



**Appearance before the Standing Committee on Community
Services,
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The Entrepreneurs with Disabilities Network (EDN) is an active not for profit participant in the socio-economic lives of Nova Scotians through serving people in two sub communities –Nova Scotia’s entrepreneurs and aspiring entrepreneurs and people with disabilities. At its core, EDN serves entrepreneurs and aspiring entrepreneurs with disabilities throughout Nova Scotia. It is about individuals using entrepreneurship as a vehicle to take more control of their economic lives.

Context

The World

Existing broad data suggests that disabled people constitute fifteen percent of the world’s population, over a billion people, and hence they constitute the largest minority in the world (WHO, 2011). Despite the substantial number involved, people with disabilities remain significantly behind the average figure of workforce participation compared with their non-disabled counterparts. They are less likely to get a job. However, the rate of self-employment amongst disabled people is higher than others (Gouskova, 2012),

Nova Scotia

According to the most recent figures, the population of Nova Scotia is approximately 940,600. Approximately 169,500 Nova Scotians self-identify as having a disability, roughly 18% of the population, the highest reported percentage in Canada. Approximately 30%, or only 50,803 of those people self-identifying as having a disability are thought to be attached to the workforce, either employed or self-employed. (2011–12 report www.gov.ns.ca/finance/communitycounts)

In regards to where Nova Scotians live, approximately 57% live in urban centres and 43% live in rural communities. (<http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/demo62d-eng.htm>) This is somewhat misleading however, for although we have 37 urban communities in Nova Scotia, 30% of the population live in just one urban centre, Halifax. Compare this to Saskatchewan, where 67% of the population live in urban communities, with their largest urban centre holding only 17% of the population, and in Canada in general, where 80% of the population live in urban communities. The reality faced in Nova Scotia is that typical business development services are located in large urban areas, and there are a large number of Nova Scotians who self-identify as having a disability and are not attached to the workforce who live outside of large urban communities and have little discretionary income to travel for business development services / workshops, etc.

Based on statistics from Canada Business, there are approximately 60,600 self-employed Nova Scotians, or approximately 6.4% of the population. We have not yet captured the number of

entrepreneurs with disabilities in Nova Scotia, based on percentages, it could be 10,000 – 12,000... there is no evidence thus far to indicate the actual numbers are anywhere near this.

Why EDN

EDN's experience is that entrepreneurs with disabilities share the same barriers and obstacles as those without disabilities. Additional factors may arise from disability realities, including:

1. Correlation between motivation and success

There is an association between initial motivation and chances of business success identified in previous research (Whyley, 1998).

- Self-employed people with disabilities are less likely than individuals without disabilities to give positive reasons for becoming self-employed, on balance. There may likely be a higher percentage of self-employed people with a disability who may consider themselves "reluctant entrepreneurs".
- There is an intuitive correlation between attitude (in this case, motivation and desire) and success. A reluctant entrepreneur may not have the same power to persevere, or the same ability to visualize success as the person who sees options and makes the choice to be self-employed. We have heard some EDN members say entrepreneurship / self-employment is the best of a limited range of options.

2. Financial

- Difficulties (perceived and real) in obtaining start-up capital, due to:
- Lack of own financial resources - personal (savings, assets), family and friends.
- No or poor credit history. (due to accident, long term reliance on social assistance, no previous access to credit)
- Disinterest / discrimination / disbelief on the part of banks / lenders/ business service providers.
- Limited (or absent) network of people with financial resources / experiences / acumen, related in some cases, to cycles of poverty.

3. Fear

- Fear of losing the "security" of regular Benefit / CPP / insurance income.

4. Support

- This is a difficult area to quantify, and similar to the point #2 above, this is a combination of perceived and real.
- Some members have noted that self-employment / entrepreneurship advisors have attempted to dissuade them from taking up self-employment, on the grounds that it would be too stressful.
- Some members have noted a lack of understanding on the part of advisers about the limitations their condition placed on their ability to be self-employed.
- Lack of advertising of services "directed" to where they are.
- Information not produced in alternative formats (Braille / interpreters, etc)
- Difficulty in accessing transport to and from training / service site.

5. Preconceived notions / Myths of entrepreneurship

- What it takes to be an entrepreneur
- Who is an entrepreneur

- Entrepreneurship is a 24 hour a day, 7 day a week commitment
- An individual's credit rating is, in itself, an accurate reflection of that individual's financial management skills and responsibility.

History

Nova Scotia's first Entrepreneurship strategy was put forward by ACOA and the Provincial Governments of the Atlantic Region in 1989. This led to entrepreneurship curriculum being introduced within our school system, the introduction of some small scale financing options for business start-ups, (primarily youth focused), and the development of several University Business Development Centres, the Centre for Entrepreneurship Education and Development, The Black Business Initiative, and various others, between 1989 and 1995.

Perhaps spurred on by, but nor originally envisioned by, the above noted entrepreneurship strategy, the Entrepreneurs with Disabilities Network's history can be traced to January 1994 when a number of individuals and organizations met for the first time under the auspices of Human Resources Development Canada, a major partner in other entrepreneurship initiatives. The members of the group decided to discuss issues, develop strategies and initiate projects to promote the concept of entrepreneurship among persons with disabilities.

A Forum for Entrepreneurs with Disabilities took place on October 6, 1995, after which time the Network for Entrepreneurs with Disabilities Nova Scotia (NEWD NS) was formed with an executive committed to raising the profile of entrepreneurs with disabilities, expanding the Network, advocating on behalf of its members and establishing the types of services and programs deemed important to the members of the organization.

In 2004 the Network for Entrepreneurs with Disabilities (NEWD) became the Entrepreneurs with Disabilities Network (EDN). Along with this new name, EDN developed a new strategic plan, strengthened its vision, and moved into the future with a more dynamic, professional, and recognizable public image. EDN remains committed to its roots; providing inspiration, support and a network to help people with disabilities turn dreams of owning a business into reality.

EDN's Vision, to have an impact on society that will ensure the barriers faced by entrepreneurs and aspiring entrepreneurs with disabilities will be overcome drives our three-fold mission:

- To promote and facilitate entrepreneurship among people with disabilities
- To understand and represent the needs of entrepreneurs with disabilities
- To advise government, business service providers, and others on how to best serve entrepreneurs with disabilities.

Description of service:

EDN has developed tools, programs, expertise, and contacts that drive the organization's mission. Our process relies on identifying where members are on a continuum of entrepreneurship (ranging from aspiring to business growth/expansion), and serving them as they move along the continuum at their own pace, towards greater economic independence.

By understanding where a member is on the continuum, EDN and the member are better able to match her/his training and learning needs with her/his stage of entrepreneurial activity. Continuous assessment, planning, and reflection help the member understand where she / he is on the continuum, while also contributing to an open understanding of expectations.

EDN services include:

- One-on-one business counseling
- Mentoring opportunities
- Selling opportunities
- Obstacle identification
- Specific knowledge workshops
- On-going business planning support (including marketing and financial planning)
- Peer group opportunities
- Networking opportunities
- Referrals to other business professionals
- Guidance on financing
- Assistance accessing government sponsored entrepreneurship programs
- Facilitating business and community partnerships

EDN key events include:

- Access-A-Pro: A “mini mentor moment” event held annually at The Keg restaurant, where up to 25 EDN entrepreneurs and 10 – 15 business professionals gather to meet for a series of 50 minute one-on-one meetings to discuss (and solve) business obstacles.
- Entrepreneur of the Year event: Annual event bringing together 150 EDN entrepreneurs, business service providers, and friends to celebrate entrepreneurship. Includes panel discussion, guest speakers, and the naming of EDN’s Emerging Entrepreneur of the Year and Entrepreneur of the Year.

Collaboration

EDN seeks to enhance our service to members through strategic alliances and open collaboration. We are known for “working this area” very hard – recognizing the tremendous expertise that is currently available throughout the Province, expertise in both the disability and business service provider communities. Our collaborative partners and friends are everywhere. No organizations are reticent to contact us to help them serve their clients, or to help us serve our members. This interest in collaboration has proven to provide more wisdom and talent to our members than we would otherwise be able to afford. Besides the many organizations we work with throughout the Province in the course of our daily activities, several specific examples include:

- Enactus Project Team: A team of 16 St. Mary’s University students providing specific business support and expertise to 8 EDN members during the school year.
- CASE, Collaborative Advancement of Student Entrepreneurship: In partnership with the Collaborative Partnership Network, local Community Business Development

Corporations (CBDC's), Schools Plus, and ADDVocacy ADHD & Life Skills Coaching Inc, having "discussions about options and opportunities / and what it takes to be an entrepreneur"" with high school students involved in the Schools Plus Network throughout the Province. (impacted 185 students in May 2014)

- Loan Review Committee: EDN is an active participant on the Loan Review Committee at the Centre for Entrepreneurship Education and Development. This keeps us current with lending policies and also allows us to remind others on the Committee to look beyond any disabilities as limiting factors.
- Symposium on Inclusive Education and Employment – EDN was asked a few years ago to manage the selling component of the annual Symposium, providing an excellent selling (and learning) opportunity to approximately 50 entrepreneurs with disabilities.
- Youth Succession Project – partnering with CEED, Black Business Initiative, and Northern Opportunities for Business Limited CBDC, we developed and implemented a pilot project to support 10 purchases / sales of on-going businesses in the Antigonish / New Glasgow area.
- Memorandum of Understanding between EDN, Collaborative Partnership Network, and the Nova Scotia Association of CBDC's. An agreement to align the three groups to better serve entrepreneurs with disabilities throughout Nova Scotia.

Other key alliances include:

- TD Financial – funding that contributes to the travel costs of serving EDN members in rural and small urban communities.
- Staples–An agreement that provides all EDN members throughout the Province a 30 – 35% discount on all their printing and copying needs. Aalso introduced Staples to CEED, BBI, and the Economusee, all of whom now share in the discount, to the immediate and tangible benefit of their clients.
- Encana - supplies small amounts of financial support directly for the benefit of EDN members, and large amounts of expertise to the EDN staff team throughout the year.

Government partners.

We strive to maintain strong relations with Government departments. Benefits of this include:

- Timely discussions around Government policy / programming changes.
- Open and honest communication regarding funding / programming opportunities – what is appropriate and available, and tips for access.
- Open and honest feedback on the work of EDN, and suggestions / ideas based on their knowledge, experiences, networks, and observations.
- Help communicating the work of EDN within their departments, and within the departments of their (Federal / Provincial / Municipal) colleagues and partners.
- Fairly stable core funding. (Nova Scotia Department of Community Services, Nova Scotia Department of Rural & Economic Development and Tourism, and the Atlantic Canada Opportunities Agency.)

As a result of our sincere and open dialogue with our Government connections, EDN is often invited to participate on many committees and focus groups.... situations where we are, at times, the only organization included that is serving people with disabilities, and at other times, the only organization serving entrepreneurs! We take every opportunity to remind people of two key things – the term “employment” in many documents should include “self-employment” (we like to use the term “attached to the workforce”), and the expression “entrepreneurs with disabilities” is neither an anomaly nor a “stretch”. Recent examples of this include:

- The Nova Scotia Persons with Disabilities Employability Table, to make recommendations for strategies to increase the number of persons with disabilities successfully entering and remaining in the Nova Scotia workforce.
- Citizenship and Immigration Canada, information gathering group chaired by Susan MacPhee, Acting Deputy General, regarding attracting experienced business people to Canada
- Employment Committee, Minister’s Advisory Panel on Accessibility Legislation: to discuss and develop recommendations to Minister Bernard about accessibility legislation in Nova Scotia.
- Met with Candace Bergen, Minister of State, Social Development and Employment, to discuss, in particular, “what the government can focus on that would be of benefit to EDN, Nova Scotia entrepreneurs in general... sharing (EDN’s) experiences of what will help our regional and national economies grow.”

Regarding “gaps” in service, a few priorities for us include:

- While we are fortunate to have a travel budget AND great partners throughout the Province, we are still finding it difficult to deeply serve our members (including, inspiring people to explore self-employment) living in some rural and smaller urban areas to the full extent we feel the market warrants. (remembering, “urban” has more than 1,000 residents)
- The Department of Labour and Advanced Education (LAE) fund the Self Employment Benefit (SEB) program and DCS has a self employment initiative; both speak to entrepreneurs with disabilities. Funding an additional formalized coaching support element for up to 12 months would likely contribute to a greater likelihood of success for the entrepreneur who successfully completes the existing programs.
- We are always seeking more opportunities to be engaged in discussions with Government regarding policy changes, long term visions, and opportunities and obstacles that speak directly to the successes of entrepreneurs and aspiring entrepreneurs with disabilities.

For additional information, support, and / or involvement, please contact:

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