



SUPPORT FOR WOMEN BUSINESS OWNERS

You're in business FOR yourself, not BY yourself!

We are a non-profit organization devoted to helping women all over BC to start, lead and grow their own business. If you own a business, or are thinking of starting one, connect with us for:



Business loans up to \$150K

You may qualify for a loan with us even if you don't with other lenders! We provide business loans to help you start, grow or buy a business. Bundled with free business advising, training and mentoring, our loans feature competitive interest rates, flexible repayment options with terms of up to five years, and interest-only payments for up to six months.



Personalized business advice

Get answers to your business questions, free guidance, and tools and resources to empower you.



Business skills training

Learn essential business skills to start your business, manage growth and lead your organization.



Mentoring connections

Connect with an experienced business owner who can support and inspire you to achieve your business goals.



Supportive community

Gain inspiration from successful role models and build your network.

womensenterprise.ca

1.800.643.7014



What our clients say...

"Without the business support and loan support, both of equal value, this dream would have never been possible. Had we opened the business with a simple bank loan I feel we would not have experienced the rapid growth which helps us stand where we are today."

~ WEC Loan Client

"Being a woman entrepreneur is hard going, but I have found the support from WEC to be invaluable. I know that I have a great chance to make this business a success way up here in Prince Rupert. It was incredible, thank goodness from my remote location I can participate in this kind of training."

~ WEC Training Client



BUSINESS LOANS FOR WOMEN

Fuel your business success with our financing program

Whether you're just starting out, purchasing a business or growing your business, we can help. As a small business lender, one of our goals is to help you access the financing you need to build a successful business, and we work hard to help you take your business to the next level. As a loan client, you will be matched with a personal business advisor who gets to know and understand your situation, and works with you throughout the application and repayment process.

You may be eligible for a loan to help you:



Start, grow or buy a business

Get the funds you need to launch your business, make improvements or boost your working capital.



Enhance productivity

Make your operations more efficient, upgrade your equipment or invest in new technology.



Go global

Develop new import or export markets, participate in trade missions, attend international business fairs or meet with potential buyers or suppliers abroad.

Business loan features

- » Loans up to \$150K, with additional funds from our lending partners
- » Youth may apply to both WEC and Futurpreneur Canada for up to \$70K
- » Flexible repayment options and terms of up to 5 years
- » Competitive interest rates and interest-only payments for up to 6 months
- » Complimentary business advisory services, training and mentoring
- » Specialty loans for youth, immigrants and Indigenous women

What our loan clients say...

"I want to thank WEC for all your support over the past year. We've grown from two to five locations over the past year because you believed in us one year ago. Much gratitude goes out to you every day."

"Without the business support and loan support, both of equal value, this dream would have never been possible. Had we opened the clinic with a simple bank loan I feel we would not have experienced the rapid growth of the clinic which helps us stand where we are today."

What makes our financing different

We take a holistic approach to lending and provide ongoing support throughout the duration of the loan. As a result, many of our loan clients become mentors, award-winners, innovators and contributors to their community.

We fill financing gaps.

We are not a formula lender. We focus on overall business viability—not just the firm’s financial position, your personal net worth and credit score—so we can often approve loans to women who may not fit into the traditional lending box.

We focus on viability – and help you plan for it.

We work with you to clarify your vision and can guide you on your business plan and cash flow projections to increase your chances of success. We also work with many other lenders to provide additional funds.

It can get you through a cash flow crunch.

When other lenders shy away based on financial ratios, we may still be able to provide working capital to fuel your growth when cash is tight.

We create opportunities in new markets.

To help you make the most of your loan, our trade support helps you create your pitch, access procurement opportunities, make valuable international connections and certify your business as a diverse supplier.

You receive guidance as you repay the loan.

We provide complimentary wrap-around services, including free access to all our training and mentoring programs, and a personal business advisor.

We are flexible.

As a small organization, we make our lending decisions in-house. We can adapt to your needs and offer customized solutions.



Daiya Anderson
Origin Wines, Penticton
WEC Loan Client

START HERE: Sign up for our free Business Loan Info Session to learn more about qualifying: wec.ca/BLIS

WOMEN'S ENTERPRISE  **CENTRE** | womensenterprise.ca

We are a non-profit organization devoted to helping BC women start, lead and grow their own business. If you own a business, or are thinking of starting one, connect with us for business loans up to \$150K, business advice, skills training, mentoring, resources and a supportive community.

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