m.kouzoglou@hotmail.com
 internet: www.magnesia.gr

Γραφείο Ισότητας των φύλων
Bureau for Gender Equality

Organisation: Bureau for Gender Equality

Objective: To plan and implement programmes supporting the female labour force by promoting equal opportunities for integration and re-integration into the labour market.

Services: support for start-ups, information, funding, networking

Contact: 8, Ethnikis Antistatseos St., GR-17456 Alimos
 tel: +30/210/9989000; fax: +30/210/9989500
 e-mail: governor@oaed.gr
 internet: www.oaed.gr

Καλλιπάτειρα - Κέντρο στήριξης γυναικείας επιχειρηματικότητας
Kallipateira - Female Employment and Entrepreneurship Support Centre

Organisation: Kallipateira - Female Employment and Entrepreneurship Support Centre

Objective: To offer support to women in order to strengthen local entrepreneurship and economy.

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Taklaki Paraskeui
 Rodini Park, GR-85100 Rhodes
 tel: +30/22410/39981; fax: +30/22410/75314
 e-mail: kallipateira@ando.gr
 internet: www.ando.gr/kallipateira



Κέντρο Ενημέρωσης Δήμητρα**Dimitra Information Centre**

Organisation: Dimitra Information Centre

Objective: To support women through programmes for the socially sensitive population groups.

Services: support for start-ups, information, advice/consultancy, training, networking

Contact: Mr. Petrou
19, Palaiologou St., GR-41221 Larisa
tel: +30/2410/554026; fax: +30/2410/554028
e-mail: contact@dimitra.gr
internet: www.dimitra.gr

Το Κέντρο Επαγγελματικής Κατάρτισης και Ερευνας της Νομαρχιακής Αυτοδιοίκησης Μαγνησίας**Vocational Training and Research Centre of the Prefecture****Administration of Magnesia - KEKANAM S.A.**

Organisation: Vocational Training and Research Centre of the Prefecture Administration of Magnesia – KEKANAM S.A

Objective: To promote (potential) female entrepreneurs through training, research studies and counselling services.

Services: support for start-ups, information, advice/consultancy, networking

Contact: Vasilis Triantafilou
131 B, Makrinitsis St, GR-38333 Volos
tel: +30/24210/71766; fax: +30/24210/71468
e-mail: kekanam@hol.gr
internet: www.kekanam.org.gr

Κέντρο Εργάνη**Ergani Centre**

Organisation: Ergani Centre

Objective: To promote female entrepreneurship and to create a supportive network for new female entrepreneurs.

Services: support for start-ups, information, advice/consultancy, mentoring, networking

Contact: 1, Karabaggeli St., Dabaki, GR-56625 Sikies Salonika
tel: +30/2310/621166; fax: +30/2310/630323
e-mail: ergani@compulink.gr
internet: www.ergani.gr



Κέντρο Γυναικών Καρδίτσας

Women's Centre of Karditsa

Organisation: Women's Centre of Karditsa

Objective: To promote female entrepreneurship through the provision of information on e.g. education, training or financing aid.

Services: support for start-ups, information, advice/consultancy, funding, training, networking

Contact: Ms. Belesiotou
9, Stamouli St., GR-43100 Karditsa
tel: +30/24410/71594; fax: +30/24410/75141
e-mail: wck@hol.gr
internet: www.karditsa-net.gr/kentroginekon

Κέντρο Στήριξης γυναικών Νέας Ιωνίας Βόλου

Support Centre for Women in the Municipality of New Ionia

Organisation: Support Centre for Women in the Municipality of New Ionia

Objective: To promote and support female entrepreneurship in the municipality of N. Ionia, which is an area that has undergone a severe unemployment problem.

Services: support for start-ups, information, advice/consultancy

Contact: Irene Polatidou
34-36, Kritis St., GR-38446 Volos
tel: +30/24210/85235; fax: +30/24210/65964
e-mail: irene.polatidou@dokpy.gr
internet: www.dokpy.gr

Πρόγραμμα Νέων Ελευθέρων Επαγγελματιών

New free-lance Entrepreneurs

Organisation: Greek Manpower Employment Organisation (OAED)

Objective: To create a funding programme supporting unemployed women aged 18-60 who tend to solve their unemployment problem by establishing a new enterprise.

Services: support for start-ups, funding

Contact: Tilemachos Palaiologos
8, Ethnikis Antistatseos St., GR-17456 Alimos
tel: +30/210/9989000; fax: +30/210/9989500
e-mail: governor@oaed.gr
internet: www.oaed.gr



**Τοπική Ενωση Δήμων και Κοινοτήτων ΤΕΔΚ Νομού Κορινθίας
Local Association of Municipalities and Communities - TEDK of the Prefecture of Corinth**

Organisation: Local Association of Municipalities/Communities - TEDK Corinth

Objective: To provide women with information on relevant support programmes through female business consultants and to offer them concrete technical support.

Services: support for start-ups, information, advice/consultancy

Contact: Rachel Charalabidou
56, Periandrou St., GR-20100 Corinth
tel: +30/27410/71419; fax: +30/27410/27989
e-mail: tedk-kor@tedkcorinthia.gr, tedk-kor@hol.gr
internet: www.tedkcorinthia.gr

ICELAND

**Auður í krafti kvenna
Creating Wealth with Women's Vitality**

Organisation: Reykjavik University

Objective: To take better advantage of specific abilities of women by increasing their participation in job creation and, thus, encouraging greater economic growth.

Services: information, advice/consultancy, training

Contact: Thorbjörg Vigfúsdóttir
Ofanleiti 2, IS-103 Reykjavik
tel: +354/510/6252; fax: +354/510/6201
e-mail: audur@ru.is
internet: www.audur.is

Brautargengi 2002 - námskeið fyrir konur sem vilja hrinda viðskiptahugmynd í framkvæmd

Opening the Way - A Course for Women who want to put a Commercial Idea into Practice

Organisation: IceTec

Objective: To encourage women to take an active part in the Icelandic business world and to help achieving a better gender balance in business entrepreneurship.

Services: advice/consultancy, training

Contact: Elin Reynisdóttir
Keldnaholti, IS-112 Reykjavik
tel: +354/570/7267; fax: +354/570/7111
e-mail: elinr@iti.is
internet: www.iti.is



Félag kvenna í atvinnurekstri (FKA)
Association of Women Operating Businesses

Organisation: IceTec
Objective: To safeguard the interests of women and encourage solidarity among women operating businesses.
Services: information, advice/consultancy
Contact: Elin Reynisdóttir
Keldnaholti, IS-112 Reykjavik
tel: +354/570/7267; fax: +354/570/7111
e-mail: elinr@iti.is; fka@fka.is
internet: www.fka.is

Jafnréttisráðgjafi á Norðurlandi vestra
Equal Rights Consultant for Northwest Iceland

Organisation: Iðnþróunarfélag Norðurlands vestra
Objective: To work towards encouraging women's efforts as independent entrepreneurs and in building up their businesses; special campaign to improve the opportunities of women in rural areas to run their own businesses.
Services: information, advice/consultancy, training
Contact: Bjarnheiður Jóhannsdóttir
Þverbraut 1, IS-540 Blönduós
tel: +354/455/4300; fax: +354/455/4301
e-mail: jafnretti@inv.is
internet: www.inv.is

Lánatryggingarsjóður kvenna - styður konur til nýsköpunar í atvinnulífi
Women's Loan Guarantee Fund - Supporting Innovation by Women in Industry

Organisation: Ministry of Social Affairs, Ministry of Industry and City of Reykjavík
Objective: To support innovation by women in industry through the provision of guarantees for loans taken by women to finance specific projects.
Services: support for start-ups, funding
Contact: Margrét Gunnarsdóttir
Hafnarhúsið v/Tryggvagötu, IS-101 Reykjavik
tel: +354/515/4800; fax: +354/511/2520
e-mail: margret.gunnarsdottir@vmst.stjr.is
internet: www.vinnumalastofnun.is



Styrkir til atvinnumála kvenna Grants to Support Women's Employment

Organisation: Vinnumálastofnun

Objective: To increase variety in industry and employment opportunities outside the capital area as well as to facilitate women's access to financing and to reduce unemployment among women.

Services: support for start-ups, funding

Contact: Margrét Gunnarsdóttir
Hafnarhúsið v/Tryggvagötu, IS-101 Reykjavik
tel: +354/515/4800; fax: +354/511/2520
e-mail: margret.gunnarsdottir@vmst.stjr.is
internet: www.vinnumalastofnun.is

IRELAND

Network Ireland - The Organisation for Women in Business, the Professions and the Arts

Organisation: Network Ireland - The Organisation for Women in Business, the Professions and the Arts

Objective: To promote and encourage women in business through the provision of a forum where these women can exchange ideas and increase their business contacts.

Services: support for start-ups, information, training, networking

Contact: Anne O'Brien
Amberley, Riverside, IRL-Carrigaline Co. Cork
tel: +353/21/4372984
e-mail: anneobrien10@eircom.net
internet: www.networkireland.ie

Supports for Women Entrepreneurs Locally in Longford (SWELL)

Organisation: SWELL and Longford County Enterprise Board

Objective: To open up the business creation process to women by providing the tools required for setting up a business and for identifying and exploiting new possibilities for creating employment.

Services: support for start-ups, advice/consultancy, training, mentoring, networking

Contact: Tess Murphy
Willow House, Ardnacassa Avenue, IRL-Longford
tel: +353/43/41511
ilicanow@iolfree.ie
internet: www.equal-ci.ie/ireland/partners/longford.html



Women in Business Skills Training

Organisation: West Cork Enterprise Board

Objective: To look at the business world from a female perspective and to improve the formation and the success rates of women-owned micro enterprises.

Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking

Contact: Ann Lynch
Kent Street, IRL-Clonakilty Co. Cork
tel: +353/23/34700; fax: +353/23/34702
e-mail: enterprise@wceb.ie
internet: www.wceb.ie

Women in Business

Organisation: Dublin City Enterprise Board

Objective: To increase the participation of female entrepreneurs in small business development and to offer networking within women's groups.

Services: support for start-ups, information, training, mentoring, networking

Contact: Vanessa Carey
17 Eustace Street, IRL- Dublin 2
tel: +353/1/6776068; fax: +353/1/6776093
e-mail: info@dceb.ie
internet: www.dceb.ie

ITALY

ARTEMIS

Organisation: Comitati imprenditorialità femminile presso le Camere di Commercio

Objective: To promote the entry of women into the business world.

Services: support for start-ups, information

Contact: Alessandra Papini
Via Tiziano 32, I-52100 Arezzo
tel: +39/057/53141; fax: +39/057/528415
e-mail: alessandra.papini@federimpresa.net
internet: www.confartigianato.arezzo.it



**Centro Servizi Impresa Donna
Service Centre for Female Entrepreneurship**

Organisation: Provincia di Siena
Objective: To help women becoming self-employed.
Services: support for start-ups, information, mentoring
Contact: Ms. Canestri
Galleria Odeon V. Banchi di Siena, I-53100 Siena
tel: +39/057/7775083
e-mail: retepni@mail.regione.toscana.it
internet: www.rete.toscana.it/sett/pmi

**Come e Dove Formarsi
How and Where to Get Trained**

Organisation: Comitato per l'Imprenditorialità Femminile
Objective: To transfer competencies on enterprise creation in the business services sector to potential female entrepreneurs.
Services: training
Contact: Ms. Bernardini
Via Fermi, I-36100 Vicenza
tel: +39/04/449947700; fax: +39/04/44994710
e-mail: info@cpv.org
internet: www.osservatoriодonna.igol.it

**Comitato per la Promozione dell'Imprenditorialità Femminile
Committee for the Promotion of Female Entrepreneurship**

Organisation: Camere di Comercio Provinciali/Area Promozione Economica e Internationalizzazione
Objective: To promote the development and the qualification of women's presence in the entrepreneurial world through information search on possible barriers.
Services: support for start-ups, information, training
Contact: Piazza Mercanzia 4, I-40125 Bologna
tel: +39/051/6093435; fax: +39/051/6093423
e-mail: impredonna@bo.camcom.it
internet: www.bo.camcom.it



**Donna & Lavoro
Woman & Work**

Organisation: Campania Region

Objective: To increase the value of local resources through the female entrepreneurial initiative.

Services: information, training

Contact: Paola Terribile
Via S. Lucia, 81, I-80132 Naples
tel: +39/081/7966841
e-mail: pariopportunita@regione.campania.it
internet: www.regione.campania.it/pariopportunita/regione.campania.htm

**Donna Crea Impresa
Woman Creates Enterprise**

Organisation: Euroimpresa (Legnano)

Objective: To promote the creation of new enterprises with prevalent female participation.

Services: support for start-ups, information

Contact: Mara Volpato
Via Pisacane 46, I-20025 Legnano (Milano)
tel: +39/0331/487210; fax: +39/0331/487200
e-mail: bic@euroimpresa.it
internet: www.euroimpresa.it

**Donna Sviluppa Impresa
Woman Develops Enterprise**

Organisation: Euroimpresa (Legnano)

Objective: To foster the entrepreneurial competitiveness of already established small and medium-sized enterprises with prevalent female participation.

Services: support for start-ups, information

Contact: Mara Volpato
Via Pisacane 46, I-20025 Legnano (Milano)
tel: +39/0331/487210; fax: +39/0331/487200
e-mail: bic@euroimpresa.it
internet: www.euroimpresa.it



**Fondo di Garanzia
Guarantee Fund**

Organisation: Piedmont Region
Objective: To support easy-terms funding for female entrepreneurs.
Services: funding
Contact: Ms. Barreca
Via Pisano 6, I-10135 Torino
tel: +39/011/4324885
e-mail: formpro@regionepiemonte.it
internet: www.regione.piemonte.it

**Impresa Donna 2001
Woman Enterprise 2001**

Organisation: Emilia-Romagna Region - Council for Women Enterprise
Objective: To persuade women to market products of their enterprises on non-local markets through the provision of free training courses.
Services: support for start-ups, advice/consultancy
Contact: Rossella Zanioli
Largo Molina 9, I-40138 Bologna
tel: +39/051/396711; fax: +39/051/396710
e-mail: com.imp.donna@er.cna.it
internet: www.cid.er.cna.it

**Schema per la Promozione ed il Rinforzo dell'Attività Imprenditoriale Femminile
Scheme for the Promotion and the Strengthening of Female Entrepreneurship**

Organisation: Provincia di Udine
Objective: To promote and strengthen female entrepreneurship.
Services: information, funding
Contact: Mr. Pilutti
Via Morpurgo 4, I-33100 Udine
tel: +39/0432/273270
e-mail: provincia@provincia.udine.it
internet: www.provincia.udine.it



Misure a Favore dell'Imprenditoria Femminile Measures Supporting Female Entrepreneurship

Organisation: Lazio Region

Objective: To promote and support the constitution and the development of new small women-owned enterprises, as a matter of equal opportunities.

Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking

Contact: Maurizio Martino
Via Rosa Raimondi Garibaldi 7, I-00145 Rome
tel: +39/06/51683725; fax: +39/06/51683229
internet: www.regione.lazio.it

Osservatorio per l'Imprenditorialità Femminile 'Numero Verde' Female Entrepreneurship Observatory 'Green Number'

Organisation: Dipartimento Pari Opportunità – Presidenza del Consiglio dei Ministri

Objective: To analyse female enterprise culture and to promote innovation in order to come up with new ideas on projects to support female entrepreneurs.

Services: networking

Contact: Mr. Colombi
Palazzo Chigi, Via del Giardino Theodoli, 66, I-00186 Rome
tel: +39/06/67795474
internet: www.osservatoriодonna.igol.it

Sportello Donna Lavoro 'Woman at Work' Shop

Organisation: Sicily Region and International Centre for Integrated Professional Training

Objective: To support women in their efforts to work independently and create their own enterprises.

Services: support for start-ups, information, advice/consultancy,

Contact: Mr. Pericone
Via A. Barbarigo, 2, I-90149 Palermo
tel: +39/091/6848264; fax: +39/091/454767
internet: www.ciapipa.it/donnalav.htm



**Sportello Fare Impresa
Enterprise Creation Shop**

Organisation: Confartigianato

Objective: To foster the creation and development of new economic activities by women in the craft sector through professional training and improving the general working conditions of women.

Services: support for start-ups, information, advice/consultancy, funding, training

Contact: Luciano Petracchi
Via San Giovanni in Laterano 152, I-00184 Rome
tel: +39/06/703741; fax: +39/06/70452188
e-mail: confartigianato@confartigianato.it
internet: www.confartigianato.it

**Sportello Punto Nuova Impresa 'Accompagnamento alle Imprese'
New Enterprise Shop 'Tutoring for Enterprise Creation'**

Organisation: Formaper, Lombard Union of the Chambers of Commerce

Objective: To offer free guidance to women-run enterprises in order to reduce the enterprise death-rate and failure causes during the first working years.

Services: information

Contact: Ms. Esposito
Via Haussmann 15, I-26900 Lodi
tel: +39/0371/4505234; fax: +39/0371/431604
e-mail: m.ferrari@lo.camcom.it
internet: www.formaper.com

**Sportello Punto Nuova Impresa 'Assistenza Tecnica Specializzata'
New Enterprise Shop 'Specialised Technical Assistance'**

Organisation: Formaper, Lombard Union of the Chambers of Commerce

Objective: To provide free tutoring to female entrepreneurs while they are drafting their business plan.

Services: support for start-ups, information, advice/consultancy

Contact: Ms. Reimoldi
Via Montegrappa 5, I-21100 Varese
tel: +39/0332/295361; fax: +39/0332/286038
e-mail: pni@va.camcom.it
internet: www.formaper.com



Woman in the Network - Piedmont

Organisation: Langhe Monferrato e Roero Società Consortile A.R.L.

Objective: To offer a solution and an innovative approach to the problem of women unemployment, through the setting up of an entrepreneurial or independent activity making use of telecommuting.

Services: training

Contact: Via Emilia 13, I-15011 Acqui Terme (AL)
tel: +39/0144/321897; fax: +39/0144/356974
e-mail: acqui@lamoro.it
internet: www.lamoro.it

LUXEMBOURG

Actions Positives

Positive Actions

Organisation: Ministry for Female Promotion

Objective: To give subsidies to companies supporting female entrepreneurship by promoting the constitution and the development of new small enterprises and by providing women a more important role in their organisation.

Services: support for start-ups

Contact: Isabelle Wickler
12-14, avenue Emile Reuter, L-2921 Luxembourg
tel: +352/4785820; fax: +352/241886
e-mail: promotionfeminine@mpf.etat.lu
internet: www.mpf.lu

Mentoring macht Erfolg - Frauen planen ihren beruflichen Aufstieg

Mentoring Makes Success - Women Plan their Professional Promotion

Organisation: Zarabina - Initiativen für Frauen

Objective: To support women seeking entrepreneurial functions, to develop adequate structures for career-oriented women, to show the abilities of women, and to stimulate the dialogue between the generations.

Services: mentoring, networking

Contact: Vera Spautz
27, rue Emile Mayrisch, L-4240 Esch/Alzette
tel: +352/26551213; fax: +352/26551214
e-mail: info@zarabina.lu
internet: www.zarabina.lu



Mesures Proposées à l'Ègard des PME Artisanales, Commerciales et Industrielles de la Zone Objectif 2

Actions aimed at Craft, Trade and Industrial SMEs in the Objective 2 Region

Organisation: Chambre des Métiers, Chambre de Commerce, Zarabina

Objective: To alert and motivate women to set up their own business, to offer them a formation for the early phases of development of their company and to offer consulting, assistance and audit sessions.

Services: support for start-ups, information, funding

Contact: Norry Dondelinger
2, Circuit de la Foire Internationale, L-1347 Luxembourg
tel: +352/4267671; fax: +352/426787
e-mail: contact@cdm.lu
internet: www.cdm.lu

NORWAY

Etablererskolen
The Entrepreneur School

Organisation: Kvinneuniversitetet

Objective: To promote women's conditions for training at an individual, organisational and society level as well as to promote diversity in a gender perspective in society and in organisations.

Services: information

Contact: Sølvi Amundsen-Aas
Rosenlund, N-2340 Løten
tel: +47/62/591600; fax: +47/62/592522
e-mail: kvinuniv@kvu.hm.no
internet: www.kvu.hm.no

Fiskerinæringens kvinneutvalg (FKU)

Fisheries Female Committee

Organisation: Fiskerinæringens Kompetansesenter

Objective: To ameliorate women's situation in fisheries and coastal areas by improving their influence and participation in the sector.

Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking

Contact: Kari Tveit
N-9291 Tromsø
tel: +47/77/662937
e-mail: kari.tveit@fku.no
internet: www.fku.no



Fyrtårn Lighthouse

Organisation: Statens Nærings- og Distriktsutviklingsfond (SND)

Objective: To promote growth and development of competence of women and to ensure that enterprises run by women are visible; successful participants work as mentors.

Services: information, advice/consultancy, training, mentoring, networking

Contact: Aud Rolseth Sanner
Postboks 448, N-Sentrums 0104 Oslo
tel: +47/22/002661; fax: +47/22/427739
e-mail: aud.rolseth.sanner@snd.no
internet: www.snd.no

Innovasjon og kvinner Innovation and Women

Organisation: Statens Nærings- og Distriktsutviklingsfond (SND)

Objective: To support female innovators in different sectors to establish enterprises with a high turnover.

Services: advice/consultancy

Contact: Aud Rolseth Sanner
Postboks 448, N-Sentrums 0104 Oslo
tel: +47/22/002661; fax: +47/22/427739
e-mail: aud.rolseth.sanner@snd.no
internet: www.snd.no

Kvinnebanken Norgesnett Female Bank of Norwegian Network

Organisation: Statens Nærings- og Distriktsutviklingsfond (SND)

Objective: To provide, besides finance, an arena for female entrepreneurs who want and have needs to exchange ideas with others.

Services: information, advice/consultancy, training and networking

Contact: Aud Rolseth Sanner
Postboks 448, N-Sentrums 0104 Oslo
tel: +47/22/002661; fax: +47/22/427739
e-mail: aud.rolseth.sanner@snd.no
internet: www.snd.no



Kvinner i Fokus (KIF)

Women in Focus

Organisation: Statens Nærings- og Distriktsutviklingsfond (SND)

Objective: To help highly qualified women to establish their own enterprises and promote competence for women who in a short or long term are to obtain a managerial role in trade and business.

Services: information, advice/consultancy, training, mentoring, networking

Contact: Aud Rolseth Sanner
Postboks 448 Sentrum, N-0104 Oslo
tel: +47/22/002661; fax: +47/22/427739
e-mail: aud.rolseth.sanner@snd.no
internet: www.snd.no

PORUGAL

Apoio ao Empreendedorismo Feminino

Support of Female Entrepreneurship

Organisation: Ministry of Labour, POEFDs

Objective: To promote participation of women in the labour market, to support the creation of networks promoting female entrepreneurship and to provide access to self-employment for women.

Services: support for start-ups, information, advice/consultancy, funding, training, networking

Contact: José Realinho De Matos
Av. José Malhoa, 14 –7ºB, P-1070-158 Lisbon
tel: +351/21/7227000; fax: +351/21/7241111
internet: www.poefds.pt

Sistema de Apoios Técnicos e Financeiros às ONG's

Technical and Financial Support to Non Governmental Organisations

Organisation: Ministry of Labour, POEFDs

Objective: To support NGOs that promote equal opportunities for men and women and to increase the participation of women in social and economic activities.

Services: information, funding

Contact: José Realinho De Matos
Av. José Malhoa, 14 –7ºB, P-1070-158 Lisbon
tel: +351/21/7227000; fax: +351/21/7241111
internet: www.poefds.pt



SPAIN

Ayudas 'Emprender en Femenino' Financial Support 'Women getting into Business'

Organisation: Instituto de la Mujer - Ministerio de Trabajo y Asuntos Sociales
Objective: To increase female employability through the promotion of self-employment and business start-up.
Services: funding
Contact: Teresa Sacristán
 Condesa de Venadito 34, ES-28027 Madrid
 tel: +34/91/3639020; fax: +34/91/3638073
 e-mail: tsacristan@mtas.es
 internet: www.mtas.es/mujer/emprefemen.htm

Ayudas al empleo de mujeres Financial Support to Female Employment

Organisation: Dirección General de la Mujer, Comunidad de Madrid
Objective: To promote gender equality policies and foster female entrepreneurship
Services: funding
Contact: Ignacio Egido
 Gran Via 12, ES-28013 Madrid
 tel: +34/91/4208602; fax: +34/91/4208601
 e-mail: Ignacio.egido@comadrid.es
 internet: www.comadrid.es/trabajo/estruct/mujer/index.htm

Centros VIVEM VIVEM Centres

Organisation: Instituto Andaluz de la Mujer - Junta de Andalucía
Objective: To foster equal opportunities between women and men in business through the provision of information, advice, training and mentoring.
Services: support for start-ups, information, advice/consultancy, funding, training, mentoring, networking
Contact: Carmen Seisdedos
 Imaginero Castillo Lastrucci, n° 12-3°, ES-41002 Sevilla
 tel: +34/95/5040500; fax: +34/95/5040515
 e-mail: cseisdedosa@iam.junta-andalucia.es
 internet: www.iam.juntadeandalucia.es/recursos_empleo/Viveros_Empresas.htm



Línea específica de financiación. Convenio con el BSCH BSCH Specific Financing Line

Organisation: Instituto de la Mujer, Banco Santander Central Hispano

Objective: To grant credits to business women with the aim to foster financing of business projects led by women.

Services: funding

Contact: Isabel Vives
Condesa de Venadito 34, E-28027 Madrid
tel: +34/91/3639004; fax: +34/91/36398007
e-mail: ivives@mtas.es
internet: www.mtas.es/mujer/bch.htm

Programa de Apoyo Empresarial a las Mujeres Entrepreneurial Support Programme for Women

Organisation: Instituto de la Mujer - Ministerio de Trabajo y Asuntos Sociales, Consejo Superior de Cámaras de Comercio, Industria y Navegación de España

Objective: To foster entrepreneurial activity among women through the provision of business support (e.g. advice) and information both, face-to-face and online.

Services: support for start-ups

Contact: Teresa Sacristán
Condesa de Venadito 34, ES-28027 Madrid
tel: +34/91/3639020; fax: +34/91/3638073
e-mail: tsacristan@mtas.es
internet: www.mtas.es/mujer/prog1.htm; www.e-empresarias.net

Programa de Gestión dirigida para Empresarias y Emprendedoras Management Programme for Women Entrepreneurs and Potential Women Entrepreneurs

Organisation: Instituto de la Mujer - Ministerio de Trabajo y Asuntos Sociales, INCYDE Instituto Cameral para la Creación y Desarrollo de la Empresa

Objective: To increase the competitiveness of women led enterprises.

Services: advice/consultancy, training, mentoring

Contact: Teresa Sacristán
Condesa de Venadito 34, ES-28027 Madrid
tel: +34/91/3639020; fax: +34/91/3638073
e-mail: tsacristan@mtas.es
internet: www.mtas.es/mujer



Programa de Formación en Gestión Empresarial
Training Programme on Business Management

Organisation: Instituto de la Mujer - Ministerio de Trabajo y Asuntos Sociales, Fundación Escuela de Organización Industrial

Objective: To promote female entrepreneurship through training for (potential) female entrepreneurs.

Services: training, mentoring

Contact: Teresa Sacristán
Condesa de Venadito 34, ES-28027 Madrid
tel: +34/91/3639020; fax: +34/91/3638073
e-mail: tsacristan@mtas.es
internet: www.mtas.es/mujer

Programa de Microcréditos para mujeres emprendedoras y empresarias

Microcredit Programme for Potential Female Entrepreneurs and for Women Entrepreneurs

Organisation: Instituto de la Mujer - Ministerio de Trabajo y Asuntos Sociales, Dirección General de Política de la PYME, Ministerio de Economía, FIDEM, La Caixa, La Caixa Foundation

Objective: To provide female entrepreneurs, who present a business plan and who fulfil certain criteria, with finance offering favourable conditions.

Services: funding

Contact: Teresa Sacristán
Condesa de Venadito 34, ES-28027 Madrid
tel: +34/91/3639020; fax: +34/91/3638073
e-mail: tsacristan@mtas.es
internet: www.mtas.es/mujer/micro.htm

Programa EMEGA
EMEGA Programme

Organisation: Servicio Galego de Igualdade - Xunta de Galicia

Objective: To foster women entering into the labour market and the creation of businesses by women, under the same conditions as men through financial subsidies for start-ups.

Services: funding

Contact: Javier Campa
Plaza de Europa, 15A-2º, ES-15781 Santiago de Compostela
tel: +34/981/545366; fax: +34/981/545365
e-mail: sgpihm@xunta.es
internet: www.xunta.es/conselle/fm/emprego/galego/me38.htm



Sistema de Gestión de Atención al Cliente para las PYMEs miembros de OMEGA

Customer Attention Management System for SMEs that are members of OMEGA

Organisation: OMEGA Organización de Mujeres Empresarias y Gerencia Activa, Dirección General de Política de la PYME

Objective: To foster the consolidation and competitiveness of women-owned SMEs through an improvement plan at SME service level.

Services: information, advice/consultancy

Contact: I. Alvarez
Pº San Francisco de Sales, 26-2ºA, ES-28003 Madrid
tel: +34/91/3995138; fax: +34/91/3995138
e-mail: empresarias@nacional.infonegocio.com
internet: www.mujeresempresarias.org

Subvenciones para la creación, consolidación y mejora de pequeñas y medianas empresas de mujeres en Andalucía

Subsidies for the Start-Up, Consolidation and Improvement of Women led SMEs in Andalusia

Organisation: Instituto Andaluz de la Mujer - Junta de Andalucía

Objective: To respond to the financing problems experienced by business women in order to achieve real gender equality.

Services: funding

Contact: Carmen Seisdedos
Imaginero Castillo Lastrucci nº 12-3º, ES-41002 Sevilla
tel: +34/95/5040500; fax: +34/95/5040515
e-mail: cseisdedosa@iam.junta-andalucia.es
internet: www.iam.juntadeandalucia.es

Talleres de Formación Empresarial

Business Training Workshops

Organisation: Dirección General de la Mujer, Comunidad de Madrid

Objective: To support gender equality policies that help women to advance and to provide women with the required knowledge to start up their own business.

Services: training

Contact: Ignacio Egido
Gran Vía 12, ES-28013 Madrid
tel: +34/91/4208602; fax: +34/91/4208601
e-mail: ignacio.egido@comadrid.es
internet: www.comadrid.es/trabajo/estruct/mujer/talleres.htm



SWEDEN

Affärsrådgivare för Kvinnor Business Advisers for Women

Organisation: Verket för näringslivsutveckling (NUTEK)
Objective: To employ business consultants for women in the so-called regional policy support areas (Northern Sweden) and to support women who want to start their own business.
Services: support for start-ups, advice/consultancy, funding, networking
Contact: Kerstin Wennberg
Liljeholmsvägen 32, SE-11786 Stockholm
tel: +46/8/6819100; fax: +46/8/196826
e-mail: kerstin.wennberg@nutek.se
internet: www.nutek.se

Women's Entrepreneurship: FEM - Research Programme

Organisation: Forum för Småföretagsforskning (FSF), Stockholm School of Economics (SSE)
Objective: To increase knowledge, general awareness and understanding on female entrepreneurship.
Services: information, advice/consultancy, training
Contact: Carin Holmquist
Box 6501, SE-11383 Stockholm
tel: +46/19/333700; fax: +46/19/333701
e-mail: fem@fsf.se
internet: www.fsf.se/fem

Företagarlån för Kvinnor Loan Support Scheme for Women Entrepreneurs

Organisation: ALMI
Objective: To assist women entrepreneurs with capital in form of micro-loans on favourable conditions.
Services: support for start-ups
Contact: Liljeholmsvägen 32, SE-11794 Stockholm
tel: +46/8/7098900; fax: +46/8/4060300
e-mail: info@almi.se
internet: www.almi.se



Nätverksbanken i Dalarna Network Banking in Dalarna

Organisation: Nätverksbanken
Objective: To supply small amounts of capital and support women through networks.
Services: funding
Contact: Kerstin Eriksson
Myntgatan 39, SE-79160 Falun
tel: +46/23/799977; fax: +46/23/799976
e-mail: kerstin.eriksson@dalarit.se
internet: www.dalarit.se/natverksbanken

THE NETHER- LANDS Medina

Organisation: Gemeente Delfzijl, Provincie Groningen, Provinciaal Ontwikkelings-instituut Zorg en Welzijn Groningen, Gemeente Groningen
Objective: To supply intensive support to ethnic women aged 25 to 50 towards self employment in order to increase the share of female entrepreneurs.
Services: support for start-ups, advice/consultancy, training, mentoring
Contact: H. Bloupot
St. Jansstraat 4, NL-9712 JN Groningen
tel: +31/50/3164263; fax: +31/50/3130544
e-mail: hbloupot@prvgron.nl
internet: www.prvgron.nl

Stimulating Female Entrepreneurship in ICT

Organisation: Gemeente Leiden, Kamer van Koophandel voor Rijnland, Stichting Vrouwendennetwerk Informatiekunde, Universiteit Leiden
Objective: To increase the share of female entrepreneurs in the IT sector.
Services: advice/consultancy, mentoring, networking
Contact: F. Snijders
Niels Bohrweg 1, NL-2333 CA Leiden
tel: +31/71/5277056; fax: +31/71/5276985
e-mail: franss@liacs.nl
internet: www.soil.nl



UNITED KINGDOM

Business Women's Link for Leicestershire

Organisation: Small Business Service
Objective: To support the needs of local, self-employed women through networking.
Services: support for start-ups, information, advice/consultancy, training, mentoring, networking
Contact: Rajinder Bhuhi
 York Street, GB-LE1 Leicester
 tel: +44/116/258732; fax: +44/116/2587000
 e-mail: rhajinder.bhuhi@leicestershire.businesslink.co.uk
 internet: www.leicestershire.businesslink.co.uk

Interreg IIa, Priority C, Measure 10

Organisation: Canterbury Christ Church University College
Objective: To create and develop SMEs and to offer support to female entrepreneurs through networking, advice and information, and access to training.
Services: support for start-ups, information, advice/consultancy, training, mentoring, networking
Contact: Audrey Songhurst
 CEBD, Stodmarsh Road, GB-CT3 4AQ Canterbury
 tel: +44/1227/782653; fax: +44/1227/786501
 e-mail: a.songhurst@cant.ac.uk
 internet: www.cant.ac.uk

Prowess Promoting Women's Enterprise Support

Organisation: Prowess
Objective: To provide support to female entrepreneurs and to create an environment where equal numbers of women and men are starting businesses.
Services: support for start-ups, information, advice/consultancy, training, mentoring, networking
Contact: Erica Watson
 Lion House, GB-NR3 1DJ Norfolk
 tel: +44/1603/762355; fax: +44/1603/666693
 e-mail: e.watson@prowess.org.uk
 internet: www.prowess.org.uk



Scottish Business Women

Organisation: Scottish Business Women

Objective: To inspire, prepare and support more women to start their own businesses, to develop their business and achieve economic and personal success.

Services: support for start-ups, information, advice/consultancy, training, mentoring, networking

Contact: Marie Dorris
150 Broonielaw, Atlantic Quay, GB-G2 8LU Glasgow
tel: +44/141/2482700; fax: +44/141/2482739
e-mail: mdorris@scottishbusinesswomen.com
internet: www.scottishbusinesswomen.com

TRAIN 2000LTD - Promoting Opportunities for Women in Enterprise and Regeneration

Organisation: TRAIN 2000LTD

Objective: To develop and deliver a range of customised integrated businesses, jobs, education and training support measures for women in all disadvantaged areas.

Services: support for start-ups, information, advice/consultancy, training,

Contact: Trisha Dynan
Blackburne House, GB-L8 7PE Liverpool
tel: +44/151/7097898; fax: +44/151/7098293
e-mail: tr2000tr@aol.com

Wellpark Enterprise Centre

Organisation: Scottish Enterprise

Objective: To give women the advice they need to develop their business ideas, to connect them to those organisations that can provide training and support, and to offer the opportunity to network.

Services: support for start-ups, information, advice/consultancy, funding, training, networking

Contact: Claire Minning
120 Sydney Street, GB-G31 1JJ Glasgow
tel: +44/141/5504994; fax: +44/141/5504443
e-mail: info@wellpark.co.uk
internet: www.wellpark.co.uk



Women into Business

Organisation: Women into Business

Objective: To give successful business women a higher profile and ensure that government policies encourage women to begin new firms.

Services: information, advice/consultancy, networking

Contact: Mark Turner
Kingsgate House, 66-74 Victoria Street, GB-SW1E 6SW London
tel: +44/20/72155000; fax: +44/20/72152641
e-mail: mark.turner@sgs.gsi.gov.uk
internet: www.businessadviceonline.org

Women into the Network (WIN)

Organisation: University of Durham

Objective: To provide women entrepreneurs with the right connections and introduce them to the business networks of the North East and to create 100 new jobs.

Services: information, advice/consultancy, mentoring, networking

Contact: Dinah Bennett
The Foundation for SME Development University of Durham,
Mill Hill Lane, GB-DH1 3LB Durham
tel: +44/191/3747157; fax: +44/191/3741227
e-mail: dinah.bennett@durham.ac.uk
internet: www.networkingwomen.co.uk

Women's Business Development Agency

Organisation: Women's Business Development Agency

Objective: To provide regional policy support for disadvantaged women (in terms of low salary and racial discrimination) to engage with self-employment.

Services: support for start-ups, information, advice/consultancy, training

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EXAMPLES OF GOOD PRACTICE FROM EU AND EFTA/EEA COUNTRIES

EXAMPLES OF GOOD PRACTICE

Measures to support (potential) female entrepreneurs range from facilitating the creation of businesses by women and providing training and mentoring programmes specifically targeted at female or potential female entrepreneurs, to making available very specific types of information and advice and giving access to the right and necessary types of networks and funding.

The following examples illustrate how it is possible to promote effectively female entrepreneurship in the various Member States of the European Union and the EFTA/EEA countries, across a broad range of actions. For example this might include the establishment of specific institutions for (potential) female entrepreneurs, the provision of targeted support services and programmes, the implementation of electronic platforms for women entrepreneurs, or the organisation of specific events targeted at female entrepreneurs. Altogether these examples of good practice represent a package of actions and measures, underlining the point that (potential) female entrepreneurs have a range of specific needs and demands and that they will succeed best if the support provided to them is comprehensive and of high quality.

The examples of good practice presented have been selected on the basis of a set of criteria identified in the scope of the Study '*Examination and Evaluation of Good Practices in the Promotion of Female Entrepreneurship*'. All good practices described on the following pages fulfil all minimum criteria and show distinction in most of the additional criteria mentioned in the Box on the next page.

The illustration of the examples selected from the Member States of the European Union and the EFTA/EEA countries is supplemented by the presentation of measures already identified as good practices in other OECD countries, namely in the United States, Japan, Australia, Canada, and New Zealand.



Criteria for the selection of good practices in the promotion of female entrepreneurship

Minimum criteria:

Topicality

The action/measure is still in place.

Clear objectives

The action/measure has clearly identifiable aims and objectives.

Client-orientation

The nature and form of the action/measure as well as its delivery mechanisms are suitable to (potential) female entrepreneurs.

Critical mass

The action/measure is targeted at (and used by) a critical mass of (potential) female entrepreneurs.

Documentation

The success and/or evolution of the action/measure is documented by monitoring or evaluation data.

Additional criteria:

Promotion/visibility

The action/measure is well communicated and well known to its potential clients.

Convenient access

The action/measure is easily accessible for its potential clients (e.g. regarding location, communication channels, administrative requirements, etc.).

Coherent services

The action/measure offers a coherent package of services covering the main management functions.

Quality assurance

The action/measure applies visible quality assurance mechanisms (e.g. general quality standards, trademarks, regular follow-up with customers, etc.) and/or is subject to regular evaluation.

Positive effects

The action/measure has sustainable positive impacts (e.g. increased number of business start-ups by women, increased number of female entrepreneurs exporting to oversee markets, etc.).

Relevance

The objectives of the action/measure reflect the needs and interests of (potential) female entrepreneurs in the target region.

Coherence

The action/measure is well integrated into the business support policy of the respective country and is complementary to other support schemes for (potential) female entrepreneurs at national and/or regional level.





INSTITUTIONS

TOGETHER WE ARE STRONG !

THE BUSINESS WOMEN CENTRE

Issue

The Business Women Centre ('Businessfrauencenter', bfc) in Austria provides sustainable, tailor-made support targeted at the specific needs of female entrepreneurs and based on networking and long-term contacts with its customers.

Institution

The Business Women Centre was opened in Vienna in 1997 by the Ministry for Women as an information centre for female start-ups providing financial advice and consultancy. Meanwhile, the Business Women Centre is a private association financed on the basis of membership fees, fees for the services provided as well as funding mainly received from the Ministry for Social Security and Generations. Currently, three contact points of the Business Women Centre exist: in Vienna, in Graz and in Klagenfurt. The services supplied at each contact point range from support for start-ups and information to advice and consultancy, training, and networking. They are quite similar at each contact point differing only slightly in detail.

Content

The *networking* character of the Business Women Centre should guarantee a comprehensive support to its customers. As most of the female entrepreneurs in Austria are sole proprietors, the exchange of experience with other members of the centre is considered as very important. The network of the Business Women Centre allows female entrepreneurs to establish contacts with competent partners, to revert to the experience of other entrepreneurs,

to benefit from the motivation in the group, and to contact potential co-operation partners and customers. The members of the network can join the monthly network meetings and get 25 % discount when participating in workshops or coaching provided by the Centre. All network members get the possibility to present their business on the bfc-homepage and in the bfc-newsletter free of charge.



The *coaching* programme of the Business Women Centre is adapted to each customer individually. The respective female entrepreneurs define objectives, which they would like to reach within the coaching sessions. In order to provide a well focussed and efficient coaching, the female entrepreneurs receive a list of relevant questions and checklists for preparation. If required, coaching may also take place by telephone or e-mail.

An overall *training* is offered by the Business Women Centre, which lasts about 6 months. The training course includes personal management, business orientation, marketing, as well as the acquisition of and contact with customers. The participants of the course develop their own business concepts and action plans in a group, which should encourage team building and networking among the female entrepreneurs. The participation is limited to 12 persons in order to ensure intensive and personal care. To evaluate the benefits of the training and to improve regularly the supply of the services offered, half a year after each training course a meeting with the customers of the centre takes place to discuss the effects of the training on the female entrepreneurs. In April 2002, the third training course was started.

Performance

The performance of the Business Women Centre in Vienna is documented in the success figures of the institution. In 2001 more than 200,000 inquiries via Internet were made. This represented an increase of daily inquiries from 82 in December 2000 to more than 1,000 in December 2001. Over 3,000 newsletters were sent to interested parties and 271 (potential) female entrepreneurs have been advised in the scope of 28 bfc-events, another 13 events with 260 participants were co-organised by the Business Women Centre. The Business Women Centre has also initiated a widespread promotion in the leading media of Austria. Almost all daily newspapers as well as magazines and the television have reported on the Centre indicating a high level of recognition of the bfc among its potential customers in Austria.

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MAKE FEMALE BUSINESS VISIBLE!

WOMEN'S ENTERPRISE AGENCY

Issue

The Finnish 'Women's Enterprise Agency' (WEA, 'Naisyrittäjyyskeskus') promotes entrepreneurship and networking among newly started women entrepreneur businesses. Its mentoring model has received a lot of publicity and contributes considerably to making women entrepreneurship visible.

Institution

The Women's Enterprise Agency (WEA) was founded in 1996 and belongs to the network of the Finnish Jobs and Society Association. At the beginning it was financed by the Finnish Ministry of Trade and Industry as well as by private companies, banks, insurance companies, federations of Finnish enterprises and educational institutions. From the year 2000, the WEA has received additional funding from the European Social Fund (ESF) and from the Finnish Ministry of Education. Among the 30 Enterprise Agencies all over Finland, the WEA is the only one offering services specifically for women. Its operations are based on support and free-of-charge advice in different fields of business by experienced women entrepreneurs.

Content

The Women's Enterprise Agency provides training and information services on the procedure for setting up an enterprise, individual advice, entrepreneurial training, and mentoring. The focus of the activities is to bring entrepreneurs.

Success through entrepreneurial mentoring: The mentoring model created by the WEA builds on the practical needs of the newly started female entrepreneurs. In regularly arranged, confidential discussions, the personal mentor – a

carefully chosen experienced female entrepreneur – supports the mentee, i.e. the new entrepreneur, with her knowledge, experience and contacts, and, thus, offers individually tailored advice and support. The WEA has run 15 mentoring programmes since 1998 in Finland as well as abroad. Currently, a joint mentoring programme has been started between Lithuanian and Finnish women entrepreneurs.



Training, advice and information services: The WEA provides, free-of-charge, through training courses, individual advice, and networking events entrepreneurial advice and information on the procedure for starting up an enterprise. An individual training group consists of a maximum of 12 women. Course topics are determined by clients' needs, all experts and lecturers are active entrepreneurs themselves and self-evaluation with the help of client feedback forms is an integral part of every training, course or event.

Making female entrepreneurship visible: From the beginning, one of the main goals of the WEA was to increase the visibility of women entrepreneurs. In this regard, publicity was fostered. For instance, the Agency's models and operations have been the topic of over 40 articles in different magazines and newspapers and descriptions of its way of working have been broadcasted by several radio stations during the year 2002. Additionally, the WEA co-operates with a network of special advisers of women entrepreneurship nominated by the 15 Finnish Employment and Economic Development Centres (EEDCs) with the purpose of disseminating and implementing its mentoring model all over Finland. The WEA is also maintaining networking structures with local businesses with the aim of using these connections for promoting female entrepreneurship.

Performance

The WEA's work has been internationally recognised. Particularly, the entrepreneurial mentoring model, through which new entrepreneurs are assigned a personal mentor, has aroused interest in several countries such as Sweden, Lithuania and United Kingdom (Northern Ireland). The work of the Agency has been a popular topic at several international conferences, seminars, and in various publications. During the year 2002, more than 300 appointments with experts and advisers have been made, with over 200 women taking part in lectures on special topics. More than 800 women attended seminars or events on female entrepreneurship all over Finland and nearly 100 women took part in information events organised by the Agency. It is estimated that these activities resulted in the establishment of about 80 new enterprises in the year 2002.

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SUPPORT PROGRAMMES

ENJOY BUSINESS - ENJOY LIFE !

WITH THE FLYING ENTREPRENEURS

Issue

The Belgian 'Flying Entrepreneur' programme ('De Vliegene Ondernemer') aims to increase the number of female entrepreneurs by making independent entrepreneurship 'softer', i.e. to make it easier for a women entrepreneur to achieve a good balance between work and life by offering the possibility to get a professional representative in case of emergencies.

Institution

The Flying Entrepreneur is intended to be a new kind of profession. The programme allows women to become independent entrepreneurs, who will replace, temporarily, an existing entrepreneur or her partner in cases of unforeseen events (e. g. disease, accident, crisis), planned absences (e. g. holidays, maternity leave, training) or peak periods. The Flying Entrepreneur programme has been implemented by the Centrum van Zelfstandige Ondernemende Vrouwen (CEZOV, 'Centre of Independent Entrepreneurial Women') of the organisation Markant in October 2001. Its training courses take place in each of the five Flemish provinces and in Brussels. The programme receives funding from the European Social Fund (ESF).

Content

The Flying Entrepreneur programme consists of a training course comprising the following three modules and a final traineeship: The *starter course* is planned to provide the participants with a good economic base as Flying Entrepreneurs. This first part of the training course includes starter procedures, sales techniques, bookkeeping and fiscal issues, order processing, invoicing as well as financial and business planning.

The starter course is followed by the *ICT training* module that basically covers basic Word, Excel, Internet, and Outlook and is adjusted according to the knowledge of the participants. It has been designed to overcome the Information and Communication Technology (ICT) disadvantage among many female entrepreneurs.

In the last module, *entrepreneurial development* is dealt with. The objectives of this module are to strengthen the personality, to train good situation assessment, to learn efficient time scheduling and to train good communication.





The training course is followed by a *traineeship* with an independent entrepreneur allowing the participants to apply their knowledge in practice. The potential Flying Entrepreneur has to prepare a presentation for this purpose, in order to introduce herself to potential trainer-companies.

At the end of the course, each participant receives a certificate and also evaluates the lecturers. The critical feed-back of the participants, as well as of the educational collaborators of the Centre of Independent Entrepreneurial Women (CEZOV), who attend the courses and make adjustments where necessary, assure that high quality and relevancy of the programme can be achieved.

Performance

The interest in participating in the Flying Entrepreneur programme is very high. From the inception of the programme in October 2001 until June 2002, 250 persons have requested information material and, due to limited capacity, 55 persons are currently following the programme. Besides the establishment of Flying Entrepreneurs as a new profession, CEZOV is working to achieve a legal and social statute for Flying Entrepreneurs. The possibility to appeal to a Flying Entrepreneur has already been integrated into the insurance policy of the independent entrepreneur.

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ACCESS TO FINANCE FOR ALL !

GUARANTEE FUND FOR WOMEN

Issue

The 'Guarantee Fund for the Creation, the Take-over or the Development of Enterprises on the Initiative of Women' ('Fonds de Garantie pour la Création, la Reprise ou le Développement d'Entreprise à l'Initiative des Femmes', FGIF) in France facilitates the access to finance for women who want to create, take-over or further develop an enterprise.

Institution

The FGIF was created as an answer to the observation that women have difficulties in accessing bank credits. The FGIF is administered by the private organisation 'Institut de Développement de l'Economie Sociale' (IDES) and among others receives funding from the European Social Fund (ESF). IDES was created in 1983, when the institutions of the social economy (i.e. associations, co-operatives, etc.) decided to invest part of their reserves in favour of enterprises in the social sector. Since 1989, IDES manages several guarantee funds that are endowed by the state, the FGIF being one of them.

Content

The initiative FGIF was created in 1989 following an agreement between the State Secretary in charge of Women's Rights and IDES. Access to funding had been identified as one of the main barriers for women to become self-employed, because of a lack of personal funds, the small size of their projects, or even because of discriminative practices among financial institutions. The guarantee by the state is intended to help ameliorating this situation through two means: The financial security offered to banks and the ex ante evaluation of the viability of the project. The initiative is also complemented by management counselling during the preliminary stage of the establishment of the enterprise.

The FGIF initiative addresses all women who want to create, take-over or further develop an enterprise that is under their control, or who have taken this step not longer than 5 years ago. The procedure for obtaining a guarantee is as follows: the female entrepreneur has to get in touch with the local or regional delegate for women's rights and with a bank. The bank then decides upon the financing and, if they agree, send the documents to IDES who decide upon guarantee provision.



This guarantee covers mid-term bank loans, which finance either working capital assets or investments. For a loan between EUR 5,000 and EUR 38,000 with a duration of 2 to 7 years, the FGIF guarantees up to 70 % of the amount. The maximum amount of the guaranteed loan has recently been raised from EUR 22,000 to EUR 38,000.

Performance

Since the beginning of the initiative in 1989, over 2,500 female entrepreneurs have applied to it, 60 % of them obtaining the guarantee with an average loan of EUR 19,000. In 2001, 132 guarantees were granted for an amount of almost EUR 4 million (average loan EUR 30,300). The trend for 2002 is increasing. Usually, 80 % of the loans are being reimbursed according to the conditions agreed upon.

IDES has analysed the profiles of those women making use of the FGIF, which have been found to be quite different from both, the expected profile of the beneficiaries when FGIF was created and the average profile of women creating firms without applying to FGIF. Rather than women who have not worked before or have been long-term unemployed, FGIF female entrepreneurs are mostly unemployed (72 %) for a short time only and wish to make use of a long professional experience (18 years on the average). 65 % of the firms under the control of women using the FGIF have no employees, and 97 % have less than three employees. The initial investment of the FGIF women is twice the average investment of their non-FGIF counterparts.

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IT'S NEVER TOO LATE: REINFORCING FEMALE ENTREPRENEURSHIP

Issue

The programme 'Reinforcement of Female Entrepreneurship' ('Ενίσχυση της Γυναικείας Επιχειρηματικότητας') in Greece supports women in creating modern and viable enterprises, particularly in the sectors of manufacturing, e-trade, services, and tourism with special focus on local and regional development.

Institution

The purpose of the Reinforcement of Female Entrepreneurship programme in Greece is to make it easier for women aged 18 to 55, who have no experience in running a business, to become an entrepreneur by providing financial support for exploiting their knowledge, education, and talents. The programme was implemented for the period 2000 to 2006 by the Hellenic Organisation of Small and Medium Sized Enterprises and Handicraft S.A. (EOMMEX). This organisation is a public body supporting SMEs in Greece. It was founded in 1977 and is supervised by the Ministry of Development. EOMMEX's mission is to promote the modernisation and development of SMEs so as to enable them to meet the requirements of the constantly changing business environment.

Content



The programme Reinforcement of Female Entrepreneurship in Greece has resulted from the attempt to expand the limited involvement of women in business activities and covers the whole country, whereby funding is provided to the beneficiaries via authorised local offices of EOMMEX in the different prefectures. Funding is provided for up to 50 % of the integrated entrepreneurial plans (including expenses for purchasing the manufacturing equipment, research and consulting services, training and marketing services, etc.) submitted by the female applicant. The amount of funding varies according to the kind of enterprise to be established, but it does not differ between the prefectures of Greece.

Through the implementation of the programme, various objectives should be reached. One of the core targets is the creation of modernised and sustainable enterprises, whereby special emphasis is put on regional development and on the local economy. Particular attention is paid to enterprises established in the sectors of manufacturing, e-trade, services, and tourism and related to social economy and/or engaged in the protection of the environment. The respective enterprises should utilise new technologies and innovations leading to the development, production and trading of 'new', or improved, products. Moreover, the entrepreneurial activities of Greek women should further develop the country's tradition and culture in a creative way.

Performance

The first round of the programme started in September 2001 while the period for the submission of proposals expired at the end of January 2002. In total, 945 proposals from all over Greece have been obtained, with almost 40 % of the proposals from the Attica region and about 20 % from Central Macedonia. It is expected that by 2003, 60 enterprises will have been established by female entrepreneurs having participated in the programme. This number is estimated to reach as many as 150 in 2006. Private investments are expected to achieve the amount of EUR 18 million by 2003 and EUR 32 million by 2006. It is also expected that this programme will create a considerable number of new full-time-jobs.

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PROFESSIONAL SKILLS TRAINING WITH WOMEN IN BUSINESS (WiB)

Issue

The 'Women in Business (WiB) Skills Training' in Ireland provides professional business management training to businesswomen in order to enhance their business skills and improve both, the formation and the success rates of women-owned micro enterprises.

Institution

The West Cork Enterprise Board was set up in 1993 as part of the network of 35 City and County Enterprise Boards established by the Irish Government and the European Union. It is under the Irish Department of Enterprise, Trade and Employment and its overall function is to promote job creation and support the development of local enterprises through the provision of business advice, financial assistance and management training. The West Cork Enterprise Board covers the rural catchment area of West Cork in the Southwest of Ireland, comprising a population of approximately 64,000 people. To date, the Enterprise Board has invested EUR 4 million financial grant aid in 300 local businesses, yielding a job return of 800 full-time jobs. In addition, the West Cork Enterprise Board has provided entrepreneurial and capability building support to 1,350 entrepreneurs (more than 50 % thereof were women).

Content

In 1999, the West Cork Enterprise Board launched a pilot Management Development Programme (MDP) for businesswomen in West Cork. Participants of the programme benefit from training delivered by a team of experienced and expert business consultants who cover a wide variety of practical business topics, including marketing, selling, finance, budgets and accounts, taxation and business legislation. An attractive feature of the programme is the provision of one-to-one mentoring which assists the business women to address problems and business assignments that required specialist assistance and expert advice.

The programme is accredited to diploma level by the awarding body, the National Examining Board for Supervision and Management (NEBS). 19 local businesswomen successfully completed the pilot programme, which ran over a nine-month period.



Given the success of the initial pilot training programme, the West Cork Enterprise Board ran two further Women in Business (WiB) programmes in 2000 and 2001 and has started a fourth training programme in September 2002. Supporting and encouraging the competitive growth of women-owned enterprises is now an integral element of the West Cork Enterprise Boards entrepreneurial support programme.

Performance

By August 2002, 50 businesswomen have participated in the Enterprise Board's three pilot and WiB programmes, of which 50 % are active in the services sector and focus on local markets. 60 % of the participants indicated in the scope of a programme evaluation that the most significant personal benefit gained from the training was the opportunity to interact with other businesswomen in similar circumstances and build new business relationships and contacts. 35 % of the businesswomen reported that the business skills training greatly enhanced their self confidence and self esteem, while 40 % indicated that the skills training enabled them to be more strategic and focused in the day-to-day management of their businesses. The most beneficial management skill learned by the participants was their ability to implement more efficient financial and tax management systems in their businesses.

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ALL A BUSINESS WOMAN NEEDS: ENTERPRISE CREATION SHOP

Issue

The Italian 'Enterprise Creation Shop' ('Sportello Fare Impresa') fosters the creation and the development of new economic activities in the craft sector. These economic activities should offer the entrepreneur the ability to achieve the right balance between job as hard work and as pleasure.

Institution

The Enterprise Creation Shop was implemented by the Equal Opportunities Committee in 1999. The shop is open nation wide, as there is an enterprise creation office in every local Association of Confartigianato (the National Confederation of Craftsmanship).



Content

The Enterprise Creation Shop is targeted at women who want to start a new entrepreneurial activity or renew an already existing firm. Through various support methods the measure aims to promote the decision to start-up a business in the craft sector, to assist women in accessing this sector, and to offer an alternative to being unemployed, working in the household or working dependently with a company. The guidance given directly through experts at the Enterprise Creation Shop, as well as through information sheets and publications, should help women to establish enterprises with a stable development in the first years.

The *Enterprise Creation Shop* helps female entrepreneurs to get over bureaucratic problems during the start-up phase and to obtain easy-term financing which may be provided due to special agreements with financial institutions. Moreover, the situation of the female entrepreneurs is continuously monitored and support is given to new firm owners through training courses. Special attention is as well paid on informing the new entrepreneurs on the possibilities to join support programmes at national and local level.

Furthermore, a special handbook titled '*How to Start-up a Craftsmanship Firm*' ('Come Avviare un'Impresa Artigiana') has been published by the Enterprise Creation Shop. This booklet provides useful information for women who want to become entrepreneurs and is also available online via the Internet site of Confartigianato.

Performance

The Enterprise Creation Shop is considered an important programme, as promoting female entrepreneurship in the craft sector - as an alternative to working dependently - has encouraged the development of many new small and medium firms in Italy. Particularly in the north of Italy, where the agreements with banks have led to larger financing even with a low level of guarantees, the enterprise shops have obtained good results. Many women contacted the local offices of Confartigianato and statistics show that 20 % of the new firms supported during the start-up phase performed well during their first years.

In the future the promoters of this measure hope to find new financiers, to be able to get into contact with more new women-owned firms, and to help them in creating a new entrepreneurial culture. Refresher courses for people working in the Enterprise Creation Shop are scheduled in order to guarantee a better knowledge of laws related to female entrepreneurship.

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MANAGEMENT & ENTREPRENEURSHIP:

MENTORING MAKES SUCCESS

Issue

The programme ‘Mentoring Makes Success’ (‘Mentoring macht Erfolg’) in Luxembourg supports women who are seeking managerial and entrepreneurial functions to create a favourable environment for female managers, to develop adequate structures for career-oriented women, to show the abilities of women, and to stimulate a dialogue between the generations.

Institution

Mentoring Makes Success is implemented by the association Zarabina, which has the objective to incorporate equal opportunities to women in local and regional development strategies. The programme is supported by the European Social Fund (ESF), the Ministry of Work and Employment, and by local communities. Mentoring Makes Success is part of the regional project ‘Female Promotion and Regional Development’.

Content

Mentoring Makes Success is a contact and co-ordination centre aimed at the formation of mentoring couples. It matches women in leading positions who want to forward their professional experience with women who want to benefit from optimal advice and support of successful women. During the mentoring relation, problems can be openly discussed and knowledge can be transmitted in an informal and unconstrained way. Participation in the programme is free for interested women.



To assure the formation of a good mentoring relationship, criteria to match mentor and mentee have been developed, taking into account the professional background of the participants, the core competence and the professional needs of the mentor and mentee. Furthermore, the work of both is followed up continuously.

Additionally to the Mentoring Makes Success programme, working groups and training on the theme 'Women in Managerial Functions' are held. The working groups deal with power and competition, conflict management, intercultural learning and workforce, networking, and balancing private and professional life.

A special concept to develop the public relation activities for the Mentoring Makes Success programme has been developed by Zarabina in order to alert women and companies and inform the public about mentoring as an instrument to increase the percentage of women in managerial and entrepreneurial positions. The programme is thus promoted in regular publications, in the national press as well as in radio and TV transmissions. Events are organised on a regular basis to inform interested people about the respective activities.

Performance

The first phase of the Mentoring Makes Success programme started in 2000. The association Zarabina has developed a data base including about 50 interested women. This figure is increasing continuously since the launching of the programme. In September 2001, the second phase was started. Therefore special information material has been developed in order to expand the programme. In 2001, about 20 admission discussions with potential mentors and mentees were held. As a result of the formation of mentoring couples, a lot of women are in new professional positions now. Seven lectures and three workshops, dealing with relevant issues for women in leading positions, were organised in 2001.

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MOTIVATION MAKES IT ALL !

WOMEN IN FOCUS

Issue

The philosophy of the Norwegian programme 'Women in Focus' ('Kvinner i Fokus', KIF) is to use mentors to motivate potential female entrepreneurs. The programme helps highly qualified women with establishing their own business. With the help of a growing network of female entrepreneurs, 'Women in Focus' wants to foster the participant's competence in running an enterprise.

Institution

The programme Women in Focus was established in 1999 by the Norwegian Industrial and Regional Development Fund (SND). The main focus is on competence development projects, for instance, at increasing the number of women in executive committees or at developing new as well as existing enterprises led or owned by women (the 'Lighthouse' project). The main challenge for the programme has been to highlight the gender dimension of SND's total engagement and projects and by that to make women's needs and competencies visible in business and trade.

Content



The programme focuses on competence development among women entrepreneurs and making female entrepreneurs more visible. This is done by creating national and international networks and offering training services. Experienced and successful entrepreneurs and managers motivate other women to establish their own business. They represent role models and help to create a positive image of women entrepreneurs in production and trade. The programme includes tailor-made support focusing on management issues starting with the writing of business plans. Women successfully supported by the network, i.e. having reached their aims as defined before become advisers or mentors for other female entrepreneurs. Two projects of Women in Focus are described below.

The '*Lighthouse*' project aims at developing women's competence in running their own business. It is directed to female managers in enterprises that have passed the phase of establishment, have five or more employees and a minimum turnover of NOK 5 million or EUR 650,000 each year. Additionally, more than 50 % of the firm has to be owned by a woman. It is intended to achieve a domino effect: Participants having already succeeded in establishing enterprises as managers act as good role models that make women visible in production and trade. After having successfully followed a tailored, one-year programme that focuses on management, these participants pay back by giving advice to other female managers and thereby networks are established.

The aim of the project '*Women in Executive Committees*' is to use an existing database of potential female members in executive committees as well as to increase the number of women in this position. It has been observed that although there is potential, only about every twentieth top-leader is a woman. The database that is used by those searching for executives shall help to become aware of possible candidates, as it lists the names of about 300 persons who have passed a special examination on executive committee issues.

Performance

The primary success of Women in Focus has to be seen in the growing network of female entrepreneurs supporting and motivating each other. In the course of the programme 25 projects have been carried out. These have increased the visibility of Women in Focus in the media, highlighting female competencies and resources in production and trade. As a result the programme also succeeded in increasing awareness of authorities, among them the implementing organisation, with regard to importance and future prospects of female entrepreneurship.

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EQUAL OPPORTUNITIES: SUPPORT OF FEMALE ENTREPRENEURSHIP

Issue

The action 'Support of Female Entrepreneurship' ('Apoio ao Empreendedorismo Feminino') in Portugal supports the creation and consolidation of women-owned small and micro firms and the access to self-employment for women. It is specifically targeted at potential female entrepreneurs.

Institution

The 'Operational Programme for Employment and Social Development' (POEFDS) of the Portuguese Ministry of Labour includes a sub-programme to promote effectiveness and equity in employment and training policies. Within this sub-programme, a measure to promote equal opportunities for men and women and to improve participation of women in the labour market has been introduced. This measure includes a variety of actions, among others 'Support of Female Entrepreneurship', a project that aims at supporting entrepreneurial activities of women.



Content

Support of Female Entrepreneurship provides financial support for training, consultancy, enterprise start-up, and enterprise information networks. Female business associations and training agencies may apply to the action programme and act as intermediaries in delivering the requested services.

These business agents should help potential female entrepreneurs to consolidate their business idea and provide personalised training and technical advice from the start-up phase until 2 years after the formation of the company, covering all general management functions. Complementary training sessions for women are organised by the business agents aimed at the development of entrepreneurial initiatives, the reinforcement of self-confidence, and the development of leadership capabilities and negotiation skills.

The action also informs potential female entrepreneurs on business opportunities for women, on legal and labour regulations as well as on access to financial support. Additionally, Support of Female Entrepreneurship fosters the creation of networks to promote female entrepreneurship as well as the participation of women in high technology sectors.

Performance

Support of Female Entrepreneurship initiative responds to the identified low levels of participation of women in business and management, and particularly to the low level of entrepreneurial initiatives by women. It recognises and reinforces the role of private business associations in the implementation of public policies, and, thus, contributes to a more integrated society in Portugal.

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WIDESPREAD SUPPORT NON-STOP: THE WOMEN'S INSTITUTE SERVICES

Issue

The 'Women's Institute' ('Instituto de la Mujer') fosters conditions leading to gender equality in Spain through supporting the participation of Spanish women in political, cultural, economic, and social life and the removal of existing obstacles hindering gender equality policies.

Institution

The Women's Institute is a public institution, integrated into the Spanish Ministry of Labour and Social Issues and, among others, receives funding from the European Social Fund (ESF). Based on the Equality Principle that has been adopted by the Spanish legislation in 1978, the Women's Institute was created in October 1983 and restructured in May 1997. The Institute promotes female entrepreneurship through various measures, such as the implementation of support programmes including advice, mentoring, training, financing and the publication of relevant guides and booklets.

Content

The 'Entrepreneurial Support Programme for Women' and the 'Management Programme for Women Entrepreneurs and Potential Women Entrepreneurs' provide information and advice to women with a business idea or a business that has already been set up. These programmes are aimed at increasing their competitiveness through the definition of tailor-made strategic plans that would allow the consolidation and growth of the firms. The 'Training Programme on Business Management' offers overall training and lasts 300 hours including 200 hours of individualised tutorials. Furthermore, financial support, like credits and subsidies, is offered to female entrepreneurs by the programmes 'BSCH Specific Financing Line', 'Micro Credit Programme for Potential Female Entrepreneurs and for Women Entrepreneurs', and 'Financial Support: Women getting into Business'.

Besides offering various services, the Women's Institute regularly publishes a broad variety of *brochures* aimed at informing potential beneficiaries of the Institute's existing programmes.



One of the most successful programmes carried out by the Women's Institute is the 'Entrepreneurial Support Programme for Women'. It offers both on-line and face-to-face advice to women entrepreneurs. This technical assistance aims at raising awareness of entrepreneurship amongst women and is a tool for start-up and consolidation of women-led enterprises. It is oriented towards women who have an enterprising spirit, an idea or project for starting a new business or even have modernising or expansion plans for their existing businesses.

An important tool in this programme is the 'EmpresariasNet', a network for (potential) female entrepreneurs aimed at exchanging experiences and finding new business partners. EmpresariasNet offers up-to-date information by e-mail on topics such as public support and trade fairs on a weekly basis. Flexible and prompt on-line advice is given on subsidies, support measures and business creation as well as sectoral and institutional information. Distance training, for which training materials of the Women's Institute and the Chambers of Commerce are used, is also provided.

This programme has been widely disseminated through the leaflet 'Entrepreneurial Support Programme for Women' which describes the objectives and the activities that are carried out in the scope of the programme along with contact details of the Support Offices of the Chambers of Commerce, where customised advice is provided.

Performance

During the last two years EmpresariasNet received many demands by interested (potential) female entrepreneurs on various procedures, grants, market research, co-operation, and other general questions. Data for 2001 reveal that the number of requests dealt with amounted to 5,391 whereas as many as 2,528 female entrepreneurs registered themselves as users of EmpresariasNet.

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HELP WOMEN TO HELP THEMSELVES!

BUSINESS ADVISERS FOR WOMEN

Issue

The Swedish project ‘Business Advisers for Women’ (‘Affärsrådgivare för Kvinnor’) aims to promote women’s entrepreneurship and to stop the outflow of women from sparsely populated areas, which offer few job opportunities.

Institution

The Swedish Ministry of Regional Affairs assigned NUTEK, Sweden’s central public authority for industrial policy issues, to set up a project with special business advisers for women in 1993. In the first three years the focus was on the northern part of Sweden, on the regional development areas. The task was to encourage 62 municipalities to employ a business adviser for women and to provide co-financing, as studies showed that female entrepreneurs were unwilling to seek advice from traditional business advisers or to approach bankers, due to their experience that they were not taken seriously by consultants. NUTEK organised regular training courses and conferences for the business advisers and set up an electronic network to exchange experiences and information. Since 1997, business advisers for women were also installed in parts of southern Sweden.

Content

The Business Advisers for Women programme started its activities by trying to find women business-owners in the sparsely populated areas of northern Sweden and subsequently, to help women to start and develop their own business by offering assistance, training, information, and consulting through a network of business advisers (one-stop-shop principle).

The business advisers organise seminars and courses with the aim to raise competence and skills and to foster networking among women and to train them to cope with their own situations, i.e. they help them to help themselves. Furthermore, the business advisers try to influence the general attitude towards women’s entrepreneurship positively and to build a more professional image of women entrepreneurs.



The government financing for the project was stopped in 2001. However, some of the advisers are now employed within the regular system or have started new projects. Furthermore, working methods have been documented by means of two different 'Handbooks for Business Advisers' in order to spread their experiences and way of working.

Performance



The most important result of the project is that the women business advisers succeeded in creating considerable awareness of the existence of women entrepreneurs in the municipalities. Furthermore, competence and skills among women entrepreneurs as well as among the business advisers themselves were raised. The advisers gained know-how and status and by starting new projects, working within the regular system, and documenting their working methods and experiences, they still contribute to achieving their long-term objective of changing the existing attitudes and organisational patterns that women regard as a barrier to entrepreneurship. It is assumed that the business advisers have helped to create at least 1,000 new companies during the first three years of the project.

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ELECTRONIC PLATFORMS

ALWAYS ONLINE: A COURSE FOR FEMALE ENTERPRISE STARTERS

Issue

The German 'Online Course for Female Enterprise Starters' ('Online Kurs zur Existenzgründung von Frauen') pays particular attention to the challenges, difficulties and advantages of enterprise start-ups by women, especially by those who have graduated from university or from a senior technical college.

Institution

The Online Course for Female Enterprise Starters contributes to increasing the number of women owned businesses by offering a course via the Internet which provides information and advice indispensable for the preparation, realisation and consolidation of start-up projects. The Online Course was implemented by the Fachhochschule Karlsruhe (Senior Technical College Karlsruhe) in 1999 and was created by students who were assisted by professors of the college, consultants and lawyers. Germany-wide, the Online Course is the first of its kind and represents a model project for combining practical, updated information with new information and communication technologies. The course receives funding from the EXIST programme of the Federal Ministry of Education and Research and from KEIM, the Start-Up-Impulse of Karlsruhe.

Content

The Online Course provides a thorough and compact overview of all important aspects of business start-ups by women. It is accessible online, on CD-ROM or it can be downloaded and it guides the user, step by step, through all phases of starting up an enterprise. The basic course is composed of four modules (orientation, concept design, realisation and consolidation), each one consisting of an introduction, 8 to 12 chapters, a checklist for interactive learning, hints, literature recommendations, indication of contact points for further information, relevant links, etc. Each chapter closes with a number of exercises that allow the female entrepreneurs to transform the new knowledge into practice by applying it to their own start-up projects. If the users have difficulties with the exercises, they may send an e-mail to the project designers in order to get immediate help.



Due to response from users expressing their need for additional information, three new modules have recently been added to the course, which present selected aspects of the basic course in more detail (particularly related to legal matters, accounting and marketing).

In general, the information provided in the course is updated once a year in order to take account of changes in the various domains. The most important quality assurance mechanisms are the feedback obtained from users and the experience gained from day to day consultancy of female enterprise starters. This type of response serves as a basis for designing the Online Course in a way that meets practical problems that occur during the start-up phase of an enterprise.

Performance

In the year 2000, approximately 8,000 people visited the Online Course for Female Enterprise Starters, in 2001 already about 9,300 and up to June 2002 more than 6,000 (potential) female entrepreneurs made use of the course. The CD-ROM has been available since 2001. 860 CD-ROMs were sent to (potential) enterprise starters as well as support service providers in the period up to June 2002. 87 % of the CD-ROMs were ordered by women. Currently, a link to the Online Course can be found on about 300 start-up and women related web sites. The Online Course has also aroused a considerable interest in the media. A significant number of Germany-wide media have already presented the course.

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ENGLAND'S WOMEN WIN WITH WOMEN INTO THE NETWORK!

Issue

'Women Into the Network' (WIN) is a networking initiative in the North East of England that offers easy, accessible and suitable information and support through a well established and customised Internet portal, which builds the core of the network and fulfils its essential communication purposes.

Institution

Women Into the Network (WIN) acts as an umbrella to network women into existing support provision. The initiative is part of a wider 'Accelerated Women's Entrepreneurship Scheme' with 10 partners throughout the United Kingdom and 6 in other European countries with the aim to further develop projects that support women's enterprises. WIN is financed by the European Regional Development Fund and local public and private sponsors. The initiative has been developed by the Foundation for SME Development, which was established by the University of Durham in August 1999 and is based on the work undertaken by the Small Business Centre at Durham University Business School since its inception in 1971. The Foundation for SME Development works with SMEs and its key stakeholders in order to support the development of an enterprising economy and society.

Content

WIN has a primary sign-posting role in that it directs women to appropriate information and assistance points. The initiative runs a number of activities classified in the four key areas: communication and publications, research, events, and training and development. Collectively, these four key areas create an integrated whole that allows members to select and to participate in those areas of networking which suit them at any given time.



The online directory forms the hub of the Women Into the Network Online Service, directing visitors to members' skills, services and talents. From this directory visitors from the North East of England and beyond can easily find members' contact details and link directly to their web sites.

An important objective of WIN is to facilitate good communication around the network. A number of media enable this: The online service available on the Internet gives an overview of the entire network and its activities. A quarterly newsletter circulates network news and diary dates but also reports recent successes and opportunities. E-zines (electronic magazines) as well as an on-line chat, allow participants to share ideas and solve problems.

'Women Into the Network' is closely evaluated through feedback and evaluation surveys after each event and on a quarterly basis in order to ensure high quality of the support provided.

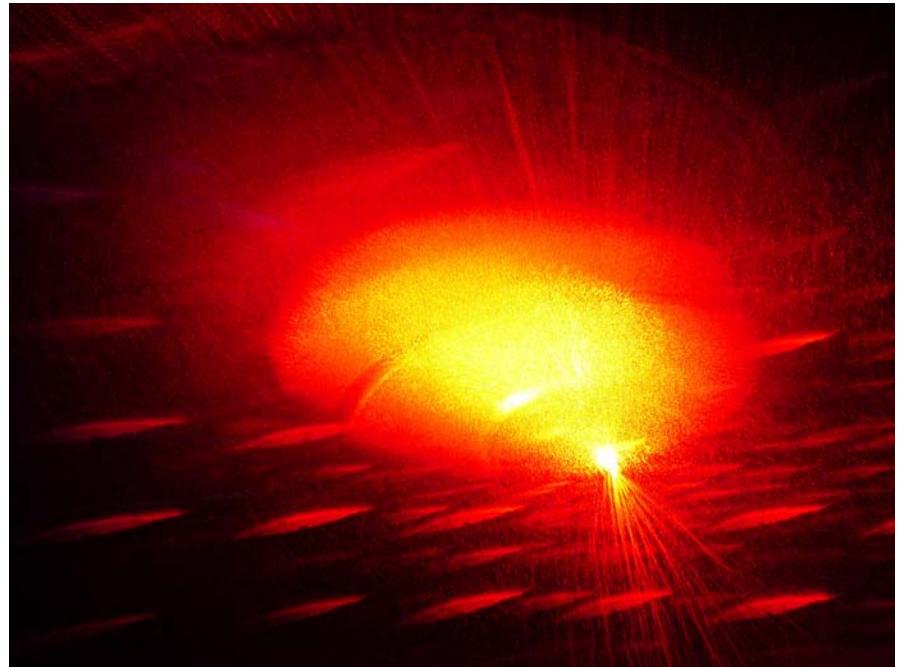
Performance

WIN draws together a range of funding sources, has generated a broad range of innovative ideas to support enterprising women and offers clear pathways to relevant information. There are also indicators of increased business start-ups due to WIN that have led to new jobs being created in women owned firms. Feedback from users of the initiative shows that 174 jobs have been created with the help of WIN since 1997. The networking opportunities have led to increased sales due to new contacts.

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EVENTS

CREATING WEALTH WITH WOMEN'S VITALITY

Issue

The mission of Iceland's 'Creating Wealth with Women's Vitality' ('Audur i Krafti Kvenna') is to better utilise the wealth residing in women by increasing their participation in enterprise creation and, thus, promoting economic growth in Iceland. It was estimated that in 1998, the proportion of companies owned by women was between 13% and 18%.

Institution

Reykjavik University is responsible for the management of the AUDUR project that receives extensive support and financing from the New Business Venture Fund Ltd. (administered by the Ministry of Commerce) and three private enterprises. Most of the activities, especially the courses, undertaken in the scope of the programme, take place at Reykjavik University.

Content

AUDUR is an Icelandic female first name and at the same time the Icelandic noun for 'wealth'. The programme is an effort of institutions and enterprises to provide a variety of courses and other educational activities as well as events for women. AUDUR consists of several projects and events, which are described below.

The chief task of the project *AUDUR Entrepreneurs* is to support women who are already in, or who are considering to become entrepreneurs. Two courses per year are offered for these women, each lasting 110 hours over three to four months. In order to facilitate attendance for those women working full-time, teaching is held in the evenings. Subjects covered in the courses include the preparation of a business plan, marketing, finance, management, information technologies, legal issues as well as handling of stress. Participants commit themselves to contributing to the establishment of new job opportunities in Iceland.

The *AUDUR Awards* honour women who have made a special effort for the Icelandic economy. The AUDUR project board annually assigns three women entrepreneurs with awards. The honouring procedure takes place as part of a conference that encourages women to create new opportunities in Iceland.



The most promising event organised is '*AUDUR Future*'. It takes place once a year with an essay competition ("My dream Company") for girls aged 13-16. The authors of the best 25 essays are invited to a 3-day workshop where their self-esteem, knowledge of business concepts, management of companies and networking skills are enhanced. The workshop shows instant results with the girls talking "business talk", showing self-assurance and understanding their ability to participate in the business world.

The other events of AUDUR are '*The Daughters to Work Day*', '*Leadership AUDUR*' and '*AUDUR Finance*'. '*The Daughters to Work*' initiative was first implemented in the USA in 1993 and the idea has spread to Europe in the last few years (in Germany since 2000). It acknowledges the importance of introducing girls to existing job opportunities. '*Leadership AUDUR*' is a 3-day workshop for women business executives and '*AUDUR Finance*' is a 16-hour seminar to enhance women's knowledge of personal finance.

Performance

AUDUR has been very well received among women. The events organised have been well attended and in most cases many women had to be refused as courses were fully booked in a very short time. 180 women had graduated from the *AUDUR Entrepreneurs* project by fall 2002 and many start-ups have already begun operation, among others, in the following areas: services, retail, consulting, information technologies, multimedia design, multipurpose architectural services, children's center, restaurants, graphic design and TV programme development. The *AUDUR Awards* have been given, in the past two years, to six women that have established very interesting and successful businesses. In 2002 the most successful AUDUR entrepreneurs shall be honoured. The *Daughters to Work* event has been well received in Iceland by thousands of girls, many adults and hundreds of companies. Over 800 women have attended the *AUDUR Finance* class, 60 executives took part in *Leadership AUDUR* and 70 girls participated in *AUDUR Future*. A study measuring the results of these projects is ongoing.

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EXAMPLES OF GOOD PRACTICE FROM OTHER OECD COUNTRIES

CONNECTIONS AND EXPERIENCES !

AUSTRALIAN WOMEN IN SMALL BUSINESS

Issue

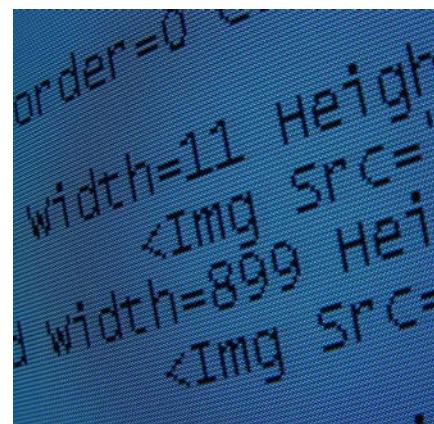
The Australian programme ‘Women in Small Business’ (WSB) supports women in small businesses and enterprise growth by providing skill development and mentoring services to women who want to grow their business.

Institution

The Women in Small Business programme is run by the New South Wales (NSW) Department of State and Regional Development in co-operation with local providers in various regions of New South Wales and in major metropolitan cities. The programme has been established within the framework of the ‘Small Business Enterprise Culture Programme’ implemented by the Federal Department of Employment, Workplace Relations and Small Business to develop and enhance the business skills of small business owner-managers through funding skills development initiatives, mentoring services and support for women in small businesses.

Content

The Women in Small Business programme offers a mentor programme and a series of growth strategies workshops. The programme links new women business owners with experienced business people to promote business confidence, skills and success. The programme’s objective is to enhance the success of growth-oriented enterprises by providing assistance in the formative stage. Early intervention is regarded as essential to assist newer business owners to identify viable growth paths.



Women owning a small business for not longer than 2 years, operating (near to) full-time and being serious about growing their business are eligible for mentoring and receive a subsidy of 50 % of participation costs. Mentors must have at least 5 years of experience as an owner of a successful small business and be willing to donate their time. Both, women and men are accepted as mentors.

In total, 50 hours of contact are provided during the programme, comprising 10 hours of business roundtables (in groups), 20 hours of business skills training (in groups) and 20 hours of one-to-one mentoring. In conjunction with the Department for Women, the New South Wales Department of State and Regional Development has also produced a directory to link business-women.

Performance

The Women in Small Business Mentoring Programme run by the New South Wales Department of State and Regional Development has achieved very positive results. Participants have repositioned their businesses in response to changing market conditions, taken on new clients, brokered contracts with large multinational firms, expanded into export markets, taken on more staff, and increased their turnover. In the year 2000, in just six months programme duration, 90 % of those mentored have improved their business skills, 51 % have managed to increase their annual turnover, and 23 % have employed new staff.

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CROSSING BOARDERS WITH THE CANADIAN WOMEN'S INTERNATIONAL BUSINESS INITIATIVE

Issue

The 'Canadian Women's International Business Initiative' (CWIBI) encourages Canadian business women to consider international markets as a way to grow their business and fosters economic growth by connecting more Canadian business women with more global business opportunities.

Institution

The Canadian Women's International Business Initiative was established by the Trade Division of the Canadian Embassy in Washington DC. An initial awareness tour of the Canadian Trade Commissioners in 1997, to talk to Canadian business women about international business opportunities, inspired the organisation to more regional events in Canada. Up until 2000, the CWIBI had built an extensive network of contacts among international business women leaders.

Content

The CWIBI was set up to provide significant resources and funds for events and infrastructure that would support Canadian women in international business. The corresponding activities basically included briefings, meetings, film screening, evening receptions, events undertaken in co-operation with private sector associations in the United States and Canada, the creation of the 'Businesswomen in Trade' web site and the hosting of Canada's first-ever Minister-led mission of business women that brought 120 business women to Washington DC in November 1997.

The Canadian Minister for International Trade, Sergio Marchi, hosted the first *Businesswomen's Trade Mission*, a three-day programme that included business matches with US businesswomen, workshops on doing business in the US, and multiple networking opportunities. This trade mission served to create new networks of businesswomen across Canada with links to the US market and raised public and government awareness on the importance of the contribution of Canadian businesswomen to the economy.



The *Businesswomen in Trade* web site created by the Canadian Department of Foreign Affairs and International Trade (DFAIT), has been established to meet the needs and information requirements of Canada's businesswomen interested in international markets. Among others, this web site features a guide to government services supporting export, access to relevant research, advice on cultural issues affecting businesswomen who export, and success stories of women exporters.

Performance

Virtually, all participants on both sides of the Canada/United States border praise the activities founded under the Canadian Women's International Business Initiative, in particular their contribution to an increased awareness of the services available, increased knowledge of what is required to export, increased number of contacts, and higher confidence among businesswomen in Canada. Furthermore, the United States Department for Small Business Administration (SBA) has been so impressed by the CWIBI, that it has adopted many similar programmes and activities to support American women entrepreneurs in a similar way.

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GOVERNMENT PROGRAMME FOR FEMALE ENTREPRENEURS IN JAPAN

Issue

The strategy on 'Equal Employment Opportunities' has been implemented by the Japanese government to improve the status of women in Japan, particularly of those women that lack the necessary work experience required for starting and running a business, especially after having interrupted their career to raise a child.

Institution

In June 1999, the Japanese government enacted a new law to encourage the creation of a society where males and females have the opportunity to influence jointly the direction of societal development. The Ministry of Health, Labour and Welfare has in the same year issued its strategy on Equal Employment Opportunities whilst Women's and Young Workers' Offices have been established in each prefecture as a local organisation of the Ministry.

Content



Resulting from the rapid post war-era practices, Japan has for a long time not paid enough attention to women in the labour force. A growing number of young women have been pursuing a career following high education, but a large proportion drops out after marriage to raise children. Now, public authorities acknowledge the potential of women and the strategy on Equal Employment Opportunities of the Ministry of Health, Labour and Welfare promotes measures for improving the status of women in Japan. It provides support to (potential) female entrepreneurs, especially to those who after having interrupted their previous work careers to raise a child decide to start and run a business.

The support by the Ministry of Health, Labour and Welfare is provided through the following tools: the publication of manuals for female entrepreneurs, the staging of seminars for women who wish to start their own business, consulting activities, and the establishment of an exchange forum for female entrepreneurs. In addition, the government affiliated financial institutions 'Japan Finance Corporation for Small Business' and 'National Life Finance Corporation', promote female entrepreneurship through special interest rates. Also, incubators for women owned enterprises have been set-up in the scope of the new strategy.

Performance

In May 2000, the Secretariat of the Prime Minister's Office announced the results of an opinion poll 'In Regard to a Jointly Participatory Society for Males and Females'. Approximately 3,400 personal interviews were carried out in the years 1992, 1995 and 2000. The time series show an increasing acceptance of women continuing to work after childbirth (33 % in 2000 compared to 23 % in 1992), whereas the percentage of those who believe that women should stop working at childbirth and return to work when the child is older has declined (from 43 % in 1992 to 38 % in 2000). Interestingly, the responses given by males and females were relatively similar, which indicates an increased male support in this regard.

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BIZ: TRAINING FOR BUSINESS

WOMEN IN NEW ZEALAND

Issue

'BIZ-Training' (BIZ) in New Zealand is a mainstream programme in the field of capacity building that focuses on three special target groups: Maori, Pacific Peoples, and women.

Institution

In 1998, the government of New Zealand decided on a new approach to business development services: away from a grants-based approach to one focussing on building management capacity. BIZ-Training was created as the government's primary business development programme in this respect. The programme is provided by a range of non-governmental organisations based on an assessment of the respective local needs. Currently, 16 lead providers and 30 local providers are offering BIZ services in each region of New Zealand. The contracts with these providers are managed by the Ministry of Economic Development (now part of Industry New Zealand, which has assumed responsibility and funding for BIZ).

Content

BIZ-Training is targeted at Maori, Pacific Peoples, and women operating or managing SMEs (typically with less than 20 employees). The programme started at the beginning of 1999 and comprises a preliminary capability assessment to identify the training needs of individual businesses, several training activities (i.e. seminars, workshops, courses, etc.), post training support (which is one-to-one mentoring to help businesses to apply what they have learned), as well as networking. Usually, the training courses are offered free of charge. Below, some examples of the support offered within BIZ-Training and specifically targeted at women are provided.

BIZ Central in Auckland offers a distance-learning course titled '*Women in Business*' for female entrepreneurs, specifically tailored to the profiles of New Zealand's women in business. This self-study course lasts 12 months and consists of 3 sections: managing a business, planning and monitoring a business, and managing resources. The contents of the course include: business law and taxation, e-commerce, quality management, debt and risk management, market knowledge as well as growth and diversification.



Enterprise Waitakere Trust in Waitakere City provides a programme called '*Women in Self Employment*' (WISE) offering regular meetings to (potential) female entrepreneurs. WISE women usually meet on the first Tuesday of the month at 5.30 pm. There are 400 women on the mailing list and approximately 35 - 55 of them regularly attend the meetings. These women are generally self-employed or interested in self-employment. The meetings are kept as informal as possible with networking, socialising, trading, mentoring and relaxing being the key ingredients. Guest speakers act as successful role models who stimulate and enlighten the participants by speaking of their own experience.

Off the Planet, a performance consultancy in New Plymouth, has implemented the '*Significant Women*' seminars, which are three-day personal and professional growth opportunities for women. Designed to inspire attendees to clarify their vision and create the future they want, Significant Women seminars were awarded as prizes in the scope of the 'Businesswoman of the Year Awards' in New Zealand. Those who have attended the seminars have described them as unique and exclusive growth opportunities, giving them the environment and tools to clarify their vision and reach their potential.

Performance

Prior to January 2000, about 18,700 women, 8,000 Maori and 2,500 Pacific Peoples had attended BIZ Training. This means that of all BIZ clients to that date about 60 % were women, 25 % were Maori and 10 % Pacific Peoples.

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GOT IT ALL!

THE UNITED STATES OFFICE OF WOMEN'S BUSINESS OWNERSHIP

Issue

The 'Office of Women's Business Ownership' (OWBO) in the United States of America fosters the start-up and expansion of women-owned businesses as well as information provision to policy makers.

Institution

The OWBO was established in 1979 under an executive order issued by President Carter. This presidential order was implemented as a result of a report by the Interagency Task Force on Women's Business Enterprise, documenting the barriers women face in starting and expanding businesses and calling for a governmental effort to remove these barriers. Female (potential) business owners can contact the OWBO through its nation wide Women Business Centres (WBCs) located at the 77 district and branch offices of the US Small Business Administration (SBA).

Content

The programmes of the OWBO address business training and technical-assistance needs, access to credit and capital as well as access to marketing opportunities, and to public procurement. The OWBO targets potential and existing women entrepreneurs, as well as a representative number of socially and economically disadvantaged women. It also aims to create better information about women entrepreneurs and to forward this information to policy makers.

The *Women Business Centres* (WBCs) that have been established by the OWBO since 1988 play a key role today in support provision and represent an effective network of local women's business training centres. The centres provide long-term business assistance and training in finance, management, marketing, government contracting, and handling of the Internet. They also address specialised topics such as home-based business and venture capital, for example. All centres provide individual business counselling and access to programmes and services of the US Small Business Administration. Particularly, each WBC tailors its activities to the needs of its individual community. In the year 2000, funding of the programmes provided by the 71 WBCs amounted to USD 9 million. The centres are required to match the federal funding they receive with private sector and local funding.



In addition to the WBCs, the OWBO has established an *Online Women's Business Centre* (Online WBC) to address the information, business development and training needs of women business owners who do not have any access to a physical centre.

The OWBO has also established a *Women's Network for Entrepreneurial Training* (WNET). This network has worked for almost 10 years as a one-to-one mentoring programme for women, matching experienced and successful women entrepreneurs ready to expand their business. Although successful, that programme has turned out labour intensive and not easily replicated. Some years ago, OWBO therefore restructured WNET as a series of monthly roundtable meetings.

To facilitate access to finance, the OWBO has also produced a booklet entitled '*New Sources of Private Equity Capital for Women Entrepreneurs*' and women-owned venture capital funds have been licensed.

Performance

The number of clients served by the Women Business Centres (WBCs) increased from just over 14,000 in 1998 to 24,800 in 1999. Also funding increased annually. The Office of Women's Business Ownership strives to implement new and more effective communication tools for its network of WBCs. The Online WBC immediately built a large audience for its interactive training and counselling services that assist women in starting and growing a business. In the year 2000 about 185 WNET-roundtables were operating nation wide, some even took place on the Online WBC.

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CONCLUSIONS

The Member States of the European Union and the European Commission have identified the issue of female entrepreneurship as a priority within the context of the Best procedure. Although all Member States have recognised the importance of promoting entrepreneurship in general and have, in recent years, implemented specific actions or measures to particularly support female entrepreneurship, there has never been a process of exchange of information or good practice between the Member States.

With the examples of good practice provided in this publication, we hope to stimulate the dialogue between the Member States and enhance the exchange of experience on the issue of promoting female entrepreneurship. Although enterprise culture and the status of women in society may differ between the Member States, many of the problems faced by female entrepreneurs are quite similar. Basically, it is important to make women aware of the possibilities they have today as well as to assist them in establishing necessary business contacts. Women appear to have a different approach towards running an enterprise than men, therefore gender awareness in designing and delivering support measures targeted at female entrepreneurs is essential. For example agencies must always be aware of the differing characteristics of their female and male clients and the barriers affecting their economic participation when designing respective support measures.

A few critical success factors supporting good practice in the promotion of female entrepreneurship may be elaborated from the experience provided in this publication. These include:

- Agencies should use female mentors, trainers and advisers whenever possible to increase the relevance of measures for women and to provide role models.
- Measures should be designed for both groups and individuals. Group-based measures give women a chance to make contacts, to network, and to learn from the experience of others. Individual-based measures allow women to receive highly effective advice directly related to the problems they face.
- Measures supporting enterprise start-ups should focus on sectors that can provide women with an adequate income, thereby increasing women's financial self-sufficiency. Strategies to move women into higher value markets in traditional or new sectors are therefore important.
- Training measures should apply a modular approach, with both a set of basic courses, such as costing, marketing, accounting and negotiation, and the opportunity to select from a set of additional courses in various substantive areas. This would make the training flexible and give clients the independence to choose the skills on which they want to focus.



- Training measures should also include entrepreneurship development training in order to foster the attitudes important to starting and managing one's own business. Business skills may not be sufficient for women, who often lack confidence and belief in their own abilities as entrepreneurs.
- Post-start-up support should be offered to trainees after having applied skills learned in earlier training. This may, for example, be offered by means of mentoring addressing the specific problems faced by women entrepreneurs. Additionally, pre-start-up mentoring can help women thinking about starting a business to determine if it is really the right career choice.
- Women entrepreneurs should not be the only focus of business support and personal development measures. Reaching girls in order to encourage them to become entrepreneurs and to develop their belief in their abilities is also important.
- Finally, access to credit should be a key element in business support as limited access to finance is a constraint faced by many entrepreneurs, both female and male. Different methods of providing access to finance, such as loan guarantees or partnerships with formal financial institutions can reduce the costs of providing credits to micro entrepreneurs and women entrepreneurs in particular.

It has been demonstrated that there are various ways to tackle general and more country specific problems faced by female entrepreneurs. As many of the obstacles faced by women entrepreneurs are common all over Europe, most of the good practices that have been described are not country-specific, but might enrich the pool of possible actions in other countries as well. The approach chosen - an institution that offers a broad range of services for (potential) female entrepreneurs, targeted support programmes, electronic platforms, and specific events - depends more on the range and type of problems that need to be addressed than on the political setting of a country. In this regard it is interesting to note from the examples given from the five other OECD countries that their approaches do not substantially differ from the methods applied within the European Union and the EFTA/EEA countries.

We hope that this publication can contribute to increasing awareness of the specific problems and barriers faced by (potential) female entrepreneurs and to stimulating a discussion on which are the most appropriate types of actions and measures helping women entrepreneurs to overcome these problems. A fruitful exchange of good practices between the Member States of the European Union is the starting point for a prosperous entrepreneurial Europe where men and women may successfully run their own businesses.

