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"Survey results show that, across the board, founders struggle with loss of contracts, customers, and clients, negative mental health impacts, and an increase in domestic work."

- NANCY WILSON, CEO, CANADIAN WOMEN'S CHAMBER OF COMMERCE

"This report is so important. We are hearing countless stories of founders' pain and frustration trying to navigate government and private sector funding since the break out of COVID-19.

Especially in a purely virtual world, our pre-COVID relationships and networks are even more critical to engaging these underrepresented communities."

- DANIELLE GRAHAM, ENTREPRENEUR, INVESTOR, AND SURVEY PARTNER, DREAM LEGACY FOUNDATION

Executive Summary

In March 2020, Canada implemented emergency measures across the country to prevent the spread of coronavirus (COVID-19). This caused a widespread economic shutdown.

The impact of these actions on underrepresented founders and entrepreneurs is of great concern to the Canadian Women's Chamber of Commerce, Dream Legacy Foundation and partners. Underrepresented entrepreneurs include women, immigrants, refugees, persons with disability/accessibility needs, LGBTQ+, and racialized persons.

In April 2020, an online survey was built and distributed to these underrepresented groups to understand their experiences and immediate needs and concerns.

The industries represented in the survey include finance, healthcare, retail, legal, artificial intelligence, beauty products and services, consulting, real estate, and software-as-a-service.

Key Respondent Demographics:

- 67% from Ontario
- 53% identify as women (womyn, womxn)
- 39% are first generation immigrant
- 33% are between ages of 30-39

Negative COVID-19 Consequences

Across all groups, these are the top 3 most pressing concerns for founders:

- 1. Loss of contracts, customers, or clients
- 2. Mental health impacts
- 3. More domestic work

Policy Recommendations

Underrepresented entrepreneurs need immediate government support.

- 1. Implement targeted emergency funding
- 2. Include mental health support in emergency responses
- 3. Enact universal, subsidized child care



CANWCC AND DREAM LEGACY FOUNDATION SURVEYED CANADA'S WOMEN AND UNDERREPRESENTED ENTREPRENEURS

Over 340 entrepreneurs and founders completed the survey. The survey asked about the impacts of COVID-19 and the economic shutdown on business, home life, and mental health. Underrepresented groups, defined as those outside the main entrepreneurship narrative (white, cis-male, Canadian-born), face unique challenges and barriers in business, access to capital, and marginalization. This leaves them more vulnerable in times of crisis.

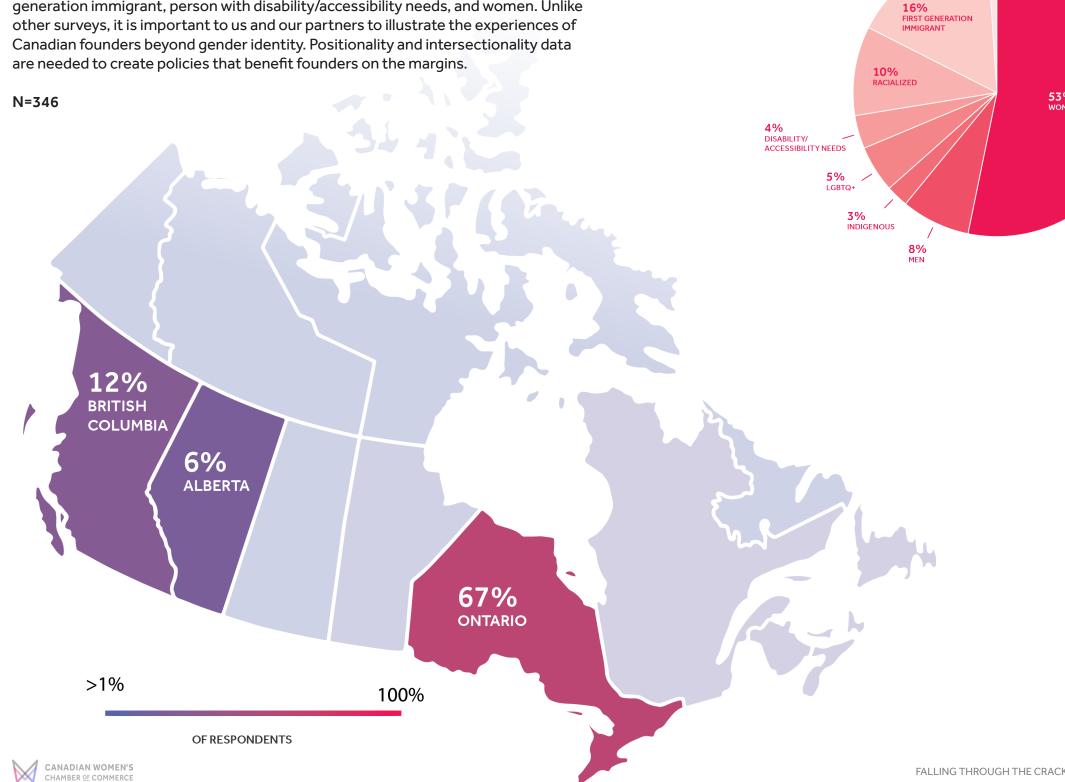
Women are disproportionately affected by this crisis because they face barriers in business under normal circumstances. They lack access to capital, the sectors where their businesses are concentrated receive bias, and they take on more domestic responsibilities. At the same time, emergency financial supports put in place are less likely to benefit women business owners since their businesses are smaller and tend to employ contractors as opposed to employees.

Alongside primary survey data, comparative data from Statistics Canada is presented for context, where available. The comparative data is drawn from the Canadian Survey on Business Conditions, a survey conducted in April 2020 by the Canadian Chamber of Commerce in partnership with Statistics Canada. The Canadian Survey on Business Conditions data aligns with and reinforces the results found in our survey.

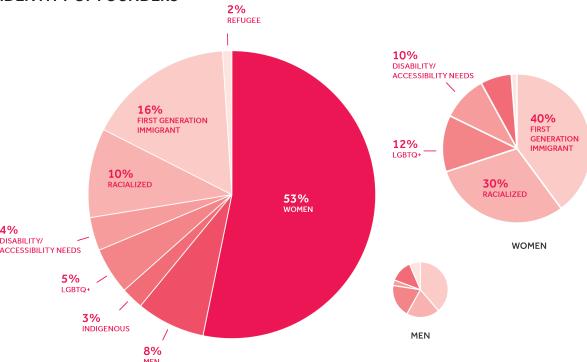


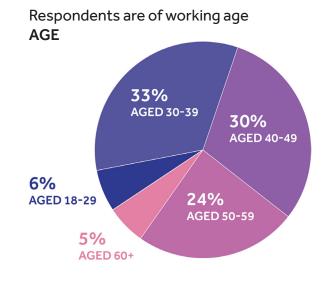
Survey Demographics

Thirty-six percent of respondents chose two or more identities from our list including male, non-binary, Indigenous Peoples, LGTBQ+, racialized, refugee, first generation immigrant, person with disability/accessibility needs, and women. Unlike



Most respondents identify as women followed by first generation immigrant **IDENTITY OF FOUNDERS**



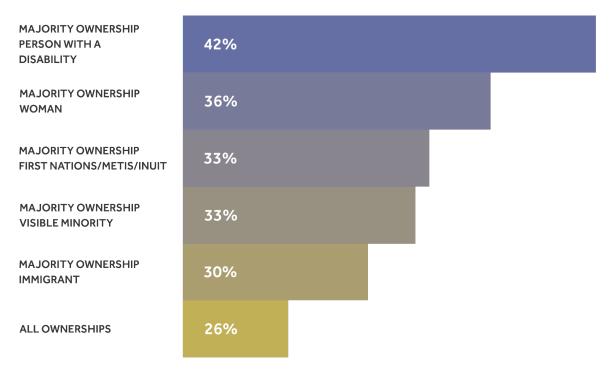


Impacts of COVID-19 Among All Respondents

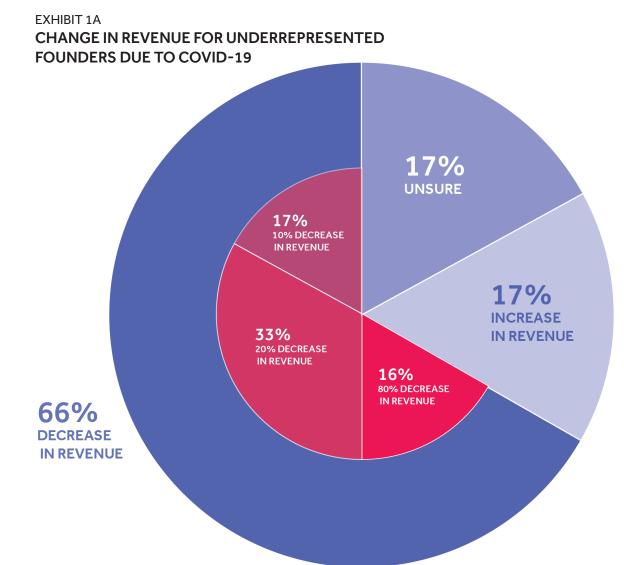
UNDERREPRESENTED FOUNDERS ARE RAPIDLY LOSING REVENUE

The effects of COVID-19 on CanWCC members and women-identified business owners is drastic. These groups are hit harder on revenue than the average Canadian small business owner.

EXHIBIT 1
BUSINESSES EXPERIENCING A DECREASE IN
REVENUE OF 50% OR MORE BY BUSINESS OWNERSHIP



Statistics Canada. Table 33-10-0234-01 Business revenue from January 1 to March 31, 2019, compared with January 1 to March 31, 2020, by business characteristics



Canadian Women's Chamber of Commerce and Dream Legacy Foundation, COVID-19 Underrepresented Founders Survey, April 2020

Sixty-six percent of underrepresented entrepreneurs report a decrease in revenue due to COVID-19 (Exhibit 1A). Sixteen percent of the group face drastic declines in revenue of up to 80 percent. This revenue change may result in failure to pay rent, employee layoffs, closing of offices, etc. Approximately one third off revenue-generating companies expect a decrease in revenue by around 20%.

The situation for underrepresented entrepreneurs is starker than the average Canadian small business. Data from the Canadian Survey on Business Conditions show that only 22% of businesses expect a 10-20% decrease in revenue (compared to 50% of the groups surveyed by this report).



According to the Canadian Survey of Business Conditions, the percentage of businesses experiencing a revenue decrease of 50% or more is 26% for an average small business. The figures jump to 30-42% for businesses that are majority owned by underrepresented groups.

Businesses with a product or service in-market expect revenue decreases up to 80%

Half of businesses with a product or service in-market have laid off all of their employees (Exhibit 2).

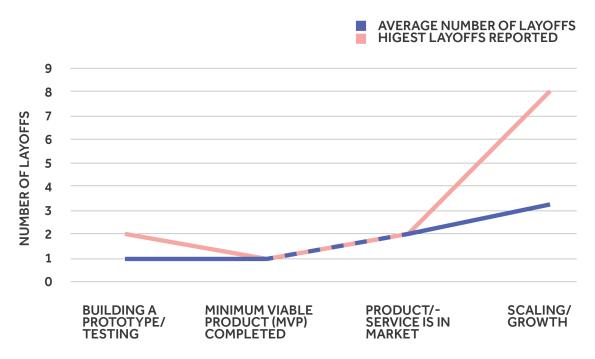
Those companies that identified as Scaling/Growth report varying revenues with half of respondents reporting annual revenues between \$50,000-\$250,000. One quarter of respondents report annual revenues between \$1,000,000-\$3,000,000.

A quarter of respondents reported annual revenues up to \$50,000. These companies are in precarious positions. They stand to lose significant revenue during their scaling and growth phase. This is a key time in business growth for founders and will significantly impact their growth potential. Of companies surveyed, those in the scaling/growth phase have also laid off the most employees due to COVID-19 (Exhibit 2).

Across the board, underrepresented founders have experienced loss of contracts, customers, and clients (Exhibit 3). This is the most pressing concern among founders.

EXHIBIT 2

NUMBER OF LAYOFFS REPORTED DUE TO COVID-19

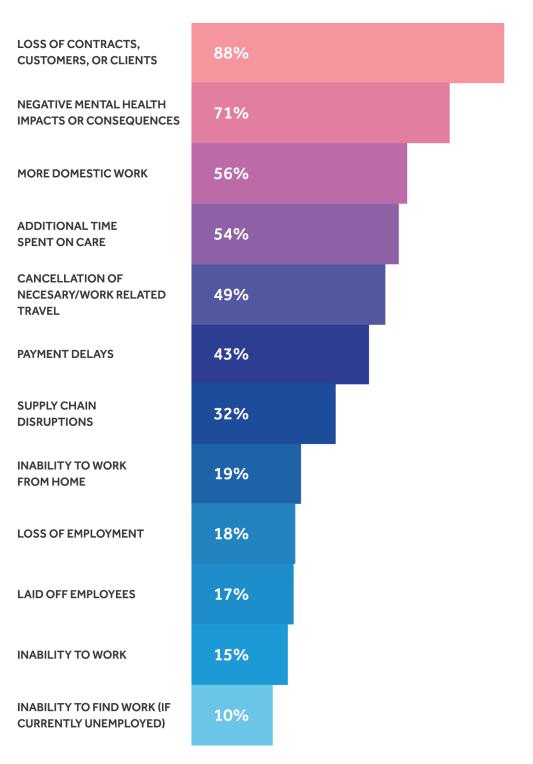


Canadian Women's Chamber of Commerce and Dream Legacy Foundation, COVID-19 Underrepresented Founders Survey, April 2020



EXHIBIT 3

EXPERIENCES OF UNDERREPRESENTED FOUNDERS DUE TO COVID-19



"Within one week, we lost every single booked contract we had for the foreseeable future. Our business effectively came to a halt in the middle of what was to date, the busiest March of our career."

- SELF-IDENTIFIED: WOMAN, WHITEHORSE, YT

"I deliver training and facilitate large groups which require face to face meetings. Obviously that is not happening now. No one is interested in investing in training as they don't know if they will be around in a year."

IMPACT ON WOMEN FOUNDERS

346
TOTAL
RESPONDENTS

288
WOMEN
RESPONDENTS

83% OF TOTAL RESPONDENTS

TOP CHALLENGES:

- 1 LOSS OF CONTRACTS, CUSTOMERS, OR CLIENTS
- 2 NEGATIVE MENTAL HEALTH IMPACTS
- **3** MORE DOMESTIC WORK



⁻ SELF-IDENTIFIED: WOMAN, FIRST GENERATION IMMIGRANT, CANADIAN, ST. JOHN'S, NL

SIXTY-ONE PERCENT OF WOMEN LOST CONTRACTS, CUSTOMERS, OR CLIENTS

Women are experiencing significant business challenges, the most pressing being loss of contracts, customers, or clients (61%, Exhibit 4). In comparison, 34% of small businesses across Canada reported loss of contracts¹.

WORK HAS MOVED FROM PAID ECONOMY TO UNPAID ECONOMY

Women are spending more time on household chores and child care than before COVID-19 (Exhibit 4).

Fifty-three percent report that they experience additional time spent on child care and 12% additional time spent on eldercare as compared to 12% and 13% of men, respectively. School closures and household isolation are moving the work of caring for children from the paid economy—nurseries, schools, babysitters—to the unpaid economy. Two parent households are forced to decide which caregiver takes time off work to care for small children at home.

Unsurprisingly, the business and economic changes coupled with changing home circumstances are having negative effects on mental health. This is in the top 3 impacts for women. This is not the case across the board for other communities/identities.

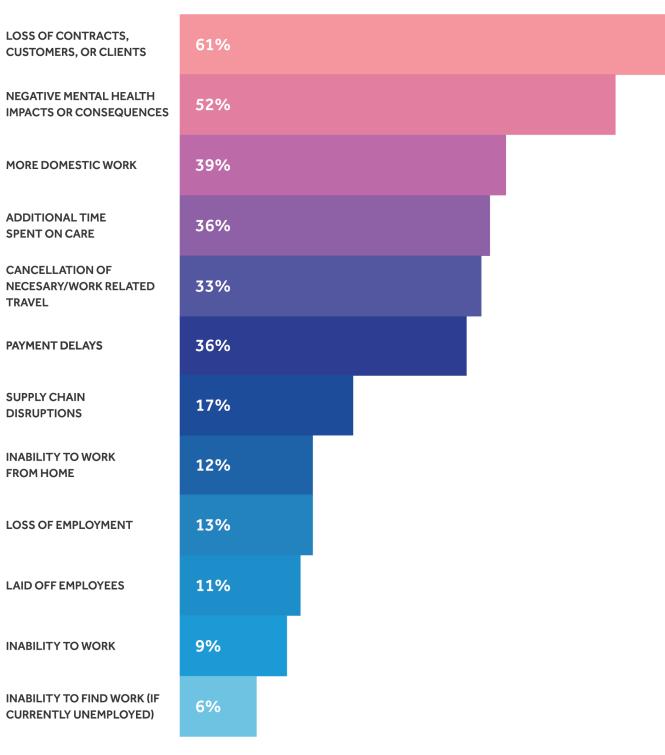
Negative mental health impacts are a significant problem. Women are the primary caregivers and also note taking on more household responsibilities while also experiencing declining mental health. Coupled with running a business that is losing revenue, the impact on individuals is drastic.

Women are caregivers for vulnerable populations, i.e. children. On top of this, it is difficult or impossible to access mental health support during social distancing.

ANADIAN WOMEN'S



EXPERIENCES OF WOMEN FOUNDERS DUE TO COVID-19





¹Statistics Canada. Table 33-10-0229-01 Extent of various impacts experienced by businesses because of COVID-19, by business characteristics



IMPACT ON IMMIGRANT FOUNDERS

346 TOTAL RESPONDENTS 77
IMMIGRANT
RESPONDENTS

22%OF TOTAL
RESPONDENTS

"As a single mom and entrepreneur, it has been tough to now have to work from home with a child I have to teach. [I have no] outside support."

- SELF-IDENTIFIED: WOMAN, WOMXN, WOMYN, RACIALIZED, FIRST GENERATION IMMIGRANT TO CANADA OR THE US, HAMILTON, ON

"Customers [are] cancelling services. Delay or refusal to pay for services provided in the past periods."

- SELF-IDENTIFIED: FIRST GENERATION IMMIGRANT TO CANADA OR THE US. WOMAN, TORONTO, ON

TOP CHALLENGES:

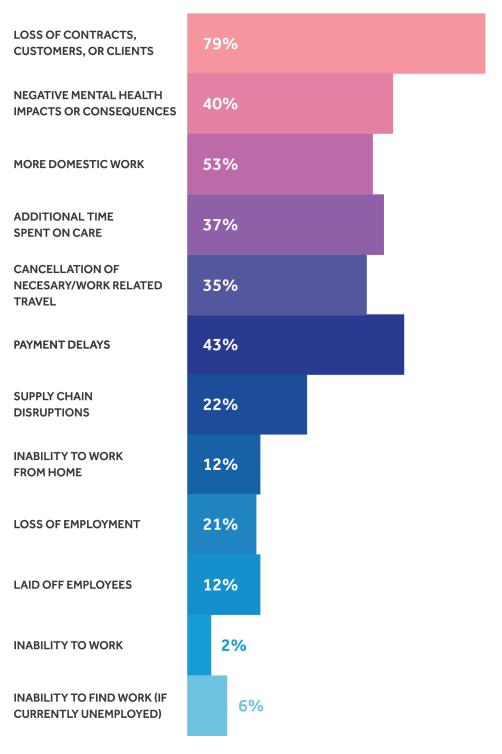
- 1 LOSS OF CONTRACTS, CUSTOMERS, OR CLIENTS
- 2 PAYMENT DELAYS
- 3 NEGATIVE MENTAL HEALTH IMPACTS

Similarly to women and the larger founder group surveyed, the immigrant community's most pressing challenge is the loss of contracts, customers, or clients (79%). In comparison, 34% of small businesses across Canada reported loss of contracts.

Mental health impacts are seen in the top 3 challenges for the immigrant community as well. It is becoming clear that across the board, mental health has been hit hard by this crisis. Government support must take this into concern during and after the crisis "ends". Mental health support and access is important as the economy rebuilds.

EXHIBIT 5

EXPERIENCES OF IMMIGRANT FOUNDERS DUE TO COVID-19



IMPACT ON RACIALIZED FOUNDERS

346 TOTAL

RESPONDENTS

55 RACIALIZED RESPONDENTS

14% OF TOTAL RESPONDENTS

"Our non-profit organization's primary operation is to host a festival. Our festival has had to be postponed and COVID-19 has impacted our ability to approach sponsors and threatens our primary revenue stream."

- SELF-IDENTIFIED: ASIAN CANADIAN GAY MAN, REGINA, SK

"I own a care facility and can no longer admit residents, even though I have a 20% vacancy."

- SELF-IDENTIFIED: AFRICAN-CANADIAN, MARKHAM, ON

TOP CHALLENGES:

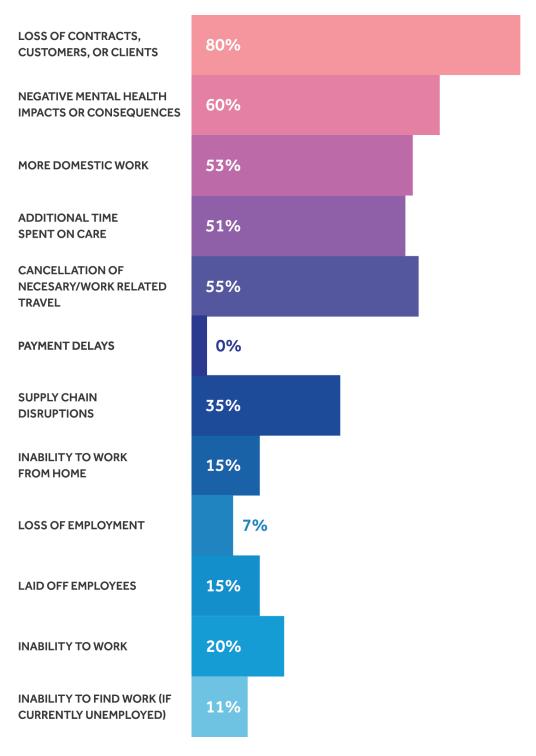
- 1 LOSS OF CONTRACTS, CUSTOMERS, OR CLIENTS
- 2 NEGATIVE MENTAL HEALTH IMPACTS
- 3 CANCELLATION OF NECESSARY/WORK-RELATED

Eighty-Percent of Racialized Founders Lost Contracts, Customers, or Clients

Racialized founders reported the highest percentage of loss of contracts, customers, or clients (80%, Exhibit 6) of all community groups. In comparison, 34% of small businesses across Canada reported loss of contracts.

EXHIBIT 6

EXPERIENCES OF RACIALIZED FOUNDERS DUE TO COVID-19



"I have a 4-year-old at home and even when I have an ongoing client or meeting that would have happened before COVID, I cannot take that call while parenting my child."

- SELF-IDENTIFIED: LGBTQ+, JEWISH ASHKENAZI WOMAN, TORONTO, ON

"We have lost significant revenue from nearly completed long-term work. We have lost money associated with conferences, marketing spend, development dollars, etc."

- SELF-IDENTIFIED: RACIALIZED, FIRST GENERATION IMMIGRANT, MALE, VAUGHAN, ON

"My business is closed for the foreseeable future, we have too much face-to-face contact."

- SELF-IDENTIFIED: GAY MALE, NORTH BATTLEFORD, SK

"Live events are currently the lifeblood of my business. With most of them being cancelled for at least the next few months, I will not be earning much revenue."

- SELF-IDENTIFIED: JEWISH, AFRICAN-CANADIAN, LESBIAN, TORONTO, ON





IMPACT ON LGBTQ+ FOUNDERS

346 TOTAL RESPONDENTS 29 LGBTQ+ RESPONDENTS 8%
OF TOTAL
RESPONDENTS

"Not all broad-sweeping policy decisions impact communities in the same way. Especially now, it is important to have the experiences and voices of underrepresented communities heard so that funding and policies are determined as equitably as possible. Venture Out is grateful to CANWCC & DLF for amplifying the voices of LGBTQ+ founders"

- TAYLOR BOND, CO-CHAIR, VENTURE OUT

TOP CHALLENGES:

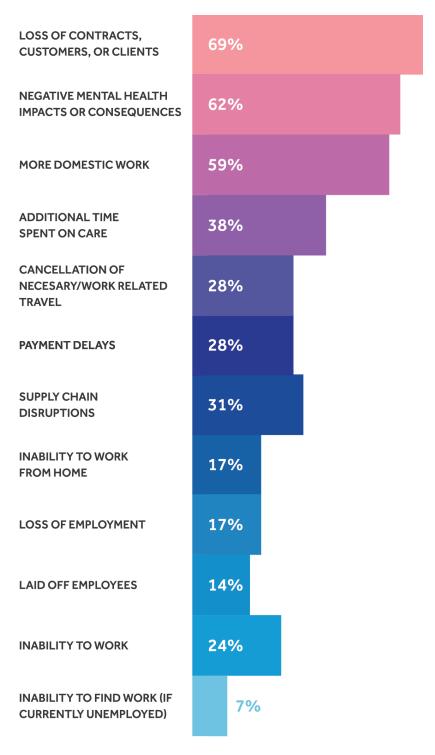
- 1 LOSS OF CONTRACTS, CUSTOMERS, OR CLIENTS
- 2 NEGATIVE MENTAL HEALTH IMPACTS
- 3 MORE DOMESTIC WORK

Sixty-Nine Percent of LGTBQ+ Founders Lost Contracts, Customers, or Clients

LGTBQ+ founders top challenges follow the trend of the larger group of underrepresented entrepreneurs. 69% of LGBTQ+ founders reported loss of contracts, customers, or clients. In comparison, 34% of small businesses across Canada reported loss of contracts.

EXHIBIT 7

EXPERIENCES OF LGBTQ+ FOUNDERS DUE TO COVID-19



IMPACT ON FOUNDERS WITH DISABILITIES/ACCESSIBILITY NEEDS

346 TOTAL RESPONDENTS 17
DISABILITIES
RESPONDENTS

5%
OF TOTAL
RESPONDENTS

"It is important that Canada's progress to date in supporting underrepresented founders not be wiped out by the current circumstances. Ensuring that these founders and startups have sufficient support now could be the difference between keeping the engine of innovation running or turning the clock back by several years."

- VARUN CHANDAK, PRESIDENT, ACCESS TO SUCCES:

TOP CHALLENGES:

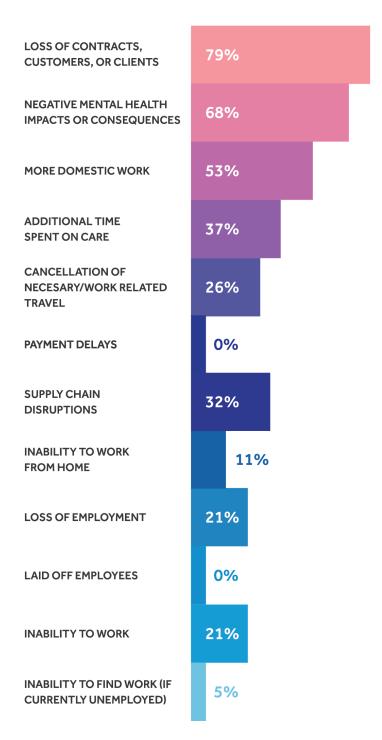
- 1 ADDITIONAL TIME SPENT ON CARE
- 2 MORE DOMESTIC WORK
- 3 INABILITY TO WORK

Seventy-Nine Percent of Founders with Disabilities Lost Contracts, Customers, or Clients

Compared to the average small business, a greater percentage of businesses that are majority-owned by a person with a disability report cancellation of contracts (79%, Exhibit 8). 34% of small businesses across Canada reported loss of contracts.

EXHIBIT 8

EXPERIENCES OF FOUNDERS WITH DISABILITES DUE TO COVID-19



IMPACT ON INDIGENOUS FOUNDERS

346 TOTAL RESPONDENTS 15
INDIGENOUS
RESPONDENTS

4% OF TOTAL RESPONDENTS

"Nimbler and more equitable and inclusive financing and support are necessary to enhance and maintain the full participation of underrepresented groups – the payoff is exponential – we are able to punch above our weight class when focused strategic effort support us where we are and value the diversity of our unique perspectives that inform our success."

- LEANNE BELLEGARDE, PRESIDENT, AKAWE TECHNOLOGIES, SI

TOP CHALLENGES:

- 1 ADDITIONAL TIME SPENT ON CARE
- 2 MORE DOMESTIC WORK
- 3 INABILITY TO WORK FROM HOME

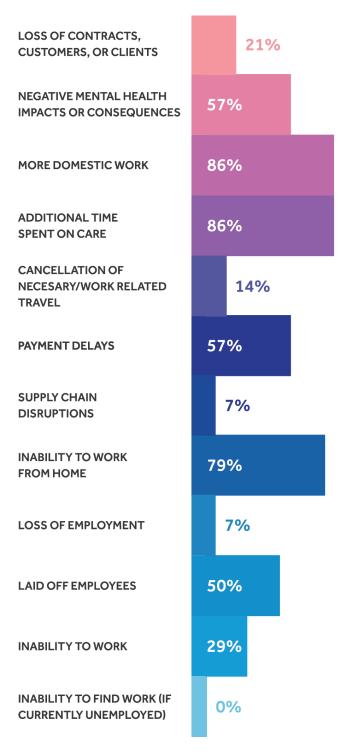
Indigenous Founders Spend More Time on Domestic Work and Care than Overall Respondents

Unlike other community groups whose largest challenge is loss of contracts, customers, or clients, Indigenous founders experience a greater influx of home related work.

The Canadian Survey on Business Conditions did not include questions related to caretaking or domestic work. One question asked about the relative level of impact regarding reduction of productivity due to remote work. Across all business respondents, 20% reported a high impact for this measure. In comparison, 27% of respondents that self-identified as First Nations, Métis or Inuit reported a high impact.

EXHIBIT 9

EXPERIENCES OF INDIGENOUS FOUNDERS DUE TO COVID-19



"My business is a residential [care facility] for adults living with mental illness. We are exhausted from working longer hours because we are short staffed, and all the residents are home with no social activities outside the home. Not all of [the residents] understand this social distancing, and they are really restless. Most appointments are cancelled and we are trying to do some of the things like foot care on top of everything else. [It's very] difficult to keep everyone entertained. I am doing all the evening and night shifts with my husband's help when he can. We had to lay off the night shift staff [member] because she has underlying [health] conditions."

"I am home trying to balance work and family life. My sales have dropped significantly and I am facing delays in the shipping of my supplies and my product. I am limited to pursue my growth plans as they involved travel to the US. I have had to defer several bills due to no revenue coming in from sales."

- SELF-IDENTIFIED: INDIGENOUS WOMAN, KAMLOOPS, BC

"[I have] lost many opportunities to introduce the company to new collaborators and the product to possible clients. Not received a refund for the cancelled events Applications were cancelled for funding opportunities."

- SELF-IDENTIFIED: AUTISTIC BISEXUAL BLACK WOMAN, MONTREAL, QC

⁻ SELF-IDENTIFIED: REFUGEE, BLACK AFRICAN CANADIAN WOMAN, KINGSTON. ON

IMPACT ON REFUGEE FOUNDERS

346 TOTAL RESPONDENTS 6
REFUGEE
RESPONDENTS

2%
OF TOTAL
RESPONDENTS

"In times of global pandemic, there is no greater time and need for community efforts. We have lost participants due to the impact of covid 19 - Some living in shelters with no internet, others trying to maintain psychological balance as well as an economic balance due to the absence of safety wealth net and the social capital net in those hard times for newcomers, refugees in particular. These [founders] imbue passion, a hard commodity to come by, and with your help we can continue to foster that passion and positively impact the social-good global market."

- MUSTAFA ALIO, MANAGING DIRECTOR, JUMPSTART REFUGEE TALENT

TOP CHALLENGES:

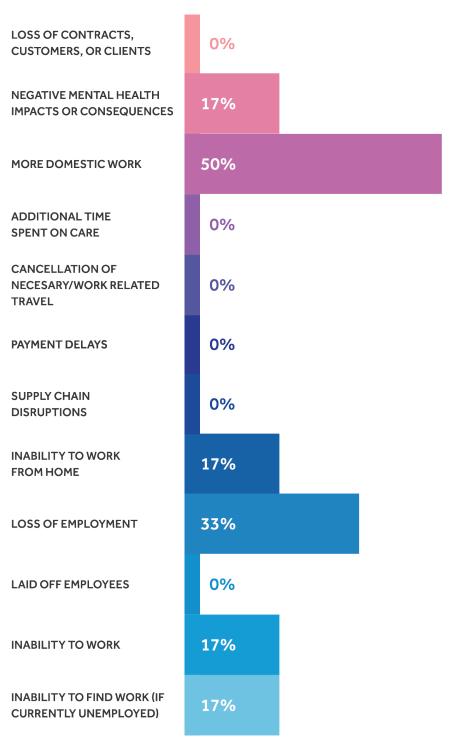
- 1 ADDITIONAL TIME SPENT ON CARE
- 2 MORE DOMESTIC WORK
- 3 INABILITY TO WORK

Fifty-Percent of Refugee Founders Experience More Domestic Work

The reported experiences of refugee founders is different from the rest of the community groups measured by this survey. This group reports 0% loss of contracts, customers, or clients which is a common challenge for almost all of the other groups.

EXHIBIT 10

EXPERIENCES OF REFUGEE FOUNDERS DUE TO COVID-19



Immediate Policy Recommendations

COMPANIES ARE FALLING THROUGH THE CRACKS. BUSINESS OWNERS ARE SUFFERING.

Government must take swift action to support underrepresented founders. Businesses are closing, laying off employees, and missing out on growth opportunities because of Canada's economic shutdown.

CanWCC and Dream Legacy Foundation ask the Canadian government to support these groups by directing funding and programs towards those working on the ground.



PROBLEM #1

FOUNDERS EXPERIENCE SIGNIFICANT REVENUE LOSS

Businesses owned by underrepresented groups have lost revenue due to COVID-19 and social distancing measures. All small businesses across Canada are experiencing loss of revenue, contracts, and clients, however, the impact on underrepresented founders is more significant. It is more significant in the amount of revenue lost and in scope, the percentages of business affected.

The problem is exacerbated because many startups and small businesses in the underrepresented community cannot access emergency financial support programs like the Canada Emergency Business Account (CEBA), the wage subsidy, and the Business Credit Availability Program (BCAP).

High potential pre-revenue start-ups (founded within the last 2 years) do not meet the qualifications announced by the federal government for either wage subsidy or CEBA. They are unlikely to be approved for a loan under BCAP because they have been in business for less than two years. Similarly, businesses that work with freelancers or contractors are not eligible for CEBA or the wage subsidy since eligibility is tied to annual payroll.

SOLUTION #1

IMPLEMENT EMERGENCY FUNDING FOR UNDERREPRESENTED FOUNDERS

The broad emergency financial support programs have been an appropriate and commendable response to the small business community. However, they have not taken into account the unique needs of founders that represent sub-communities. It is time to put a gender and intersectional lens on emergency support.

There is no time for the government to conduct an ecosystem map or environmental scan to understand the unique needs of each of these groups. Community leaders and organizations have the expertise to navigate these complex ecosystems already. They have relationships with stakeholders.

The funds should be applied toward programs or direct financial support in a way that is tailored to each group's needs. This is best achieved by permitting leaders and organizations within each community to administer funds.

PROBLEM #2

FOUNDERS EXPERIENCE NEGATIVE MENTAL HEALTH IMPACTS

The survey reveals alarming data on the negative impacts of COVID-19 on the mental health of underrepresented founders. Negative mental health impacts are cited in the top 3 experiences of respondents.

Negative mental health impacts can come from a number of sources including financial insecurity, physical health concerns, loss of a loved one, conflict in the home (including domestic violence), loss of social support and connections, and general anxiety about the future.

SOLUTION #2

INTEGRATE MENTAL HEALTH SUPPORT INTO EMERGENCY RESPONSES

The mental health needs of underrepresented entrepreneurs require two approaches:

- 1. Rapid short-term intervention
- 2. Long term planning for ongoing care in the recovery period and beyond

Government funding programs should require a mental health and well-being component. This could take many forms including subsidized mental health services, on-call mental health and wellness providers, or a partnership with an online service that provides mental health services.

In the short-term, the federal government should work with the provinces to add mental health services (e.g. assessment and therapy provided by a registered mental health professional or social worker) to provincial health plans. Therapists and therapy offices can partner with medical practices to facilitate billing.



PROBLEM #3

FOUNDERS EXPERIENCE INCREASED DOMESTIC WORK AND CARETAKING

Prior to COVID-19, women and girls performed more unpaid domestic and caretaking labour than men (Bresge, 2018). It is not surprising, then, that the increase in this type of labour has disproportionately fallen to women. For women who are working from home, time spent on caretaking and household work means less earning capacity and reduced productivity.

SOLUTION #3

ENACT UNIVERSAL, SUBSIDIZED CHILD CARE

Once social distancing policies are lifted, the government needs to enact universal, subsidized child care. During this crisis, the government has demonstrated the ability to act decisively and rapidly in response to the needs of Canadians. Both provincial and federal governments show that they can work together to deliver support where it is needed most. child care is a clear and present need that must be addressed. We call on the federal and provincial governments to work together and deliver affordable, universal child care.

Providing affordable child care enables women with young children to participate in the labour force in higher numbers, which positively impacts economic growth and productivity (Conference Board of Canada, 2018). It also allows women entrepreneurs and business owners to spend more time building and growing their business. Publicly funded child care has the potential to pay for itself in terms of economic growth and innovation while ensuring the next generation is well cared for in a safe environment (Giesbrecht, D., 2017).

FALLING THROUGH THE CRACKS: IMMEDIATE NEEDS OF CANADA'S UNDERREPRESENTED FOUNDERS 37



REFERENCE LIST

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The Canadian Survey on Business Conditions. (2020). Table 33-10-0234-01 Business revenue from January 1 to March 31, 2019, compared with January 1 to March 31, 2020, by business characteristics. [Data set]. Canadian Chamber of Commerce and Statistics Canada.

The Canadian Survey on Business Conditions. (2020). Table 33-10-0229-01 Extent of various impacts experienced by businesses because of COVID-19, by business characteristics. [Data set]. Canadian Chamber of Commerce and Statistics Canada.

APPENDIX

ABOUT THE SURVEY

The Canadian Women's Chamber of Commerce (CanWCC) and the Dream Legacy Foundation created the COVID-19 Underrepresented Founders Survey ("the Survey"). The purpose of the Survey was to capture the business and social impacts of COVID-19 on underrepresented populations in the business community. These groups face unique challenges and barriers at the best of times, which leaves them especially vulnerable at times of crisis.

METHODOLOGY AND LIMITATIONS

This online survey was created using JotForm. JotForm is an online survey tool and data collection platform. The survey participants were selected through convenience sampling that identified a population of accessible or available people. The survey was distributed to this population as social media and email communication with a live link to the survey. The questionnaire was seeded to wider networks through snowball sampling. Due to this methodology, the survey results cannot be generalized to the larger population of underrepresented business owners in Canada.

