





Message from the

Board Chair

It is an absolute joy to serve as Board Chair for Alberta Women Entrepreneurs. The success stories are nothing short of inspiring and I am proud of how far we have come.

Women business leaders have made great strides in this province, and AWE has also come a long way since it first opened its doors in 1995. Women in Alberta are starting businesses at a rate higher than the national average, and at a rate that is almost on par with men. This momentum is exciting, and it is important that we continue to support these women by providing the tools and resources they need to be successful.

There is a desire among women entrepreneurs to grow their businesses, and this is evident in the number of women looking for external financing, as well as the increasing percentage of women who are exploring export opportunities. It is critical that this potential is not left untapped and that women have the support they need to seize opportunities to grow their revenues and expand into new markets.

Our vision at AWE is to achieve parity for women entrepreneurs in Alberta. Women are often the greatest influencers of change in their communities, and the economic and social possibilities of supporting them are exponential.

Angela Richardson, Board Chair



CEO

Looking back on the year, I am again amazed and inspired by the aspiration, talent, motivation, innovation, and resilience demonstrated by women entrepreneurs. According to the Global Entrepreneurship Monitor (GEM) Canada Report on Women's Entrepreneurship in Alberta, our province has one of the highest rates of women's entrepreneurship in Canada, with rates above the national average for both early-stage and established businesses. The report also states that women in Alberta have a higher rate of early-stage entrepreneurial activity than all other innovation driven economies, including the US, Australia, and the UK.

While there has been progress to reduce the barriers to starting a business, we know more needs to be done to support the growth aspirations of business owners. Over the past 24 years, AWE has had the privilege of connecting with women businesses owners across Alberta, and we continue to learn and grow in our work to achieve parity for women entrepreneurs.

A journey through growth is complex, exciting, and challenging. To support entrepreneurs in achieving their goals, we recognize the value of building the person, the business, and the entrepreneurial community as a whole—not only to fuel business growth but also personal growth as leaders, as community members, and as change-makers.



In this time of global connectivity, we have the incredible opportunity to share entrepreneurial talent and learn from others around the world who are creating access to capital, skills, knowledge, and markets. The June 2018 Business Women in International Trade mission to Detroit and the November 2018 trade mission to the UK and Germany showcased the exceptional opportunity to build innovative, viable solutions by connecting women entrepreneurs to each other and to potential supply chains across borders.

I am incredibly proud to be a part of a team so dedicated to AWE's vision and mission. Thank you to the AWE staff, volunteer Board of Directors, funders, and collaborators, as well as a special thank you to the entrepreneurs who inspire us every day. This community is extraordinary. By working together, the opportunities for women entrepreneurs to succeed are limitless.

Always with gratitude,

Marcela Mandeville, CEO





Loans

For women entrepreneurs, access to capital can be one of the largest obstacles to starting or growing their businesses. AWE supports women entrepreneurs by providing access to financing.

AWE offers repayable loans of up to \$150,000 to female majority-owned, Alberta-based businesses. These loans can be used to start or purchase a business, or to expand an existing business.

When making lending decisions, AWE does a thorough assessment to determine the viability of the business as well as its potential economic impact through job creation and future growth.

AWE manages and administers a lending pool of over

Since the inception of the financing program, AWE has lent \$26.2M to women-owned businesses in Alberta, resulting in over 1,892 jobs and \$600M in provincial economic impact.



In 2018/19, AWE provided

\$1,140,998

in loans to women-owned businesses in Alberta The share of femaleowned small- and medium-sized enterprises (SMEs) that requested external financing increased from 20.7% in 2007 to 40.6% in 2017.

(Statistics Canada, 2019)



(Women Entrepreneurs of Saskatchewan, 2019)

Stitching Together Opportunity

Marlyse Kouembi always knew she wanted to have her own business in the fashion industry. It wasn't until she made the move from Italy to Calgary four years ago that her dream became a reality.

"I always had the desire to be an owner, but in Italy, it wasn't easy.
I planned my move to Canada because I saw the opportunity to start and grow the business. I applied for permanent residency, and in 2015 my family was accepted. That's when I started to set up Kem's Fashion."

Kem's Fashion is based in Calgary,
Alberta and provides professional,
contracted custom sewing services
for businesses across Canada.
Marlyse's long-term goals include
expanding into new markets, with
Kem's Fashion supplying their ethically
and sustainably manufactured
garments to international customers.

"When I first moved to Canada, I talked to many organizations to learn about successfully starting and operating my own business. One of the biggest challenges was finding the right people to hire. When I first began, I interviewed so many people and felt that none were qualified to work in the business."

When Marlyse enrolled in English classes she connected with Syrian refugees in her classes who were looking for employment.



That is how she met the husband of a fellow student who was a perfect fit for Kem's Fashion. Today, Marlyse employs seven people and is showing no signs of slowing down.

With growth comes the imminent need to scale efficiently.

"When I wanted to buy new equipment to increase my production, I reached out to many financiers, and that is how I was introduced to AWE. With the loan from AWE, I was able to purchase equipment and can now make more clothing in less time. My AWE advisor walked me through the entire process. Today, I have more customers because of this loan. I am so grateful."

When asked what advice she would give to someone looking to start a business, Marlyse emphasized the importance of reaching out for help when you need it.

"When I was first given the contact for AWE, I was hesitant to reach out for help because I didn't know what would happen or what was possible. After meeting with my advisor, her guidance helped me feel confident to move forward through the loan process."

To learn more about Marlyse and Kem's Fashion, visit **kemsfashion.com**.



Workshops and Advisory Services

Canada is a leader in women's entrepreneurship, with women starting businesses at the highest rate among innovation-based economies.1 This momentum has tremendous potential to fuel growth in the Canadian economy. However, having a strong plan in place when launching a business is essential to success.

Conducting thorough market research, developing a solid marketing strategy, and outlining clear financial plans are proactive steps women entrepreneurs can take to improve long-term business viability and expansion potential. Through the Let's Start Your Business Plan workshop series, AWE teaches participants how to create a well-researched and well-written business plan.



For women looking for expertise and guidance to build their businesses, AWE's Performance Learning Series offers seminars on topics such as human resources, sales, marketing, and financial management.

Knowing the importance of digital marketing in the current business landscape, AWE launched the Digitally Solid program in November 2018. This six-part digital marketing series provides hands-on learning

of Digitally Solid

in 2018/2019

led by an experienced marketing professional and teaches women how to use strategy and technology to grow their businesses. In 2018/19, Digitally Solid was hosted in Edmonton, Calgary, and Red Deer.

In addition to providing practical knowledge and skills, AWE's workshops provide opportunities for women entrepreneurs to connect, build community, and access networks.

Facilitated 139 training sessions for 1514 participants

In 2011, the aggregate revenue of female majority-owned SMEs was \$148B. A 10% increase in graduates the number of female majorityowned businesses by 2021 would bring this total to \$198B in economic activity²

6 ¹ GEM Canada Report on Women's Entrepreneurship in Alberta, 2016

information

² Women Entrepreneurs of Saskatchewan, 2019

Turning Passion into Profits

Myrna Saramago and Perla Pereira were both born and raised in Brazil. However, it was not until 2013, in Edmonton, that the two met for the first time.

Perla was living in the city temporarily, while Myrna had permanently relocated to Edmonton with her family. Myrna, a business graduate, and Perla, an engineer, had no idea that five years later they would be opening the dog grooming salon, Oh My Dog Spa. Their second year in business has proven that their model was an excellent fit for the Edmonton market.

"In the last year, we have doubled our business goal. In 2018, we set out to groom 10 dogs a day and now we are grooming over 30. In our biggest month, we had 80 new clients visit us."

When asked to reflect on their successful year, both Myrna and Perla say that having a strong referral network significantly benefited their business.





With more furry clients entering their shop each day, Myrna and Perla know that having a strong team around them is essential to meeting the demands of their growing business—but they admit that this has not always been easy.

"We have learned that when hiring, it can't just be on skill alone. Personality and culture fit are so important. As we grow, we step back and re-evaluate the business constantly."

While being in business for yourself can come with challenges, it also presents significant opportunities.

"We love that we are doing things the way we think is right, from how we treat the animals we groom to how we spend time with our customers. All of our energy is put into our own business. We love working for ourselves and seeing our effort and education pay off."

Myrna and Perla rely on each other as partners, but they also have support from family and organizations, including AWE.

"It's not always easy to balance work and family life. Our families have been so supportive. So has AWE with the loan and business advising they have provided us. They have been very supportive."

When asked what advice the partners would share with anyone looking to open their own business, both agreed: "Do what you like and what you're passionate about. If you're doing something just for the money, the chances of it lasting long-term are slim."

To learn more about Oh My Dog Spa, visit ohmydogspa.ca.



PeerSpark™

Since 1995, AWE has worked with thousands of female business owners across all business stages. From that experience, AWE noticed a pattern among clients: many who had successful early-stage businesses were experiencing challenges transitioning into a high-growth phase. Despite high levels of education and high levels of entrepreneurship among women, women-owned businesses currently do not grow at the same rate as male-owned businesses.

PeerSpark (formerly known as Excelerator) was designed and launched in 2012 to help women entrepreneurs looking to scale their business get relevant peer support and guidance. PeerSpark provides participants with unique benefits, such as access to expert resources, personalized coaching, and professionally facilitated leadership development. This is all done in an interactive environment where members can develop their skills, share their stories, and build lasting relationships.

Over the 2018/19 period, PeerSpark was delivered to women entrepreneurs across Western Canada through the Women's Enterprise Initiative partners. The program helped fuel the growth of 20 female-owned businesses in Alberta.



Driving Growth in the North

Adrienne Paul has been involved in the oil and gas industry her entire life. In 2017, a new relationship brought her to Grande Prairie, and with a Ford half-tonne truck and a savings account she co-founded Mackenzie Petroleum Technologies.

When asked about the most rewarding components of entrepreneurship, Adrienne says that creating jobs and treating employees right are major aspects she enjoys.

"In just over two years, we have employed 33 people full time. As an employer, I am grateful for how people are treated, and I ensure my staff are taken care of. It's important to get the team behind you that you need, not just the ones that are looking for a job."

Staying true to herself while expanding her horizons is something Adrienne is passionate about.

"Being born and raised in a very small town, I had to drive to see what the world had to offer, and I had to explore. While I was exploring, I got to see how Aboriginal families in other provinces live. Some of the stories I heard and situations I saw made me want to be a leader for Aboriginal people, especially Aboriginal women. I wanted to show that no matter where we come from we can do whatever we want if we work hard and follow what makes us happy."

While being in business has its rewards, it also has its challenges—especially when it comes to being a woman in a male-dominated industry.

"There have been times when I go into meetings and people assume that my husband is the owner and I'm his back-up. I've made it my mission to continue to prove them wrong."

In entrepreneurship, it is important to surround yourself with the right people. In 2018, Adrienne enrolled in AWE's PeerSpark program to build her network and get hands-on support to grow her business.



Dave Brosha Photography

"I really enjoyed the PeerSpark program. The networking and the group I was part of have been so helpful. Even now that our session has officially ended, my peer group and I still turn to each other for support and advice. We email each other all the time."

Adrienne's entrepreneurial spirit shows no signs of slowing down anytime soon. When asked what is next, she says starting another business is definitely in her future.

For now, Adrienne is continuing to grow Mackenzie Petroleum Technologies and continuing to fuel growth in Alberta's economy.

To learn more about Adrienne and Mackenzie Petroleum Technologies, visit their Facebook page.



NextStep to Success

The number of Indigenous women starting businesses in Alberta is almost twice that of non-Indigenous women, according to an internal study conducted by the Indian Business Corp. (IBC), along with the Business Development Bank of Canada. AWE is actively involved in supporting the advancement of Indigenous women entrepreneurs through the NextStep to Success program.

The unique delivery format of NextStep to Success was specifically developed to meet the needs of Indigenous women. The program offers personalized guidance and expertise as they start and build their businesses.

NextStep to Success includes an eight-session business planning series that is focused on readiness for entrepreneurship, market research, operations planning, and financial planning. The sessions are conducted in small groups and use real-life examples, success stories, and practical training in a supportive environment to teach participants about the various factors of business ownership. Over the 2018/19 year, there were 20 graduates from Edmonton, Calgary, and the Alexis Nakota Sioux Nation.

Through partnerships and program development, AWE is continuing to support Indigenous women to increase their entrepreneurial capacity.









Diana Frost's story is far from conventional. As a child, Diana was raised in two very different worlds: Scotland, and Gabon in Western Africa. It was not until Diana moved back to Canada for university that she began to learn more about her mother's Indigenous heritage. After working in a variety of engineering roles, Diana decided to pursue her love of literature.

"While I was looking into publishing an e-book, I got into the adult colouring book craze. I had a dream to create one using Indigenous art to help people reconnect with their heritage, and to connect the average Canadian to Indigenous culture."

In 2016, she founded Colouring It Forward, a social enterprise that has both not-for-profit and for-profit components.

"I decided I wanted to form a social enterprise, to not only support artists and elders but to also make donations to Indigenous community projects, give people a way to support reconciliation, and be involved with a grassroots project."

Colouring It Forward now has books in major museums across the country and in 51 Staples stores across Western Canada.

Recently, Diana was given a Blackfoot name, natoyinhsin, meaning 'Holy Song'. For Diana, the name reflects her identity, rebirth, and the work she does to help the community. When asked what she is proud of, Diana says supporting the growth of artists has been very rewarding.



"I have seen some of the artists in my book go from selling their artwork on the street to making large murals for schools, developing close relationships with mayors, and being called on by CBC for comments."

In her journey, Diana has reached out to entrepreneur service providers for support.

"I recently completed the NextStep to Success program with AWE. In the program, I was able to develop ties with other Indigenous women entrepreneurs and learn about business plans. Both AWE and Business Link have helped me quite a bit."

When asked what advice she would give to someone who wants to start their own business, Diana's answer is that you simply need to get started.

"When I was going to publish my first book, I wrote down a list of five actions to get started—and then I just started. My advice would be don't spend so much time thinking. Just start doing and before you know it, you'll have your business."

To learn more about Diana and Colouring It Forward, visit **colouringitforward.com**.



Women-owned enterprises increased their export activity from

5.9% to 11.2% in 2017

Business Beyond Borders

AWE connects women entrepreneurs with the people and resources they need to be full participants in entrepreneurship. This includes unlocking their potential to become competitive players in a global market.

Business Beyond Borders is an AWE initiative designed to help women business owners identify market expansion opportunities and build the skills and confidence needed to pursue their growth plans. By connecting women to resources and sharing global trade and export grant opportunities, AWE is helping women entrepreneurs succeed.

In June 2019, AWE led Alberta companies on a trade mission with Global Affairs Canada's Business Women in International Trade (BWIT) to the WBENC conference in Baltimore, Maryland, where they joined delegates from around the world. The event is the largest conference of its kind in North America and provided delegates with exposure to new market opportunities. Delegates also had the ability to meet and build relationships that could help them grow their business through new contracts and suppliers.



Learning Day

With the support of ATB, AWE hosted the annual Learning Day in Edmonton on May 14, 2019.

This year's event focused on sparking solutions and brought together like-minded women and professionals for a full day of networking and workshops. Participants learned best practices for growing their businesses, were inspired by industry experts, and connected with the greater business community. The day began with an interactive session focused on finding solutions to business challenges, followed by breakout workshops and the opportunity to have one-on-one interactions with experts and service providers.





AWE Awards

Since 2012, the AWE Celebration of Achievement Award has recognized exceptional women entrepreneurs whose businesses have had a significant impact on the Alberta economy and community. This year, the entrepreneur-community gathered to celebrate the 2019 Celebration of Achievement recipient, Karina Birch. Winners of the Upsurge, Emerging Entrepreneur, and Emerging Innovator awards were also recognized. The finalists and winners in each category were honoured with a short video that highlighted their achievements and contributions to the entrepreneurial landscape.



Celebration of Achievement Award: Karina Birch, Rocky Mountain Soap Co.

The Celebration of Achievement Award is presented to an exceptional female entrepreneur who has achieved recognizable success and is a role model for women in business. With 13 retail stores and a 20,000-square-foot workshop, Karina has redefined natural skincare and developed a sustainable business.



AWE Upsurge Award: Allison Grafton, Rockwood Custom Homes

The Upsurge Award goes to a female entrepreneur who has built a solid foundation for her business and is now experiencing rapid growth and significant expansion opportunity for her business by strengthening her leadership capacity and developing new market opportunities. Rockwood Custom Homes has a diverse and extensive portfolio and just recently expanded into British Columbia's Okanagan Valley region.

AWE Emerging Entrepreneur Award: Staci Millard, S. Millard Chartered Professional Accountant

The AWE Emerging Entrepreneur Award is presented to a female entrepreneur who has built a strong, scalable business foundation and has achieved early success with strong market potential. Staci is highly involved in her Fort McMurray community and is treasurer for the Fort McMurray Chamber of Commerce. She recently established her own accounting practice. Staci provides various services for community members and is already experiencing a great deal of success.



AWE Emerging Innovator Award: Myrna Bittner, RUNWITHIT Synthetics

The AWE Emerging Innovator Award recognizes a female entrepreneur who has built an innovation or technology-based business and has achieved early success with strong market potential.

Through AI technology, RUNWITHIT Synthetics has been able to make huge strides in the energy, medicine, banking, and aerospace fields.

30% of tech start-ups in Alberta are founded or co-founded by women—more than double the Canadian national average.⁵





Women Entrepreneurs to Watch

Each year, there are thousands of new entrepreneurial ventures that emerge across the province. The following are just a few of the women-owned start-ups that are already making an impact on the economy and the lives of Albertans.



Barbara Allbee, For My Family



Barbara Allbee is the founder of For My Family, a business that helps divorced parents reconcile their expenses, communicate more effectively, and schedule tasks and activities. Through a user-friendly mobile application, parents are able to avoid unnecessary arguments and align their schedules in a manner that puts their children first. This is not only beneficial for the parents, but also allows children to spend quality time with both parents and both sides of the family without worry. To learn more, visit formyfamily.ca.

Natalia Igumnova, **Bountiful Farmers' Market**

After operating two successful markets in Russia, Natalia Igumnova is bringing European-style multi-day markets to Edmonton. The Alberta Bountiful Farmers' Market is a year-round indoor market featuring over one hundred different vendors, an ethnic food hall, and a kids play area, amongst other qualities. By supporting local businesses year-round, the market is fueling growth in Alberta's economy, while bringing fresh ingredients and delicious food to the community. To learn more, visit bountifulmarkets.com.



Connie Stacey, Growing Greener Innovations

Connie Stacey is committed to empowering people and eliminating energy poverty. Over half the world's population lives with an insufficient energy supply which leads to issues such as low education, poor health, and low economic opportunity, all of which Growing Greener Innovations hopes to curb with their portable energy system. Their Grengine™ products are better for the environment as they use electricity rather than gas power, are scalable, and can be recharged using a number of different sources. With exports to five continents, Growing Greener Innovations is using the technology of today to fuel green energy worldwide while building long-term economic growth in Alberta. To learn more, visit grengine.com.





Deborah Humphries, Dakota Supplies

As President and CEO of Dakota Supplies, Deborah Humphries is changing the way the commercial transportation industry thinks about cleaning. Developed by Dakota Supplies, moppitt® is an all-in-one touchless cleaning system that can be used in airplanes, trains, RVs, and corporate spaces around the globe. Its unique design allows it to be easily stored in smaller spaces with different pre-moistened pads for different types of services. They are revolutionizing cleaning both on the ground and in the air, allowing businesses to focus on their customers rather than having to worry about cleaning. To learn more, visit moppitt.com.

Summary of Financial Statements 2018/19

Statement of Operations

Year	er	nde	ed
Marc	٠h	31	2019

March 31, 2019	Unrestricted	Externally Restricted	Internally Restricted	2019 Total	2018 Total
Revenues					
Contributions from WD	\$975,000	\$-	\$-	\$975,000	\$975,000
Other Contributions	18,722	-	-	18,722	152,086
Program Income	240,378	-	-	240,378	257,123
Interest Income	53,191	188,403	-	241,594	247,560
Recovery of Bad Debt	_	6,143	-	6,143	2,556
Amortization of Deferred Capital Contributions	-	-	-	-	-
	\$1,287,291	\$194,546	\$-	\$1,481,837	\$1,634,325
Expenses					
Salaries & Benefits	\$763,044	\$-	\$-	\$763,044	\$752,507
Loss on loans receivable	-	2,907	-	2,907	114,979
Program Expenses	74,241	-	-	74,241	127,460
Rent	80,085	-	_	80,085	92,753
Travel	87,900	-	_	87,900	67,534
Training & Board Expenses	32,827	-	_	32,827	35,013
Professional Fees	68,724	-	-	68,724	69,586
Marketing	49,419	-	-	49,419	75,841
Office	36,303	-	-	36,303	33,772
Amortization of Property & Equipment	9,673	-	-	9,673	15,573
Audit Fee	18,645	-	-	18,645	18,644
Other Loan Fees	3,543	10,069	_	13,612	7,188
Bank Charges & Interest	3,040	-	-	3,040	3,278
Insurance	4,735	_	-	4,735	4,986
Repairs & Maintenance	1,525	-	-	1,525	419
Loss on disposal of property and equipment	-	-	-	_	-
	\$1,233,704	\$12,976	\$-	\$1,246,680	\$1,419,533
Excess of Revenues Over Expenditures	\$53,587	\$181,570	\$-	\$235,157	\$214,792

AWE Annual Report 2018/2019 Fueling Growth

Statement of Changes in Net Assets

Year ended

March 31, 2019						
	Unrestricted	Externally Restricted	Internally Restricted	2019 Total	2018 Total	
Net Assets, Beginning of Year	\$246,081	\$5,035,000	\$425,956	\$5,707,037	\$5,492,245	
Interfund Transfer	(40,000)	-	40,000	_	_	
Excess of Revenues Over Expenditures	53,587	\$181,570	-	\$235,157	\$214,792	
Balance, End of Year	\$259,668	\$5,216,570	\$465,956	\$5,942,194	\$5,707,037	

Statement of Financial Position

As at March 31, 2019					
March 31, 2019	Unrestricted	Externally Restricted	Internally Restricted	2019 Total	2018 Total
Assets					
Current Assets	\$623,696	\$1,577,741	\$465,956	\$2,667,393	\$1,848,053
Current Portion of Loans Receivable	-	957,473	-	957,473	1,396,946
Long Term Loans Receivable	-	2,683,804	-	2,683,804	2,711,548
Property & Equipment	14,718	-	-	14,718	16,090
	\$638,414	\$5,219,018	\$465,956	\$6,323,388	\$5,972,637
Liabilities					
Current Liabilities	\$297,496	\$2,448	\$-	\$299,944	\$265,600
Deferred Operating Contributions	81,250	-	-	81,250	_
Deferred Capital Contributions	-	-	-	_	_
	\$378,746	\$2,448	\$-	\$381,194	\$265,600
Net Assets					
Externally Restricted	\$-	\$5,216,570	\$-	\$5,216,570	\$5,035,000
Internally Restricted	_	-	465,956	465,956	425,956
Unrestricted	259,668	-	-	259,668	246,081
	\$259,668	\$5,216,570	\$465,956	\$5,942,194	\$5,707,037
	\$638,414	\$5,219,018	\$465,956	\$6,323,388	\$5,972,637



About AWE

AWE is a not-for-profit organization providing unique programs and services to women entrepreneurs through access to markets, mentorship, and capital. We believe that our economies and communities are stronger when women are full participants in entrepreneurship.

Staff

Marcela Mandeville. CEO Eliana Salazar, CFO Jenifer Horvath, Business Advisor Devonne Kendrick, Marketing Coordinator Bev Latter, Business Advisor

Kandis Neth, **PeerSpark™ Facilitator** Sarah Russell, Program Coordinator Kiran Sagoo, Financing Specialist Farah Sirisavath, **Operations Administrator**

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Contact

Toll Free (Alberta) 1.800.713.3558

Calgary 2540 Kensington Rd NW Calgary, AB T2N 3S3

Edmonton 308, 10310 Jasper Ave Edmonton, AB, T5J 2W4

awebusiness.com





