

**The Burt Report: Inclusive  
Support for Women in  
Enterprise**

A report by Lorely Burt MP,  
Government Ambassador for  
Women in Enterprise

FEBRUARY 2015

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# Acknowledgements

So many people have given their time and energy to this report that it is almost invidious to single individuals out (a full list is given in the appendices).

However, I would like to especially thank Sue Lawton MBE for being my enduring mentor in the field of women's enterprise, Sandra Pickering, Brand Strategy Consultant at Opento, for her comments on the communications section, Professor Monder Ram for suggestions on using Local Enterprise Partnerships (LEPs) more effectively and sharing the excellent Enterprise & Diversity Alliance report with me, Professor Mark Hart for help in drafting and Maggie O'Carroll from the Women's Organisation for gathering together experts from all sectors to give evidence.

Finally can I thank my (extremely) long-suffering staff Jack Williams and Laura Haddon for their patience and enthusiasm and Jack especially for his redoubtable writing skills.

Any errors or misconceptions of course remain my own.



**Lorely Burt MP, Government  
Ambassador for Women in Enterprise**

# Executive Summary

Women's entrepreneurship has great potential for growth, creating jobs and wealth while reducing gender inequality.

In recent years the government has taken positive steps to make it easier to start and grow a business, such as introducing Start Up Loans, the Enterprise Allowance and local growth hubs.

It has created initiatives specifically to support women to start and grow their own businesses, like the £1 million Women and Broadband Challenge Fund, £1.6 million to support women in rural areas and a recent roadshow of mentoring events specifically for potential and existing female entrepreneurs.

Building on this, the government should be explicit about its commitment to diverse enterprise ownership<sup>1</sup>. Gender-neutral and gender-specific services both have roles to play but at all times the government should think, speak and act inclusively while encouraging its suppliers to do so too.

To achieve this, the government should:

- **Think inclusively:**
  - **Build an evidence base:** The first step to inclusive thinking. Collect data on diversity using government procurement processes, the VAT Register and LEPs' local knowledge.
  - **Plan inclusively:** Require LEPs to appoint directors from diverse backgrounds and at all levels of decision-making, and require LEPs to develop a strategy for engaging diverse businesses.

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<sup>1</sup> Diversity is a broad concept including ethnic minorities and other under-represented groups. It is beyond the scope of this report to judge which under-represented groups (apart from women) the government should target for support. Therefore the term 'diversity' is used here in a loose sense, potentially encapsulating any under-represented groups which the government might wish to support.

- **Break barriers:**

- **Speak inclusively:** Break barriers between women entrepreneurs and government support by communicating inclusively on the Great Business website.
- **Give diverse businesses diverse support:** Break barriers between women entrepreneurs and the services they need by using the My Business Support online tool to link to non-government sources of assistance including mentoring, networking, alternative finance, and do this in collaboration with LEPs.

These proposals have been carefully chosen to be low cost and easy to deliver. They build on the good work the government is already doing. By putting them into practice the government has a good chance of continuing to raise women's employment, creating jobs and promoting a stronger, fairer economy.

They constitute a first step in a much longer road to achieving a truly diverse and successful business base in the UK.



**Anne Wilson, Managing Director,  
Numill, manufacturers and reclamation  
of specialist tools**

# Introduction

Women entrepreneurs are an under-utilised economic resource.

Women majority-own about one business in five<sup>2</sup> and are a third less likely than men to start a business<sup>3</sup>.

This is not simply because women are making choices for a different 'work-life balance'. In late 2012, 2.4 million women who were not working said they wanted to, while 1.4 million working women said they wanted to work more hours<sup>4</sup>.

Why does this matter?

Improving support for women entrepreneurs would raise employment and help many women to achieve their aspirations.

Apart from matters of equality, choice, and self-fulfilment, more female participation in entrepreneurship would reap big economic benefits. The European Institute for Gender Equality argues that bringing in more women entrepreneurs would 'increase the quantity and quality of the business population'<sup>5</sup>.

Women tend to bring different skills to the table, including

- Strong listening skills
- Greater empathy and patience
- Willingness to understand the perspectives of others when making decisions
- A longer term view promoting sustainability and talent development<sup>6</sup>

This manifests itself in real business success: better understanding of diverse customers; combating groupthink; preparing for risk; and increasing returns on equity.

Research by the Women's Business Council has estimate that there would be one million more female entrepreneurs if women were setting up new businesses at the same rate as men. Women's businesses may have greater job-creation potential than men's because they tend to be more labour-intensive.

Research has found that raising the level of women's employment to the same as men's could lift GDP by 10% by 2030<sup>7</sup>.

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<sup>2</sup> Enders, Alice & Enders, Claire, *Women at Work in the UK*, Enders Analysis, 2014, p.5

<sup>3</sup> United Kingdom 2013 Monitoring Report, p.49

<sup>4</sup> Enders & Enders (2004), p.7

<sup>5</sup> European Institute for Gender Equality, *Benefits of Gender Equality in Entrepreneurship*, 2014, p.3

<sup>6</sup> EY, *Time for Diversity*, 2014, EYGM, p.5

Change is happening but too slowly. Since 2008 the proportion of Small Medium Enterprises (SMEs) run mainly by women has increased from 14% to 20%<sup>8</sup>.

This report outlines some of the barriers holding back women entrepreneurs and identifies practical and affordable ways to overcome them. In particular it looks at

- Thinking inclusively: gathering evidence and inclusive decision-making
- Breaking barriers: barriers to accessing support, including networking and finance; and barriers between women entrepreneurs and the government

This is not about reinventing the wheel. The aim wherever possible must be to ensure that support, whether from government or other sectors, reaches and engages with women entrepreneurs so they can benefit from it. By showing clear leadership the government can remove barriers holding back women entrepreneurs and send a message to business that diversity matters.



**Sisters Lisa and Helen Tse, owners of Sweet Mandarin restaurant, secured funding from Dragon's Den to open a factory producing gluten-free Chinese sauces.**

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<sup>7</sup> Enders & Enders (2014), p.7

<sup>8</sup> Small Business Survey 2012

# Recommendations

## a. Think inclusively

Big firms have hired specialists to help them improve the diversity of their suppliers. They say the trick is learning to ‘think inclusively’.

Inclusive thinking should be at the heart of all business support so that every business has the chance to benefit. This needs to happen at all levels and should start by building an accurate picture of the true levels of diversity.

## b. Build an evidence base

The government needs a strong evidence base on business diversity.

The Enterprise and Diversity Alliance has identified several advantages of collecting and reviewing data on enterprise diversity: identifying the different drivers and barriers to business start-up, survival and growth and what can be done to help realise growth potential; reviewing which support is working well and why; and celebrating success<sup>9</sup>.

The European Institute for Gender Equality agrees it is ‘important’ to collect and analyse such data. While UKTI does measure the degree to which women-led firms export, there is more that could be done to find out about their access to markets in the UK<sup>10</sup>.

Procurement is recognised by big private-sector companies like IBM as a powerful tool to promote diversity. However, when ignored it can have the opposite effect: cautious procurement officials focus on price and stick to trusted suppliers. There may be a fear of moving out of the ‘comfort zone’ which unintentionally locks out more diverse suppliers. This can lead to a form of unconscious bias, in which well-intentioned procurement officials tend to buy from suppliers who look like them.

Quotas are a problematic way to address this problem. Quotas send a clear message to diverse suppliers that the procurer is interested in them and they should apply to tender. However, too many requirements on procurers complicate the tendering process and create confusion about priorities. They may increase costs.

Vivian Reading, the European Commissioner for Justice, Fundamental Rights and Citizenship, has said, ‘I don’t like quotas, but I like what they do’<sup>11</sup>.

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<sup>9</sup> Enterprise & Diversity Alliance (2014), p.4 & p.17

<sup>10</sup> Enterprise & Diversity Alliance (2014), p.16

<sup>11</sup> EY (2014), p.9



It is not proposed here to impose quotas on government for procuring from women-owned suppliers. The challenge is to see whether some of the benefits of quotas can be gained without imposing them and thereby incurring the disadvantages referred to above. The first step should be to find out how diverse the government's suppliers really are.

As a simple, low-cost first step the government should introduce a new question in its Pre-Qualification Questionnaire (PQQ) forms: *Is your company 51% or more woman- or women-owned, controlled and managed*<sup>12</sup>?

The government intends to remove the requirement to complete a PQQ for contracts worth less than €250,000. This simplification of the tendering process for smaller suppliers will be a welcome relief for many women entrepreneurs because their businesses are more likely than men's to be small.

Firms large enough to bid for contracts requiring a PQQ should not find a slightly longer form onerous. Indeed diversity questions in addition to gender could be asked, for instance whether the company applying for tender is run by under-represented groups other than women, or about the diversity of their Tier 2 suppliers.

Tendering forms should also include simple tick boxes asking questions about diversity. The VAT Register should also be used to gather data on business diversity.

While care must be taken not to over-burden firms with excessive paperwork, procurement is potentially a powerful tool for data gathering.

LEPs are potentially another valuable source of data at a local level.

Of seven LEPs who responded to a questionnaire by the author, three of them kept data on the gender of the business owners they worked with.

LEPs should be required to keep records of the diversity of the businesses they help. This is not a new idea and experience exists: in the West Midlands, Business Link developed methods for collecting data on ethnic minority and female driven business start-ups and microbusinesses<sup>13</sup>.

The government should use its own procurement processes and work with the LEPs to gather data on business diversity. The act of record-keeping in itself will encourage government procurers and LEPs to think inclusively.

The data gathered would also help guide government policy. For example, government procurement now has a declared aspiration to procure 25% of its goods and services from SMEs. With more complete data on procurement, the government could introduce a

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<sup>12</sup> This is the definition used by WeConnect, an international not-for-profit organisation which certifies women-led businesses. Note that other valid definitions exist which could form the basis of this question.

<sup>13</sup> Enterprise & Diversity Alliance (2014), p.7

similar aspiration to procure from a representative percentage of women-led enterprises and other under-represented groups<sup>14</sup>.

Forthcoming reforms to public procurement should help under-represented suppliers by levelling the playing field, but more could be done with the benefit of reliable data on suppliers.

By requiring suppliers and LEPs to provide data on diversity the government can build an evidence base for future action. It could also force large suppliers and LEPs to further consider the diversity of the businesses they work with while sending a message to smaller diverse suppliers that the government is interested in them.

### **c. Plan inclusively**

Business support should recognise diversity: a 'one size fits all' policy may result in missed opportunities and an inability to engage with businesses which, given the opportunity, would be creating jobs and raising growth levels.

Big companies recognise the value of procuring from suppliers who look like their customers. Benefits include speed to market, innovation, identifying and mitigating risk, combating groupthink, and understanding diverse customer's needs. Businesses are customers to the government so the government should apply the same principles when serving them.

However, LEPs' current levels of engagement with diversity appear to range from inconsistent to insufficient.

When the author wrote to all 39 LEPs to ask them about their engagement with women entrepreneurs, just seven replied. Of the seven, none had more than one female director for every three male directors and none had a strategy for promoting women in enterprise.

Just as company boards need a spectrum of board members who can relate to their customers, so do LEPs. Greater Birmingham & Solihull LEP has made the very welcome commitment to 'ensure that it is representative of the Greater Birmingham and Solihull area – reflecting the diversity of the population and key business interests.'<sup>15</sup> This should be a requirement on all LEPs.

In addition, all LEPs should be required to design and implement a strategy to support and promote women in enterprise. The Enterprise and Diversity Alliance outlines seven steps for doing this which are listed in Appendix 1.

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<sup>14</sup> Note that this would be an aspiration, not quota or target.

<sup>15</sup> Enterprise & Diversity Alliance (2014), p.10

Public sector bodies are required by law to pay ‘due regard’ to equality but as public-private partnerships LEPs are not subject to the Public Sector Equality Duty (PSED). However, the Enterprise and Diversity Alliance has pointed out that as publically funded bodies LEPs should be expected to meet the needs of the diverse range of businesses in their areas<sup>16</sup>.

As an alternative to the PSED route, the government should use public funding to impose requirements on LEPs to think inclusively when making appointments and designing strategy.

Public funding is due to rise as LEPs set up growth hubs. The phased release of this money should be tied to LEPs’ performance against bespoke Key Performance Indicators (KPIs) requiring, amongst other things, a board of directors that represents the local community and a strategy to support all businesses in the Local Enterprise Zone (LEZ).

The LEPs have great potential to support diverse businesses. Linking funding for growth hubs with KPIs to ensure the LEPs are engaging with business in an inclusive manner would boost standards across Britain and help prevent missed opportunities.

#### **d. Break barriers**

The Business is Great marketing campaign, launched in 2013, is helping to raise awareness of support available to entrepreneurs and includes elements specifically targeted at female entrepreneurs.

Nonetheless, many women entrepreneurs face unnecessary barriers to accessing support from government as well as other sectors, including networks, finance, HR advice and others.

The government should help break these barriers. It should be more inclusive in the way it communicates and in the types of support to which it connects entrepreneurs through the Great Business website.

Women entrepreneurs should be left in no doubt that support is available to them if they want to start a business. The government should make it easier for them to find it.

#### **e. Speak inclusively**

A frequent complaint in conversations with senior stakeholders and women entrepreneurs is that women see entrepreneurship services as not ‘for them’.

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<sup>16</sup> Enterprise & Diversity Alliance (2014), p.8

This can happen even when the presentation of the services is designed to be gender neutral. This may be because in the past entrepreneurial activity has been too often considered a 'male' activity with masculine priorities and characteristics, so services intended for all entrepreneurs are tailored to those expectations and are in practice a better fit for men<sup>17</sup>.

In fact there are many valid ways to run a business but unconscious bias on the part of the provider can prevent this being recognised. This can put women and other under-represented groups at a particular disadvantage.

For example, senior stakeholders say that women's enterprises often follow a different growth pattern to men's. They may seek to accelerate growth at a later stage in the business's life when the entrepreneur's other life commitments change.

An emphasis on fast, early business growth can be off-putting to those (often female) entrepreneurs if it is not their number one priority: alternative priorities might include good customer relationships or quality products.

One powerful way to show women that services *are* for them is to be explicit about it. The [www.greatbusiness.gov.uk](http://www.greatbusiness.gov.uk) website includes a page explicitly for women in enterprise, which is welcome. It has links of particular interest to women entrepreneurs.

To show graphically that the page is for women the bar on the right-hand side of the page uses all-women case studies. However, in all other respects the page uses the same branding as the rest of the Great Business website. This branding is seen as not 'woman friendly': the proliferation of Union Flags, for example, has been compared to a military recruitment site.

The same links bar appears just below the masthead as on the rest of the website – *Start: Grow: Accelerate* – as if these were the only stages in a business's development. Women entrepreneurs who are making a living but not yet ready to accelerate their businesses may wonder whether this website is there to help them.

Women entrepreneurs tend to prefer language that emphasises building supportive relationships. They tend to appreciate collaboration. The strapline 'Support, advice and inspiration for growing your business' ticks most of these boxes. But the language on the rest of the page comes across as formal and unwelcoming.

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<sup>17</sup> European Institute for Gender Equality (2014), p.3

To give two examples:

- Case studies are usually found in academic papers. A caption like ‘Hear our stories’ would be more personal and relational.
- The prose beneath the strapline contains many interesting statistics about women entrepreneurs. However, it does little to invite the reader to make use of the website’s services. Indeed, statistics may even be off-putting if over-used. Human stories and a warm offer of support might be more effective<sup>18</sup>.

As mentioned above the links are well-chosen and they connect site users to appropriate types of help. However, as soon as the user clicks through she is taken to a gender-neutral site. To give an example of why this is problematic, clicking on the Finance link leads to the supposedly gender-neutral Great Business finance page with three case studies, all men. The unintended implicit message is that finance is a ‘male’ subject.

Women should be treated as a high priority if the government aims to raise their participation in enterprise to approximately 50%. The link to the women’s section of the website should appear at the top of the homepage. Currently it is near the bottom right-hand corner.

The women’s section of the Great Business website is welcome but the branding should be made more inclusive. Because women still need to use the rest of the website it should be designed to appeal to them as well as men. Trying to create a more supportive, humanised and relational environment would help.

Conversations with senior stakeholders and women entrepreneurs indicate a low level of awareness of government support. This is unfortunate because the Great Business website is a powerful tool. It just needs to speak to women in language they recognise.

#### **f. Give diverse businesses diverse support**

Many women entrepreneurs find it difficult to know where to go for support such as HR advice, finance, mentoring or other expertise necessary to start a business. They may be shut out of certain networks which men naturally move in, even though women’s generally more collaborative approach makes them excellent networkers when they have the opportunity.

The My Business Support tool on the Great Business website has great potential to help break through these barriers. As a single point to go for help it should offer the attraction of simplicity and time efficiency. It is a good tool but there is considerable scope to develop it further.

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<sup>18</sup> Communications specialists will point out that story-telling has more emotional impact on men as well as women.

In its current form the tool places restrictions on the user which make it harder to find what she wants. For example, it asks what sector the user plans to do business in, listing 16 options. This is a marked field, meaning the user cannot proceed without choosing one of these options even if her business does not fit one of the offered categories. Introducing more flexibility to take account of the almost-infinite variety of businesses out there would help promote diversity. Users should be able to proceed without answering this question.

Another restriction that could be removed, albeit with more effort, is the range of sources of support the user can link to. For example, users looking for finance are offered three options: Grants; Loans; Equity funding. Users who then click through to Loans are offered three government-sponsored options: Social Enterprise Loan Fund; New Enterprise Allowance; and Start Up Loans.

In the vast world of finance there are many other sources in the private sector which would be useful to entrepreneurs. My Business Support should offer links to a wide range of private sector finance providers. It should also provide links to alternative sources of finance like crowd-funding.

Women entrepreneurs enthusiastically and skillfully seek out mentors and peer-to-peer networks. But much time networking can be wasted if it doesn't generate the right connections. Networks and mentors would be useful additions to the list of types of support the user can click through to.

Researching and providing links to such a wide range of services might be onerous but it would save thousands of businesses having to do it over and over again. Luckily there are steps the government can take to alleviate the burden of this work.

My Business Support should link to existing non-governmental services, such as WeConnect for networks and Mentorsme for mentors.

The Enterprise & Diversity Alliance recommends that LEPs should stimulate dialogue on access to finance between SMEs and financial intermediaries, as well as the growth of business-to-business mentoring<sup>19</sup>. Growth hubs will help LEPs to achieve these objectives. By tying their funding to performance against bespoke KPIs and holding them to account the government could help promote diversity and value for money.

The government should make this a requirement upon LEPs using the methods of enforcement described earlier.

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<sup>19</sup> Enterprise & Diversity Alliance, *LEPs, Growth and Diversity: meeting needs, seizing opportunities*, 2014, p.12

LEPs should recommend networks and advisers they have worked with to My Business Support which would provide links to them. LEPs' websites should embed or link to My Business Support.

At the moment some geographical areas fall into two or even three Local Enterprise Zones. Better integration and sharing of knowledge would help reduce unnecessary duplication of effort and prevent businesses missing out because they have approached the 'wrong' LEP.

The government has taken an important first step in creating a tool to help entrepreneurs access support starting and growing their businesses. It should expand the range of support which My Business Support can connect entrepreneurs to, creating a 'hub' or 'network of networks'. It can do this more cheaply and effectively by working with already-existing organisations including LEPs, WeConnect and Mentorsme.



**Sarah Wood, Co-founder of Unruly, specialising in social video and advertising**

# Conclusions

The government has shown its commitment to women's entrepreneurship by appointing an Ambassador for Women in Enterprise and by adding a dedicated page on the Great Business website.

It has put measures in place which will help women entrepreneurs: tax-free childcare; the Employment Allowance; shared parental leave; and others.

Women's employment levels are now higher than at any other time since records began. However, as long as just one business in five is owned by a woman there will be untapped talent which could be boosting the economy and creating jobs.

Women's entrepreneurship is a huge potential growth area which will benefit from increased government attention.

Money is very tight so the measures outlined in this report are designed to raise levels of female entrepreneurship without significantly denting public finances. Several of these measures would also have broader benefits for other diverse business owners. It is an important finding of this report that assisting under-represented business owners can raise standards for everyone: it is a win-win situation.

The suggestions herein cover just a few of the wide range of issues affecting women entrepreneurs. For example, this report has not looked at how entrepreneurship might be taught in schools and universities, or how to encourage girls and women to acquire skills in Science, Technology, Engineering and Mathematics (STEM) subjects. It has also not looked at how to improve support for companies in their 'post-pubescent' phase – after the initial start-up period but before entering the period of fast growth.

These subjects – and others – might be fruitful areas of research for a future Ambassador for Women in Enterprise.



# Appendices

## Appendix 1:

The Enterprise & Diversity Alliance outlines seven key steps for Local Enterprise Partnerships to take in order to engage with diverse SMEs. They are as follows:

1. Build an evidence base on diversity and the differing needs and opportunities of local enterprises so that LEP activities are not planned in the dark.
2. Take diversity into account when designing LEP initiatives and services so that they reach and help all businesses that would benefit.
3. Monitor the impact of LEP actions on diverse enterprises so that one can tell if they are making a difference. Consider the implications for strategy and initiatives: do they need to be enhanced or changed?
4. Review drivers and blockages to responding to enterprise diversity and agree action on how to reinforce drivers and remove blockages so that LEP actions have a greater positive effect.
5. Ensure that Ethnic Minority Businesses and women-owned businesses are represented in LEP governance and decision making structures. This will enhance a LEP's understanding of diversity issues and widen the range of businesses engaging with your LEP.
6. Develop effective ways of engaging with ethnic minority and women-owned businesses to expand your LEP's impact.
7. Influence others to respond to enterprise diversity and lever in their advice and support to help realise the full potential for growth across the whole business community. With scarce public resources for business support, other avenues are needed.

## Appendix 2:

Barclays Bank and the Women's Business Council at Queensway Birmingham on Friday 24 October 2014 organised the Black, Asian and Minority Ethnic Women's Enterprise Summit.

The summit brought together entrepreneurs starting out in business, those growing their businesses and women keen to find out more, to examine the experiences and barriers that Black, Asian and Minority Ethnic (BAME) women in enterprise face.

The event was chaired by Baroness Verma, Minister at the Department of Energy and Climate Change and former spokesperson in the Lords for Women and Equality; and keynote speakers including: Jagdeep Rai, Corporate Director, Barclays Bank; Lorely Burt MP, Government appointed Ambassador for Women Enterprise; and, Denis Woulfe, Partner at Deloitte and member of the Women's Business Council.

The interactive panel discussions throughout the day were hosted by: Anita Bhalla OBE, BBC Broadcaster and Chair of the Creative City Partnership; Professor Monder Ram OBE, Director, Centre for Research in Ethnic Minority Entrepreneurship, Birmingham University; Sonia Brown MBE, founder of the National Black Women's Network; and Sandra Kerr OBE, National Campaign Director at Race for Opportunity.

The aims of the event were to enable attendees to:

- share their experiences with Lorely Burt MP as she developed her report to government on women's enterprise; and
- feed into the government's review on progress on the Beijing Platform for Action, an international framework to end gender inequality.

Key findings from the Summit:

- Increase the number of senior women in financial institutions/organisations where funding allocations and decisions are made, to help counter unconscious bias in lending decisions.
- Governments, financial institutions and service providers need a clearer understanding of demographics/data to better understand customer requirements (detailed disaggregation of data is essential in both the private and public sector).
- Clarify the role of Local Enterprise Partnerships in supporting local enterprise and strengthen their obligations towards promoting diversity.

- Consider the development of a one-stop-shop which not only reflects the needs of women entrepreneurs - but also BAME women (recognising that: all women are different; that women start businesses for different reasons; and, they have different expectations).
- Government and big business need to encourage and facilitate supply chain diversity to encourage UK growth and to more appropriately meet diverse customer needs.
- The language and messages used by the government, financial institutions and service providers alike should be nuanced, to meet the needs of diverse communities and be sensitive to cultural needs.
- Schools and colleges should promote and encourage BAME young women to actively consider entrepreneurship as a worthwhile career choice.

### Appendix 3:

Many senior stakeholders and entrepreneurs kindly allowed me to interview them while I was in the process of researching this report.

During these interviews they were asked to suggest particular challenges facing women entrepreneurs.

The top five challenges raised were:

Challenge <sup>20</sup>	Number of times mentioned
<b>Confidence</b> – lack of self confidence	12
<b>Language</b> – use of non-inclusive language in offers of business support	11
<b>Finance</b> – difficulties accessing finance	9
<b>Growth pattern</b> – a different pattern of growth for women-owned businesses	9
<b>Inconsistent support</b> – patchy support across sectors and geographical areas	9

With thanks to all the below people who contributed their views and thoughts and apologies to any who have been erroneously missed out:

Name	Organisation	Position
Marianne Schoenig	Accenture	Global Supplier Diversity & Inclusion Lead
Panna Chauhan & Rupinder Kaur	Asian Women Need Business	Co-Founder
Professor Mark Hart	Aston University/Enterprise Research Centre (ERC)	Deputy Director of the ERC
Amanda Boyle	Bloom VC	Founder & CEO

<sup>20</sup> Interestingly, prejudice was raised as a challenge by just two stakeholders and was the joint-least commonly raised issue.

<b>Name</b>	<b>Organisation</b>	<b>Position</b>
Irene Graham	British Banking Association	Executive Director of Business Finance
Melanie Perkins	British Business Bank	Portfolio Director
Wendy Bowers	British Chambers of Commerce	Executive Director of Policy & External Affairs
Tom Thackray	CBI	Head of Enterprise
Dianah Women & Genevieve Bach	CIPD	Diversity Advisor
Maxine Benson	Co-Founder	Everywoman
Terry Scuoler	EEF: The Manufacturers' Organisation	CEO
Alice Bentinck	Entrepreneur First & Code First	Co-Founder
Amanda Shaw	evolveODM	Customer Services Director
Christine Atkinson	Faculty of Business & Society, University of South Wales	Deputy Director of Entrepreneurship
Mike Cherry	Federation of Small Businesses	Policy Chairman
Griselda Tobogo	Forward Ladies	Director
Sonia Brown	Founder & Director	National Black Women's Network
Paul King	IBM	Global Supplier Diversity Program Manager
Rachel Jones	Leading Women UK	Founder & Director
Justin Lambert	Merck, Sharpe & Dohme	Associate Director and EMEA Supplier Diversity Programme Manager

<b>Name</b>	<b>Organisation</b>	<b>Position</b>
Johnny Luk	NACUE	CEO
Dawn Whiteley	National Enterprise Network	Chief Executive
Marcela Navarro	RBS	Executive Business Manager to CEO Corporate Banking Division
Ali Golds	The Juno Project	Managing Director
Ayan Absia	The Sirius Programme	Project Manager
Maggie O'Carroll	The Women's Organisation	CEO
Sara Carter	University of Strathclyde	Associate Deputy Principal
Maggie Berry	WeConnect	Executive Director for Europe
Polly Gibb	WiRE	Director
Sue Stockdale	Women Presidents' Organisation	Chair
Julie Hall	Women Unlimited	Founder



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