

Small Scale Food Processor Association and Agrarians Foundation

CONSULTATION EVENT REPORT

Courtenay, BC

October 30 to November 1, 2019



**Status of Women
Canada**

**Condition féminine
Canada**

**AGRARIANS
FOUNDATION**



vancouver
foundation

Vancity

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EXECUTIVE SUMMARY

The Small Scale Food Processor Association (SSFPA), in conjunction with the Agrarians Foundation, provides a wide variety of supports to food entrepreneurs at start-up and as they grow. The Canadian Government classifies processors as small-scale if they have 99 or fewer employees, and most SSFPA members have fewer than ten employees. SSFPA was established in 2002 in British Columbia (BC). Most of the members are women-led companies (66%), a proportion much higher than the average for all small business. SSFPA is now poised to expand nationally in partnership with like-minded organizations. While succeeding in the food manufacturing sector is challenging for a variety of reasons, SSFPA is currently focusing on issues related to policy advocacy, regional food system development, provision of technical services (e.g., Food Lab), development of more user-friendly programs for accessing finance, and development of programs for incubation and acceleration. The goal is to design opportunities for anyone contemplating entrance to and scaling up to meet the vibrant food sector market. Research carried out by SSFPA shows that there are unique barriers at start-up, scale-up and succession phases, and different supports are needed in each case. As well, the research shows that women are most likely to try and finance their business with their own resources, which itself becomes problematic for them. Status of Women Canada is supporting SSFPA's endeavors over three years (2018-21), with SSFPA documenting their members' challenges, mapping out financing options (informal approaches, alternative financing, conventional lending, and equity financing), and working with financing partners to create and new financial tools and supports. The goal is to create online and face to face programs that can advance small scale food processing businesses – to both support individual enterprises and contribute to broader goal of community development. The goal of the project is to create an ecosystem of support from concept through all stages of growth. As a way to begin designing this strategy, SSFPA hosted a consultation event in Courtenay, BC, from October 30 to November 1, 2019 to discuss barriers that small scale processors encounter, the programs that already exist to support them, and the supports that they need that are not already in place. As well, the session called for a new specialized financing pool.

Recommendations

Financing innovation: It is critical to connect with loan officers and provide insight into the sector; consider community investment pools and peer financing. Growth in long-term impact investing and philanthropy capital may open new opportunities, as could partnerships with private industry.

Financial literacy in conjunction with micro-loans: Action item for SSFPA is to develop new or assist with existing programs (e.g., VanCity) that can serve as on-ramp to financing.

Mentorship and support systems: Building peer networks and establishing a network of advisors is essential for every entrepreneur. Association memberships are instrumental for that. There is a lot of capacity in the sector to create formalized peer circles and to develop new tools, for example, toolkits on how to attract and retain investment.

Infrastructure: Small scale food processors need access to inexpensive incubator programs, affordable production and storage spaces, and technical support. In combination with peer support and peer mentoring, this would ensure that these entrepreneurs are well supported from the start, before they make mistakes.

Path-finding: Processors would benefit from a one-stop-shop for information, a 1-800 number or a physical hub that acts as a “concierge” and can direct processors to the services, tools and programs they need.

INTRODUCTION

The Small Scale Food Processor Association (SSFPA) and the linked charitable Agrarians Foundation provide a wide variety of supports to food entrepreneurs at start-up and as they grow. The Canadian Government classifies processors as small-scale if they have 99 or fewer employees, and most SSFPA members have fewer than ten employees. The SSFPA was established in 2002 in British Columbia (BC). Most of the members are women-led companies (66%), a proportion much higher than the average for all small business. The SSFPA remains largely BC-focused, but is now poised to expand nationally by networking with other like-minded groups since there are no other comparable organizations specifically focused on supporting the small scale food processors in Canada. While succeeding in the food manufacturing sector is challenging for a variety of reasons, the SSFPA is currently focusing on issues related to policy advocacy¹, regional food system development, provision of technical services (e.g., Food Lab), development of more accessible programs for accessing finance, and development of programs for incubation and acceleration. Currently, the SSFPA is delivering Agri-food Business Development workshops for the BC Ministry of Agriculture, conducting a demand study for local food procurement of provincial institutions, administration of a Federal Loan Guarantee program for BC and Alberta for primary producers, and providing support programs for members. Additionally, the SSFPA incorporated the Agrarians Foundation as a charitable arm. The Agrarians Foundation hosts the Young Agrarians Program, and two social enterprises: The Food Metrics Community Food Lab program and the INTRISK Training Solutions program. Development of a financing platform is underway through the charity as well. The goal of these inter-related structures is to design opportunities and supports for anyone contemplating entrance to and scaling up to meet the vibrant food sector market.

Concern for the problems that women members face finding money for their enterprises, led to a focused effort to understand how financing issues impact development and growth of their businesses. Research carried out by the SSFPA shows that there are unique barriers at start-up, scale-up and succession phases, and different supports are needed in each case. As well, the research shows that women are most likely to try and finance their business with their own resources, which itself becomes problematic for them. Status of Women Canada is supporting SSFPA's endeavors over three years (2018-21), with SSFPA formally documenting their members' challenges, mapping out financing options (informal approaches, alternative financing, conventional lending, and equity financing), and working with financing partners to develop online and face to face programs that can advance small scale food processing businesses – to both support individual enterprises and contribute to broader goal of community development. The goal of the project is to create an ecosystem of support from concept through all stages of growth. As a way to begin designing this strategy, SSFPA hosted a consultation event in

¹ The SSFPA is represented on the following bodies: National Food Processors Value Chain Round Table, Canadian Food Safety Supply Chain Coalition, Canadian Standards Board – Canada Organic Standards Review Committee, BC Climate Action Committee, BC Minister of Agriculture Food Hub Network Advisory Committee, Market Safe Advisory Committee, Process Safe Advisory Committee; BC Food Systems Leadership Council, Feed BC Advisory Committee. In addition, the SSFPA also participates on a number of regional and municipal committees, such as the Metro Vancouver Agriculture Advisory Committee.

Courtenay, BC, from October 30 to November 1, 2019 to discuss barriers that small scale processors encounter, the programs that already exist to support them, and the supports that they need that are not already in place.

The complete workshop program with the list of attendees is included in the appendix. This report offers an overview of the context in which SSFPA operates, the summary of workshop discussions, and recommendations for future undertakings (for both SSFPA and individual entrepreneurs) that can ensure small scale food processors are better supported. This support is justified by the increasing demand for ‘local food’ which not only creates regional jobs but also bolsters the domestic food system—an aspirational goal of the government of Canada, and communities and consumers across the country. The SSFPA’s position is that with effective support, small scale food processors can become significant contributors to sustainable food systems. Investment in this sector can return broad benefits as a vibrant domestic food system is a bulwark against climate change and food insecurity.



Workshop attendees arrive in Courtenay, BC

CONTEXT

The global food system is largely ‘industrial’ – profit-centered system characterized by large-scale, corporate-controlled operations, and reliant on a small number of crop and livestock varieties (IPES-Food, 2018). It contributes to climate change (GRAIN, 2011), social inequities (ETC Group, 2015), and non-communicable disease (IPES-Food, 2017; IFPRI, 2015). The system is now also characterized by financialization, “the increasing role of financial motives, financial markets, financial actors and financial institutions in the operation of domestic and international economies” (Epstein, 2015, p. 3; see also Clapp, 2015), which is further tipping the scales in favour of large operations, wherein “a supermarket is more likely to receive a bank loan than the neighborhood grocery store” (Vander Stichele, 2015, p. 260). The International Panel of Experts on Sustainable Food Systems observes that the industrial model “does not and cannot reconcile the multiple concerns of sustainable food systems. Food and farming systems can be reformed, but only by moving away from an industrial orientation and organization” (IPES-Food, 2016, p.41). The key to sustainability, the Panel argues, is diversity – of foods, practices and, of particular interest to us, sizes of operations.

In 2017, Canada’s food industry continued to grow for the tenth consecutive year, with sales rising by 4.5% in 2017 to \$102.5 billion, making it one of only two manufacturing industries to exceed \$100 billion per year (the other being transportation). But even as food industry grew in volume, the employment in this sector declined by 8% from 246,000 in 2014 (Agriculture and Agri-Food Canada, 2016). Still, “food processors were Canada's leading employers in manufacturing, providing 227,027 jobs (15.0% of total manufacturing employment)” (Statistics Canada, 2018). A recent report by the Agri-Food Economic Strategy Table identifies value-added opportunities, and specifically domestic processing, as essential for a robust agri-food sector (Agri-food Economic Strategy Roundtable, 2018, p. 2). The same report notes that among Canada’s 11,499 food and beverage processors, **94.4% are small enterprises** with fewer than 99 employees. Ensuring this segment of Canada’s economy remains vibrant is critical beyond just employment and economy.

Currently, there are relevant developments in the area of food planning at all three levels of governance in Canada. More and more municipalities are considering food in their planning (Sonnino, 2016; Mah, Cook, Rideout and Minaker, 2016; Raja, Morgan, and Hall, 2017). Provincial and territorial governments are using the lens of local food to boost agriculture, tourism, and rural development (see, for example, Ontario Ministry of Agriculture, Food and Rural Affairs, 2019). The federal government is moving forward with a food policy for Canada and is currently in the process of establishing a National Food Policy Council. In all these developments, and particularly at the federal level, large food processors have had a seat at the table. Small food processors remain underrepresented and unrecognized in such discussions. The aim of the SSFPA workshop in Courtenay was to begin to influence policy and institutional discussions to more deliberately consider small scale food processors and their needs.

SUMMARY

Presentations

Food processing is the second largest industry in Canada in terms of value production; 70 % of food bought in Canada is produced domestically. In BC alone, there 2,500 food processing companies, and the food and beverage sector generates \$9 billion in annual revenue, employing some 30,000 people. In BC, 85% of small scale food processors have revenue of under \$100k per year.

The larger economic forces are presenting new challenges that are not unique to this sector but still need to be taken into consideration. For instance, we are increasingly hearing about recent college and university graduates who cannot get financing for their businesses because they carry too much student debt. Women often struggle with a poor credit rating due to their life circumstances, but these circumstances are not considered when a financial institution is considering their business for financing. Research conducted by the SSFPA shows that even though many financing agencies have ‘discovered’ the importance of supporting women, this trend has not yet benefited women in the food sector. This is partly due to the difficulty they have ‘understanding’ this sector, thus making their due diligence process more restrictive for small scale food processors and women in particular.

Programs already exist, but unincorporated small scale enterprises report having difficulties qualifying for them. This creates a penalty against their success in gaining access to these programs. Some of the programs discussed included: venture acceleration program (technology focused, provincial in BC), Scientific Research and Experimental Development (SRED) tax credit (federal), self-employment program (federal), Lean for Food Processors Program (provincial in BC). There are also tools available (e.g., the BDC benchmark tool), but processors do not always know about them. The tendency for women to be very cautious about using money other than their own contributes to a dynamic that limits their willingness to explore loan options.

We are also starting to better understand the challenges specific to women entrepreneurs, particularly with respect to financing. Gender equality is important for sustainable development and critical for economic development, and experiences of organizations like the PARO Centre for Women’s Enterprise demonstrate that women are not high-risk borrowers. However, the current financing systems, where those who have money (lenders, investors) and those who need money (entrepreneurs) rarely know each other as persons, make it difficult to develop relationships of trust that facilitate effective, enabling, and accountable frameworks for financing.

PARO offers an excellent example of a system of facilitated peer support that provides an alternative approach to financing. Ms. Lockyer’s deep experience over many years demonstrates that women pay back their loans. The PARO approach relies on the sustainable livelihoods model, which considers the various assets (financial, social, personal, physical, human) that enterprises can draw on. This model can provide a good starting point for innovative thinking about financing for small scale processors. Current research suggests that **community-rooted**

food initiatives can counter the detrimental effects of industrial agri-food. They build social capital, encourage co-operation over competition, stimulate social and environmental innovation, offer spaces for business mentorship and knowledge sharing, and contribute to overall community well-being (Stephens et al., 2019; Downing, McElroy, and Tremblay, 2012). In other words, **they contribute to both economic and social prosperity of communities in which they exist.**

Recently SSFPA conducted an environmental scan of programs and resources available to small scale food processors. The findings suggest that there are many programs and organizations that intend to support entrepreneurs in this sector, but as a whole they are difficult to navigate and access.



Rosalind Lockyer describes the work of the PARO Centre for Women's Enterprise

Discussions

The discussions offered a variety of insights from the workshop attendees. While not exhaustive, this summary highlights some of the issues that came up repeatedly.

Information about starting a business is aplenty but not when it comes to starting a *food* business, and food business-specific resources are necessary (generalization becomes a barrier). While programs that support small scale food processors, including financing programs, do exist,

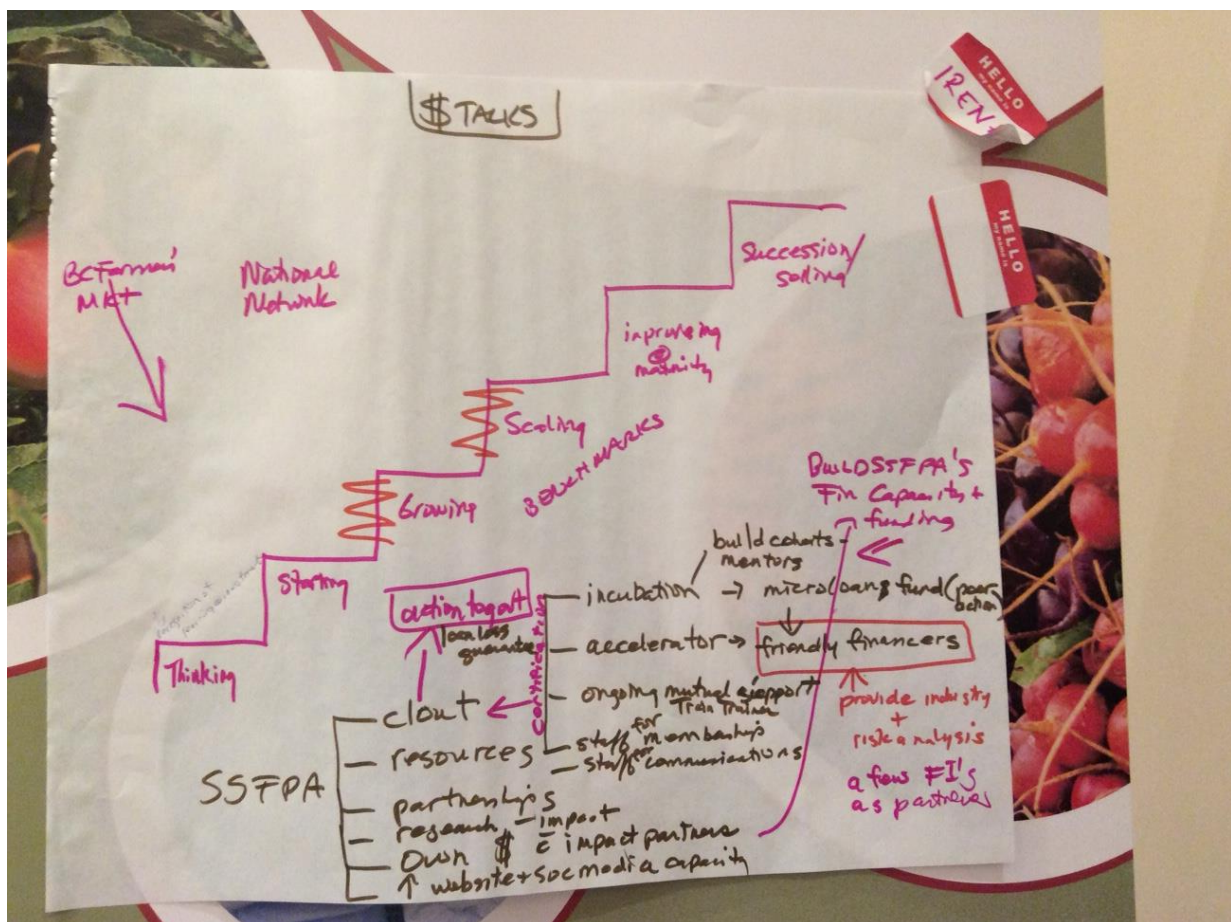
they are often difficult to access, as they have many narrow requirements, necessitate matching funding, have high interest rates, or use rigid measures to assess whether entrepreneurs qualify. The information about the programs is not always easy to find as it may exist on websites that are difficult to navigate, and/or use language that can be intimidating. Lists of **funding opportunities** are out there, but they don't always include all the information on what the barriers are; processors get frustrated when they waste time exploring funding programs only to hit a dead-end, and some are looking to turn to private investors instead. Much of the paperwork is complicated, and often appears even more complicated than it is. There are no bridge-funding opportunities, and deadlines often fail to consider seasonal needs of businesses. This can mean that inputs need to be purchased in one season and inventory maintained for sales in another season which ties up capital in inventory and upfront production costs. Inventory financing exists but is very expensive—cost prohibitive to small operators.



Small group discussions

These experiences leave many entrepreneurs not knowing where to start, and it can be hard to get over that initial fear. Combined with the sometimes isolating nature of early enterprise, many experience self-doubt, stress, and burn-out. Staying in business requires a great deal of resiliency.

In addition to financing, a critical element for success is having **mentorship and a support system**. Connecting with others in the sector, developing financial literacy, and seeking advice from more experienced processors is key to succeeding. Mentoring is essential to not only overcome business challenges, but also life challenges, that can jeopardize business development. Mentoring is especially important for women entrepreneurs who still encounter sexism in the industry and often feel treated like they are not running a “real” business. This support is crucial not only for entrepreneurs themselves, but also for their communities – entrepreneurs, and especially women entrepreneurs, do not just run businesses, but also families and communities. While technology has made it easier to connect with others, in-person connections offer a layer of support that goes beyond just information. The personal connection also matters with financing; working directly with a good loan officer who understands the sector can be helpful, but it also means that loan opportunities are person-dependent.



Participants visualize the process of building successful small-scale processors businesses

Infrastructure also poses challenges. For instance, commissary kitchens are often food service infrastructure are not always stable operations and cannot serve food manufacturing operations. If a kitchen closes, a processor may have difficulty finding another one. With the rise of meal-box businesses, the kitchens are now sought after by food prep companies, and those who process a product have to compete for kitchen space in new ways. Storage and other production

facilities are not always available or affordable, and if owning production space and equipment, long term maintenance costs can be high. Hubs are being developed, and they have the potential to support processors, but the expertise to keep the hubs running is still developing.

Not surprisingly, scale considerations were brought up repeatedly. The lack of regional food processing infrastructure is a critical issue. When a business has proven itself and attracted a substantial market, the processor is faced with the challenge of building a processing facility themselves – an often impossible financial undertaking. This barrier tends to keep the businesses that have real market acceptance too small to take advantage of the opportunity. In BC specifically, there are only a few co-packing facilities that will take on small production runs, and these do not always have run time available at the time needed, further contributing to the lack of facilities to support scale-up.

Other considerations that were discussed (not in order of priority):

- succession planning
- need for research stations and help with product development (these services exist but are expensive)
- need for regional quality assurance and food safety specialists
- grants that support mentoring and education as opposed to loans
- grant programs to support processors critical stages of business development
- risk analysis program that allows you to assess risk in business plans, so you can get loans
- lack of expertise in some banks to understand this sector (e.g., no category for processing, so treated as restaurant, i.e., high risk)
- need grants where labour can be used as matching
- cannabis edibles are changing the landscape
- personal leadership development to overcome sexism and racism that remain barriers
- differing needs of start-ups and scale-ups, wanting to keep a business small v growing it
- remembering to cost your own labour
- product costing is critical
- most small scale businesses work from a value proposition, but you can only create social change by being financially viable
- technical training (e.g., Excel training for keeping books – can be done through free platforms like GCFGlobal Learn)
- know your weaknesses and find people who can complement you
- awareness of the emotional part of the business – there is a strong emotional element because you feel your product is you, and there is a story behind it, you are putting yourself on the line
- nurturing relationships – with business partners and associates, as well as with customers
- leveraging social media and technology, including programs and apps that help you monitor your food safety and keep the audit trail (e.g., Icicle)
- support to fail healthily (e.g., Social Venture conference has funerals for failed businesses)



Parting ways

RECOMMENDATIONS

Financing innovation: It will be critical to provide sector information in a fashion that is acceptable and useful to loan officers and provide insight into the sector; consider community investment pools and peer financing. Growth in long-term impact investing and philanthropy capital may open new opportunities, as could partnerships with private industry. Developing relationships and partnerships with those in the impact investment space is a new opportunity. The recently announced federal Social Enterprise Financing program will be important in this discussion. Because of the community benefits provided by small scale food processors, ‘taking on’ the ‘social enterprise’ frame of reference can become an important new track.

Financial literacy in conjunction with micro-loans to support start-ups: Action item for SSFPA is to develop new or assist with existing programs (e.g., VanCity) that can serve as on-ramp to financing. E.g., Proposal to provincial and federal governments to develop a loan guarantee program – a processor could access a micro-loan only access it they are SSPFPA certified, having taken SSSFA-run or -approved financial literacy training. A ladder approach (e.g., \$10K loan with level 1 certification, \$25K for level 2, etc.) would help develop financial literacy along with a track record of borrowing and loans paid back.

Mentorship and support systems: Building peer networks and establishing a network of advisors is essential for every entrepreneur. Association memberships are instrumental for that. There is a lot of capacity in the sector to create formalized peer circles and to develop new tools, for example toolkits on how to attract and retain investment. A combination of a women’s network and workshops (on product costing, distribution, marketing, how to build a business as opposed to selling a product, investment readiness and factors that investors look for to protect their investments, etc.) can address both needs (mentoring and support). While online endeavors can work, workshop attendees indicated a strong preference for face-to-face programs and for creating a business culture where we hold some space for emotion. Solutions are also needed to develop incentives for successful entrepreneurs to mentor others (e.g., pay them to teach). SSFPA can serve as a catalyst for that.

Infrastructure: Small scale food processors need access to inexpensive incubator programs, affordable production and storage spaces, and technical support. In combination with peer support and peer mentoring, this would ensure that the entrepreneurs are well supported from the start, before they make mistakes. SSFPA can advocate for infrastructure improvements.

Path-finding: Processors would benefit from a one-stop-shop for information, a 1-800 number or a physical hub that acts as a “concierge” and can direct processors to the services, tools and programs they need. SSFPA can advocate for this and facilitate sectoral discussions on how to develop such a service.

GENERAL OBSERVATIONS

Workshop attendees unanimously described the workshop as helpful and well worth their time. Processors appreciated the opportunity to hear about the existing programs in concise and clear manner and to be able to ask questions. Other participants gained a better understanding of the sector, and this was critical for lending organizations like BDC and VanCity whose representatives showed a genuine commitment to finding solutions for SSFPA members. This outcome underscored the necessity of building social capital alongside economic capital in order for the sector to thrive.

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Appendix

FINAL PROGRAM

Designing an Eco System of Financing Support for

Women Small Scale Food Processors

A Working Event for the project Steering Committee and Advisor's Panel

And Small Scale Food Processors

October 30, 31 and Nov 1, 2019 Crown Isle Resort Courtenay, BC

Welcome Reception

WEDNESDAY October 30, 2019

6:00 Welcome Reception – Platinum Room, Crown Isle Resort 6:00-7:00 Registration

(Generous) Appies and No Host Bar co-sponsored by Comox Valley Economic Development Society 7:00

REMARKS

Welcome from Comox Valley Economic Development Welcome from SSFPA: Pamela Baxter, President
Housekeeping: Candice & Jane

7:30 Opening Presentation: The Access to Finance Project: Sandy and Candice (video) 8:00 Networking

THURSDAY October 31, 2019 - Copper Room Crown Isle Resort

8:00 am Breakfast Buffet - Copper Room, Crown

Isle Resort 8:45 Opening remarks

15 mins: Pamela Baxter President SSFPA – Background about organizations

30 mins: The ACCESS TO FINANCE FOR WOMEN FOOD ENTREPRENEURS PROJECT: Sandy and Candice: about this project and why it is important for SSFP's

10 mins: Dr. Irena Knezevic: Research requirements

20 mins: GENDER AND FIANCING: Rosalind Lockyer, Executive Director PARO Centre for Women's

Enterprise

10:00 coffee

10:30 -12:30 Workshops: How can we REDUCE/ELIMINATE BARRIERS facing women seeking financing for their food business?

12:30-1:30 lunch

1:30-3:30 Workshops: What is needed to help Women prepare to seek financing for their food business? 3:30

break

4:00-5:00 Reports from Workshops

6:30 Dinner - Copper Room Crown Isle Resort

7:00 Research agenda: Dr. Irena Knezevic

FRIDAY November 1, 2019 - Copper Room Crown Isle Resort

8:00 am Breakfast Buffet

9:00 Approaches to financing: new and

exciting ideas ON ZOOM:

Women's Enterprise Centre:

Melanie Rupp FCC: new Women's

Program:

Bank of Montreal: New Women's Program:

New Social Enterprise Fund: Michael Toye, ED, Canadian CED Network

RHIZA: Brian Smith: locally mobilized investment

IN THE ROOM

PARO: Rosalind Lockyer: Peer Lending

BDC: New Women's Program

Van City: Lending and Investment

Programs Renewal Funds

10:30 Coffee

11:00-12:30 Ecosystem Design:

Round table 12:30 Lunch

1:00: Final Words and Session Evaluation

Attendees Reception & Meeting

Name	Company	Name	Company
Line Robert CEO	Island Coastal Economic Trust	Dr. Spencer Serin	FoodMetrics Laboratories
James Street	BC Ministry of Agriculture	Geoff Crawford	The Comox Valley Economic Dev.
Carrie Wertheim	Vancity	Darcy Smith	Young Agrarians Foundation
Rosalind Lockyer, ED	PARO Centre for Women's Enterprise	Sara Dent	Young Agrarians Foundation
Irena Knezevic	Carleton University	Lovena Harvey	Gathering Place Trading
Stephen Evans	Mission Community Skills Cent. Soc.	Ramon Ramirez	BDC
Diana Dufour-Zand	Mission Community Skills Cent. Soc.	Ann Milligan	Cumberland Hemp Company
Andrea Gray Grant	Good to Grow	Karen Guinan, CPA,CGA	MNP
Pamela Baxter	Cascadia Gluten Free Foods Ltd.	Pauline Stevenson	Womens Enterprise Centre
Carmen Wakeling	Eatmore Sprouts & Greens Ltd	Ann Milligan	Cumberland Hemp Company
Susan Snow	Snow Farms Ltd.	Ron Campbell	Qualicum Coffee
Barbara Schellenberg	Pasture to Plate	Jill Hatfield	Ministry of Agriculture
Joppa Wills	Joppa Wills Inc.	Sandy Mark	SSFPA / AF
Mr. Nelson Barsi	The Barsi Group	Lorraine Dick	SSFPA
Ron Wasik	RJW Consulting Canada Ltd	Jane Kelly	SSFPA
Greg McLaren	Farm, Food, Drink	Candice Appleby	SSFPA / AF
Phyllis Horn	Farm, Food, Drink	Alana Wilson	IAFBC

Acknowledgements

Additional support came from:



Social Sciences and Humanities
Research Council of Canada

Conseil de recherches en
sciences humaines du Canada

Canada

Cite as:

Mark, S., Appleby, C., and Knezevic, I. (2019). *Small Scale Food Processor Association and Agrarians Foundation: Consultation event report*. Nanaimo, BC: Small Scale Food Processor Association.

For more information visit:

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