Starting a home-based business

A collection of ideas, tips and resources for women

www.womenscednetwork.org
Introduction

This booklet is designed to help women who are thinking about working from their homes. For some, this may mean starting a home-based business. For others, it may mean working for someone else from an office in your home.

Why would women want to work from their homes? For some, it means being able to work and continue as the primary care-giver for their children. For others, it means bringing a second income into the family. And others are looking for the best way to use their skills and creativity.

Sometimes the hardest thing to do is come up with an idea, or figure out where to get the help or training you need. Maybe you just need some examples of how other women got started.

Some of the information suggested in the booklet is available on the Internet. If you do not have a computer, look for a public access computer site (CAP site) near you. There, you can use a computer for a small fee, and get help if you need it. CAP sites are often found in libraries, schools and other community spaces.

We hope that you find many of these tips and introductory ideas helpful.

“...the isolation we feel as women in the rural setting often undermines our ability to see ourselves in any other role than wife, mother and farm hand, but somewhere inside there has been a dream, always brewing, that maybe someday, maybe, when the kids grow up, maybe, maybe...that little spark that we keep glowing inside.”

Sandy Erny, Dresden, On, about women and business (www.wred.org/success.htm)

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What’s inside

Real stories ................................................................. 1

Doing Your Homework: choosing the right job ....................................................... 3

Real stories .................................................................. 5

Ideas for home-based jobs ........................................ 7

Real stories ..................................................................11

Tips and good advice: ..................................................13

  Organization .......................................................... 13

  Avoiding scams ....................................................... 15

  Marketing ............................................................... 16

Real stories ..................................................................17

Resources: Useful books............................................. 19

  Good web sites .......................................................... 21

  Financial assistance ..................................................23

  Counselling and support .......................................... 25

  Education and training ............................................. 29

Real stories ..................................................................31

Facts on Women and Business .................................... 33
Real Stories
About women and their businesses

N.E. Wear
Sydney, Nova Scotia

Joanne Coombs owns N.E. Wear in Sydney River, Cape Breton.

Joanne wanted to stay at home with her young children so she gave up a pre-school teaching job. Her hobby was making jackets and outdoor wear. Slowly she turned this hobby into a career.

Craft shops began asking to sell her line of parkas and team jackets. Demand for her clothes was greater than what she could supply. She went to the Nova Scotia Economic Development Community Business Loan Program to buy industrial equipment to help her work faster.

To add to her business, Joanne offered classes from her home. During a three-day course, students learn how to make parkas and leave with a finished parka at the end. These classes make up about a third of her business.

Her business has grown so much that she may not be able to work out from home anymore.

Web site:
www.gov.ns.ca/ecor/pubs/success/vol02/index.htm
Christina Baird wanted to open a florist business. She knew about flowers and design, but she needed help writing a business plan. She went to the Women’s Enterprise Bureau of Newfoundland for advice about working with suppliers, marketing and writing the business plan.

Christina needed to borrow money to start her business. She was shocked to find out that after working for over twenty years as a teacher, running a home and raising a family she did not have a credit rating. She had spent years borrowing and repaying loans for her house, furniture, car, and expenses. There was no record that she had ever borrowed because everything had been in her husband’s name. Christina felt invisible.

Once again she turned to the Women’s Enterprise Bureau who suggested the Federal Business Development Bank (now known as the Business Development Centre). Christina was able to get the money and help she needed. She was also able to meet and talk with other business women who knew what she was going through.

Web site:
www.bizbureau.com/profiles/baird.htm
Doing Your Homework
Choosing a job that’s right for you

Running a business from your home will mean many changes— for you and those around you. Doing your homework means thinking about these changes before you begin. What will work for you and your situation?

The first step to getting started is to take a good look at yourself. Ask yourself some basic questions:

- What do I enjoy doing?
- What am I good at doing?
- Do I have a hobby or skill that I could turn into a business?
- What skills have I used before that could help me with this?
- What am I not so good at doing?
- Am I comfortable speaking with the public?
- Do I like to work with people or would I rather work alone?
- Do I tend to put things off?
- Why do I want a home-based business?
- How will my family be affected by my working at home?
- What kind of business is my home suited for?
- Do I have enough space to run a business?
- Would it be alright for customers to come to my home?
- How much money do I need to earn to make it worth while?

Next take some time to write about your dreams. Write about your strengths and your skills. Your business idea should bring your strengths and your skills together to build your dream.
Finally, your business idea must fill a need or desire in other people. Who are the people in your community? What do they need? What do they wish they had? Are they mostly retired people who would love to have someone help them with home maintenance? Or, are there many young families that need help with after school care? Are there small businesses that could use your computer skills? Your community can help you define your home-based business.

Look at other successful businesses and get ideas from them. Go through the Yellow Pages and look for business ideas. Ask your friends and contacts to brainstorm with you. Be creative but be practical.

Some businesses will need you to invest a lot of time and hard work. Other businesses will need you to invest a lot of money. What do you have more of?

Ideas for new businesses are endless. Read through our list of job ideas. The goal is to combine something that suits you with something that sells.
Real Stories
About women and their businesses

Dream Catchers
Hantsport, Nova Scotia

Joanne Muron has a shop called Dream Catchers Native Art and Crafts. The idea for the store came to her while visiting friends on the Horton Reserve in Hantsport, Nova Scotia.

She sent letters to 31 reserves in Atlantic Canada, telling them about the store and looking for suppliers of food and crafts. She found a good location, renovated the building and made a sign.

She needed money for inventory, and went to a bank for a loan. The bank kept her waiting a long time. Joanne decided to work at the Acadia Center for Small Business. This made her able to enter the Self-Employment Assistance Program (SEA). The Self-Employment Assistance program provides a wage to people who are trying to start a business, and teaches the skills needed to do so.

Joanne did some research and wrote a business plan with the help of the SEA program. She was able to get a loan from the Nova Scotia Department of Economic Development and Tourism (EDT) through their Community Business Loan Program. Within 3 days she had the money she needed to buy stock and was able to open her Dream Catchers Store.

Web site:
www.gov.ns.ca/ecor/pubs/success/vol02/dream.htm
Crafter’s Haven  
Dartmouth, Nova Scotia

Deborah Billard was the owner of Crafter’s Haven. She didn’t have a large plan in mind when she opened her shop in Waverly. All she wanted to do was provide supplies for people who enjoyed making crafts for Christmas. She thought her business would be seasonal and simple.

Her customers had other ideas. They liked what she was selling and her craft knowledge so well they just kept coming. Her business also helped people with their crafts and offered craft making courses.

Soon she was able to open a second store in Dartmouth. Later she joined her two stores into one location in Burnside Industrial Park.

Web site:  
www.bizbureau.com/profiles/billard.htm

“If you think you can, you can. And if you think you can’t you’re right.”
Ideas for Home-based Jobs

Where do your skills and talents lead you? Here are some groups of ideas for the home-based worker. Do any of them sound like you?

**Artist/Painter/Freelance artist**
- custom painter for floors, mats, murals, portraits
- sign maker
- house painter
- face painter at children's events
- tole painter producing and selling items and teaching classes.

**Cleaner**
- cleaner for apartments, houses, or businesses
- cleaner for specialty items like furniture, rugs or blinds
- cleaner using environmentally-friendly products

**Computer Worker**
- data entry person or word processor
- web page designer
- resume writer
- graphic design or layout artist
- desktop publisher
- computer repair person
- in-home trainer
Consultant or Researcher
- landscaper or gardener
- editor
- family tree researcher
- marketer
- public relations person
- income tax preparer

Cook and Baker
- gourmet jam and jelly
- cake maker
- personal chef
- caterer
- dessert maker

Crafter
- dried or silk flower arranger of wreaths, swags, custom arrangements for weddings and other functions
- seamstress or tailor
- wood crafter of doll houses, bird houses, mail boxes and picture frames
- knitter of sweaters, socks, mittens
- upholsterer of furniture and/or maker of slipcovers
- furniture refinisher
- needleworker for pillows, rugs and dolls
- soap maker
- candle maker
- jeweler
- weaver of baskets, chair caner, items with cloth or paper
- hand-made hair accessory maker
- silk screener
• calligrapher for wedding invitations, memories of special occasions, quotes, children’s names and their meaning
• craft instructor, teaching crafts to seniors, children or adults
• antique collector
• herbalist- growing herbs and preparing herbal products

Decorator
• holiday decorator (outside and inside)
• home decorator- interiors
• preparer of gift baskets and gift packages

Odd jobber
• pick up prescriptions
• personal shopper for food, gifts, clothing
• specialty shopper- for birthdays, weddings and other events
• house-sitter
• home meal delivery person for seniors
• home maintenance and repair person
More home-based business ideas

Events planner
- children’s party planner for birthdays and special days
- wedding and anniversary planner handling the catering, flowers, entertainment, space rental
- seminar promoter, handling all details, such as finding the location, catering and promotion of the event.
- welcome service, greeting newcomers with a package of materials from local businesses and other information
- garage sale organizer, handling everything, including the advertising and sales for the client. Clients provide the items.

Fitness instructor
- children’s fitness, dance, gymnastics or karate instructor
- travelling personal trainer
- fitness instructor for pregnant women
- fitness instructor for seniors
- massage therapist

Health-related
- herbalist
- vegetarian foods expert, helping others plan their menus and provide consultation on becoming vegetarian
- post-surgery/recuperative/respite care-giver
- elder care provider
Children
- Daycare provider
- Tutoring service
- Baby-proofing service
- New mother/infant home care - include light housekeeping, dinner preparation and childcare

Pets
- pet sitter or walker
- mobile pet groom
- dog trainer

Photographer/Videographer
- weddings, family portraits, children’s portrait photographer
- special events, places or scenery photographer
- digital image photographer
- videotaper
- keepsake albums or video maker for weddings, parties, births, anniversaries and birthdays

Writer
- memoir writer, helping others, especially seniors write their personal history in story form for their family to treasure
- writer of how-to booklets or greeting cards
- freelance writer
- proofreader or ghost writer

Tourism Operator
- bed and breakfast operator
- tour guide
- tour operator
Business-to-business server
- answering service operator
- temporary help agent
- janitor
- business plan writer
- bookkeeper and office support worker
- bill payer

Or, you could be an inventor of something popular!
Real Stories
About women and their businesses

Best Valu Office Services
Port Hawkesbury, Nova Scotia

Mary Proctor-Landry started Best Valu Offices Services in Port Hawkesbury. Mary had worked as a secretary, payroll clerk, and bookkeeper for twenty years at different companies. She also took a course at Dartmouth Career College to train as a medical secretary.

Upon graduating, she had a hard time finding a job. When she did get work with a small firm, she was later laid-off. This is when she got the idea to start her own company. She noticed a lot of small companies in her area and wondered who was doing their bookkeeping and secretarial work. She decided to offer a complete range of office services to small companies working out of her own home.

Mary got a loan from The First Step Community Business Loan program at Nova Scotia Economic Development and Tourism. The money allowed her to renovate her existing office space and buy equipment.

Her business is now thriving and she is thinking about expanding.

Web site:
www.gov.ns.ca/ecor/pubs/success
Laughs & Lace
Stratford, Ontario

Sue Muir is the owner of Laughs and Lace, a lingerie and gift store. She found that being a young business woman wasn’t easy. All the banks she asked for start-up money refused her because she didn’t have any collateral. A strong business plan, retail management experience and character references weren’t enough for them. Suppliers did not want to give her products on credit.

Lack of money for products made the first few months of her business challenging. It was even hard for her to rent store space. She decided to sell at home parties until, finally, an affordable space in a good location became available.

Web site:
www.wred.org/success.htm
Tips and good advice

Being organized, marketing and avoiding scams

Staying organized in your home office

1. Have an established set of rules for interruptions. Set up clear guidelines for office operations.

2. Try to clear your desk at the end of each day. This will eliminate that feeling of being overwhelmed when you look at your desk first thing in the morning.

3. Try not to eat lunch in your home office. Everyone needs to take a break.

4. Organizing tools:
   - a good filing cabinet that will grow with the business.
   - a desk/writing surface with enough space to be creative.
   - a workstation/table for equipment such as your computer, printer and fax machine.
   - a shredder to discard documents that have vital information.
   - file boxes to store and organize information
   - letter trays/desktop organizers to sort and organize papers and mail that you need to keep in view.

5. Dealing with children and work: try to decide on a schedule that best suits the schedule of your family. For example, if you are a new mom, maybe you can schedule activities like phone calls and paperwork around nap times. Screen calls when you know the kids will want your attention, then return and make calls when they are asleep or busy.
Working from home with children

1. Keep toys on nearby shelves. Put quiet toys, such as books, stuffed animals on the bottom shelves.

2. Put your computer and phone up higher so that little hands aren’t pushing buttons, taking pages from the printer and so on.

3. Lock your file drawers so that the children can’t get to your business files.

4. Put office supplies up high so that your little ones aren’t writing on the walls, stapling their fingers, cutting your message pads and eating paper clips.

5. Give children their own work space close to yours. A small table and chairs will work wonders. They can color, draw, use play dough or play with Lego while you’re working. They will feel important for working with mom.

6. Take a break sometimes. Let the voice mail get the phone while you refill juice cups, fix lunch and spend some time playing with the kids.
Tips for Avoiding Scams

There is probably no such thing as easy money. You may invest in home-based business opportunities you see advertised. You have “been scammed” if you give your money or time to a company and do not get the returns you expect. Here are some tips for avoiding scams:

1. Research the company and always check them out with the Better Business Bureau located in their city.

2. Ask for at least three references from people that have worked for them. Call each person and ask about their experiences with the company.

3. Be cautious of any company that asks for money to make money (such as a money for registration or materials).

4. Don’t be fooled by ads claiming you can make large amounts of money in short periods of time. Be cautious of companies that require you to sign up immediately. Usually if it sounds too good to be true- it probably is.

5. Get specific information, in writing, from the company, such as—how long they have been in business, exactly where they are located, how many customers they have, what their refund policy is and how long it takes to get paid.

6. Research current scams on web sites like ScamBusters, [www.scambusters.com](http://www.scambusters.com). Call the National Fraud Information Center at 1- 800- 876-7060 for information or visit their web site at: [www.fraud.org](http://www.fraud.org). This group has links to Canadian groups.

7. Don’t invest in anything that you are not sure of. Instead, find something that you are interested in and will enjoy.
Tips on Marketing

The best advertising a business can get is good word of mouth. This happens when a happy customer tells someone else about your product or service. You want this to happen often! Here are some other ways to promote your business without spending a lot of money:

✔ Send out a press release, and not just when you open your business. You need to tell the world if you’ve added some new service or product, or if you’re business is involved in a charity event. Be sure you give the release a human slant. Don’t just talk about how wonderful your business is, talk about what your business can do for your future customers.

✔ Join organizations – Chamber of Commerce, women-in-business organizations, and any type of organization your target market belongs to.

✔ Put your service or product for sale in a charity auction.

✔ As soon as you start your business, send every single person you know a postcard announcing your new business venture. Although they may not need your business, they may tell someone who does.

✔ Ask for referrals from other happy customers. Cold calling will never be the same again if you use this approach.
Real Stories
About women and their businesses

South Mountain Mohair,
South Mountain, Ontario

Theresa Bergeron knew how to work with mohair. She wanted to make a mohair product that was reasonably priced and easy to produce. By doing some research she found most mills had problems handling mohair since the fibres are very different from wool and synthetics.

Theresa decided to focus on making mohair socks. At first people told her that mohair was a luxury fibre. She told them she was making luxury socks.

Not many people sell luxury socks, and her business became a big success. The luxury goods market is a niche that’s working well for her. She sells over 20,000 pairs of socks a year with most sold in the fall.

Theresa is always networking with groups and government agencies to help expand her business even further.

Web site:
www.wred.org/success.htm
Kind Hands
Wiarton, Ontario

Judy Jasper had a lot of experience quilting, knitting and doing crafts. She liked her crafts hobby and decided to turn it into a successful business. She and her husband began a craft business called Kind Hands.

Kind hands sells a wide range of items including slippers made with hand-spun and hand-dyed wool, knitted hats, macramé, jewelry and tie-dyed clothing. Judy and her husband sell at a lot at folk festivals and craft shows.

When they first started Judy was afraid. She didn’t know if they would make a living from the business. They got help to complete a three year business plan and define their goals. This help made a big difference. Now they are able to earn a living doing something they really enjoy.

Web site
www.wred.org/success.htm
Resources
Useful books, web sites, financial assistance, counselling and support, education and training

Useful books
*The Stay-at-home Mom’s Guide to Making Money: How to create the business that’s right for you using the skills and interests you already have.* by Liz Folger.
This guide describes how women can find their special niche, get started in business, avoid bad schemes, find the best way to work with children in the house, and stay mentally and physically healthy in the process.

This book contains information needed to turn skills into a profitable home-based business.

This book provides readers with up-to-date, expert advice on choosing the perfect home-based business and getting started. It includes success stories, resources, ideas, planning strategies and marketing tips.
Best Home Businesses for the 21st Century: the inside information you need to know to select a home-based business that’s right for you. by Paul and Sarah Edwards. This book includes information about how each business works and the background skills you need to run them. It outlines earnings, start-up costs, finding customers, pricing strategies and much more.

Turn Your Talents into Profits by Darcie Sanders and Martha M. Bullen. This book describes small businesses that people have turned into growing companies. The book is divided into these sections: Arts and Crafts, Business Services, Personal Services, Educational and Entertainment Services, House and Garden and Buying and Selling. It contains information on getting started, reaching potential markets and typical rates for products and services.

How to Raise a Family and A Career Under One Roof: a parent’s guide to home business by Lisa M. Roberts. From balancing family and business needs to using parenting skills in business work this book suggests ways to build a sensible work and family lifestyle.

The Work–At–Home Balance Act: the professional resource guide for managing yourself, your work and your family by Sandy Anderson. This book focuses on maximizing your work and productivity and adding quality time to your personal life.

Bootstrapper’s Success Secrets: 151 tactics for building your business on a shoestring budget by Kimberly Stansell Really.
Good Web Sites

www.bizymoms.com
Lists 250 home based ideas from A-Z with stories from women who have had success working from home.

www hbwm.com
This home-based working moms (HBWM) site gives a description of businesses plus helpful resources.

www.sb.gov.bc.ca/smallbus
This site is from the British Columbia Business Service Centre. It outlines how to identify what you want to do, what kind of small business is good for you, how and where ideas come from. There is also an Interactive Business Plan to work with.

www.wahm.com/links.html
This Work At Home Moms (WHAM) is full of lots of useful, interesting and funny information. There is a directory where you can find the WAHM sites nearest you. Click on Canada to find a list of women and a description of their home-based work across the country.

www.homeworks.com
This is the site of Paul and Sarah Edwards. They have written several books about small business/home-based business. Their books are listed here, as well as how get more information or download information.

www.businessknowhow.com
This site lists 200 jobs/business you can start. It also has business plan and start up costs worksheets, information on money matters, and other resources and downloads.
www.moneymakingmommy.com
This site lists ideas and details of jobs that would suit rural moms. It includes suggestions on how to get started, materials, costs, and advantages.

www.fodreams.com
Field of Dreams (FOD) lists home business opportunities, success stories, and links you to other sites.

www.mhbn.com/kids.ht
10 ways to have happy kids while you work at home.

www.ideacafe.com
This is a great site with everything you ever wanted to know about a home-based business including useful tips on getting organized.

www.cdnbiz.women.com
The Canadian Business Women's Network (CBWN) site has a lot of good information about business plans, taxes, marketing, business software and other resources.

www.homeofficemag.com
This Home Office Magazine site is about combining parenting with home-based business.

www.womenconnect.com
Here you will find business tips with examples from people working at home and how to create your own web site.
www.ns.sympatico.ca/Small Business
This site offers information on all your business concerns.

www.strategis.ic.gc.ca
This is a great site, with all the Canadian government resources for business start-up in one place. It includes business plans, self evaluation, financing, start up help and other services.

www.sbinformation.about.com
Here you can access any and all information about home businesses.
Financial Assistance

Here are a few places you can look for funding.

Business Development Bank

Halifax
Cogswell Tower
Suite 1400
Scotia Square
Halifax, N.S
B3J 2Z7
(902) 426-7850 tel
(902) 426-6783 fax

Bridgewater
450 LaHave Street
Eastside Plaza
P.O. Box 540
Bridgewater, N.S
B4V 2X6
(902) 527-5501 tel
(902) 527-5611 fax

Sydney
225 Charlotte Street
Sydney, N.S.
B1P 1C4
(902) 564-7700 tel
(902) 564-3975 fax

Truro
622 Prince St.,
P.O. Box 1378
Truro, N.S. B2N 5N2
(902) 895-6377 tel
(902) 893-7957 fax

The Business Development Bank of Canada offers financial and consulting services. It also offers a range of business counseling, mentioning and training services designed to meet the needs of entrepreneurs at each stage of business development.
Atlantic Canada Opportunities Agency (ACOA) works to help small and medium sized enterprises obtain financing. Programs include: Business Development Program- providing interest-free, unsecured, repayable contributions and the Young Entrepreneurs ConneXion- a seed capital and counselling program for youth. ACOA partners with local Community Business Development Centres that offer business financing and support as well (contacts of following pages).

Other Sources of Financial Assistance
You can also look for funding from any of your local Banks and Credit Unions. Other potential sources for loans are family, friends, business investors. You may consider using your own savings depending on the start up costs for your business.
Counselling and Support
There are quite a few places where you can get local business counselling and support.

Centre for Women in Business
Mount Saint Vincent University
Halifax, N.S., B3M 2J6
Phone: (902) 6449/ Fax: (902) 443-1352
E-mail: cwb@msvu.ca
Web site: www.msvu.ca/cwb

The Centre for Women in Business is a not-for-profit resource centre for women entrepreneurs who own, or who want to start, a small business. Centre staff know that women face unique challenges in owning and operating their own businesses.

Services provided by the Centre include: business counseling, training, follow-up support, promotion of women entrepreneurs, networking and research.
Regional Development Authorities (RDAs)
Your local RDA should be able to provide you with business counseling and support. They are at the following locations:

Antigonish Regional Development Authority (ARDA)
Phone: (902) 863-3330/ Fax: (902) 863-4095
E-mail: arda@ns.sympatico.ca
Web site: www.rda.antigonish.com

Cape Breton County Regional Economic Development Authority (CBCEDA)
Phone: (902) 562-2201/ Fax: (902) 562-2866
E-mail: cbceda@fox.nstn.ca

Colchester Regional Development Agency (CORDA)
Phone: (902) 893-0140/ Fax: (902) 897-1157
E-mail: corda@north.nsis.com

Cumberland Regional Economic Development Association (CREDA)
Phone: (902) 667-3638/ Fax: (902) 667-2270
E-mail: cerc@creda.net
Web site: www.creda.net

Guysborough County Development Authority
Phone: (902) 533-3731/ Fax: (902) 533-2084
E-mail: guysrda@atcon.com
Web site: www.grassroots.ns.ca/guysrda/rda.htm

Halifax Regional Development Authority (HRDA)
Phone: (902) 869-4040/ Fax: (902) 869-4091
Toll-Free 1-800-650-0039
E-mail: hrda@netcom.ca
Web site: www.hrda.ns.ca
Hants Regional Development Authority
Phone: (902) 798-2284/ Fax: (902) 798-2284
E-mail: hansrda@fox.nstn.ca
Web site: fox.nstn.ca/~hantsrda

Kings CED Agency
Phone: (902) 678-2298/ Fax: (902) 678-2324
E-mail: kingsced@fox.nstn.ca

Lunenburg/Queens Regional Development Authority
Phone: (902) 543-0491
Toll free: 1-800-303-1541/ Fax: (902) 543-1156
E-mail: lqrda@atcon.com
Web site: www.lqrda.ns.ca

Pictou Regional Development Commission
Phone: (902) 752-6159/ Fax: (902) 755-2722
Toll free: 1-888-412-0072
E-mail: prdc@fox.nstn.ca
Web site: www.prdc.com

South West Shore Development Authority
Phone: (902) 742-3210/ Fax: (902) 742-3107
E-mail: swsday@auracom.com
Web site: swsdab@auracom.com

Strait-Highlands Regional Development Agency
Phone: (902) 625-3929/ Fax: (902) 625-1559
Toll-free: 1-800-546-3390
E-mail: shrda@auracom.com

Western Valley Development Authority
Phone: (902) 665-4083/ Fax: (902) 665-2878
E-mail: wvda@fox.nstn.ca
Web site: www.wvda.com
Black Business Initiative (BBI)
This is a province-wide business development program set up to support and develop business and job opportunities among Black Nova Scotians.

**Head office: NS Canada Business Service Centre**
1575 Brunswick St., Halifax, NS, B3J 2G1
Phone: (902) 426-2224, toll free 1-800-668-1010
Fax: (902) 426-6530
E-mail: bbi.ns.ca
Web site: [www.bbi.ns.ca](http://www.bbi.ns.ca)

Aboriginal Business Canada
This is a country-wide business development program to support and develop business and job opportunities for members of First Nations.

**Contact office: Industry Canada**
4th Floor, 1801 Hollis Street, P.O. Box 940, Station M
Halifax, Nova Scotia B3J 2V9
Phone: (902) 426-2018
Fax: (902) 426-2624
E-mail: abc.halifax@ic.gc.ca

Starting a home-based business
Community Business Development Centres (CBDC’s)
CBDC’s provide loans and business counselling to rural residents who want to start or expand a business.

Here are the names and locations of the CBDC’s:

- Annapolis Ventures, Bridgetown, NS
- Bluewater Development Centre, Sheet Harbour, NS
- Coastal Business Opportunities, Sydney, NS
- Cumberland Development Corporation, Amherst, NS
- Digby-Clare Development Centres, Digby, NS
- Guysborough County BDC, Guysborough, NS
- Hants-Kings Development Centre, Windsor, NS
- InRich Business Development Centre, Inverness, NS
- Northern Opportunities, New Glasgow, NS
- Northside Economic Development A.C., Sydney Mines, NS
- Shelburne County BDC, Shelburne, NS
- South Shore Opportunities Ltd., Liverpool, NS
- Yarmouth Regional Business Corporation, Yarmouth, NS
Education and Training
New technology has made education and training easier to access for women living in rural areas. Courses are offered on-line with a computer, but also by other methods. The following is a list of ways distance education and training can be offered:

- **Audiotapes**- Course material is on cassettes.
- **Correspondence**- You receive written materials in the mail, complete the work, and send it back.
- **E-mail (computer conferencing)**- Course material is sent to you by e-mail, and on-line help and support is often available.
- **Face-to-Face**- Many schools offer short courses that can be taken section by section over a series of weeks or weekend sessions throughout the year.
- **Television broadcast**- Some courses are broadcast on your local cable station. You watch the instructor teaching in a classroom regularly, and complete activities and send them in by mail.
- **Teleconferencing**- At specific times you go to a teleconference centre where you could take part in a course at the same time as others in other areas.
- **Video tapes**- The course is on a video tape that you watch on your own time. You would send completed activities in by mail.
- **World Wide Web**- Some courses are available on-line. You would go to a site on the web and do the reading sincerely and activities as required.

Many distance education schools have come up with ways to support you even if you cannot meet face to face with others. Tutors are often available to speak with about assignments, and chat lines on the Internet can provide support and discussions with fellow students.
Where to look for courses

Education and training is offered by many different schools and training agencies. There is quite a choice of courses—from on-line business workshops to private trade schools, Community College and University courses. With technology, you do not have to take courses or training just offered in Nova Scotia. Look around to find one that meets your specific needs.

A good place to find lists and connections to all the courses offered is the Internet. Here are some useful sites:

**Ontario Institute for Studies in Education (OISE)**
This link to the OISE site lists every distance education program currently on-line in Canada. The programs are listed by province. Just by clicking on the name of the program you will be linked to the web site of the school or training agency.

[http://www.oise.utoronto.ca/~mpress/distance.html](http://www.oise.utoronto.ca/~mpress/distance.html)

**University Distance Education Courses in the Atlantic Provinces**
This is included as a link on the above site. It lists all the University distance education courses in Atlantic Canada, including credit and non-credit courses.
[http://www.dal.ca/~aau/deliverymodes.htm](http://www.dal.ca/~aau/deliverymodes.htm)

An example of business-specific training on the Internet:

**On-line Small Business Workshop**
This site is full of practical business development information, including an interactive business plan program.
[http://www.sb.gov.bc.ca/smallbus/workshop/workshop.html](http://www.sb.gov.bc.ca/smallbus/workshop/workshop.html)
Real Stories
About women and their businesses

Kids Only Clothing Club
Calgary, Alberta

Cindy Eason had three babies in three years and couldn’t imagine going back to work as a lawyer. She decided to try and bring in pocket money while staying at home.

Her hobby was sewing. Cindy began stitching simple kids clothing at the kitchen table. When she invited friends over one night to see the clothes, they raved and bought $2,000 worth.

She though other mothers might like to buy the clothes, as well as want to sell them for her so she set up a direct sales business. She hired other moms to set up home shows where they can take their own children as models.

Her business has grown to employ over 1,500 mothers. Cindy has had to move the business from her home to supervise a factory, a distribution centre and 140 other full-time employees. Company revenue in 1998 was $16,900,000.


Web site: www.clubko.com
International Paper Industries
Vancouver, British Columbia

International Paper Industries (IPI) is a recycling business that was started by Emmie Leung in 1976. Although a university graduate, Emmie’s job choices were scarce as a woman, a visible minority with little English and no business experience. She decided to start her own business.

With no support from her family, Emmie convinced local municipalities to allow her to collect and recycle their waste paper, plastic, glass and tin. She started as a one-woman operation. She picked up the materials in her truck and sorted them by hand in her small warehouse. She even mopped the floors.

With determination, Emmie found manufacturers for the materials in Canada and overseas.

Today, IPI employs more than 100 people at four plants in the Vancouver area. The company earns $12 to $15 million annually. Recycling has become big business, and Emmie’s latest challenge is to compete with the large companies that see the value in waste products.

Facts on Women and Business

Women business owners in Atlantic Canada:
- Women business owners here employ about 175,000 people and generate more than $2 billion in sales
- 50% of the businesses are home-based
- Almost 75% of the business owners are married, and over 50% have children
- More than 50% of the women owners started their business with less than $10,000
- Over 50% have been in business for over 10 years
- Almost 50% of the women use computer technology in their business

Across the country:
There are more than 700,000 women-led firms in Canada, which is nearly one-third of all firms in the country
- Women-led businesses employ over 1.7 million Canadians
- The number of women-led businesses is growing at a rate twice the national average for all businesses
- Women-led businesses are creating employment at four times the average rate for all businesses

(From: “The Economic Impact of Women Business Owners in Atlantic Canada,” Women’s World Finance, CB Association, 1997)