

Entrepreneurial Support Services for Immigrant & Visible Minority and Aboriginal Communities

A Report by the Social Planning Council of Ottawa
and the Cultural, Ethnic & Visible Minority and
Aboriginal Entrepreneurial Services Hub

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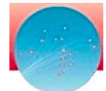
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INTRODUCTION

The Social Planning Council of Ottawa (SPC), as a member of the Cultural, Ethnic & Visible Minority and Aboriginal Entrepreneurial Services Hub (CEVMA Hub), is working with our partners in that Hub to identify gaps in service for entrepreneurs from these communities in Ottawa, with the immediate goal of filling these gaps and ensuring the delivery of services in line with the needs of these communities. The CEVMA Hub is comprised of representatives from OCRI Entrepreneurship Centre, eWomenNetwork, Ottawa Public Library, Ottawa Chinese Community Service Centre, the Carleton Centre for Community Innovation, Canadian Lebanese Chamber of Commerce & Industry – Ottawa Chapter, Odawa Native Friendship Centre, the YMCA-YWCA National Capital Region Enterprise Centre, Vitesse Re-Skilling and Social Planning Council of Ottawa. Past Hub members include representatives from Grandir ensemble and Lebanese and Arab Social Services Agency.

The CEVMA Hub, in its work to identify gaps in service and develop a strategy to fill the gap, has undertaken a needs assessment of cultural, ethnic and visible minority and aboriginal communities, and the agencies that provide entrepreneurial and business services to them, in order to identify the successes and failures in support service delivery as identified by both individual entrepreneurs and the service providers. This two-pronged needs assessment provides the additional benefit of allowing us to identify gaps in knowledge and awareness – situations where services and supports exist, but entrepreneurs in need of them are not aware of their existence, usually as a result of lack of widespread or targeted advertising of the services. Identifying these gaps, allows us to move quickly to fill these perceived gaps and meet the needs of entrepreneurs.

Before continuing, it is important that we identify what is meant by “entrepreneur.” The government of Ontario defines entrepreneurs in two ways that encompass most business owners: those that create employment for 6 or more individuals, and those that create employment for less than 6 employees. Often, entrepreneurs are envisioned as affluent individuals, running successful businesses; however, the vast majority of entrepreneurs are single-person or family operations, many operating out of homes, small offices or small stores, restaurants and other small businesses. Our focus, when we speak of entrepreneurs, are those individuals seeking to start a business, including both those for whom the business is mainly a source of income, and those for whom the business is a financial or intellectual investment, intended to benefit the business owner, but not viewed primarily as a source of income. We are also directing our focus on the needs of these small entrepreneurs from cultural, ethnic and visible minority or aboriginal communities, who often face additional challenges, related to their identities and individual situations. These challenges can include language barriers, racialization, socially and culturally specific values and mores divergent from majority community values and mores, among many others. The CEVMA Hub project is attempting to provide the knowledge to entrepreneurial and business service providers to assist their clients from these communities, both by accommodating their needs and values, and assisting their clients in identifying the expectations of majority community society and

developing a strategy to best meet their own goals within a society whose values and mores differ from their own.

This report presents the findings of the CEVMA Hub Needs Assessment, including gaps in service as identified by entrepreneurs and service providing agencies, which services are working well and which are falling short, the entrepreneurs' self identified obstacles and challenges to moving forward, and suggestions for how agencies and governments can move to fill these gaps and provide more fully for the needs of these entrepreneurs.

LITERATURE REVIEW & PARALLEL SITUATIONS

A significant amount of research has been conducted examining the support needs and barriers of entrepreneurs in North America, Western Europe and other developed countries. Within that research, there is a small, but growing body of research examining the entrepreneurial needs and barriers of immigrant and visible minority populations. There is significantly less research examining the entrepreneurial needs and barriers of women from immigrant and visible minority populations and of aboriginal populations, specifically urban aboriginal populations. In this report, we have sought to present a concise presentation of some of the most significant findings and information available on the entrepreneurial needs and barriers of ethnic & visible minority and aboriginal men and women.

There are a number of studies examining and contrasting the entrepreneurial challenges facing various ethnic and visible minority communities, conducted in North America and Western Europe. A key finding of these studies is several common barriers faced by entrepreneurs, many corroborating the findings of the needs assessment performed by the CEVMA hub. There is also an overarching argument for the need of culturally specific and sensitive supports and training, which takes into account the myriad ways that disparate communities interpret and react to situations.

Factors in Ethnic & Visible Minority and Aboriginal Entrepreneurship

There are a number of factors that have been identified as influencing ethnic & visible minorities and aboriginal individuals towards pursuing entrepreneurship as a career. These factors differ not only based on each individual's situation, but also based on their ethnic or visible minority or aboriginal background and identification, and the societal values and views of entrepreneurship and employment. This includes individual and societal cognitive factors associated with the individual's identification. In general, these factors can be categorized into two categories: Pull and Push. Pull are factors that draw an individual towards entrepreneurship and often they are viewed as positive factors, such as the desire for more independence or wanting to be ones own boss. Push are factors that force an individual towards entrepreneurship, often considered negatives, and they include factors such as an inability to find employment in ones own field or discrimination. As Vesper states, "some people start new ventures out of necessity because of lost employment, others pursue opportunity, or others still, because they prefer the independence" (qtd in Mitchell et al 11).

In the 2004 Social Planning Council of Ottawa report “An Exploratory Overview of the Assets of Immigrant and Visible Minority Communities in Ottawa,” participants identified that their primary reasons for starting a small business were either “because they are marginalized from adequate paid employment or because they have come from an economy with substantial small business enterprise and are familiar with running a business” (27-28). These exemplify the two factor groups that influence people to pursue entrepreneurship. Fairchild (2009) identifies the influence of “limited economic prospects in the local labor market... fac[ing] greater disadvantage as job seekers, and, thus, would be more likely to seek careers in self-employment” (380). In his study, Fairchild found that “being foreign born raised the likelihood of being self-employed by 26%” (386). The key finding of Fairchild’s study, however, was that community segregation and clustering had a significant impact on the members of those communities’ impetus towards entrepreneurship (388). He found that for the Black community, the effect of segregation and clustering had a negative impact on entrepreneurship, while exposure to other communities had a positive impact on entrepreneurship. In contrast, for Asian communities, segregation and clustering had a positive impact on entrepreneurship and exposure to other communities had a negative impact. Only in the Hispanic communities was there a neutral impact to entrepreneurship from segregation and clustering. Fairchild also identifies “falling segregation rates” as an “underemphasized factor” for increasing rates of minority-owned businesses. (388-389)

In their study of African-American, Korean-American and Mexican-American family businesses, Danes et al identify different dominant influencing factors towards entrepreneurship for each community. The most “frequent motivation,” common to all three communities, was “the desire for more income” (Tienda and Raijman qtd in Danes et al 238). Beyond that motivation, there is stratification between the communities, with Korean-American being motivated by “overcoming labor market disadvantages,” Mexican-American and African-American motivated by a desire to “acquire independence.... Mexican entrepreneurs identified the independence business ownership provides as their motive. African-American entrepreneurs enunciated a desire to be their own boss as their motive” (Wong qtd in Danes 238).

For immigrants there are other motivators, which while not unique to them, may be more prevalent and influential in their communities. Kloosterman and Rath (2003) state:

“by becoming self-employed, immigrants acquire roles quite different from those immigrants who become workers and also different from those of main-stream entrepreneurs. By starting their own businesses, immigrant entrepreneurs create their own jobs. This enables them to circumvent some of the barriers that they may encounter in looking for a job. Immigrants from less-developed countries are especially likely to come up against these barriers” (qtd in Pio 410-411).

In her examination of Indian women entrepreneurs in New Zealand, Pio identifies some of the motivators common to immigrant women entrepreneurs in western countries. Factors such as employment in jobs for which individuals are overqualified,

underemployment, lack of credential and work experience recognition all push individuals towards entrepreneurship (Pio 412), which acts as an “escape route from employer discrimination” (Parker, 2004 qtd in Pio 412). However, Pio identifies an additional challenge for immigrant women entrepreneurs, as “most of the women... who did not come from business families continued to hold onto their jobs... involving contract and part-time work, though in some instances it continued to be full-time employment. The women felt it necessary to hold onto their employment as this gave them access to customers and also served as a safety net in case their new business did not make a profit” (Pio 422-423). In their work, Brown et al identify a view that immigrant women may hold that directs them to entrepreneurship: “the general consensus emerging from this group of women was that their personal circumstances had rendered them unemployable (in terms of the business sectors they had chosen, their childcare responsibilities, and their lifestyle choices). Self-employment is perceived to offer a solution” (125).

Perceptions and Approaches to Entrepreneurship

Now that we’ve examined why ethnic and visible minorities and aboriginal people pursue entrepreneurship, it merits taking some time to examine how individuals from various communities and backgrounds perceive entrepreneurship and approach the entrepreneurship process as a result of cultural and other influences. As McGrath et al (1992) identify, there are a number of studies suggesting that entrepreneurs share some common “values regardless of culture” (qtd in Urban 171), while others suggest that culture affects entrepreneurship (Busenitz and Lau, 1996; Shane, 1994 qtd in Urban 171). The reality is most likely a combination of the two, with common values present in most entrepreneurial individuals and their individual cultures influencing how they approach entrepreneurship, how they undertake the establishment of their business, and what the goals of the entrepreneurship are, as discussed above.

Feldman et al (1991) and Shim and Eastlick (1998) identify a set of cultural values that influence how ethnic owners approach entrepreneurship. Ethnic owners value: “(a) starting a business from scratch, (b) operating different types and sizes of business, (c) being influenced by parents as role models, and (d) working in larger businesses prior to starting a business” (qtd in Danes et al 238).

In their examination of “Native American Entrepreneurs and Strategic Choice,” Swinney and Runyan differentiate between what they call “entrepreneurial orientation” and “small business orientation” in order to examine how aboriginal entrepreneurs perceive and approach entrepreneurship, with some very interesting results. Redpath and Nielsen (1997) identify common indigenous values of “high collectivism and low individualism” that strongly influence entrepreneurial values (qtd in Swinney and Runyan 259). Others identify this as a “more holistic” approach to entrepreneurialism, where success “is measured in terms of various economic and non-economic dimensions” (Dumont, 1993; Foley, 2003 qtd in Swinney and Runyan 259).

Swinney and Runyan define Entrepreneurial Orientation as “one who is an innovator, demonstrating initiative (Schumpeter, 1934), risk taking behaviours and proactive behaviours. Other definitions include characteristics including individuals with a personal value orientation (Gasse, 1982); one who is innovative and growth-oriented (Carland et al 1984); one who displays competitive aggressiveness (Covin and Slevin, 1989)” (qtd in Swinney and Runyan 260). Small Business Orientation is defined as “reasons tend to be more personal than economic (Vesper, 1980; Stewart and Roth, 2001). The Owner perceives the business as an extension of his personality, and closely intertwined with family needs and desires (Carland et al 1984). The business will take up the majority of the owner’s time and resources and will be the primary source of income (Carland et al, 1984; Stewart and Roth, 2001). Income-oriented small business owners will be substantially more risk-averse than growth-oriented entrepreneurs (Stewart and Roth, 2001)” (qtd in Swinney and Runyan 262).

In their study, Swinney and Runyan found that Native American business owners scored higher for “Small Business Orientation” than for “Entrepreneurial Orientation,” reflecting “the lower emphasis on individualism and financial measures of success.... for the Native American entrepreneurs, there is more of a difference between the two orientations than among majority entrepreneurs” (Swinney and Runyan 265-266).

Brush finds similar differences in how women perceive and approach entrepreneurship: “women conceive of their business differently than men which in turn leads to different approaches and outcomes for performance.... Women view their business as a cooperative network of relationships rather than a separate entity” (24).

Barriers to Entrepreneurship

A number of barriers are faced by entrepreneurs as they seek to establish their businesses. For ethnic and visible minority and aboriginal entrepreneurs, these barriers are often compounded by additional barriers, some that are common to all groups, and some that are unique to specific groups.

A major barrier faced by ethnic & visible minority and aboriginal entrepreneurs as identified in the vast majority of studies examined is an inability to access financing and start-up capital. This corresponds with the findings of the CEVMA Client Survey, where 48.5% of participants identified “Financing/Cash Flow Funds” as a significant barrier. Ibrahim and Galt cite several works by Ram, Jones and Smallbone that identify “Afro-Caribbeans” living in the United Kingdom as being “less likely to access external finance compared to other ethnic groups” (14). “According to the International Franchise Association... the disparity of capital resources often block[s] entrepreneurial minorities from pursuing a business opportunity” (Roderick 44). Danes et al also identify that “African-American-owned firms are under capitalized,” (243) and quote Smallbone et al and Barrett: “African/Caribbean-owned businesses (ACB) in the UK experience some of the same financial capital access issues as in the US.... more likely to depend on self-financing, more likely to use non-bank formal sources, and less likely to pursue informal

credit for startups” and to continue to avoid formal financing after their businesses are established (243).

Ekanem and Wyer identify the lack of finance as a “major constraint for many of the businesses [of ethnic minority entrepreneurs] and the most commonly cited difficulty encountered” (146). They further identify how these entrepreneurs go about acquiring financing to start their business, including loans from friends and family, credit card, income from simultaneous employment, and cutting into their everyday expenses. Ekanem and Wyer state that in the majority of situations these attempts at financing do not reach start-up needs and their businesses start and continue to operate undercapitalised (146). Fielden et al (2003) and Moore (1999) identify this same problem among women entrepreneurs (qtd in Browne et al 115; 123). Belangie and Woodrow identify the same “lack of access to affordable credit and capital” for aboriginal entrepreneurs (1).

We also see from Fairchild’s report examining the effects of community segregation and clustering, that for some communities, such as Black communities, that the isolation of entrepreneurs and their communities from other communities, while an entrepreneurial asset to some communities, is also a significant barrier that has a “sharply negative impact on Blacks’ likelihood of becoming an entrepreneur” (378). Fairchild summarizes the findings of his report as follows:

“(1) Higher levels of clustering amplify the existing tendency of members of a minority group to be self-employed, suggesting a peer group effect; (2) cross-race exposure has a strongly positive influence on Blacks’ likelihood to be self-employed; and (3) the effects of each process differ depending on the racial group under analysis and the level of segregation in the metropolitan area” (389).

He further suggests that a reason for the difference in impact between the Asian entrepreneurs and Black and Hispanic entrepreneurs is that “a set of institutional supports useful for self-employment may be more accessible to Asians living in cities with higher levels of Asian residential clustering, and that clustering may make these institutional supports less available to highly clustered Blacks and some Hispanic groups” (390).

Another significant barrier, already identified through the findings of the CEVMA Client Survey and supported by Roderick is “barriers to information about programs [and the] lack of relationships and networking opportunities” (44). We have seen that a significant amount of support and programming is available to assist entrepreneurs in the business establishment process, but a failure to successfully and consistently reach these minority and isolated entrepreneurs has meant that they have not been able to access these supports. Pio identified in her study that “none of the women... had access to or knowledge of government resources for their business” (425) – it is emblematic of a problem with government supports, which are often difficult to identify and access, even when they are available.

In their work, Ekanem and Wyer identify several reasons why ethnic minority entrepreneurs fail, including the already discussed lack of financing, but also identifying “inadequate premises.... Lack of suitable premises was a key developmental constraint for several of the owner managers and is clearly, in part at least, underpinned by owner manager access to start-up finance” (146); and “lack of management abilities.... owner manager appeared to genuinely not fully understand where they and the business may have been deficient.... Many of the owner managers did not perceive their business to have failed because of poor management” or only when probed or prompted (147).

In their study of women entrepreneurs, Browne et al identified several barrier that they found more common among women entrepreneurs, including: 1) “many females moving into self-employment experience low income.... due to the fact that the majority... operate within the service sector with low growth potential;” 2) “many females who become self-employed entrepreneurs do not appear to have the required business acumen and skill-set for their new role....” those seeking “to escape the glass ceiling, may well face a new set of barriers as self-employed businesswomen....” continuing to “experience a parallel set of barriers to those that they are attempting to overcome” (129-130).

As stated above, the Aboriginal entrepreneurs face a significant barrier in their ability to access financing. Additional, Swinney and Runyan identify that “there are few Native Americans who take advantage of resources available to start businesses as well as many who are simply not aware of public and private resources” (270). They note that the reason given for this is an unwillingness to self-identify as aboriginal to outsiders, certainly arising from a history that has created significant mistrust between aboriginal populations and outsiders, particularly the government. They state that this “suppresses the number of entrepreneurs” from aboriginal communities (270).

Identified Solutions

Given the barriers that face entrepreneurs from ethnic and visible minority and aboriginal communities, there have been some solutions suggested and attempted to assist members of these communities when they decide that the entrepreneurial route is the appropriate solution for their goals. Some of these suggestions have been put forward, but not or only partially implemented; others have been implemented and have demonstrated success in helping entrepreneurs in succeeding.

In their work, Ibrahim and Galt, having looked at the factors leading to entrepreneurialism among ethnic and visible minority populations and the barriers they face, make several suggestions of actions that need to be taken in order to better support entrepreneurs in these communities. Ram and Smallbone identify that in the United Kingdom efforts have focused on support for entrepreneurs from “specialised business support organisations (qtd in Ibrahim and Galt 15). Ibrahim and Galt state that the “rational for the development of these separate, ethnically based organisations has been the reluctance of ethnic businesses to draw on mainstream institutions.... [causing] problems in fragmenting small business support and establishing formal institutions that legitimise this fragmentation” (15). They suggest as an alternative, that the focus be not

on the separate institutions and formal structure, but rather on providing the support services in a manner “that those seeking advice know that they will encounter someone in an agency with a knowledge and understanding of the issues they face” (15). They further suggest organizations that are able to provide support to as wide and diverse a community of entrepreneurs as possible, that is “able to respond effectively to specific ethnic requirements.... such an agency would be a multidivisional firm that shares many facilities and costs but addresses different markets” (15). Their reasoning for this structure is that “establishing separate specialised ethnic organisations not only increases operating costs... may also reinforce the status quo and restrict the choice path that could evolve from experiencing support provided in a wider institutional setting” (16). They reject the imposition of “hierarchical and uniform institutional structures” in favour of a “set of policy instruments that enables pertinent advice and support to be given to different ethnic groups” building “on the foundations that already exist, recognising the historical context from which the current situation has evolved” (17).

The 2004 report by the Social Planning Council of Ottawa also identified a set of strategies for improving support services and better meeting the needs of ethnic and visible minority communities with regard to entrepreneurialism. These strategies include expanding initiatives that “facilitate the recognition of foreign acquired credentials;” providing financial and in-kind support to groups that “offer supports with respect to... employment supports, with particular attention to the needs for groups which face additional barriers.... support culturally appropriate entrepreneurship supports for immigrants starting a new businesses. These supports should be on a spectrum of interventions from public education and training, mentoring opportunities, possibly a ‘one stop’ service, supports for ethnic specific business associations, examination of policies to identify those which might be disproportionately affecting immigrant owned businesses, and access to capital and financing;” and encouraging the formation and expansion of “ethnic business associations.” (29).

In their study of ethnic minority entrepreneurs whose first businesses failed and who’s second businesses were much more successful, Ekanem and Wyer identify several changes implemented by entrepreneurs as a result of specific training and support services. These changes in entrepreneur action give a strong indication of the support service needs of entrepreneurs to improve entrepreneur outcomes. They include, increased networking: “opportunity to meet key informants and establish effective business and learning relationships” overcoming the “lack of penetration of ethnic minority businesses by mainstream support agencies;” “better communication and customer interface” through “seminars and courses.... and dealing with” public officers; improved time management skills; improved customer relations skills; improved money managements skills; “better negotiating skills;” improved recognition of their strengths and weaknesses; advice from mentors and accountants; “more market research and developing market skills.... [and carrying] out more market research;” carrying out “more promotion activities at the start-up stage;” better “knowledge in pricing” and “how important it is to document everything;” improved knowledge of how to “deal with tax officers... accounts and bookkeeping;” knowing how to “set targets and how to achieve them and what to do if those targets are not achieved;” improved service based on an

“enhanced understanding of... the holistic needs of potential customer bases in ways that more fully utilize the owner[’s]... productive capability and network links;” more “efficient service processes and activities;” and increased delegation of work to employees and “effective utilization of the knowledge and capabilities of other organization members.... [with] clear areas of responsibility.” (147 – 149). They identify that it is not possible “to produce a definitive taxonomy of management abilities which will better guarantee success of a new venture start-up,” but it is possible “to provide solid pointers as to what appear to be key management capabilities which the new venture owner manager should strive to nurture... to enhance the chances of effectively preparing for, kick-starting and establishing his/her business” (149).

As Belangie and Woodrow identify, for aboriginal entrepreneurs in Montana, “some tribes and Indian organizations... have developed revolving loan funds, technical assistance, training, or other programs to support business owners and entrepreneurs” (1). Programs have “focused on lending sources.... recently... broadened to include asset development programs,” but have not succeeded in overcoming the significant barrier of “a severe shortage of equity” (1).

A new program developed to deal with this barrier faced by aboriginal entrepreneurs is the “Equity Fund,” a pilot project in 2007, “to determine whether and how small contributions of equity might assist American Indian entrepreneurs in accessing commercial loans or other financial resources. In its first year of operation, the Equity Fund’s ten clients collectively leveraged \$63,000 of equity into more than \$550,000 in loans and collateral.... The Equity Fund was developed to closely parallel a commercial loan process.... based on a typical commercial bank’s loan application.” The approval process for an applicant involved a “two-part, two committee process,” where a local committee made up of a “commercial bank loan officer, a person of good standing from the applicant’s community, and a representative from a local development corporation.... Provide a recommendation to the second” committee comprised of “staff from the Montana Department of Commerce and the Montana Governor’s Office of Economic Development. Final approval was reserved for the director of the Montana Department of Commerce.” The process differed from a standard commercial loan process in one important regard: “the Equity Fund criteria allowed credit reviews, but for informational purposes only....” evaluating “each applicant in the way a traditional, small town banker might evaluate a potential borrower, by asking ‘Is he or she good for it?’ The committee relied on the character endorsement from the member of the applicant’s community in this component of the review.” (Belangie and Woodrow 4).

Brush, in her examination of women business owners, suggests several strategies and changes for how support services are provided to women entrepreneurs. She suggests that women entrepreneur’s performance “may need to be measured in terms of social contributions, innovative management practices, customer satisfaction, quality of customer services, job security, social responsiveness, business goal achievement, and employee satisfaction as well as growth in sales, and increase in employees and profits.” Further, she suggests that “different training approaches also may be important.... attention to cultivation and maintenance of personal relationships, development of

negotiation skills, and formulation of cooperative strategies may need to be included in business management courses along with a discussion of identification of critical economic, technical, and facilities resources, industry analysis, and competitive strategies.” (24 – 25).

METHODOLOGY

The Needs Assessment conducted by the CEVMA Hub was comprised of two surveys: a client survey and an agency survey. The results for both surveys were collected during a two month period.

The client survey was an anonymous survey that participants could complete either on-line or in hardcopy. Invitations to complete the survey were dispersed to the clients of the representatives on the CEVMA Hub and also forwarded to partner agencies, asking that they request their qualified (cultural, ethnic & visible minority or aboriginal) clients to complete the survey. The survey was available in both English and French. Copies were also distributed at workshops, seminars, conferences and other forums. This survey contained both demographic questions and questions specific to the entrepreneurs’ experiences accessing support services.

The agency survey was conducted by telephone interview, with the interviewee being provided the questions in advance, if they so requested, in order to prepare answers. The telephone interview style of the agency survey allowed the interviewer the opportunity to clarify for the interviewee and probe for further information. The agency survey identified the support services provided by the agency, as well as any qualifiers to access their services, and their views of what the gaps in service with regards to entrepreneurial support were, and what was needed to move forward in filling those gaps.

CLIENT SURVEY RESULTS

The results of the Client Survey are not intended to be representative of cultural, ethnic & visible minority and aboriginal entrepreneurs as a whole; rather, they are representative of the entrepreneurs from those communities who have had contact and interaction with agencies that provide entrepreneurial support services to these communities. The demographic information collected from the participants who completed this survey shows that in key areas, their numbers differ significantly from the information on immigrant and visible minority entrepreneurs as identified in the 2006 census results. Whenever possible, we attempt to provide reasonable explanations for these discrepancies. For more demographic information about the respondents, please see the addendum at the end of the report.

In addition to identifying demographic information about survey participants, such as age, sex, immigrant status and previous entrepreneurial experience, the survey also asked a number of questions to identify what level of interaction participants have had with agencies that provide support services to entrepreneurs, and the successes or challenges that they faced in finding the needed supports with these agencies.

According to Statistics Canada, the 2006 Census identified 15,710 self-employed immigrants living in Ottawa, representing 34.11% of all self-employed individuals in Ottawa. In Canada, there are 507,420 self-employed immigrants, representing 25.45% of all self-employed individuals in Canada. This data shows that immigrants in Ottawa represent a greater proportion of self-employed individuals than the equivalent national numbers and suggests that there are factors present in Ottawa that disproportionately influence immigrants towards self-employment and entrepreneurship. While it may be argued that some of these factors are positive “Pull” forces, we cannot ignore the likelihood that there are a number negative “Push” forces also involved in this situation.

52.1% of respondents stated that they access support services, such as training and workshops. Of those, 54.3% identified that they accessed support services from community agencies, such as the Ottawa Public Library or Entrepreneurship Centre. The others sought support from other sources, such as paid professionals, friends, and a significant number from the internet.

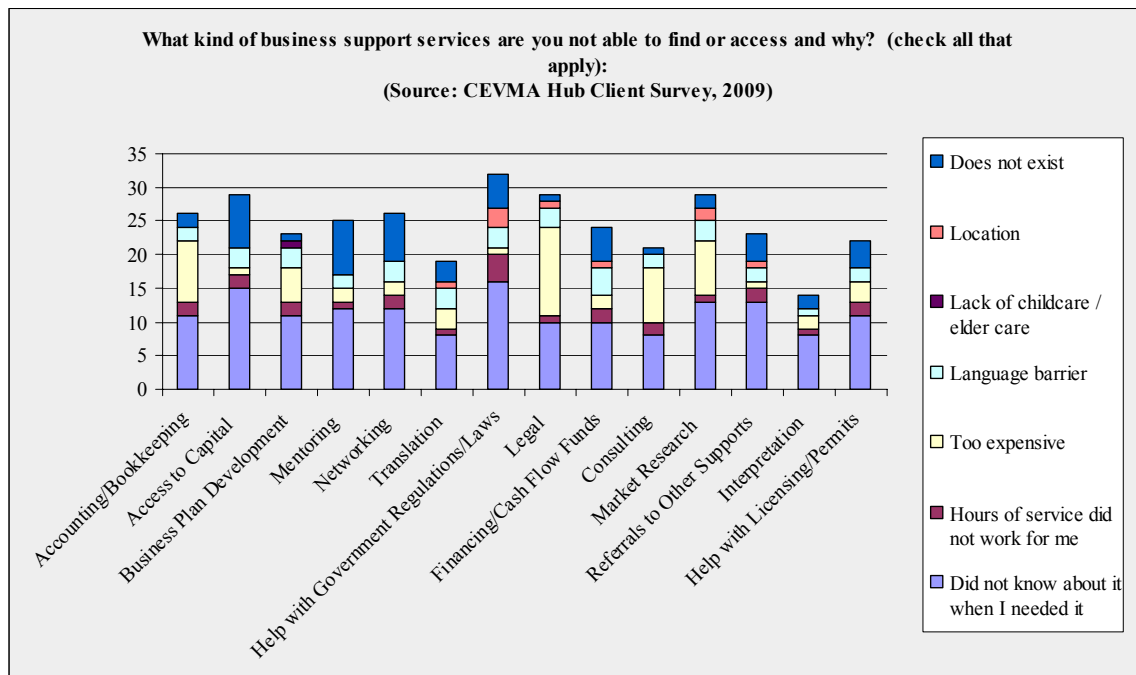
There is positive news for these entrepreneurs as well. When asked to identify what topics they were able to find support with, 44.8% identified that they had found support with “Marketing/Advertising;” 32.8% found support with “Business Plan Development;” 27.6% found support with “Financial Planning;” and almost a quarter (24.1%) found support with “Market Research,” “Technology” (websites, software, etc.), “Taxation,” or “Government Regulations/Laws.” These numbers may appear to be quite low, but it is important to remember that not all entrepreneurs seek support in all areas, either because it is not relevant to their enterprise or because they already feel adequately familiar with those areas.

The concerns are the gaps in support identified by the entrepreneurs and the barriers they identified in accessing these services. The Client Survey assessed the ability of entrepreneurs to access support services in 14 different areas and provided them the opportunity to identify the barriers to accessing these supports. The seven barrier options provided in the survey were: “Does not Exist;” “Location;” “Lack of childcare/elder care;” “Language barrier;” “Too expensive;” “Hours of service did not work for me;” “Did not know about it when I needed it.” Additionally, the survey allowed for entrepreneurs to provide additional comments, so that they could explain or expand if they felt that the options did not accurately describe the situation they encountered.

Among the 14 support areas that the survey pursues, there are several areas that stand out as being particularly difficult for entrepreneurs to access support in. This includes “Help with Government Laws/Regulations,” which more than 60% of respondents identified as a gap in support. Other significant entrepreneur identified gaps are “Access to Capital,” which almost 30% identified as “does not exist” and more than 55% identified as “did not know about it when I needed it.” “Legal” support is particularly concerning, as 54% identified it as a gap, of which 50% identified that it was “too expensive” to access and another 38% identified as “did not know about it when I needed it”. Another support gap that was identified as being “too expensive” to access is “Accounting/Bookkeeping”,

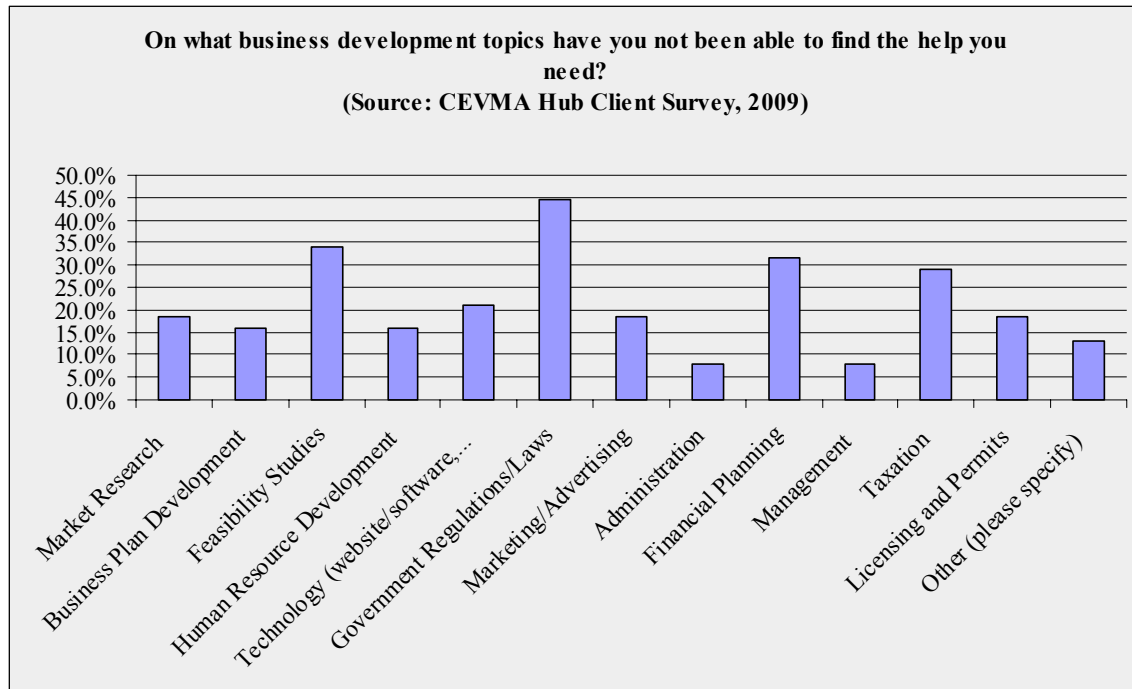
which 50% of respondents identified as a gap, of which 37.5% identified as being “too expensive.” “Consulting” and “Market Research” are each also identified as support gaps where cost is a significant barrier to access.

The “Did not know about it when I needed it” barrier category seems to become a catch-all category for those completing the survey, however, this is more likely an indicator that entrepreneurs are assuming that since these 14 support areas are listed, that there must be supports available in these areas in Ottawa. In some cases this is true, as we will examine later in this report, but in other cases, these supports do not exist or are limited in availability.



It is also important to note that although the numbers are not particularly high, there is a consistent indicator of “Language barrier” as a barrier to accessing support services across all 14 support areas; the same is true for “Hours of service did not work for me”. These indicate a need for supports for individuals for whom English and French are not primary or strong languages, and a need for services hours outside the typical 9 – 5 for those entrepreneurs who are working regular jobs and are unable to leave or miss work to access support services for their secondary entrepreneurial source of income or future enterprise.

Further, when asked to identify with which business development topics they have not been able to find help, 44.7% of respondents identified “Government Laws/Regulations,” 18.4% identified “Licensing and Permits,” and 28.9% identified “Taxation” as topics where they cannot find support. Additionally, 34.2% of respondents identified “Feasibility Studies” and 31.6% identified “Financial Planning” as topics lacking support.



AGENCY SURVEY RESULTS

The Agency Survey was conducted with two purposes: first, to identify the support services that are in place and available to entrepreneurs, whether they are aware of them or not; and second, to supplement and support the findings of the Client Survey, by corroborating and developing consensus of what the gaps are, while taking into account the expertise and perspective of the agencies in identifying gaps that may be outside the perspective of entrepreneur/clients, just as the entrepreneur/clients have a valuable perspective on gaps in supports that may be outside that of the agencies. To that end, the information on available support services has been compiled and is available as a useful tool for both entrepreneurs seeking support services and to agencies seeking to refer their clients to the proper support services.

The support agencies that completed the Agency Survey identified a number of gaps in service that existed in the city, key among them the need for expanded financing of entrepreneurial and small business training, increasing access to financing and start-up loans, expansion of training to meet all entrepreneur skill levels, and increasing the profile of existing programming so that entrepreneurs searching for these supports can more easily identify what supports are available and how to access them.

The agencies were also asked to identify any particular population groups that they assessed as being inadequately served by the entrepreneurial and business support services available in Ottawa. The most commonly identified groups were immigrants, particularly “newcomers”; people from low socio-economic backgrounds; youth; and persons with disabilities.

IDENTIFIED GAPS IN SUPPORT SERVICES

When comparing the gaps identified by the entrepreneurs, through the Client Survey, and the agencies, we see that the strongest correlation between the two groups is around the topics of providing more overall training for entrepreneurs and more complete training for all skill levels, increasing the availability of financing and start-up loans, and increasing awareness of existing programs and supports. While there are a number of agencies in Ottawa that provide some amount of training and support to entrepreneurs, the amount of support available is not nearly sufficient for the number of entrepreneurs in the city, especially for the entrepreneur demographic of this report, which focuses on communities which face multiple barriers, including financial barriers that often prevent them from accessing supports that are not low or no cost. For example, a significant gap identified by both entrepreneurs and agencies was access to capital. Even though banks, the Ottawa Community Loan Fund, and Canadian Youth Business Fund all provide some level of capital and start-up loans for small businesses, not all entrepreneurs qualify. Sometimes this is the result of qualifiers which they cannot meet, such as age or a credit history (which many newcomers and immigrants do not have); other times it is the result of other gaps, such as weak business or financial plans, reflecting a lack of supports in these areas.

There are a number of gaps identified by the entrepreneurs that are not identified by the agencies. In part, these gaps are gaps in awareness, as entrepreneurs are not aware that these supports exist; however, it remains true that where these supports exist, they are limited in their ability to assist the significant numbers of clients, and many of these programs also represent a gap with respect to specialized knowledge and focus in these fields, that is, the supports are not always specific or focused enough to meet the needs of the entrepreneurs who have specialized requirements. An example of a gap in awareness is “Legal” support, which is high in the ranking of gaps identified by entrepreneurs, a major barrier identified as being excessive cost. However, OCRI Entrepreneurship Centre provides entrepreneurs access to a lawyer and legal advice for a reasonable fee, far lower than the fee a lawyer would charge if an individual were to schedule a meeting with them directly; and the Ottawa Chinese Community Service Centre also provides some legal advice. However, the legal supports that are offered by these agencies, while a great support to most entrepreneur/clients meeting their basic “Legal” needs, fails to meet the support needs of those whose “Legal” support needs are more specific or focused, particularly to the intricacies of their own fields, and it can be difficult for these agencies to meet these specific needs. “Market Research,” another entrepreneur identified gap, is provided to varying degrees by the Carleton Centre for Community Innovation, Nepean, Rideau & Osgoode Community Resource Centre, OCRI Entrepreneurship Centre, Ottawa Public Library, and the Ottawa Chinese Community Service Centre. The YMCA-YWCA Enterprise Centre and Ottawa Public Library provide assistance with “Feasibility Studies;” and “Financial Planning” support is offered by the YMCA-YWCA Enterprise Centre, Carleton Centre for Community Innovation, OCRI Entrepreneurship Centre, Ottawa Public Library, Ottawa Chinese Community Resource Centre, and eWomenNetwork.

These cases indicate a need for greater promotion and increased awareness campaigns for existing services and supports, directed both at entrepreneurs, particularly those within the demographic examined in this report, and also at other support agencies, particularly those who focus their services to cultural, ethnic & visible minority and aboriginal communities.

Beyond these gaps of communication and insufficient supports, there are those gaps in support services that are not being addressed, but for which there is significant demand. High among these are the demand for support services with “Government Laws/Regulations,” “Licensing & Permits,” and “Taxation,” and “Accounting/Bookkeeping.” There is great difficulty among entrepreneurs in finding support and information regarding government requirements – federal, provincial, and municipal. These support needs include everything from where to go to apply for permits and how to complete the forms to understanding and complying with government laws and tax requirements. These barriers are particularly acute among immigrant populations and those without English or French as a primary language. While applying for, completing and complying with government regulations is an intimidating and daunting challenge for those with English and/or French language skills and a long-term familiarity with the Canadian government and legal system, for someone from an immigrant background, particularly newcomers, it can be an almost insurmountable barrier, especially when no or insufficient supports are available – insufficient supports including difficult to decipher instructions on government websites.

It is also important to note that while the gaps highlighted above are those that were identified by the greatest number of entrepreneurs as significant gaps in service, of the 14 categories assessed by the entrepreneurs, even the lowest support area – “Interpretation” – was identified by more than 27% of entrepreneurs as a significant gap in support. Some of these “lesser” gaps are corroborated by the responses of the agencies, such as the need for increased “Mentoring” supports, the need for more services during evenings and weekends, and more supports geared towards the specific needs of “newcomers,” who face unique challenges in the job market and entrepreneurial process.

CONCLUSIONS & SUGGESTED STRATEGIES

It is clear from the results of the Client and Agency surveys, that there are a number of significant gaps in entrepreneurial service for ethnic and visible minority and aboriginal populations in Ottawa. Many of these gaps are the result of the multiple barriers that individuals from these communities face. Some are individual gaps, others the result of other gaps, but all compound one another in combinations that make entrepreneurship and small business enterprises exceedingly difficult for entrepreneurs from these communities. This disadvantage for entrepreneurs in these communities, when combined with the exclusionary push some of these individuals felt from society and business sectors before turning to entrepreneurship as a solution, compounds the offense felt by these entrepreneurs, their families and communities. The governments and agencies responsible and empowered to assist them as they attempt to follow through on their entrepreneurial endeavours, must take the necessary steps to provide as thorough and

complete a support network and outreach system as possible. In some cases this means creating programs and supports that do not currently exist, or expanding existing programs that are not able to currently meet demand or do not have a sufficient scope, and in other cases it means developing new programming and support, and changing the delivery methods and techniques to better suit the needs of the clients, making them more accessible and appropriate for them.

Several of the significant gaps in support services identified in this report are financing for ethnic and visible minority and aboriginal entrepreneurs; need for more culturally appropriate support services; and, need for increased services with regard to governments' laws and regulations, licensing, and taxation. We also identified a number of smaller gaps in service, including broader scopes of training and supports for more advance entrepreneurs, need for more training, need for increased communication of existing support services, increased availability of mentoring, increased access to market research support, and increased support and education with regard to accounting and bookkeeping.

As identified in this report, there are several agencies that already provide financing support to entrepreneurs; however, there is a need for additional financing, particularly for those from communities that are traditionally disadvantaged by lenders, such as minorities, aboriginal populations, and women. There is also room for an equity fund for aboriginal or other communities, to assist them in accessing the financing they need in a non-traditional format.

There is a clear need for culturally appropriate support services, but from a more centralised source. Currently, there are a few agencies that provide extensive entrepreneurial services to all communities, but are not necessarily prepared to provide culturally appropriate supports and services. Several community agencies provide aspects of this same support service, with a particular focus to their own ethnic or cultural communities or populations. There is required a system of improved coordination between agencies. So that the more knowledgeable and experienced support providers are accessible and available to an increased number and diversity of entrepreneurs, ensuring that the best practices are applied to all communities, regardless of the level of resources those communities have available to them. This will also bring together those agencies that have the entrepreneurial knowledge and those that have the cultural knowledge, providing better supports to entrepreneurs from these diverse backgrounds. What is also needed is an expansion of resources and supports to the mainstream agencies, providing their staff with the training to take into account the diverse needs of their diverse clientele. Additionally, increased collaboration and networks between the mainstream agencies and community-specific agencies, establishing a system of shared staff resources, where appropriately trained entrepreneurial staff is mandated to outreach to entrepreneurs in these communities in the venues where they are comfortable and where they seek support, seeking them out, rather than waiting for the entrepreneurs to seek out the mainstream supports. A strong and secure referral system for clients is also needed, which follows up with clients and other agencies to confirm that the client has received the support they needed from the referral and has not been abandoned. Agencies also

need to expand the services they provide during non-traditional work hours and in non-official languages.

Federal, provincial and municipal governments need to take steps to ensure that the processes for seeking information from them with regards to government laws and regulations, licensing and taxation are clear and concise and that when an individual seeks clarification or additional information, that they are able to reach an individual who is able to answer their questions and provide further guidance on procedure, either directly or through referral to a specialist. This should not require specialised knowledge or language skills on the part of the client and procedures should be as simple and stress free for all individuals as possible.

Agencies need to undertake the necessary action in regards to promotion and networking to ensure that awareness of their existing programs is broad, particularly in isolated communities that are hesitant to seek supports from mainstream sources. Knowledge of these programs and encouragement from agencies in their own communities will create increased opportunity to access these support services.

Governments and agencies should feel encouraged to increase supports to ethnic and visible minority and aboriginal entrepreneurs, whose success creates increased tax revenues. Additionally, as identified by Rath and Kloosterman (2003) “if they are successful, immigrant businesses can create jobs for others as well... creating jobs helps alleviate unemployment among immigrants” (qtd in Pio 424) or as one of Pio’s own interview subject identifies: “my clients come from all communities... though I prefer to employ Indians” (Pio 424). The success of these entrepreneurs is a boon to the entire city, particularly to the entrepreneurs and their families, but also to their communities and other entrepreneurs in their communities.

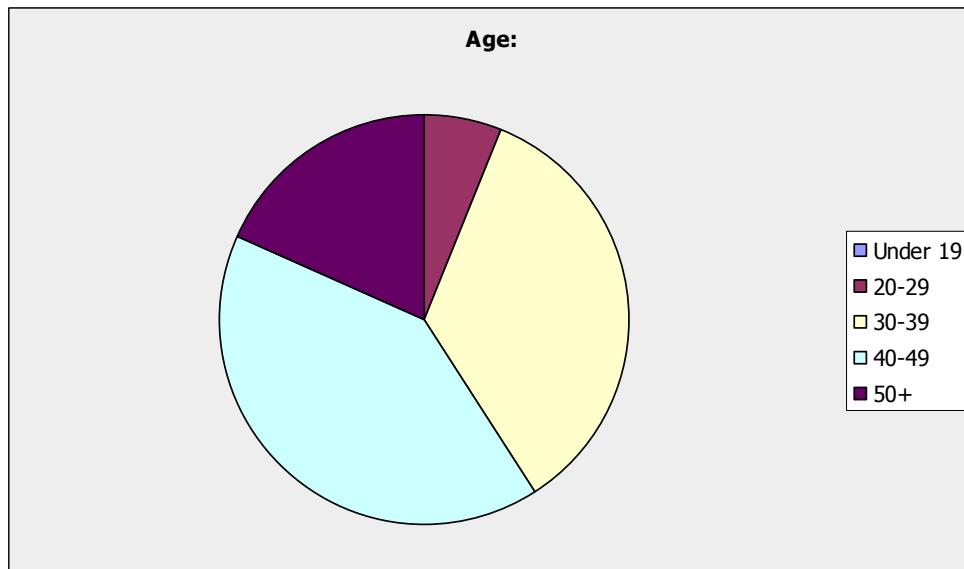
There is an important role to be played by all stakeholders in the provision of entrepreneurial support services to ethnic and visible minority and aboriginal entrepreneurs and their communities. The need is clear for support services to be better networked with one another, eliminating unnecessary duplication of services and expanding services that work, but are not accessible to a wide enough audience, delivered in a method that meets the needs of clients. The success of these individuals is reflected in the success of their communities and in the success of the city of Ottawa.

Addendum

CEVMA Client Survey Results

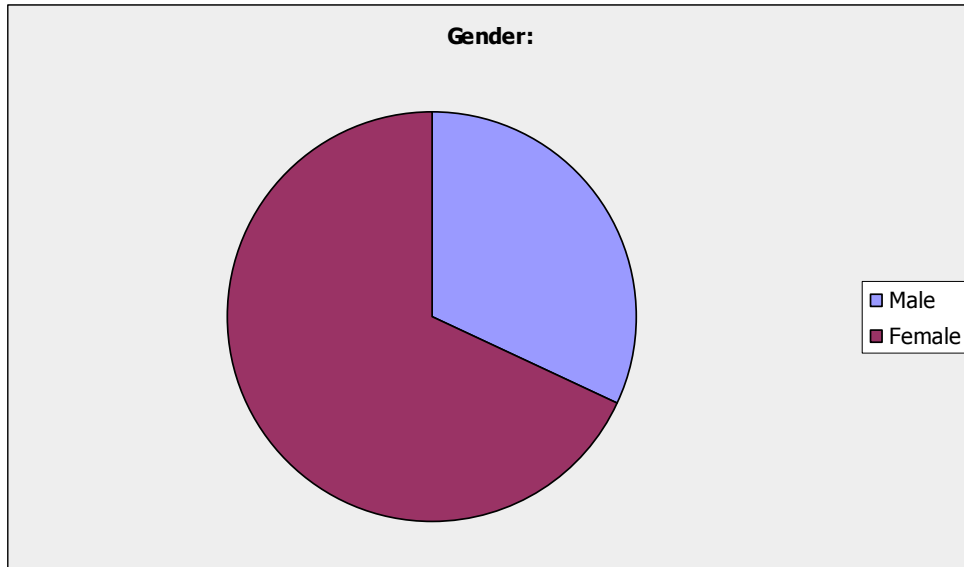
Question #1 Age:

Age:		
Answer Options	Response Percent	Response Count
Under 19	0.0%	0
20-29	6.1%	6
30-39	34.7%	34
40-49	40.8%	40
50+	18.4%	18
<i>answered question</i>		98
<i>skipped question</i>		2



Question #2 Gender:

Gender:		
Answer Options	Response Percent	Response Count
Male	32.0%	31
Female	68.0%	66
<i>answered question</i>		97
<i>skipped question</i>		3

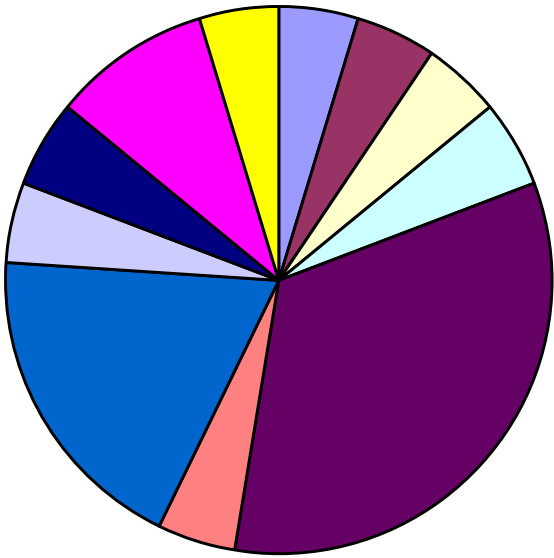


Question #3 What is your preferred language?

What is your preferred language?		
Answer Options	Response Percent	Response Count
English	91.8%	90
French	7.1%	7
Other (please specify)	19.4%	19
<i>answered question</i>		98
<i>skipped question</i>		2

What is your preferred language?		
Other Answers	Response Percent	Response Count
Thai	4.8%	1
Russian	4.8%	1
Farsi, Turkish	4.8%	1
Croatian	4.8%	1
Chinese	33.3%	7
Spanish	4.8%	1
Mandarin	19.0%	4
Italian	4.8%	1
Polish	4.8%	1
Arabic	9.5%	2
Vietnamese	4.8%	1
<i>Total</i>		21

Other Preferred Languages



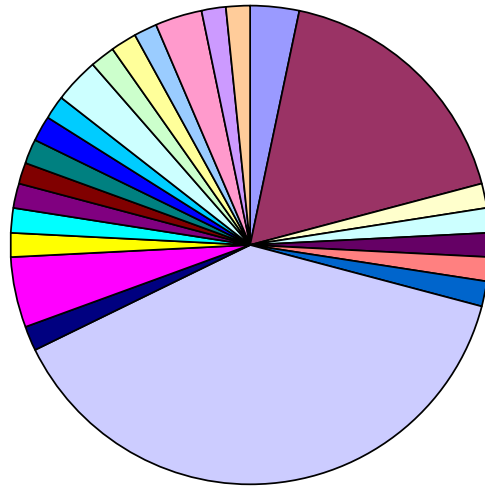
- Thai
- Russian
- Farsi, Turkish
- Croatian
- Chinese
- Spanish
- Mandarin
- Italian
- Polish
- Arabic
- Vietnamese

Question #4 Do you identify yourself as part of any of the following groups? Please check all that apply:

Do you identify yourself as part of any of the following groups? Please check all that apply:		
Answer Options	Response Percent	Response Count
First Nations, Métis or Inuit	2.9%	2
Person with a Disability	2.9%	2
Ethnic or Cultural Group and/or Visible Minority Group (specify):	97.1%	67
answered question		69
skipped question		31

Do you identify yourself as part of any of the following groups? Please check all that apply:		
Answer Options	Response Percent	Response Count
Latino	3.2%	2
No answer	17.7%	11
African	1.6%	1
Haitian	1.6%	1
visible muslim	1.6%	1
Indian	1.6%	1
Thai	1.6%	1
Chinese	38.7%	24
West Indian - Trinidad	1.6%	1
Asian	4.8%	3
French Canadian	1.6%	1
Caucasion	1.6%	1
Iranian	1.6%	1
Jewish/Irish	1.6%	1
Caribbean	1.6%	1
Guyanese	1.6%	1
Croatian	1.6%	1
Vietnamese	3.2%	2
Mandarin	1.6%	1
Lebanese	1.6%	1
Southeast Asian	1.6%	1
Arabic	3.2%	2
Romanian	1.6%	1
Irish/Chinese/Swedish/Inuit	1.6%	1
Total		62

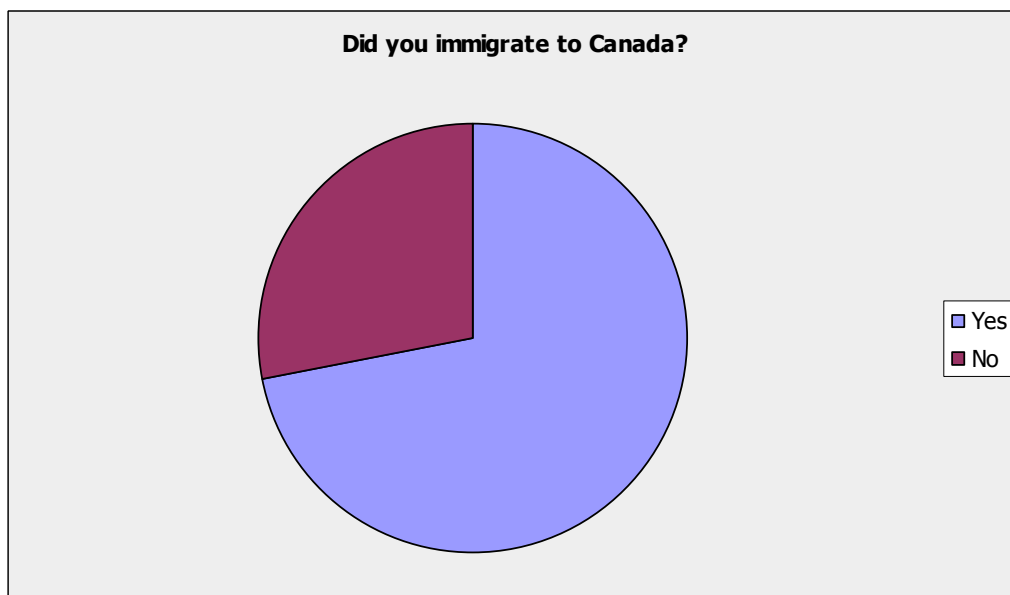
Ethnic, Visible Minority or Aboriginal Identification



- Latino
- No answer
- African
- Haitian
- visible muslim
- Indian
- Thai
- Chinese
- West Indian - Trinidad
- Asian
- French Canadian
- Caucasian
- Iranian
- Jewish/Irish
- Caribbean
- Guyanese
- Croatian
- Vietnamese
- Mandarin
- Lebanese
- Southeast Asian
- Arabic
- Romanian
- Irish/Chinese/Swedish/Inuit

Question #5 Did you immigrate to Canada?

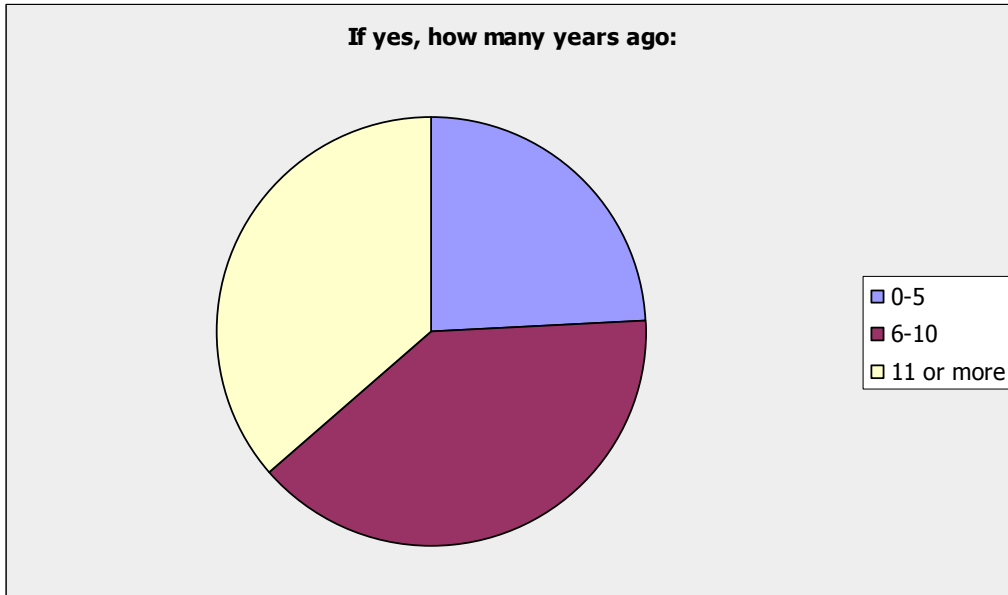
Did you immigrate to Canada?		
Answer Options	Response Percent	Response Count
Yes	71.9%	69
No	28.1%	27
answered question		96
skipped question		4



Question #6

If yes, how many years ago:

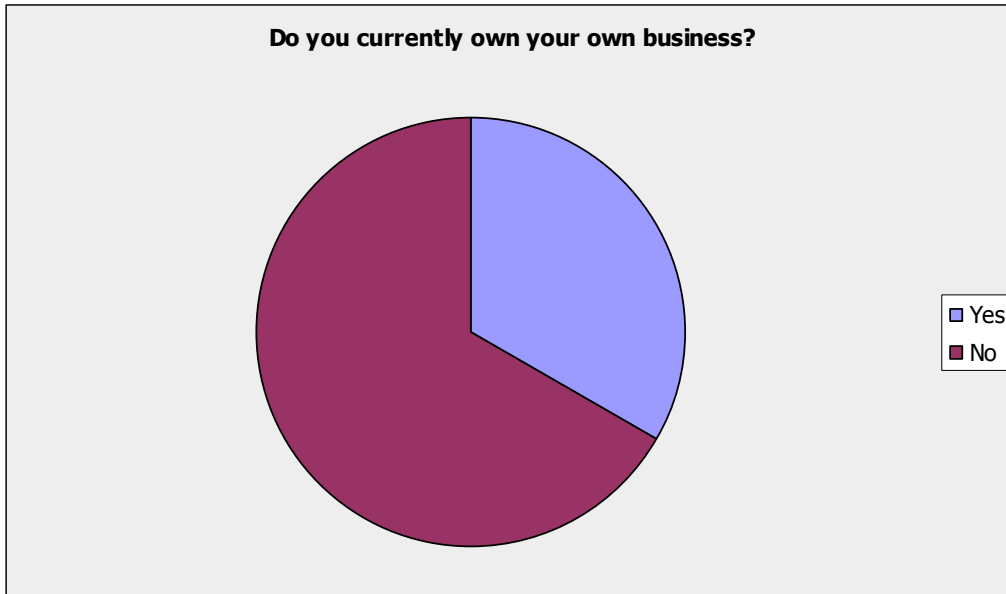
If yes, how many years ago:		
Answer Options	Response Percent	Response Count
0-5	24.2%	16
6-10	39.4%	26
11 or more	36.4%	24
<i>answered question</i>		66
<i>skipped question</i>		34



Question #7

Do you currently own your own business?

Do you currently own your own business?		
Answer Options	Response Percent	Response Count
Yes	33.3%	32
No	66.7%	64
<i>answered question</i>		96
<i>skipped question</i>		4



Question #8
apply):

What is the scope of your business or planned business (check all that

What is the scope of your business or planned business (check all that apply):

Answer Options	Response Percent	Response Count
Regional	57.0%	45
Provincial	25.3%	20
National	34.2%	27
International	35.4%	28
On-Line	27.8%	22
Other (please specify)	2.5%	2
answered question		79
skipped question		21

Question #9

In which of the following industries would you classify your business?

In which of the following industries would you classify your business?

Answer Options	Response Percent	Response Count
Manufacturing	4.5%	4
Technologies	11.4%	10
Consulting	34.1%	30
Retail	19.3%	17
Food Services	21.6%	19
Import-Export	12.5%	11
Other (please specify)	34.1%	30
answered question		88
skipped question		12

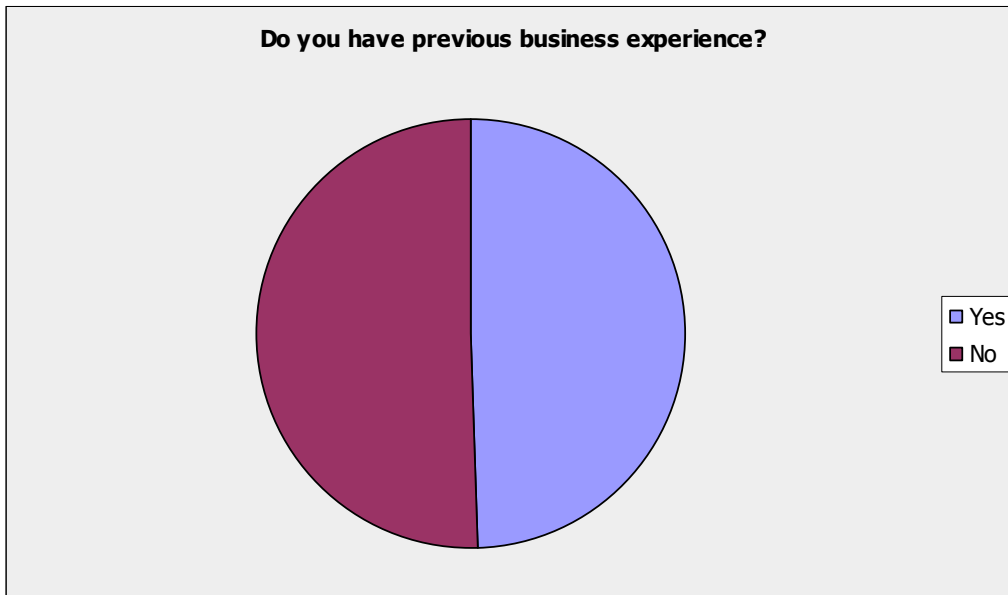
Services	4
Arts & Crafts	1
Investment	1
spiritual healing	1
Public-Speaking and Training	1
Healing, Teaching,	1
Design	2
Training	1
Project management, photography, graphic design	1
Financial services	1
Health and fitness	1
Direct Sales	2
Marketing and Communications	1
Mortgage Financing / Fitness instructor	1
Entertainment	1
Editing	1
art/motivational talk	1
Fashion	1
Hospitality	1
E-Business	1
literature, research, writing	1
Aboriginal youth entrepreneur camp	1
Dry cleaning	1
Childcare	1
Homecare	1

Question #10 What stage is your business or planned business at:

What stage is your business or planned business at:		
Answer Options	Response Percent	Response Count
Planning	53.3%	48
Start-up	23.3%	21
Established	16.7%	15
Expanding	16.7%	15
<i>answered question</i>		90
<i>skipped question</i>		10

Question #11 Do you have previous business experience?

Do you have previous business experience?		
Answer Options	Response Percent	Response Count
Yes	49.4%	40
No	50.6%	41
answered question		81
skipped question		19

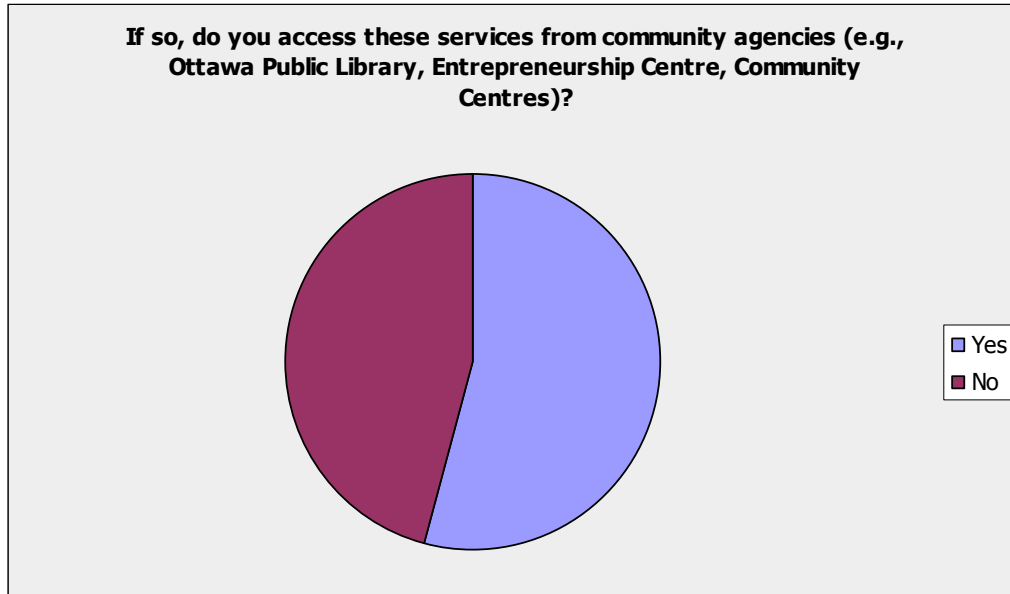


Question #12 Do you access business support services (e.g., training, workshops, mentoring)?

Do you access business support services (e.g., training, workshops, mentoring)?		
Answer Options	Response Percent	Response Count
Yes	52.7%	49
No	48.4%	45
answered question		93
skipped question		7

Question #13 If so, do you access these services from community agencies (e.g., Ottawa Public Library, Entrepreneurship Centre, Community Centres)?

If so, do you access these services from community agencies (e.g., Ottawa Public Library, Entrepreneurship Centre, Community Centres)?		
Answer Options	Response Percent	Response Count
Yes	54.3%	38
No	45.7%	32
<i>answered question</i>		70
<i>skipped question</i>		30



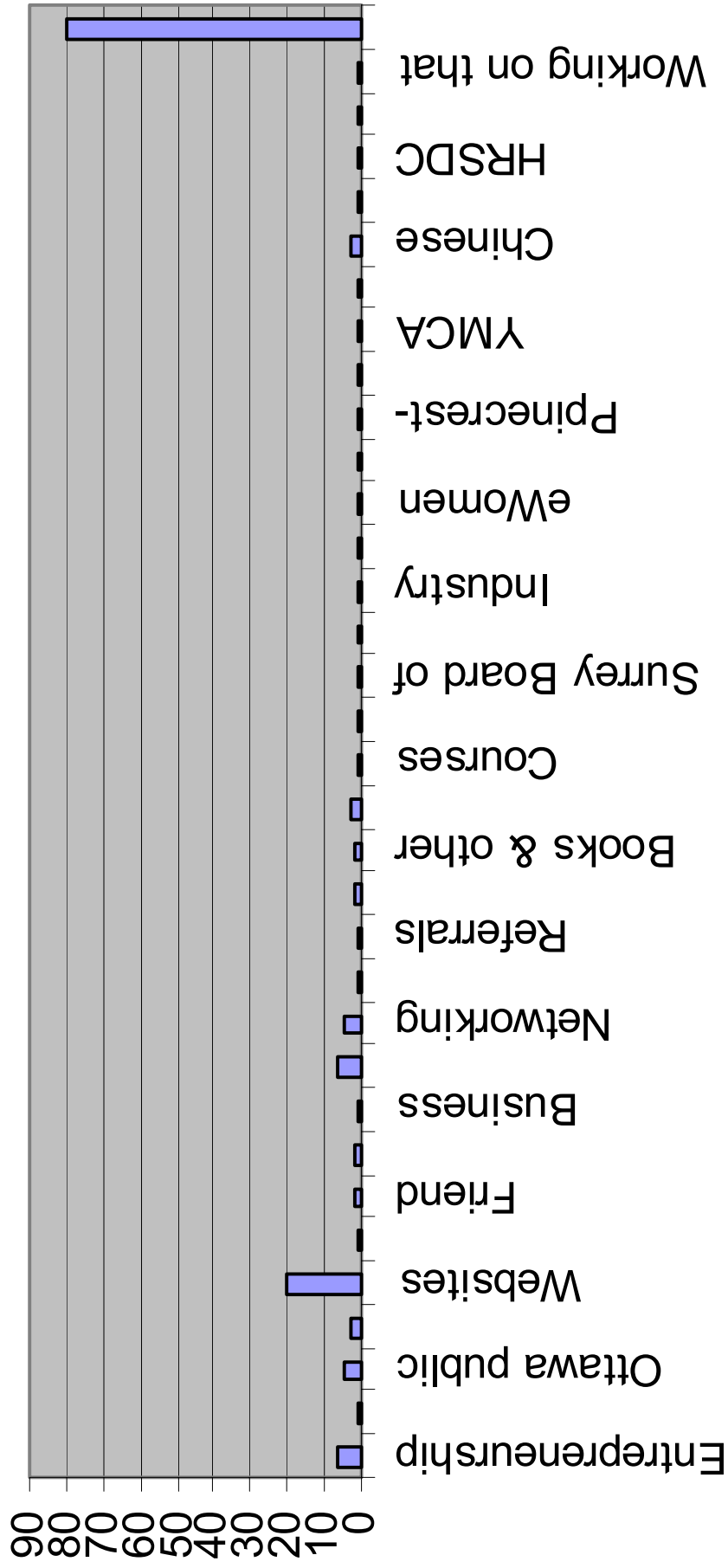
Question #14
websites):

Where have you gone to get business Support? (e.g., organizations,

Where have you gone to get business Support? (e.g., organizations, websites):	
Answer Options	Response Count
	54
<i>answered question</i>	54
<i>skipped question</i>	46

Where have you gone to get business Support? (e.g., organizations, websites):	
Answer Options	Response Count
Entrepreneurship Centre	6
Centre Communautaire Vanier	1
Ottawa public library	5
OSME	3
Websites	20
General info	1
Friend	2
City of ottawa offices	2
Business development	1
Experts/Private consultation	6
Networking groups	5
Trade shows	1
Referrals	1
Mentors	2
Books & other media	2
Various organizations	3
Courses	1
University of Québec in Hull for MBA	1
Surrey Board of Trade	1
Support groups	1
Industry organizations	1
Industry canada	1
eWomen	1
Ladies who launch	1
Ppincrest-queensway health centre	1
Real estate professional associations	1
YMCA Enterprise Centre	1
Valley Women Network	1
Chinese Community Centre	3
Similar business	1
HRSDC	1
EDC	1
Working on that	1
Total	80

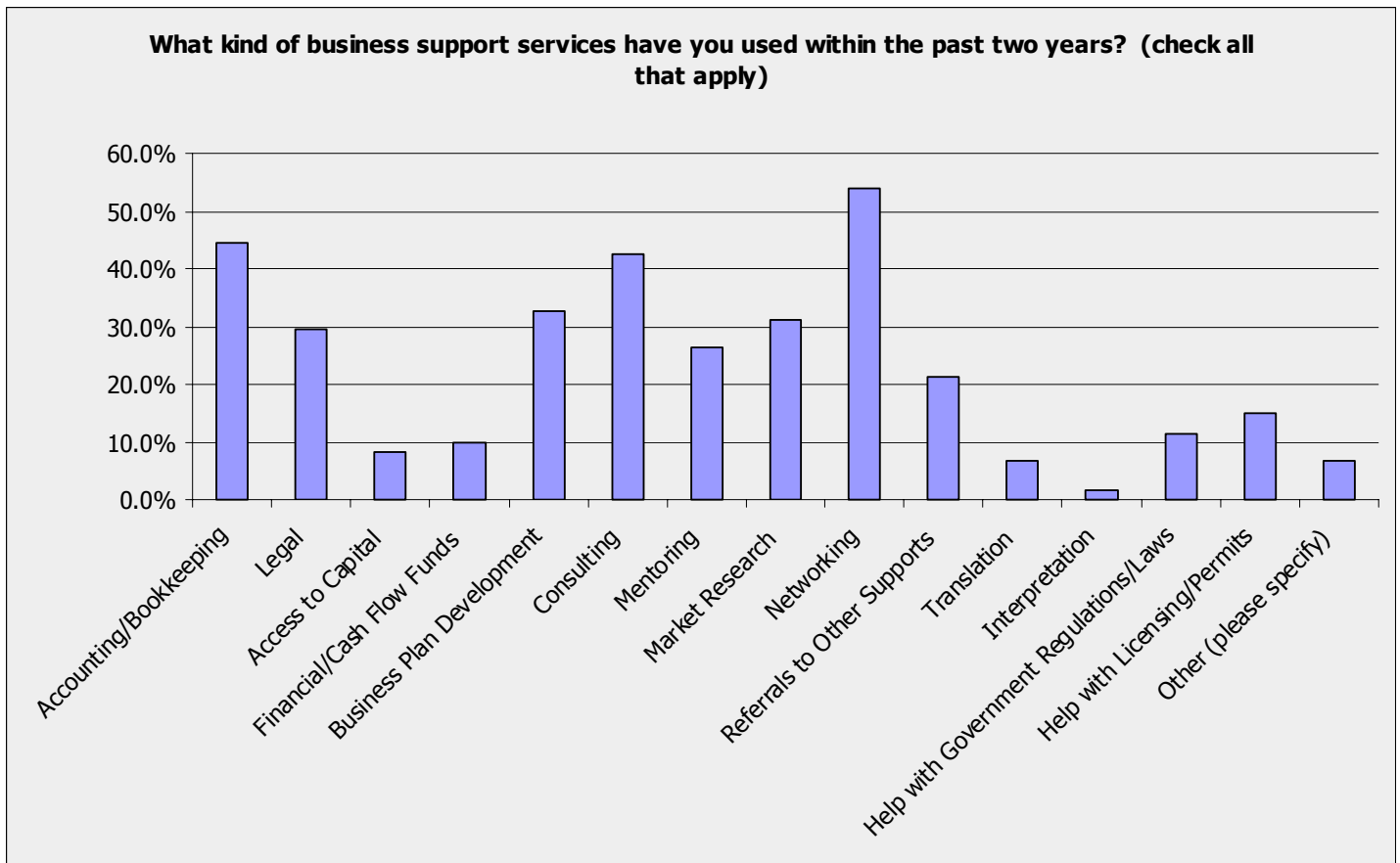
Where have you gone to get business Support?



Question #15 What kind of business support services have you used within the past two years? (check all that apply)

What kind of business support services have you used within the past two years? (check all that apply)		
Answer Options	Response Percent	Response Count
Accounting/Bookkeeping	44.3%	27
Legal	29.5%	18
Access to Capital	8.2%	5
Financial/Cash Flow Funds	9.8%	6
Business Plan Development	32.8%	20
Consulting	42.6%	26
Mentoring	26.2%	16
Market Research	31.1%	19
Networking	54.1%	33
Referrals to Other Supports	21.3%	13
Translation	6.6%	4
Interpretation	1.6%	1
Help with Government Regulations/Laws	11.5%	7
Help with Licensing/Permits	14.8%	9
Other (please specify)	6.6%	4
<i>answered question</i>		61
<i>skipped question</i>		39

none	3
Health Care	1



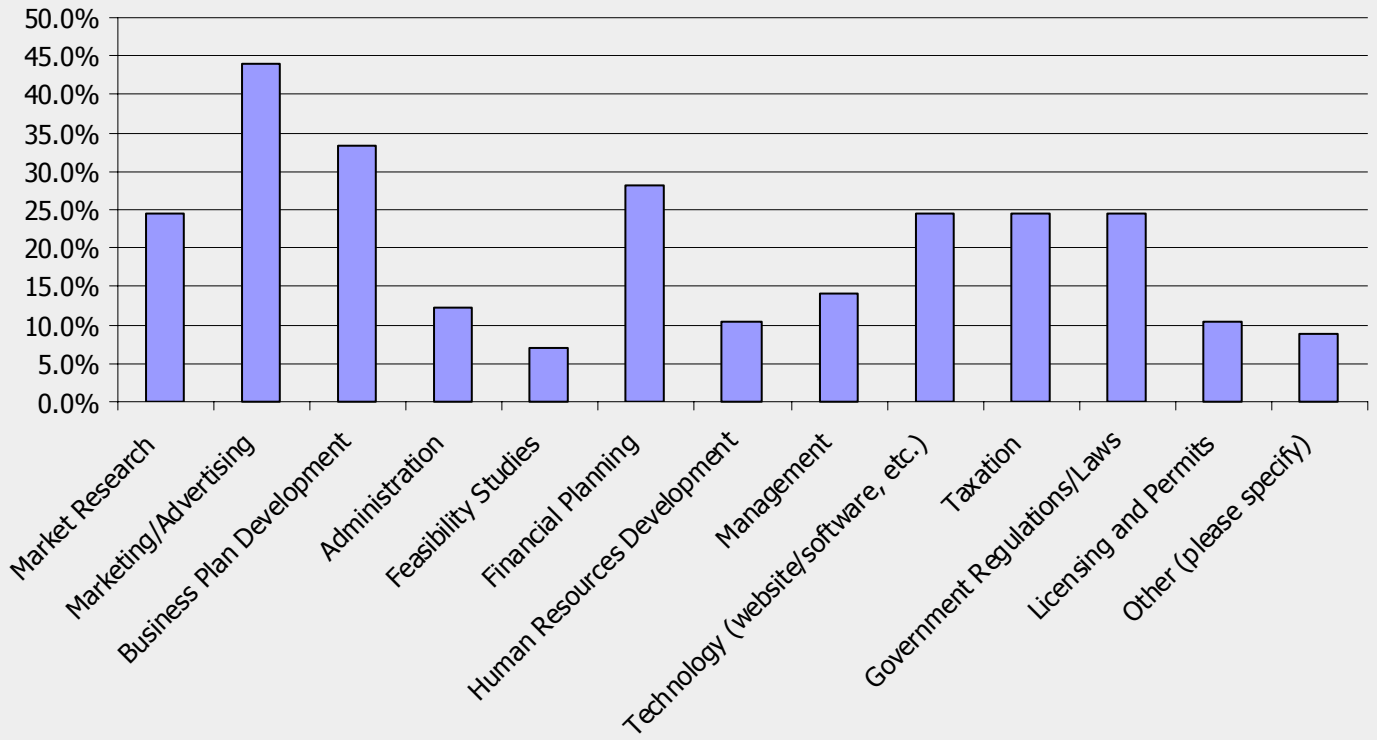
Question #16 On what topics have you received help? (check all that apply):

On what topics have you received help? (check all that apply):

Answer Options	Response Percent	Response Count
Market Research	24.6%	14
Marketing/Advertising	43.9%	25
Business Plan Development	33.3%	19
Administration	12.3%	7
Feasibility Studies	7.0%	4
Financial Planning	28.1%	16
Human Resources Development	10.5%	6
Management	14.0%	8
Technology (website/software, etc.)	24.6%	14
Taxation	24.6%	14
Government Regulations/Laws	24.6%	14
Licensing and Permits	10.5%	6
Other (please specify)	8.8%	5
answered question		57
skipped question		43

comment creer son entreprise
none
would like help/guidance to start a business
EMB Workshop
libararain help me to get some information

On what topics have you received help? (check all that apply):



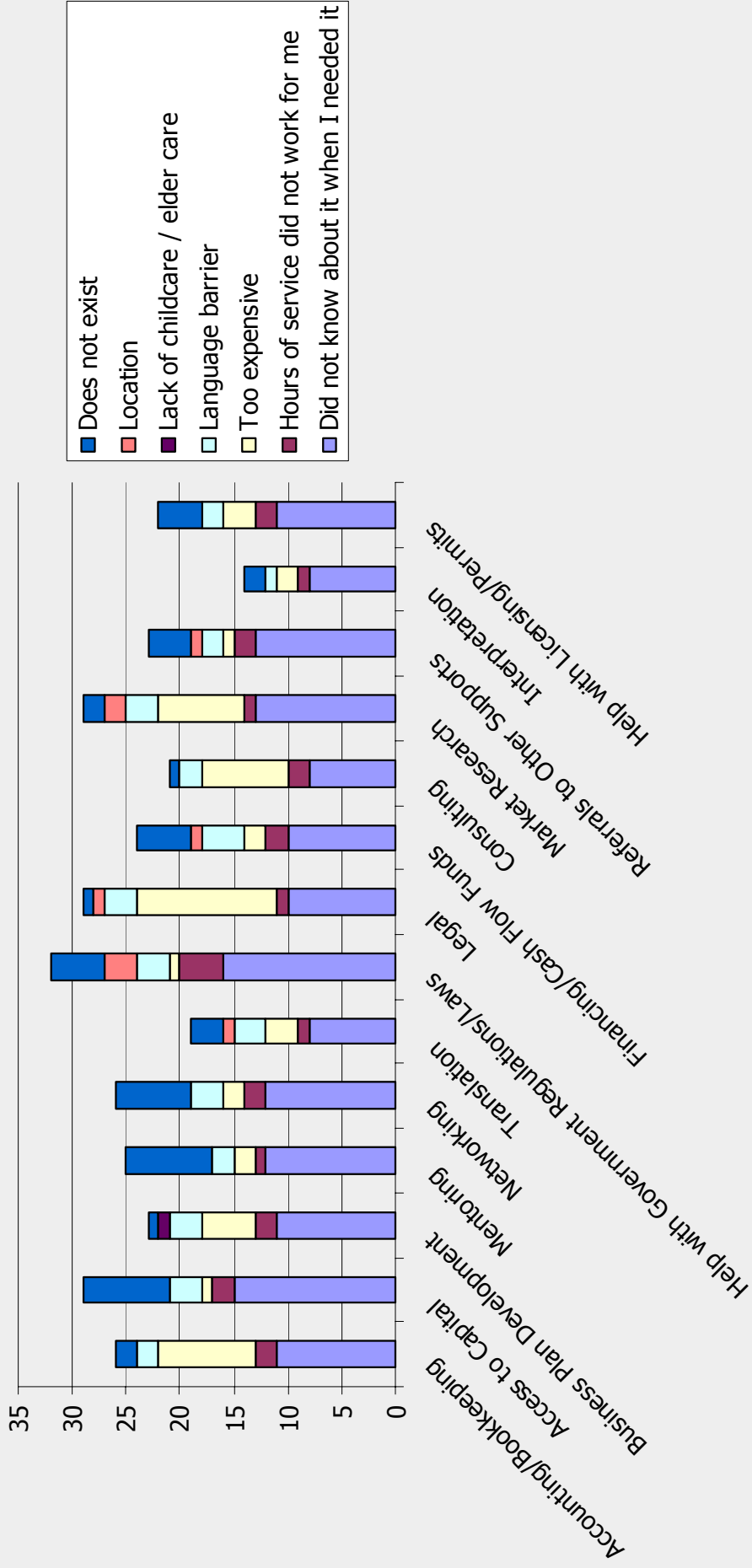
Question #17

What kind of business support services are you not able to find or access and why? (check all that apply):

What kind of business support services are you not able to find or access and why? (check all that apply):								
Answer Options	Does not exist	Location	Lack of childcare / elder care	Language barrier	Too expensive	Hours of service did not work for me	Did not know about it when I needed it	Response Count
Accounting/Bookkeeping	2	0	0	2	9	2	11	24
Access to Capital	8	0	0	3	1	2	15	27
Business Plan Development	1	0	1	3	5	2	11	21
Mentoring	8	0	0	2	2	1	12	23
Networking	7	0	0	3	2	2	12	20
Translation	3	1	0	3	3	1	8	17
Help with Government Regulations/Laws	5	3	0	3	1	4	16	29
Legal	1	1	0	3	13	1	10	26
Financing/Cash Flow Funds	5	1	0	4	2	2	10	22
Consulting	1	0	0	2	8	2	8	19
Market Research	2	2	0	3	8	1	13	25
Referrals to Other Supports	4	1	0	2	1	2	13	21
Interpretation	2	0	0	1	2	1	8	13
Help with Licensing/Permits	4	0	0	2	3	2	11	19
Other (please specify)								8
							answered question	48
							skipped question	52

in general just do not know where to go to get concrete, valid and current information
Website creation (Hard to find competency at reasonable cost
none
I've only just begun to access/research/find out what services are available
I wanted to open a business about 10 years ago. e-info was not as available as it is today.
strict rules and regulations make it difficult to do something.
I am not aware that any of these services exist
i didn't get financing from government

What kind of business support services are you not able to find or access and why? (check all that apply):

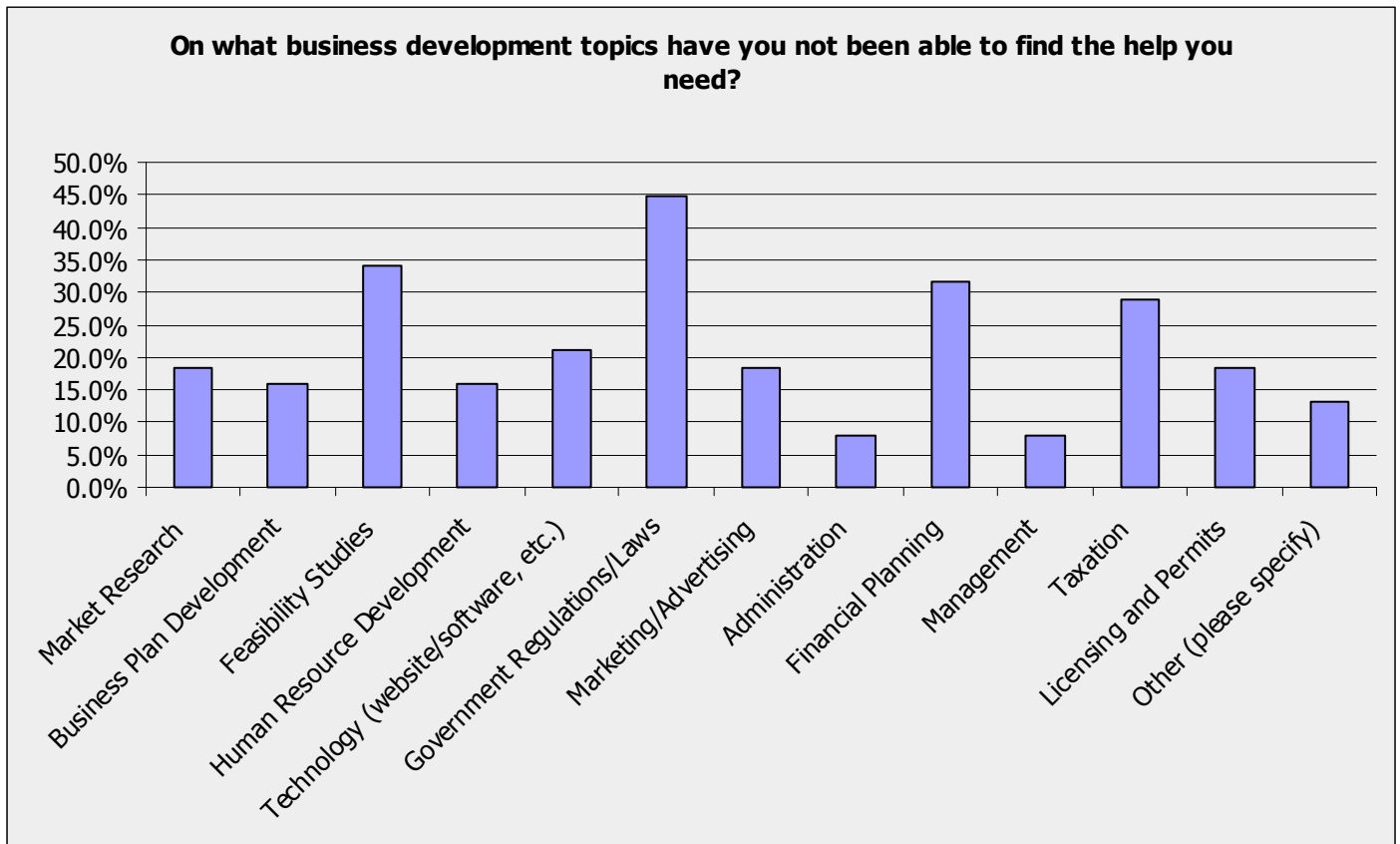


Question #18
help you need?

On what business development topics have you not been able to find the help you need?

On what business development topics have you not been able to find the help you need?		
Answer Options	Response Percent	Response Count
Market Research	18.4%	7
Business Plan Development	15.8%	6
Feasibility Studies	34.2%	13
Human Resource Development	15.8%	6
Technology (website/software, etc.)	21.1%	8
Government Regulations/Laws	44.7%	17
Marketing/Advertising	18.4%	7
Administration	7.9%	3
Financial Planning	31.6%	12
Management	7.9%	3
Taxation	28.9%	11
Licensing and Permits	18.4%	7
Other (please specify)	13.2%	5
answered question		38
skipped question		62

J'aide existe mai - c'est couteux
Website creation and marketing specialist at reasonable cost
none
grants and loans to small retail food business
I am not aware that any of these services exist



Question #19 Do you have any suggestions for improving business support services for community members?

Do you have any suggestions for improving business support services for community members?	
Answer Options	Response Count
	18
<i>answered question</i>	18
<i>skipped question</i>	82

de l'information
walk-in consultation centre with live help, small group workshops covering a wide range of topics on getting started
Not at this time
Entrepreneurship club where members meet every week for support and tools (Success Club - Jack Canfield's book)
Having a conference for women in business that is either regional or all over Canada would really help strengthen networking and helping each other out with resources, mentoring and knowledge.
More advertizing of the support available
not yet
organized, timely info, learning oppurtunities
should get the vietnamese business people/owner involved in supporting the community
What you do is great but unfortunately it's not much advertise, so more people will get expose to, especially immigrants
less strict rules would allow innovation and job creation.
Provide more detailed procedures
i have not done much of work yet
networking
Proper advertising of Gouvernment programs - if any
there were few service for improving business support
It would be nice if these info are available especially that we visited the small business bureau more than once and still nor aware of these services.

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