

National Agency
for Women Entrepreneurs



**Economy - Transformation - Setting the Course:
Focus on Companies Started by Women**

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Foreword

by Federal Chancellor Dr Angela Merkel



Angela Merkel, picture credit: Federal Government B 145-Bild-00004003 Kugler, Steffen

Germany has many strong women whose knowledge and skills, creativity and passion, hard work and commitment move our country. Women who are considering or have already succeeded in establishing companies bring a breath of fresh air to our economy. The National Agency for Women Entrepreneurs (*bundesweite gründerinnenagentur, bga*) offers them a partner that initiates research projects, provides them with assistance and advice, and helps them to highlight their successes. A partnership of this kind is unique in Europe. The bga has been a success story for ten years.

A handwritten signature in black ink, which reads "Angela Merkel". The signature is written in a cursive, flowing style.

Angela Merkel
Federal Chancellor

Ten Years as a European Model for Success: The National Agency for Women Entrepreneurs (*bundesweite gründerinnenagentur, bga*)



When women start or take over companies today, they can do so in a considerably better climate for start-ups in Germany than existed just ten years ago. The numbers are encouraging: The proportion of women entrepreneurs has risen constantly since 2004. According to the Start-up Monitor, published by KfW (a German government-owned development bank), in 2014 for the first time women were responsible for 43 % of all new businesses.

This means that there are more start-up activities by women than ever before. The work of the National Agency for Women Entrepreneurs (*bga*) made an essential contribution by concentrating the activities promoting entrepreneurial initiative by women under a single roof. The goal is for women to play a key role in the business world of tomorrow. Women-led start-ups are a decisive resource for the sustainability of Germany as a centre of business. Promoting women's efforts to start companies is thus an indispensable contribution to the development of quality businesses.

The National Agency for Women Entrepreneurs (*bga*) Is Creating a New Start-up Culture

In 2004 the National Agency for Women Entrepreneurs (*bga*) was formed as a service and competence centre specifically for women starting businesses. Initiated and sponsored by three federal ministries as well as the European Social Fund, it developed to become the central contact point for women who want to start their own companies. It also became established as an expert institution for the academic, business, and political communities, and everyone involved in consulting.

The team of the National Agency for Women Entrepreneurs (*bga*), directed by Iris Kronenbitter, consists of the all-female staff at the headquarters in Stuttgart and the representatives responsible for each federal state. The effectiveness of the National Agency for Women Entrepreneurs (*bga*) is based above all on the coupling of central co-ordination with regional consulting and support. The regional representatives are responsible for the target-driven implementation of the *bga* activities and services provided in the individual federal states. Their role is to incorporate the topics relevant for start-ups and define economic trends. The group of the regional *bga* representatives functions as the think-tank of the *bga*: The conceptual variety of the regional representatives – ranging from an independent women's project all the way to an investment bank – offers the opportunity to incorporate a whole range of stimuli and input and to develop innovative approaches which allow the *bga* to stay a step ahead of its time.

Knowledge Transfer a Bonus when Advising Start-ups

Constant communication between the regional and national bodies ensures dynamic feedback in both directions. This means that experience gained from local activities that encourage and give women advice can help to improve processes at a national level. These positive synergies are among the most important factors in the success of advising and encouraging start-ups by women and provide important incentives. The National Agency for Women Entrepreneurs (*bga*) offers cross-sector support to women starting, running, and taking over companies. This support relies on functioning regional networks: In addition to the regional representatives in the federal states, around 500 advisory bodies for initial and orientation consulting and 1,300 experts accompany budding women entrepreneurs in all phases of starting, establishing, and handing over a company. As networking plays a major role in starting and establishing a business, the *bga* grants women in start-ups and entrepreneurs access to around 360 networks.



Prof Dr Johanna Wanka, Federal Minister of Education and Research:

'Germany is well positioned as a location for innovation. German industry exports more high-tech goods than any other nation. Because there is high demand for innovative products from Germany in the whole world, there are great opportunities for technology-oriented companies. Although ever more women start companies, the potential is nowhere near exhausted. Women can enrich the corporate and working world with their creativity, their innovative ideas, and their enormous capability, and thus provide a decisive advantage for Germany as a business location. I thank the National Agency for Women Entrepreneurs (*bga*) for making women aware of the possibility of starting a company for high-tech goods. Furthermore, the *bga* accompanies women along the path to starting their own businesses, making an important contribution to increasing the proportion of companies in the technical sector started by women.'

(Johanna Wanka, picture credit: © Federal Ministry of Education and Research.)

Entrepreneurial Independence as a Career Option for Women

Ever more often, women are taking the path toward entrepreneurship. Analyses by gender show that women who start up businesses and female entrepreneurs are different from their male contemporaries in terms of structures of start-ups and companies, motives, and also the constellations of their private and family lives. In contrast to women employed by other people, self-employed women are often unusually highly qualified. When women are their own bosses they have greater scope for personal development and room for manoeuvre. Talents can reach their full potential and more women can achieve higher incomes. Despite many differences in the details, academic analyses show that start-ups founded by women are just as sustainable as those by men, and that the chances of staying on the market for many years do not differ significantly.

This is also shown by the results of the 'Barometer of Women-led Start-ups and Enterprises' sponsored by the Federal Ministry of Education and Research (*Bundesministerium für Bildung und Forschung, BMBF*). This helps to improve the data on women-led start-ups and entrepreneurs. Data is regularly captured, analysed and processed systematically by referring to a framework. It is then made available to businesses, academic and political spheres, the media and the general public.

Female Entrepreneurs Are Becoming Visible: Throughout Europe

The work of the National Agency for Women Entrepreneurs (*bga*) has made a significant contribution to heightening the awareness of the concerns of women-led start-ups, women entrepreneurs, and women taking over businesses. Therefore, the roadshow entitled *Female Bosses in the Skilled Craftsmanship Sector (Chefinnen im Handwerk)* focuses on women who found and run businesses. The multimedia exhibition entitled *My Future: Female Bosses in the Craftsmanship Sector (Meine Zukunft: Chefin im Handwerk)* was initiated by the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth (*Bundesministerium für Familie, Senioren, Frauen und Jugend, BMFSFJ*). This showcase aims to win over more women for attractive career opportunities as skilled craftspeople. This exhibition drew international attention to the National Agency for Women Entrepreneurs (*bga*) at the Exchange of Good Practices on Gender Equality seminar held in London in 2014. The *bga* addressed various aspects of self-employment among women more intensively in over 40 specialised publications as well as in public awareness campaigns.

Through contacts high up in government ministries, the National Agency for Women Entrepreneurs (*bga*) has also managed to exert political influence on the processes for promoting entrepreneurship among women – for instance, the federal/state programs for women entrepreneurs. The success of this multidimensional approach has earned the *bga* a reputation as a European model and think-tank for women's entrepreneurship. Just five years after its founding it was honoured by the European Union (EU) as a model for success. Today it is still a unique institution in Europe.



Manuela Schwesig, Federal Minister of Family Affairs, Senior Citizens, Women and Youth:

'I hope that more women have the courage to start their own businesses and venture to take steps toward self-employment. Women can do this! Our economy needs the creativity of the self-employed and their willingness to take risks. It needs women's achievements, skills and ideas. The National Agency for Women Entrepreneurs *bga* renders important services with its consulting and information programs, mentors, networking, and transfers of expertise.'

(Manuela Schwesig, picture credit: © Federal Government/Denzel)



Sigmar Gabriel, Federal Minister for Economic Affairs and Energy:

'We need and want more women who venture to take the step of becoming self-employed. To date only every third company is founded by a woman. That is clearly not enough. And yet there's no lack of women with good business ideas, but perhaps there aren't enough role models or opportunities of combining a family with self-employment. This is why the federal government is strongly committed to making it possible for more women in Germany to become entrepreneurs and start companies. The bga is an important partner in this endeavour. For ten years now, the bga and its 2,100 regional partners have ensured that there are comprehensive consulting and support services especially for women in all phases of founding, expanding, and taking over businesses.'

The bga is also closely involved in the Federal Economics Ministry's new initiative **Enterprising WOMEN (FRAUEN unternehmen)**: Together we have built up a national network of 180 'model women entrepreneurs'. In events with schoolgirls, women trainees, students, and college graduates these model entrepreneurs give realistic and very personal insight into their everyday business lives. In so doing they contribute to breaking down traditional role models and encouraging professional independence.'

(Sigmar Gabriel, picture credit:

© Federal Government/Bergmann)

Discovering Future Potential

The National Agency for Women Entrepreneurs (*bga*) has been identifying growth markets of the future since 2007. These include the creative industries and the 'silver economy' for senior citizens as well as the health sector, which is becoming ever more important as a result of demographic change. One of the sectors with the greatest development potential at this time is the green economy. There are also good prospects for knowledge-based, innovative, and technology-driven start-ups. Women are continuing to catch up in this important field of the future.

Succession Is Female

Companies being handed over to women successors is another key issue throughout Germany. The 2007 campaign entitled **Success is Female! (Nachfolge ist weiblich)** was sponsored by the National Agency for Women Entrepreneurs (*bga*), together with the Federal Ministry for Economic Affairs and Energy (*Bundesministerium für Wirtschaft und Energie, BMWi*) and the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (*Bundesministerium für Familie, Senioren, Frauen und Jugend, BMFSFJ*). It encompasses a steering body of more than 100 partners from all German states and the annual Day of Action for Women Successors in Companies which is coordinated by the bga. Regional events and campaigns are held to provide information to women who are interested in taking over businesses from the previous generation, to companies seeking new owners, and to experts on successors in companies. They are told about the opportunities presented when companies are run by women and are given advice and help to guide them throughout the process when a woman becomes a successor to a company.

Bridging the Gender Gap: Models of Success – Topics of the Future

On the tenth anniversary of the National Agency for Women Entrepreneurs (*bga*), this brochure presents convincing success models from various German states that encouraged the foundation of businesses in the past and have good track records in fostering start-ups across the country. The bga regional representatives' recipes for success are exemplary. The purpose is to inspire intermediaries involved in developing business, in ministries, banks, chambers of commerce, consulting and training institutions, in equal opportunity bodies, trade associations, and in employment agencies with advice and support for women starting businesses, to implement their programs locally in order to improve their target-group specific support for start-ups. A view to the future offers additional approaches: The potentials and perspectives for fostering and conducting research into women founding businesses in Germany are presented as five areas to tackle in the future.

The multiplicity of future topics illustrates the multifaceted nature of the subject of starting businesses, which makes innovative approaches to promoting entrepreneurship among women necessary. The beneficiaries of such a development are not only women starting, running, and taking over businesses, but society as a whole. Promoting entrepreneurship among women is an essential pillar of future economic strength in Germany. This is the reason why the motto of the National Agency for Women Entrepreneurs (bga) is "Economy – Transformation – Setting the Course – Carry on!"

Sixteen Recipes for Success: Tried and true



Under one roof the National Agency for Women Entrepreneurs (bga) pools the expertise on all issues relevant to women starting, running, and succeeding to businesses. The bga's regional representatives carry out this work in each of Germany's states.

Conversely, their practical experience is used to develop the programs offered at national level and to provide feedback to academia, business and political spheres. In this way a successful and beneficial structure for the exchange of expertise and further concept development has emerged which benefits women on their path to becoming entrepreneurs.

The Recipes for Success from the bga present the efficacy of this approach in the past years: Best practice for sustainable promotion of start-ups by women in each of the German states.

Sustainable fostering of business must also look to the future. Through the bga regional representatives' think-tank, the National Agency for Women Entrepreneurs has been able to compare regional developments and in turn to put national issues in regional contexts. Each bga regional representative is an acknowledged expert in supporting and promoting start-ups, be it as a staff member of a state development bank, a centre for women entrepreneurs, a state co-ordination office, a consulting and/or training institution or a state ministry of economic affairs. They know and use the special regional features of their states to optimize their services. Innovative concepts often emerge from experience in the field: Working on the ground shows the requirements of women starting and running businesses and also gives valuable impetus for future work. In essence, dynamics and innovations grow from the concrete, regionally anchored support for women entrepreneurs.



Recipe for Success 1: Learning from and with each other: Group Consulting, Coaching and Workshops



The founding of any company is a process: The aim is to find the right path, learn to assess risks, allow for doubts – and yet pursue one's own goals undaunted. Women in the start-up phase need and seek sound advice and professional coaching. Exchanging ideas and experiences with others during the start-up process often also motivates them to stay the course and face new challenges.

We made it! Success through Coaching

Twice a year the bga regional representative for Bremen, the non-profit organisation belladonna: Culture, Training and Business for Women (*belladonna – Kultur, Bildung und Wirtschaft für Frauen e.V.*), in partnership with the B.E.GIN co-ordination centre for start-ups, offers a successful coaching series for women setting up new companies. In a five-month group process, 12 to 14 participants develop business plans so that their start-up projects can begin to take shape. They gain insight into fundamental entrepreneurial tasks like acquisition, marketing, and accounting. In short: They learn entrepreneurial expertise. After all, transforming oneself from an employee into a businesswoman takes time. As all instructors are self-employed, they can convey their expertise and own experience. As a result, the attendees don't just gain the requisite skills, but are encouraged to set out on new paths and acquire the confidence to make decisions.

belladonna Kultur, Bildung und Wirtschaft für Frauen e.V. **Maren Bock, bga representative for the Bremen region, belladonna e.V.:**

'After five years, 70 % of the participants in our coaching series are still successful on the market. This metric indicates the sustainability of our coaching programs. We have been offering these coaching series for 13 years now to women in a wide variety of sectors.'

No Fear of Numbers at the CHEFIN Workshop

In Schleswig-Holstein the CHEFIN workshop (*'Chefin'* is the feminine form of the word for 'boss' in German) offered by this state's own Investitionsbank has become established as a successful concept. Key topics include successful start-up concepts as well as financing and funding possibilities. The goal is to encourage women to take a close look at the figures involved with starting a company and to understand these in order to make sensible decisions. The CHEFIN workshop shows that the participants learn more in a group than on their own.

IB.SH
Ihre Förderbank

Katharina Preusse, 'funding pilot' and bga representative for Schleswig Holstein, Investitionsbank Schleswig-Holstein:

'For the majority of women entrepreneurs, putting their ideas for start-ups into writing and developing feasibility and liquidity plans is new territory that isn't even taught in school or at college. We want to help overcome their apprehension. That is why we hold workshops that teach people how to pursue business goals and therefore to win over potential funders and investors.'

Another advantage of the concept: As early as the planning phase the workshop participants are able to exchange ideas, network, and become acquainted with the specific programs offered in their region. The motto 'Learning from and with each other' says it all. The opportunity of getting into contact at such an early stage with other budding women entrepreneurs and jointly embarking on the learning curve towards creating a start-up concept is a gender-specific approach to founding a business.



Martin Günthner, Senator for Economics, Labour and Ports of the Free Hanseatic City of Bremen:

'The innovative dynamics of our economy are also marked by business start-ups and a multitude of small enterprises. Women are playing an increasingly important role. This is not just welcomed, but considering the demographic changes we're facing, also imperative to maintaining and shoring up our competitiveness. In the city-state of Bremen we support this development through networking and concrete consulting and sponsoring programs; the activities of the bga and its regional representative offer local players real added value.'

(Martin Günthner, picture credit: ©Senator for Economics, Labour and Ports)

Participate and Profit: The Benefits of Group Formats

In Hamburg too, the experiences with information sessions for groups of up to ten women have been extremely positive. The women benefit from the open exchange: They see how others develop their ideas, observe the various phases of establishing the business and how others shape the start-up process, and benefit from their peers' experiences.



Gila Otto, bga regional representative for Hamburg of the non-profit organisation Woman and Work (Frau und Arbeit e.V.):

'Often these informative events themselves serve as opportunities for women to get together and provide mutual support. Women starting businesses develop through exchanging experiences with experts in their areas.'

Recipe for Success 2:

Integrated through Entrepreneurship: The Potential of Immigrant Women



So far the public perception of women entrepreneurs from immigrant families has been negligible and frequently restricted to individual sectors. This will certainly change in the future, for the entrepreneurial activities of women with immigration backgrounds are showing impressive growth. The existing potential is far from exhausted. The National Agency for Women Entrepreneurs (*bga*) has thus set itself the goal of encouraging women with immigration backgrounds to choose entrepreneurship. For many of them, self-employment is an opportunity for integration into the labour market. The goal of all the programs offered by the *bga* regional representatives is to provide women immigrants or those from immigrant families assistance in starting down the path toward self-employment.

Bilinguality in Business

In co-operation with the project called Integrated through Entrepreneurship (*Selbstständig integrieren*) run by the Bildungswerk der Thüringer Wirtschaft e.V., the Ready to Go Office (*Büro Startklar*) supports women immigrants with bilingual and culturally sensitive advice as well as training programs designed to meet their needs. The express goal is to encourage female immigrants in their interest in starting a business and to reduce their reluctance to take steps toward self-employment. The office accompanies immigrant women interested in starting a business in clearing the cultural, linguistic, and bureaucratic hurdles to a start-up and encourages women starting businesses so that they can become more visible as entrepreneurs.



bga regional representative Nicole Steffens, Ready to Go Office (*Büro Startklar*), of the Thüringer Wirtschaft e.V. training centre in Eisenach:

*'When providing support, a bilingual approach is always an advantage when approaching women immigrants. Along with my colleagues from the Integrated through Entrepreneurship (*Selbstständig integrieren*) project we perform tandem consultations in German and Russian. What is more, we offer intercultural training for advisors and consultants in order to raise awareness about the needs of women entrepreneurs who are immigrants themselves or come from immigrant families.'*



bga regional representative for Hesse, Ramona Lange of the non-profit organisation jumpp – Your launching-pad into self-employment (*jumpp – Ihr Sprungbrett in die Selbstständigkeit e.V.*).

'Fifty-two percent of our clients are immigrants themselves or come from immigrant families. We meet them as equals and use intercultural skills.'

Discovering Entrepreneurial Skills – Becoming more Visible

The *jumpp* programs offer solid support to clients who are immigrants or come from immigrant families in their plans to start businesses as well as setting up and running their businesses. This includes building up their entrepreneurial skills and creating networking opportunities. At the same time, raising decision-makers' awareness is an important step toward paving the way to entrepreneurial independence for more female immigrants. The goal is to enrich the landscape of women entrepreneurs through cultural diversity. Regular projects such as the Enterprising Women Immigrants (*Migrantinnen gründen*) project in collaboration with *jumpp* are indications of success. It is part of the Enterprising WOMEN (*FRAUEN gründen*) initiative organised by the Federal Ministry for Economic Affairs and the Ministry for Families.



Cornelia Rundt, Minister for Social Affairs, Health and Gender Equality in Lower Saxony:

'The entrepreneurial potential of women is not yet exhausted. That's unfortunate, for there are many women with wonderful ideas and business concepts. This is why the state government, in collaboration with the state program FIFA Promoting the Integration of Women in the Labour Market (Förderung der Integration von Frauen in den Arbeitsmarkt), has future plans to sponsor women who found and lead companies. Self-employment offers manifold perspectives, especially as regards better ways of combining a career with a family.'

(Cornelia Rundt, picture credit: © Tom Figiel)

Recipe for Success 3:

Task Force of the State Ministries



Through networking and communication, nationwide working groups help to exploit potentials and to initiate important decisions for women starting businesses. They bring together multipliers from various different spheres and institutions to facilitate direct knowledge transfer, on the basis of which new impulses and ideas emerge. The state task forces are co-ordinated and moderated by the respective state ministries. Together they develop innovative approaches that can be applied to new projects and state programs to encourage start-ups by women, and can even be adopted nationwide by the National Agency for Women Entrepreneurs (*bga*).

A Women-friendly Entrepreneurial Climate

The Rhineland-Palatinate's task force is under the Economics Ministry. The goal is to encourage and highlight the entrepreneurial potential of women.



Rheinland-Pfalz
MINISTERIUM FÜR
WIRTSCHAFT, KLIMASCHUTZ,
ENERGIE UND
LANDESPLANUNG

Elisabeth Kaiser, bga regional representative for Rhineland-Palatinate, Ministry for Economic Affairs, Climate Protection, Energy and Regional Planning:

'Rhineland-Palatinate's task force that encourages women to start and run businesses was set up in 2007 under the umbrella of the Economics Ministry. It brings together various organisations involved in starting businesses. The objective is to create a climate friendly to women starting businesses in Rhineland-Palatinate, and to foster and underscore women's entrepreneurial potential. The "national bga" is also a member of the state task force and therefore helps to put across an overarching perspective.'

The task force in Baden-Württemberg has grown to over 70 members, specialised women who convene for plenary meetings every quarter. Their tasks also include advocating the interests of women entrepreneurs and contributing their expertise as a kind of quality control for sponsoring women entrepreneurs. The Women Entrepreneurs' Forum of Baden-Württemberg is co-ordinated by the Ministry of Finance and Economics.



Katrin Endrass, bga regional representative for Baden-Württemberg: Ministry for Financial and Economic Affairs:

'The meetings of the forum of women multipliers are interesting and produce good results. A major bonus is that they take a nationwide approach so that issues discussed and stimuli provided are conveyed at a regional level too, giving more people access to them.'



**Eveline Lemke,
Minister for Economic Affairs,
Climate Protection, Energy and
Regional Planning, Deputy Minister
President of Rhineland-Palatinate:**

'Women who start businesses make a sustainable contribution to the development of our economy, to employment and to innovation. They are creative, have new ideas, and blaze their own trails. As such they stand for feminine entrepreneurship that we support and want to make visible to everyone. The idea is that others will follow this lead.'

(Eveline Lemke, picture credit: © MKWEL)

Recipe for Success 4:

Succession is Female



It is no longer unusual for companies to be taken over by women. Studies document that the proportion of female business successors has risen to 20 %, amounting to a third for succession within families. The Association of German Chambers of Commerce and Industry (*Deutscher Industrie- und Handelskammertag, DIHK*), however, forecasts decreasing numbers of companies being handed down to the next generation, meaning that a threatening lack of successors is on the horizon. Women taking over companies could provide relief here. This is why the National Agency for Women Entrepreneurs (*bga*) and its regional representatives aim to inspire ever more women to take over companies. At the same time, business, the political world and the general public are to be made aware of the opportunities this option entails.

Creating Networks and Career Success

The non-profit organisation jumpp – Your launching-pad into self-employment (*jumpp – Ihr Sprungbrett in die Selbstständigkeit e.V.*) is the port of call for any issues involving company successors throughout Hesse. It functions as a communications centre for different partners and associations. Chambers of industry and commerce, trade associations, and commercial organisations are brought together to talk with women entrepreneurs and women interested in taking over businesses.



bga regional representative Ramona Lange of jumpp – Your launching-pad into self-employment (jumpp – Ihr Sprungbrett in die Selbstständigkeit e.V.) in Hesse.

'Becoming a successor to a company is an attractive alternative to founding a new business and it protects companies and jobs. That's why we're so in favour of the idea.'

From National to Hanseatic

In Hamburg it's easy to see how bga headquarters liaises closely with their regional representatives. The Succession Is Female! (*Nachfolge ist weiblich!*) campaign by the National Agency for Women Entrepreneurs (*bga*) and the corresponding Action Days inspired the chambers of commerce and trades as well as the Hamburg Initiative for Start-ups (*Initiative für Existenzgründung*) to step up their efforts. Now everyone involved holds an annual joint event at the chamber of commerce in order to advocate women taking over companies.



Gila Otto, bga regional representative for Hamburg, of the non-profit organisation Woman and Work (*Frau und Arbeit e.V.*):

'Without the national campaign, succession by women wouldn't even be on the drawing board. Through the events planned and implemented jointly we reach companies looking for successors and can generate enthusiasm among women for the attractive career opportunity of taking over a company.'



Corinna Nienstedt, Managing Director of the International Business Department at the Hamburg Chamber of Commerce (*Geschäftsbereich International der Handelskammer Hamburg*):

'We need more women-led start-ups and women entrepreneurs in Germany. Even more women should have the courage to realise their business ideas – be it through a start-up or by taking over a company. Women entrepreneurs are on average more successful. Our country cannot do without this potential!'

(Corinna Nienstedt, picture credit: © Hamburg Chamber of Commerce/Magunia)

Recipe for Success 5:

Quality in Supporting Businesses Started by Women



The quality of sponsorship for women-led start-ups can be measured by looking at and monitoring each start-up plan individually. In order to ensure high-quality, sustainable support, individual circumstances and the actual social environment have to be taken into consideration in all phases of the start-up process.

Customised Advice

In Brandenburg, tailor-made training programs and support are offered to women who want to start a business. The background and requirements of each individual woman are taken into account. To this end, the state of Brandenburg has set up regional piloting services, start-up workshops for young people, and start-up services at colleges and universities. In this way it provides state-wide and comprehensive regional support for women interested in starting businesses as part of a targeted sponsoring program.



bga regional representative Marlis Heydebreck of the Brandenburg Future Agency (ZukunftsAgentur Brandenburg, ZAB):

'As part of our support and training programs we build on the experiences of women and offer targeted sponsorship for their individual potentials. From 2001 to 2014 nearly 6,000 women started a business with this support.'



**Diana Golze,
Minister for Labour, Social Affairs, Health, Women
and Family of the state of Brandenburg:**

'In Brandenburg we have been successful in encouraging ever more women to run their own businesses. With our sponsorship for start-ups in recent years we have achieved a rate of 41 % of start-ups by women. However, what we need are even more women entrepreneurs to demonstrate their business acumen and to encourage all other women who might start businesses to put their own ideas into practice. In Brandenburg we want and need to make this potential even more visible in the future. Because companies need stories and faces behind them to allow business ideas to come to life and be achievable.'

(Diana Golze, picture credit: © Karoline Wolf, BILDHAUS)

Customised Approaches to Founding a Business

The non-profit organisation jump – Your launching-pad into self-employment (*jump – Ihr Sprungbrett in die Selbstständigkeit e.V.*) in Hesse uses a socio-economic holistic counselling approach. This focuses not only on the given business concept, but on all of the conditions surrounding the woman who presents it. This broader approach allows customised support at every phase of entrepreneurship. A concept that has proved effective: An evaluation revealed that after three years 73 % of the women start-ups advised by *jump* were still on the market.



**bga regional representative Ramona Lange
of jump in Hesse:**

'We tailor our support to women's needs and accompany them on their path to self-employment. As an organisation on a learning curve we are pioneers, pilots and role models. That's what sets us apart as experts.'

Gender Creates Quality Start-ups

Gender-specific aspects of start-ups and their consequences for consulting are at the centre of the Competent Consulting for Women-led Start-ups (*Gründerinnen kompetent beraten*) network in Lower Saxony. Under the auspices of the Gender Equality Ministry a competence network has been formed, comprised of six projects for start-ups by women.



Martina Reuschel of Consulting for Start-ups by Women (Gründerinnen-Consult), hannoverimpuls GmbH:

'With more than 15 years of practical expertise and experience, we're creating joint standards for providing advice to start-ups and are a role model for providing support to start-ups founded by women in Lower Saxony.'



Tarek Al-Wazir, Hessian Minister of Economics, Energy, Transport and Regional Development:

'No one can do without Hesse, and especially not without the women starting and running businesses in Hesse. Women are shaping our economy. They start found companies, are engineers, employers or managers. They make an indispensable contribution to shoring up and growing Hesse's competitiveness. Demographic change has an impact on our ability to keep skilled workers in companies, the development of the foundation of businesses and the survival of companies. This factor demonstrates the importance of integrating the skills and potential of many highly qualified women sustainably in the labour market at an early stage and of paving the way for them to occupy top positions and to have careers. The Ministry of Economics of Hesse will continue its policies for women starting and running businesses in the future.'

(Tarek Al-Wazir, picture credit: ©Ministry of Economics, Energy, Transport and Regional Development of the state of Hesse)

Recipe for Success 6:

Raising Awareness among Intermediaries



Germany needs more women entrepreneurs: The work of intermediaries is extremely important to achieve this end. That is why the National Agency for Women Entrepreneurs (*bga*) and its regional representatives aspire to give assistance that is as specific as possible. The goal is to focus their perception about women starting companies, to deepen their knowledge, and to generally raise their awareness of the issues. Putting these intermediaries in a support role empowers women wishing to start, run or become successors to businesses.

Increasing Awareness


The key mission of working with intermediaries is to impart information and an understanding of gender-appropriate approaches in advising start-ups. For this reason specialised public institutions are consistently integrated in the work of the *bga* in the state of Lower Saxony, in order to raise awareness among as many organisations and institutions as possible.



Cornelia Klaus, *bga* regional representative for Lower Saxony, Consulting for Start-ups by Women (Gründerinnen-Consult), hanoverimpuls GmbH and Hanover Centre for Women Entrepreneurs (Unternehmerinnen-Zentrum Hannover GmbH):

'Consulting for Start-ups by Women and the Hanover Centre for Women Entrepreneurs succeed in their goals by raising public awareness of their target group especially in business-development organisations etc. that have no gender-specific programs.'

Focusing the perception of intermediaries is an ongoing process:

WeiberWirtschaft eG  **Dr Katja von der Bey of the Berlin bga regional representative WeiberWirtschaft co-operative (WeiberWirtschaft eG):**

'Persistence is our recipe for success in Berlin. We never tire of talking about women starting businesses as a special target group. We also highlight any shortcomings. This is not a quick route to making friends – at least not immediately anyway. But ultimately our unshakeable arguments demonstrate in the medium and long term how our support and expertise help to provide intermediaries with better skill sets and to improve the programs they offer.'

 **SAARLAND**



Gudrun Jakobs, bga regional representative for Saarland, Ministry for Economics, Labour, Energy and Transport:

'Saarland is a region of short distances. This also has a positive impact on the way women starting businesses and young women entrepreneurs are supported. The Saarland Campaign for Start-ups (Saarland Offensive für Gründer) is an expert network co-ordinated by the Economics Ministry. In the network relevant intermediaries work together closely by applying a pragmatic approach to further developing the support and training for women starting businesses.'



Marita Riggers, Head of Division at the Ministry for Social Affairs, Health and Gender Equality in Lower Saxony:

'The equality of men and women also touches on the subject of starting businesses. Women tend to start businesses for different reasons than men. Therefore a specific approach is needed and it's important to provide advice and to monitor women-led start-ups. The bga accompanies our FIFA projects for start-ups by women, which encourage women and girls to pursue to become self-employed.'

(Marita Riggers, picture credit: © Claudia Becker)


Recipe for Success 7:

Local Presence in Urban and Rural Areas



The challenges in cities and metropolitan regions differ from German states that are not just restricted to one city. However, in both cases the principle is that the programs offered for women entrepreneurs must be easy to reach in order to find acceptance.

In this respect the Women's Start-up Centre (*Gründerinnenzentrum*) in Berlin is exemplary. Located in an industrial park in Berlin's Mitte neighbourhood and a Womens Business Center called *WeiberWirtschaft*, it offers guidance for women starting businesses, as well as networking opportunities and informative events about founding a company. In ensure a contact centre is well frequented it must be easy to reach. This factor also boosts the rate of start-ups.

WeiberWirtschaft eG  **Dr Katja von der Bey, bga regional representative for Berlin of WeiberWirtschaft eG:**

'All of the centres for start-ups and businesses run by women are located in the city centre – in contrast to the traditional technology and start-up centres. The centres for women are therefore geared to the routines of women who tend to cover several short distances each day, for example to shop for groceries or take their children from one place to another. What is more, women's businesses offer more services than men's, so their clients are more likely to find them in town than on the outskirts.'



**Michael Müller,
Mayor of Berlin:**

'The National Agency for Women Entrepreneurs fulfills an important task in terms of economic policy. Our prosperity and the creation of new jobs depend significantly on the foundation of creative and innovative new businesses. In Berlin we're also aware that the vast potential of exceptionally well-trained, inventive and courageous women who translate their ideas into businesses is far from exhausted. The bga supports women starting businesses and thus makes a major contribution to the growth and progress of our economy.'

(Michael Müller, picture credit: © Senatskanzlei)

Since the network of resource centres in rural areas and cities of Mecklenburg West Pomerania was launched, the proportion of women-led start-ups has risen to 70 %. Each individual resource centre is a node in the network. The programs specifically offered to women combine consulting, training, monitoring, and networking in the founding and growth phases of businesses.

Kontor VII
www.kontorvii.de
Existenzgründung
Unternehmensentwicklung &
Nachfolge

Yvette Dinse, bga regional representative for Mecklenburg West Pomerania, Kontor VII:

'The network with its local resource centres is tailored to the requirements of women. The network partners work together locally, regionally, and nationally on the basis of quality criteria specific to this target group and mobilise the entrepreneurial resources in the regions.'

The challenge in Thuringia is to reach women in the rural regions in order to raise awareness about becoming self-employed and to offer them targeted support in starting their own businesses. The Ready to Go Office (*Büro Startklar*) emphasises customised, on-site support. It takes place at all locations of the training centres run by Thüringer Wirtschaft e.V.

Büro Startklar

bga regional representative Nicole Steffens of the 'Ready to Go Office (Büro Startklar) of the Thüringer Wirtschaft e.V. training centre in Eisenach:

'Because Thuringia isn't a city-based state, our advisers have to be mobile with good regional networks. We benefit from the enormous number partners who help us reach women all over the state. Women are revitalising the rural regions by starting businesses. They often implement start-up ideas that are needed in their regional environment, as for instance the Service Exchange for Rural Women (Landfrauen Servicebörse), which offers household services.'



Ilse Aigner, Bavarian Minister for Economic Affairs and Media, Energy and Technology and Deputy Premier:

'Women who run and start businesses make a significant contribution to Bavaria's economy. The success of our initiative entitled "Bavaria – a place where businesses are founded" (Gründerland.Bayern) in making Bavaria a hub for world-class start-ups depends heavily on women-led start-ups. Therefore I welcome the work of the bga, which supports women entrepreneurs and women starting businesses in a variety of ways.'

(Ilse Aigner, picture credit: © Bavarian Ministry for Economic Affairs and Media, Energy and Technology, StMWi)

Recipe for Success 8:

How Money Matters: Financing tailored to the Target Group



Finding the right way of financing a new company is essential for business success. Research on start-ups confirms what consultants experience time and again: Companies led by women have different financing needs. For women to be able to make competent decisions about what kind of financing they should use, many of them require above all more knowledge about financing options. Conversely, lenders need to boost their financial support to target this group.

WeiberWirtschaft eG 

Dr Katja von der Bey, bga regional representative for Berlin, WeiberWirtschaft business co-operative for women (WeiberWirtschaft eG):

'Women have less income at their disposal and thus less capital. This is why the businesses they start tend to be small. Their investment needs then frequently lie below the usual amounts for bank loans. Women also have special demands on financing mechanisms; they look for reliable loans which they can plan and keep track of.'

Money Matters

Since 2011 Schleswig-Holstein has been offering what is known as an IB.SH micro credit. Entrepreneurs can apply for between 3,000 euros and 15,000 euros by following a simple process. Equity, collateral and the involvement of a commercial bank are not required. This micro credit is very appealing to many women hoping to start businesses because it can also be used to start an enterprise of their own on a part-time basis. In order to ease women's access to financing, applications can be submitted via chambers of commerce, economic development agencies, and other co-operation partners.

This consistent approach geared to the circumstances of many women-led start-ups has clearly been successful. At 50 %, the proportion of women borrowing through the IB.SH micro credit program is significantly higher than the rate of women-led start-ups in Germany overall.

IB.SH Katharina Preusse, funding pilot and bga regional representative for Schleswig-Holstein
Ihre Förderbank of the Investitionsbank Schleswig-Holstein:

'The state-run, micro credit program gives us a financing instrument appropriate to our target group. Unfortunately it is not available throughout the country. Yet we are glad to see that a number of other states have already adopted this model for success. In our experience, the women drawing on the loans are very reliable at making their repayments.'



Reinhard Meyer, Minister of Economic Affairs, Labour, Transport and Technology of the state of Schleswig-Holstein:

'Schleswig-Holstein's economy is characterised by small and medium-sized companies. Start-ups are thus an important factor here in keeping our economy competitive through innovations and new business ideas. Successful start-ups are imperative for stable economic growth. But who starts successful businesses? The statistics show that they are primarily women. Men still start twice as many businesses as women. But when women dare to take this step, their success is much more sustainable. Many companies started by women are still on the market several years later. Women prefer doing business sustainably; this is not only socially acceptable, but a true trend for the future. Because where jobs are concerned, it's not just quantity but also quality that we want in Schleswig-Holstein. Today's generation of women is well educated. There is a great deal of potential for the economy here, especially as regards start-ups. This is why we want to inspire more women to become entrepreneurs.'

(Reinhard Meyer, picture credit: ©Dieter Schneider)

Recipe for Success 9:

Building Teams for Success



Professional exchange encourages progress in any sector. Different experience, a range of new stimuli and in-depth feedback encourage an entrepreneurial mind-set. Furthermore, they cushion any (supposed) setbacks and support women on their path to entrepreneurship.

In Mecklenburg West Pomerania, the search for useful tools of the trade to support women entrepreneurs led to the teams for success approach proposed by Barbara Sher and Ulrike Bergmann. Implementation of this concept met with a positive response: In the groups of women entrepreneurs, hailing from all sectors, over 200 entrepreneurs have been active in successful teams in the Rostock region alone, exchanging their experiences about leading companies in structured monthly meetings. They support each other, develop concepts and ideas, and achieve a solid position in the market.



**State Secretary Daniela Behrens,
Ministry of Economics, Labour
and Transport, Lower Saxony:**

'Women entrepreneurs are tremendously important for Lower Saxony as a business location. Women entrepreneurs are successful. Furthermore, ever more women are opting for self-employment. But there are still potentials to be exploited here too. In an era where skilled labour is increasingly lacking, encouraging the gainful employment of women is a key issue of economic policy in Lower Saxony. Equal opportunities for women are imperatives – both on the labour market and in industry as a whole.'

(Daniela Behrens, picture credit: ©Ministry of Economics, Labour and Transport of the state of Lower Saxony)



**Claus Ruhe Madsen,
President of the Rostock Chamber
of Industry and Commerce (IHK),
Mecklenburg-Western Pomerania:**

'Start-ups and company successions require ideas, good concepts, esprit, passion for the business, stamina, and courage. All these are key qualities that entrepreneurs, be they men or women, should bring along. Encouraging these types of skills through specific networks across all national and regional sectors sends an important message to the region and all generations. Girls who say they want to be entrepreneurs when they grow up enrich our regional economy in the same way as 45-year-olds who start businesses with sustainable ideas. As the bga regional representatives for Mecklenburg-Western Pomerania, Dr Christiane Bannuscher and Yvette Dinse bring these concepts to our region and ensure that women here do business successfully and self-confidently. Keep up the good work!'

(Claus Ruhe Madsen, picture credit: ©veldemanphoto)




**Dr Christiane Bannuscher, bga regional
representative for Mecklenburg-Western
Pomerania, Management and Career (*Man-
agement und Karriere*):**

'The women learn from each other and use techniques and methods to lead companies. This means a great deal to them: They know their goals, delegate tasks, request support, and discuss their successes.'

Step by Step to More Teams for Success

Berlin has also set up dozens of teams for success.

**WeiberWirtschaft eG  Dr Katja von der Bey, bga regional repre-
sentative for Berlin, *WeiberWirtschaft eG*:**

'We adopted the concept of teams for success from Mecklenburg-Western Pomerania for Berlin in 2006. This example shows one of the strengths of the National Agency for Women Entrepreneurs: The established instruments are transferred from one state to another straightforwardly and quickly. In our view, women starting and running businesses finding collaboration with their peers is a wonderful way to support consolidation and the first steps toward growth in start-ups.'

Dynamic Concepts

Anything with a good track record continues to evolve. In Lower Saxony, this concept has yielded a sector-specific approach for women entrepreneurs in the health-care sector.



GRÜNDERINNEN
CONSULT

**Martina Reuschel of Consulting for Start-
ups by Women (*Gründerinnen-Consult*),
hannoverimpuls GmbH, Lower Saxony:**

'Here women starting businesses in the sector not only co-operate, they build networks, found health centres and offer peer coaching, because women are more successful in a team than alone.'

Recipe for Success 10:

Building Networks



For women starting and running businesses, networks are an important component of success. Talking to other professionals and the opportunity to use the network productively for acquiring new business and for marketing mean added value for their entrepreneurial activities. The Ready to Go Office (*Büro Startklar*) network for start-ups in Thuringia offers a state-wide contact point and support for women (potentially) starting businesses. As part of the network, the Ready to Go Office (*Büro Startklar*) provides women with a forum for exchanging experiences and for networking.

 **bga regional representative Nicole Steffens, Ready to Go Office (*Büro Startklar*) of the Thüringer Wirtschaft e.V. training centre in Eisenach:**

'The mutual give and take among the women provides for a good communications climate and creates trust. Women starting businesses draw on the knowledge and experiences of other women-led start-ups and young companies and can integrate this into their own work. This boosts the economic success of the start-up.'



**Garrelt Duin,
Minister of Economic Affairs,
Energy and Industry of the state
of North Rhine-Westphalia:**

'Start-ups are a key ingredient in a state's capacity for innovation. Unfortunately, despite increasing numbers, women are still underrepresented in the statistics of self-employed entrepreneurs – there is plenty of room for growth. This makes institutions like the National Agency for Women Entrepreneurs all the more important. I hope that it will continue to implement its valuable work as a contact and co-operation network as successfully as it has so far!'

(Garrelt Duin, picture credit: ©MWEIMH NRW/Photo Hojabr Riahi)

Tailored Networking

In Saxony-Anhalt, strategic contact to the private sector plays an important role in bringing the concerns of women starting businesses to the fore where they can be heard. The regional representative BPC – The Academy for Women Entrepreneurs (*BPC – Die Unternehmerinnen Akademie*) is also a member of the employers' organization through the task force of Women Entrepreneurs in Magdeburg (*Magdeburger Unternehmerinnen, AMU*), and thus also represented in industrial relations organisations.



Traudel Gemmer, bga regional representative in Saxony-Anhalt, BPC – The Academy for Women Entrepreneurs (BPC – Die Unternehmerinnen Akademie):

'Ever since we started in 1993 we have sought contact to the private sector. That was strategically important for us as we are now represented in the bodies of the industrial relations organisations, which we can use well for our work.'

The close co-operation with the task force of Women Entrepreneurs in Magdeburg (*AMU*) in Saxony-Anhalt has additional advantages: Here more than 100 women starting, running, and managing businesses are well networked with each other and available to the bga regional representatives as a network of experts.

Building Networks (*Netze Knüpfen*) is the name of the program of events offered by belladonna: Culture, Training and Business for Women (*belladonna – Kultur, Bildung und Wirtschaft für Frauen e.V.*) in Bremen and Bremerhaven. It holds networking meetings with various speakers who address all sectors and generations. Entrepreneurs can get together every two months, exchange experiences, and make business contacts. The program has yielded office partnerships and business co-operations.



Maren Bock, bga regional representative for Bremen, of belladonna: Culture, Training and Business for Women (belladonna – Kultur, Bildung und Wirtschaft für Frauen e.V.):

'Our Building Networks (Netze Knüpfen) series of events was born in 2004 and act as a bridge to the private sector in Bremen. Women like to use and benefit from them. Currently around 700 women are making business contacts through this program.'



**Andreas Heyer,
Chairman of WFB Wirtschaftsförderung
Bremen GmbH:**

*'Women play an important role in our economy, for as experts, business start-ups, or established entrepreneurs, they make a decisive contribution to the success of an area as a business hub. They create jobs and use their skills and fresh ideas to improve the competitiveness of our strong small and medium-sized businesses. In future we must succeed in offering even more encouragement for women to start their own businesses and run their own companies. This step must be made attractive and accompanied by expert advice and support. This is what we advocate. My thanks to the organisation ('belladonna: Culture, Training and Business for Women' (*belladonna – Kultur, Bildung und Wirtschaft für Frauen e.V.*), which is Bremen's regional representative for the National Agency for Women Entrepreneurs, for its vast commitment and for outstanding co-operation with us as a promoter of business and industry.'*

(Andreas Heyer, picture credit: © Björn Behrens)

Recipe for Success 11:

Research on Women Starting and Running Companies




The motivation for women to start businesses and the characteristics of their companies are just two aspects of gender-specific start-up research. Research that focuses on the start-up behaviour and corporate strategies of women is an important source for advising and promoting women-led start-ups and companies. It reveals the potentials and opportunities presented by women becoming entrepreneurs. It also contributes to finding answers to pressing questions such as: How do women who become self-employed develop and what parameters need to be in place for women to start companies?

As part of the Federal Ministry of Education and Research (*Bundesministerium für Bildung und Forschung, BMBF*)'s 'Barometer of Women-led Start-ups and Enterprises' project, the National Agency for Women Entrepreneurs (*bga*) contributes to research of female entrepreneurship in Germany. Information gaps are identified, the potential of data and statistics recorded, and empirical findings analysed. The goal is to raise awareness among those working in research and statistics to the necessity of a gender-specific approach as well as to the improvement and further development of data collection on start-ups and corporate leadership by women. The *bga* publications make information on the target group available and present sector-specific analyses. They present numbers, data, and facts on women who start and run businesses, their personal and corporate characteristics, and important fields for the future.

bga bundesweite
gründerinnenagentur
**Stefanie Neuffer, National Agency
for Women Entrepreneurs (bga):**

'Target-focused support for women starting and running businesses needs convincing and reliable information and academic analyses on the development and implementation of tailored programs.'

To the regional representative in Berlin, the collaboration with research is imperative and mutually beneficial.

WeiberWirtschaft eG  **Dr Katja von der Bey, bga regional
representative for Berlin, WeiberWirtschaft
co-operative (WeiberWirtschaft eG):**

'Generally we make ourselves and the women entrepreneurs located at the start-up centre WeiberWirtschaft available for research projects. In turn we're privileged to receive direct feedback on how we can improve. Sometimes we can put what we've learnt into practice after just a few weeks.'



**Anke Rehlinger,
Minister for Economics,
Labour, Energy and Transport
of the state of Saarland:**

'There have never been so many outstandingly qualified women as today. Therefore it is logical that more women must become involved in the economy. Many women starting and running businesses are already setting an example of how to position a business idea and a company successfully on the market. Moreover, the latest studies document that overall, women's start-ups are more sustainable and thus more successful in the long term than men's. Nevertheless women-led start-ups are still in the minority. Thus it remains an important task to motivate and inspire more women to start companies. Not least because being self-employed is often linked to professional and personal-development opportunities that are greater than those offered if employed by someone else.'

(Anke Rehlinger, picture credit: © Wakeford)

Recipe for Success 12:

Outstanding Women Entrepreneurs



Awards that pay tribute to successful women who start and run businesses have a symbolic value and also a direct impact. An award is encouragement and motivation, fosters a positive image, and is an outstanding marketing tool. Receiving a prize raises women's profile as entrepreneurs. Successful female bosses are strong role models who inspire women to start businesses.

During the ninth annual Day of Women Entrepreneurs and Women-led Start-ups 2014 (*Unternehmerinnen- und Gründerinnentag*), the state of Brandenburg followed this maxim. Women and their companies were introduced and presented with awards at the event. Any woman with a successful business was eligible to compete. The tributes praising the winners are given by Brandenburg's Premier, the Minister of Labour, and the Minister of Economic Affairs, who presented the awards and described the women's professional journeys. The prize money can be used for any purpose the winners wish.

ZAB
Arbeit

**bga regional representative
Marlis Heydebreck of the Brandenburg
Future Agency (ZukunftsAgentur
Brandenburg, ZAB):**

'The goal of the award is to motivate more women to realise their creative potential by starting their own companies.'

Making women-led start-ups more visible was an important goal for the bga regional representative for Bremen, and at the same time a major challenge. This is why the *belladonna* start-up award was created.

belladonna
Kultur, Bildung und Wirtschaft für Frauen e.V.

**Maren Bock, bga regional representative for
Bremen, of belladonna e.V.:**

'Research by belladonna established that 80 % of awards for start-ups in Germany are given to teams consisting solely of men or men and women. So in 2006, we initiated the belladonna award for women-led start-ups. It sends a clear signal. The winners benefit from increased demand, they become significantly more visible on the market, and thus they function as models for women interested in starting their own businesses.'



Saxony's State Minister for Gender Equality and Integration, Petra Köpping:

*'I would like to encourage women to become self-employed. There is a dearth of women not only at the top levels of major corporations. The number of women who start businesses in Germany also needs to grow, for despite supposedly equal opportunities, fewer women start and lead companies than men. As bosses they are just as successful as their male colleagues. The purpose of this award is to draw public attention to start-ups led by women. After all, in Saxony around a third of new companies are registered by women. This is high compared to the other states, but the potential is far from exhausted. It is exhilarating when personal and professional fulfilment come together. The idea of the Women's Start-up in Saxony Prize (*Sächsischer Gründerinnenpreis*) is to pay tribute to women who have dared to take this step, and hope to motivate many others to do the same.'*

(Petra Köpping, picture credit: ©Sächsische Staatsministerin für Gleichstellung und Integration, SSMGI)

Highlighting Women Entrepreneurs as role models

The award receives huge acclaim in the media and boosts the professional profile of a wide range of journeys women have taken. In this way local-government business departments and institutions become acquainted with new kinds of enterprises. The prize is awarded in Bremen by the Senator for Economics, Labour and Ports. The prize money of 5,000 euros is raised by *belladonna e.V.* and can be spent however the winner desires.

For several years now, the bga regional representative from Saxony-Anhalt has sought to identify successful women entrepreneurs. Eligible women are those who have a special business idea, set trends, or strengthen the region economically or socially. This spawned a success story for Saxony-Anhalt and its women:



Traudel Gemmer, bga regional representative in Saxony-Anhalt, BPC, The Academy for Women Entrepreneurs (BPC, Die Unternehmerinnen-Akademie):

'We noticed that when women won awards it really pushed their businesses. The impact on the outside world is generated by the participation of the private and the political sectors. The nominations are under the auspices of the state's Minister of Economic Affairs, whose ministry awards a women's start-up prize. Another three prizes are sponsored by the business community. The three statues sculpted by an artist are provided by the AMU association of self-employed women and self-employed women and demonstrate the good work done by the women entrepreneurs. To date, 27 of these accolades have been awarded in Saxony-Anhalt.'



Wolfgang Tiefensee, Minister for Economics, Science and Digital Society, Thuringia:

'Thuringia offers a good environment for start-ups, entrepreneurship, and small- and medium-sized companies. Nearly nine out of ten companies have been founded since 1990. The proportion of the self-employed has nearly doubled to around 10 percent. The share of companies started by women has increased to somewhat more than one-third in recent years. The Emily-Röbling Prize for women entrepreneurs demonstrated how successful female entrepreneurs are. Outstanding entrepreneurial achievements by the award-winners range from high-tech companies, to traditional mechanical engineering, all the way to high-value services and horticulture. Emily Warren Roebling was the wife of Washington August Roebling of Thuringia, who continued working on her husband's plans for the Brooklyn Bridge in New York City after he fell ill. The prize named after her has been awarded annually since 2007. One of the ways in which Thuringia supports women starting businesses is through the Ready to Go Office of the Thüringer Wirtschaft e.V. training centre (*Büro Startklar – Thüringer Existenzgründerinnen-netzwerk*). The Ready to Go Office helps women find and implement a self-employed business model with a structure of advice and co-ordination specifically for women interested in starting businesses and female entrepreneurs. I am convinced that with this support, start-up activities by women will increase considerably in the coming years.'

(Wolfgang Tiefensee, picture credit: © Thuringian Ministry for Economic Affairs, Science and Digital Society (Thüringer Ministerium für Wirtschaft, Wissenschaft und Digitale Gesellschaft, TMWWDG)/Stephan Krauss)

Recipe for Success 13:

Events for Women-led Start-ups and Women Entrepreneurs



Events for women entrepreneurs are popular ways of passing on expertise and interacting with colleagues. They offer women who start businesses the opportunity to make contacts, enter into co-operation, and become acquainted with the assistance on offer. Key topics or workshops illuminate the various issues faced by women starting companies. Women planning to start new companies can be encouraged by the success of female entrepreneurs and come up with new ideas by talking to them.

Women Entrepreneurs Are Experts

The Day of Women Entrepreneurs in Hamburg was created at the initiative of the non-profit organisation Women and Work (*Frau und Arbeit e.V.*) and the *Herbizz* high-tech trade fair for women. It has since become established as an event sponsored by the Hamburg Chamber of Industry and Commerce (*Handelskammer Hamburg*) and is held every two years. Recently the Association of Women Entrepreneurs (*Verband der Unternehmerinnen, VdU*) and the association of women entrepreneurs '*Schöne Aussichten*' have joined as well.

For nine years now, the Inter-Entrepreneurial Women Conference (*InterUnternehmerinnen-Konferenz*) in Saxony-Anhalt has presented various key topics to illuminate facets of female entrepreneurship. The goal of the conference is to create models for women who want to start businesses and to strengthen and support women who have already become entrepreneurs.



Traudel Gemmer, bga regional representative in Saxony-Anhalt, 'BPC, The Academy for Women Entrepreneurs (BPC, Die Unternehmerinnen-Akademie):

'The InterUnternehmerinnen-Konferenz took place for the ninth time already in 2014. Its major aspiration is still to increase the visibility of women entrepreneurs.'

Hesse's Day of Women Entrepreneurs has offered women who start and run businesses a platform for 13 years. Because the regional representatives of the National Agency for Women Entrepreneurs (*bga*) know which topics are important for women starting and running businesses, they are in charge of arranging and creating the concepts for the events.



bga regional representative Ramona Lange of jumpp – Your launching-pad into self-employment (jumpp – Ihr Sprungbrett in die Selbstständigkeit e.V.) in Hesse:

'With different, exciting key topics each year, we want to contribute to shaping the culture of female entrepreneurship, offering a platform where women can exchange their experiences and further their development. Experts and women who have started or run businesses in Hesse impart their knowledge in a variety of formats.'



Anja Obermann, Managing Director of the Frankfurt Economic Development company (Geschäftsführerin der Wirtschaftsförderung Frankfurt GmbH):

'In order for us to thrive as a hub for business we need more women in gainful employment, more women in management positions and more women founding companies and becoming self-employed. Due to its skills jumpp is an important component in encouraging women and emphasising the importance of the issue. Frankfurt's success is based on the variety of companies and sectors. We have large and small enterprises, the service sector, craftsmanship-based companies, old traditional firms and frequent new start-ups. It is thus advisable for our economic policy to focus on diverse target groups. jumpp's projects are an important part of shaping the future of Frankfurt/Main as a location for business.'

(Anja Obermann, picture credit: © Wirtschaftsförderung Frankfurt GmbH)

Recipe for Success 14:

Women Entrepreneurs as Role Models



The public perception of women entrepreneurs affects whether and how women can identify with entrepreneurship. Although ever more women in Germany decide to start or take over a company, entrepreneurship still tends to be regarded as a male domain. The best way to change this image is with female role models. The public perception of the wide diversity of female entrepreneurs can initiate a fundamental change of image.

The Consulting for Start-ups by Women (*Gründerinnen-Consult*) support centre in Hanover (regional representative of the National Agency for Women Entrepreneurs [*bga*] in Lower Saxony) has successful women entrepreneurs run its seminars in the centre for women entrepreneurs. The image of successful female entrepreneurs is reinforced in the 'Workplaces' photo blog on its website, which shows the workplaces of self-employed women, publishes profiles of successful women who have taken over businesses, and features interviews with women who have started successful companies.



Hartmut Möllring, Minister of Sciences and Economic Affairs of the state of Saxony-Anhalt:

'Germany needs more women starting businesses. In Saxony-Anhalt we're also counting on women's huge potential because they are a main pillar of our economy. Women who start and run companies enrich the market through their business ideas. They provide for competition, they create and safeguard jobs. Therefore, over the past few years Saxony-Anhalt has specifically encouraged women to start businesses and become successors in companies. And we will continue to do so. To bring entrepreneurial activity by women to the fore, the Ministry of Economic Affairs also annually awards a prize for women-led start-ups, the *Gründerinnenpreis Sachsen-Anhalt*. The purpose of this award is to recognise women who have been especially successful in starting or taking over companies. And we want to inspire women to follow these positive examples and to have the courage to become self-employed. It is worth it – for the women starting businesses, and also for the state's economy. The National Agency for Women Entrepreneurs has spent ten years endeavouring to make entrepreneurship and more attractive professional prospect for women. And I would like to congratulate them on their anniversary.'

(Hartmut Möllring, picture credit: ©MW 2015, Ministry for Sciences and Economic Affairs of the state of Saxony-Anhalt)



Cornelia Klaus, bga regional representative for Lower Saxony, Consulting for Start-ups by Women (Gründerinnen-Consult), hannoverimpuls GmbH and the Hanover Centre for Women Entrepreneurs (Unternehmerinnen-Zentrum Hannover GmbH):

'Important for economic policy is to publicise the issues involved.'



Gila Otto, bga regional representative for Hamburg, Woman and Work (Frau und Arbeit e.V.):

'Audio, visual and real-life female role models inspire women to start and run companies.'

An understanding of the issues involved is not just achieved in the way they are portrayed to the outside world, but also through the use of language. Gender-neutral wording and applying feminine forms of address ensure that we appeal to women. Language use has a decisive influence on our perception because it triggers certain associations. As a word, entrepreneur has a strong male bias in German, so that women often distance themselves from it. Gender-appropriate language plays an important role in reflecting the way women participate in society (not just in the economy) and in giving women entrepreneurs a voice in order to heighten their visibility.


Recipe for Success 15:

Strengthening Grass-roots Initiatives



Characteristics that describe women founding and running businesses include foresight, energy, stamina and tenacity. The courage to implement creative ideas or take unusual paths in challenging situations is the point of departure for self-confident entrepreneurial activity.

The women's centre for start-ups in Rostock offers women a place to strengthen their grass-roots initiatives. There women can share technical, tangible, and specialised resources to position and assert themselves on the market. Linking these programs under a single roof simplifies mutual exchange and promotes the development of business skills.

WeiberWirtschaft eG  **Dr Katja von der Bey, bga regional representative for Berlin, WeiberWirtschaft co-operative (WeiberWirtschaft eG):**

'We would like to advocate supporting grass-roots initiatives by women starting and running businesses! Because women entrepreneurs are experts at working out what the right ways are to foster self-employment among women.'

A convincing example is the *WeiberWirtschaft* cooperative. Born from a voluntary initiative, *WeiberWirtschaft* today is financially independent. It offers a comprehensive program of support for women starting businesses in Berlin from which all of Berlin benefits.



**Frank Horch,
Senator of the Departmental Authority
for Economic Affairs, Transport and
Innovation Authority of the Hanseatic
City of Hamburg:**

'The contribution women entrepreneurs make to the economy is indisputable. With confidence in their own abilities, far-sighted planning, energy and the courage to adopt unconventional routes, women entrepreneurs achieve good results. As a result they also help the economy to grow. After all, women are as successful as men according to both objective and subjective criteria. We are all called upon to stimulate entrepreneurial spirit in women and girls and to encourage them to become self-employed.'

(Frank Horch, picture credit: ©Free Hanseatic City of Hamburg, Departmental Authority for Economic Affairs, Transport and Innovation)



**Harry Glawe,
Minister for Economic Affairs,
Construction and Tourism
of Mecklenburg-West Pomerania:**

'Every start-up requires courage. I have enormous respect for everyone who risks this step. The people who start businesses need commitment and determination to bring their ideas to fruition. Successful market entry is the challenge. Professional support along the way is needed along the way.'

Mecklenburg-West Pomerania has many superb partners, organisations, networks and support programs to encourage self-employment. In 2003, the association Women into the Economy (*Frauen in die Wirtschaft e.V.*) began its volunteer work in Rostock, opening the state's only centre for women-led start-ups. The support and information programs offered were provided across all sectors, primarily by women for women, for people from immigrant families, for women re-entering the job market, for women starting businesses, for women graduating university, and (increasingly) for women over the age of 55.

The state of Mecklenburg-West Pomerania is represented in the National Agency for Women Entrepreneurs (*bga*) by the two experienced female specialists and entrepreneurs Dr Christiane Bannuscher and Yvette Dinse. In our state they organise and monitor the communication and organisation of the nationally-oriented consulting programs and their associated projects. They help support start-ups throughout the state.

Mecklenburg-West Pomerania offers a number of options and support programs to help start-ups on their way to market. For one thing is clear: We need high-quality, sustainable start-ups; they create valuable employment opportunities. It makes me all the happier to see that more women are finding the courage to take the path towards becoming self-employed or are already successfully competing as entrepreneurs.'

(Harry Glawe, picture credit: ©Ministry for Economic Affairs, Construction and Tourism of Mecklenburg West Pomerania)

Recipe for Success 16:

Ensuring Sustainable Political Sponsorship and Funding



All start-up players need continuous and reliable infrastructures and programs specifically designed for the target groups. These groups include people who start companies and those who support women-led start-ups. This is the only way to ensure that the numbers of start-ups increase. Establishing and safeguarding tailor-made programs thus requires a clear commitment by the political decision-makers and sponsors.

In Baden-Württemberg, the Initiative for Start-ups and Company Successions (*Initiative für Existenzgründungen und Unternehmensnachfolge*, ifex) of the Ministry for Finance and Economics has been successfully implementing programs specifically targeted at women starting and running business since the mid-1990s. Baden-Württemberg sponsors events with gender-sensitive expertise and programs for this target group. Thanks to reliable funding, infrastructure for women starting and running businesses has grown over the years. The Baden-Württemberg Ministry for Finance and Economics also supports the office of the National Agency for Women Entrepreneurs (*bga*) in Stuttgart and thus networking well beyond its borders.



**Stefanie Neuffer, National Agency
for Women Entrepreneurs (bga):**

'In Baden-Württemberg, 20 years of sponsorship through specific programs have spawned around 80 support centres, 60 networks and 190 experts which advise, network and provide support to women starting and running businesses.'

Consistent, long-term policies in business-development programs are vital for women starting and running businesses, regardless of which government is in power.



Cornelia Klaus, bga regional representative for Lower Saxony, Gründerinnen-Consult, hannoverimpuls GmbH and the Hanover Centre for Women Entrepreneurs (Unternehmerinnen-Zentrum Hannover GmbH):

'Lower Saxony's state program for women-led start-ups follows the FIFA guidelines to provide important impetus for a positive start-up climate and thus for increasing the share of women starting businesses in Lower Saxony. Consolidation of a high level of public financing is imperative for the equal opportunity of start-ups led by men and women, in all programs and guidelines throughout the country.'



**Dr Nils Schmid,
Deputy Premier of the state
of Baden-Württemberg and Minister
of Finance and Economics:**

'Today's economy is inconceivable without businesswomen. They are highly qualified. They are considered pioneers of new kinds of entrepreneurship. They combine business success with social and ecological values as strategic business goals. Their wealth of ideas, their creative drive, their determination and their focus on results all help to make Baden-Württemberg's economy a success.'

(Nils Schmid, picture credit: ©Baden Württemberg Ministry for Finance and Economics)

Five Fields of the Future: Creative and Innovative





The sixteen recipes for success presented here by the National Agency for Women Entrepreneurs (*bga*) contribute to mobilising and exploiting women's entrepreneurial potential. They offer approaches and tools that have emerged in the past years and proven effective in the promotion of entrepreneurship by women.

Decisive for success is the ability to appeal to a broad target group and to women starting, running and becoming successors to businesses. Equally important are people who tackle the issue regionally, for instance in business-development organisations, banks, chambers of industry and commerce, support and training facilities, equal opportunities bodies, interest groups and employment agencies. Specifically addressing women who start and run businesses makes a decisive contribution to the growing motivation of women to regard entrepreneurship as a promising career option. Support and training programs tailored to women encourage their willingness to risk the leap into female entrepreneurship.

Change is a Constant

The fact that women are increasingly starting, running and becoming the successors to businesses is changing the labour market and the economy. The potential of women starting and running businesses must be increased even further. This is necessary for Germany to remain an important business location in the future.

The development of start-up research and promotion is as dynamic as the economic reality. A society in transition needs new concepts. The National Agency for Women Entrepreneurs (*bga*) meets this challenge head-on: A look to the future shows what innovative approaches encourage female entrepreneurship. Important fields for the future are examined in the following sections. They all contribute to promoting a diverse culture of start-ups by women, which give important impetus to economic development.

Field of the Future 1:

Future Models of Working Conditions for Women in a More Flexible World – Start-ups for a Phase of Life or for Additional Income?



The world of work and styles of working are subject to constant change. Demographic shifts are reshaping our society and the framework for gainful employment. As a result, women from different backgrounds are taking part in and shaping the labour market. The working conditions for women are in a state of transition.

The field of the future 'Future models of Working Conditions for Women in a More Flexible World – Start-ups for a Phase of Life or Additional Income' makes us aware of the changes in society and the transformation of the working world. Harnessing academic findings as the basis for practical action is another suggestion. The development and diversity of models and processes describing how women work present tremendous potential for the economy and for society. Changes in the way women work, coupled with the latest developments in the working world, are shifting to the focus of economic activity. In Germany women are the pioneers of flexible lifestyles and forms of gainful employment. Changes in education routes and qualifications, as well as new equal-opportunity roles and images play a key role in this development.

Start-ups as a Phase-of-life Project

The increasing trend towards part-time work and often interrupted, customised careers is reflected in a diversification of the way jobs are performed. Ever more women combine part-time jobs with self-employed activities during a certain phase of their lives. Because the working world is becoming more flexible, start-ups are often becoming phase-of-life projects.

The ways women live and work are often quite diverse. The motives for women starting a business also often differ from those of men. The main reasons for combining entrepreneurship and dependent employment are the desire to earn a living oneself and to work according to one's own standards of quality, and the need to be able to realise new ideas and be one's own boss. Linking entrepreneurship and employment often offers women the chance to return to a career, to continue working in old age, and to combine career and family.



What Does the Future of Work Look Like?

At the same time, ensuring the financial security of people who have not worked continuously or who have not done typical jobs is becoming a challenge for society and for individuals. The blurring of boundaries between work and life are shifting into focus.

Conclusion

The working life of women is undergoing a major transition. Women are the trendsetters of mixed approaches in which they combine part-time gainful employment and start-ups on the side. Women are aware of their role as trendsetters in the active organisation of their professional lives in a flexible working world, but also experience social boundaries in everyday life.

Ever more often, start-ups are becoming a project for a certain phase of life during which women combine running a business with raising a family. As such, starting a business is an option in the planning of gainful employment for women to earn their own living. Financing models and the social security system require adjustment or even reform in this context.

Field of the Future 2:

Big Business or Slow Business? Paths to Sustainable Economic Growth



Although the title of the field of the future 'Big Business or Slow Business' represents contrasting options, they are not mutually exclusive. The opposite of 'big' business is 'small', and the opposite of 'slow' business is 'fast'. Where do women's businesses fall along these spectra? – 'Women start companies that are too small in the wrong sectors. They are risk-averse and their businesses grow too slowly.' Sound findings or common prejudices? In the field of the future 'Big Business or Slow Business? Paths to Sustainable Economic Growth' the structural characteristics of women-led companies are subjected to critical examination. What are the causes of these structures and what individual strategies lie behind them? This then raises the question of the economic prospects that can emerge from such structures.

'Are Women-led Start-ups really (too) small?'

It's true: Women start smaller companies and do business alone more often than men. Different conditions for the different genders generally do not allow women to start larger companies. Statistically, women have fewer resources at their disposal when they start a business. There are reasons for this: Lower income from previous employment, or careers interrupted due to looking after families, reduces the possibility of saving money to develop capital. Women perform more unpaid family work and have less family support when they start a business. And they cannot count on as much state support, as most of this is still oriented toward male start-ups and their structural characteristics. These conditions result in women being more likely to start smaller businesses. The company structure is thus a logical consequence of social conditions and economic development policy.

'Do Women really start Businesses in the wrong Sectors?'

Start-ups in the STEM areas (Science, Technology, Engineering and Mathematics) are attractive to economic development organisations. Women are still underrepresented here. The fact that women choose other sectors for their start-ups due to their educational background can be traced back to structural differences in the education of men and women. Only when more girls and women are trained in the STEM areas will the share of entrepreneurs in these sectors increase. Women-led start-ups in knowledge-intensive and personalised services have good prospects, as high growth rates are forecast for such businesses as a result of demographic change.

'Are Women really risk-averse?'

Studies document a connection between risk tolerance and entrepreneurship. As regards financial risks, different approaches are taken by male and female entrepreneurs.¹ Women starting businesses behave in a manner commensurate with their structurally inferior position. They show risk-conscious rather than risky behaviour in the way they enter into calculable financial risks. In the years of the financial crisis this approach proved especially valuable.

¹ Cf. bga publication 39/2015: Gründerinnen und Unternehmerinnen in Deutschland – Daten und Fakten IV.



‘Do Women-led Companies really grow too slowly?’

Businesses led by women grow more slowly, but more stably. It is becoming increasingly clear that women who start and run businesses are motivated by values other than mere economic growth. Ever more often they pursue an idea of ‘good work’,² that is, an ethically responsible, satisfying, and sustainable activity that is ‘ecological, social, and just’. This attitude raises questions about the origin and quality of materials used, about production processes and supply channels, about the durability of the manufactured product, and about the social added value of the business. Part of satisfying work is paying attention to the long-term preservation of human resources of both the entrepreneur and of her employees, to family-friendly policies, and to work-life balance.

Conclusion

When the common views about the structural characteristics of women-led companies are regarded from a broader perspective, then women do not start businesses that are ‘too’ small, but rather react suitably to the conditions generally surrounding their start-ups. Yet the prospects give reason for optimism: Ever more often women are deciding to start businesses in sectors for which high growth potential is forecast. Due to their structurally conditioned supporting role in the economy, it is easier for women to complete the transformation: They are trendsetters for sustainable businesses and pursue modern, far-sighted concepts of qualitative growth.



² Cf. Claudia Gather, Ingrid Biermann, Lena Schürmann, Susan Ulbricht, Heinz Zipprian (eds.): Die Vielfalt der Selbstständigkeit. Sozialwissenschaftliche Beiträge zu einer Erwerbsform im Wandel. Berlin 2014.

Field of the Future 3:

Addressed Explicitly or Implicitly? Target-group-oriented Keys to Success for Sustainable Start-ups



Entrepreneurship is a promising alternative to dependent employment. Yet the prospects of success for a start-up are difficult to assess in advance. A variety of political, economic, and social conditions influence start-up activities. In addition to the external factors, the internal ones play an important role: Private structures and personal potential are also crucial for entrepreneurial activities. In starting a business women must balance a plethora of conflicts.

Taking into account the perspective of the women entrepreneurs the field of the future “Addressed Explicitly or Implicitly? Target-group-oriented Keys to Success for Sustainable Start-ups” brings together the factors that sustainably promote their businesses. What can women do to contribute to making female entrepreneurship a socially relevant issue? What do society, politicians and the private sector need to do?

Women Are Experts

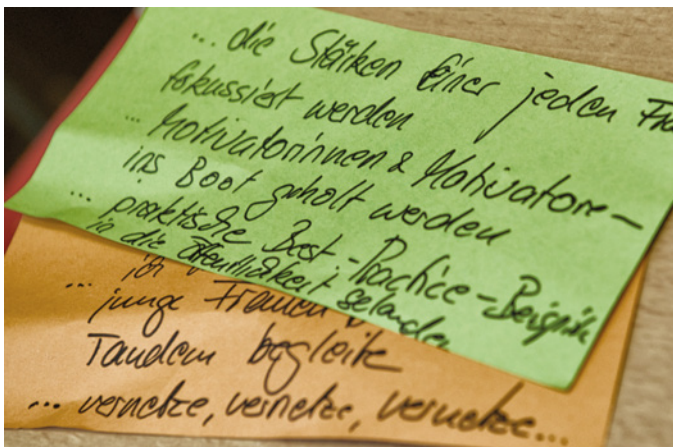
Women who start businesses know what they need to lead their businesses to sustainable success. Being aware of and defining these criteria serves several purposes. It encourages women to develop management skills, reaches multipliers, and makes it possible to target specific political, economic, and social circumstances. Thus dynamic interactions can be created that provide long-term support for women-led start-ups. What kinds of conditions are necessary to promote sustainable start-ups? What wishes and demands do women have?

Challenge for Politics

Top priority is to improve the social security of people. Similarly to the past, key benefits are still dependent on a lack of interruptions in people's working lives. The level of income earned is also relevant. Security for women with atypical career paths is one of the most important social demands of the future. Another important requirement to encourage women to start businesses and support them is to abandon tax regulations that disadvantage women and to develop a more modern tax regime. In addition to social demands, concrete business promotion is also a core demand: Easier access to subsidies, special support for women, and support independent of cyclical trends are essential for women. Measures like improving child care and setting up programs for seniors in need of care facilitate women's path to self-employment and entrepreneurial activity.

Developing Images of Women Entrepreneurs

Increasing the social status of female entrepreneurship is an urgent goal. Part of this entails changing the social attitude, so that failed start-ups are not regarded as catastrophes and successes can be celebrated. An ‘entrepreneurial culture’ in which women entrepreneurs serve as role models must be enshrined in society. Vast opportunities are presented by developing and changing role models. This process is especially successful when everyone is involved.





Competence through Clarity

Whether women found, run, or take over businesses, all of them need strong skills. Self-confidence, courage and the ability to renounce perfectionism if its stands in ones way are equally important. Networks can offer solid support here by helping to overcome fears. Mutual support can strengthen lobbying by women entrepreneurs, but also serves to improve internal PR so that women can better recognise their own strengths. In business women need to resoundingly welcome the chance to earn money, in other words to adopt a clear stance regarding the profitability of a company.

Combining Business Development Programs

What can the private sector do to promote entrepreneurship among women in the long term? Promising approaches include support programs as well as funds for women-led start-ups and a wide range of financing options, mentoring, and sponsorships for business started by women. Female entrepreneurs should be more visible in the public – in the media, for instance. Schools and professional training institutions should be involved more strongly as intermediaries, for example, by offering courses in entrepreneurship.

Conclusion

Politicians, the private sector, and society in general must be regarded as three different factors in a transition process and cannot be taken in isolation from each other. Only when measures and processes in these three areas dovetail with each other can the duality of men's and women's businesses finally be eliminated and a culture of female entrepreneurship established. Women contribute to this transition by taking the step toward becoming self-employed, engaging in PR for their interests and working together in networks to increase public perception of women entrepreneurs.

There is huge demand for target-group-oriented programs. When conditions are created that make it possible for women to gain further qualifications and to position and strengthen their businesses, everyone benefits. Sustainable support helps create added value for the private sector and society as a whole: For the economic performance of Germany as a business location – especially in this period of demographic change – it is of crucial importance that women start businesses and enrich the labour market with the diversity of their entrepreneurial activity.

Field of the Future 4:

Smooth Start or Stumbling into Business? Qualification has a Gender: Tailoring Training for Women to become Successful Entrepreneurs



Why does training have a bent towards a certain gender? Women have a specific demand for programs, methods, and concepts that train them as entrepreneurs. Corresponding learning concepts and process support strengthen the management skills of women who start and run businesses. What kinds of consulting and training measures are needed for women who start companies to become successful entrepreneurs?

Qualification processes must be designed such that they take the conditions imposed on women by society into consideration and are tailored to women's lives. It is also important to show women realistic and adequate role models in order to overcome their inhibitions about entrepreneurship. To reach and support women effectively, consultants speaking a language specific to women is also an important factor. Besides the required professional expertise, it is above all social skills as an entrepreneur that determine a start-up's success.

Training programs specifically for women support women who want to start businesses in taking on a new role as entrepreneurs. The field of the future 'Smooth Start or Stumbling into Business?' thus refers to the parts of qualification that focus on developing a start-up into a business. It is crucial that the women taking part in the training program can apply tools that allow them to solve problems. These require a certain attitude and strengthen the process expertise that is also relevant in an entrepreneur's everyday life. Part of this entails analysing situations, developing and reflecting on potential solutions, and learning to deal with new issues.

The New Role as Entrepreneur

Women who start businesses should come to grips with the role of entrepreneur and consider what kind of personality is important to find long-term success on the market. They must accept, shape, and adopt this new role. In the process of professionalisation women learn to distinguish between the business and the person. This change of perspective must be dealt with early during training. A detached view of one's business makes it easier for an entrepreneur to perceive strengths and weaknesses and to take corresponding steps. Professionalisation also means that a company's founder becomes an expert who plans, controls, realises, and calculates all of the processes involved in her business. The role as entrepreneur means accepting responsibility, especially if she has employees and must act as the boss.

What is the Right Clientele?

Gaining and keeping customers is crucial for business success. The selection of the target group, deployment of the right methods of drumming up new business and making personal contact with one's clientele are not always easy to manage. A training program specific to women that uses various methods and backdrops, women who start businesses are given the tools to act as entrepreneurs. These include a market analysis that looks at the wishes and requirements of the target group. Women starting businesses reflect on their roots, cultural backgrounds, values, and their own communication styles, in order to compare them with those of the desired target group. The women-friendly learning environment is used to acquire skills for real-market conditions and to nudge unqualified points of view into the background. Entrepreneurs with self-confidence and good standing win over their clientele.



Quality has a Price – but how much?

How do training programs targeted towards women help entrepreneurs with pricing? The difficulty of estimating a suitable price for a service and justifying these prices to customers often has many causes. In addition to the business expertise that enables businesswomen to calculate good prices, the entrepreneur's attitude towards money and towards dealing with money plays an important role. Start-up consulting and training thus use multi-faceted approaches to encourage the entrepreneur to reflect on her behaviour and – if necessary – change it. The requisite courage can be fostered in training programs for women with measures like 'inner journeys' to the future or 'visionary journeys', which help the women set their goals. Conflicts that become apparent here can be dealt with and resolved in the support process. One of the goals of training programs is to learn how to deal with large-scale budgets.

Targeted Networking – High Potential for Growth

Entrepreneurial success is also based on the initiation and consolidation of personal and business relationships. In the process of professionalisation, women thus train systematic and strategic methods to enter into and use targeted contacts. The development of these skills is encouraged by exchanges with network partners and by establishing beneficial collaborations. Success is achieved when women who start and run businesses gear their activities in the network to their own goals and ideas. This can take place in women-based, cross-sector and high-status networks. The combination of analogue and digital networking seems to be particularly promising.

Conclusion

Successful training of women starting and running businesses requires changing attitudes and action at various levels. The process of professionalisation makes women starting and running businesses secure in their roles and leads to business growth corresponding to women's values. By consistently applying approaches and learning concepts specific to women starting businesses, consultants create an atmosphere that nurtures women entrepreneurs. By using the potential of women entrepreneurs and providing financial support, politicians and the private sector can send out a powerful signal that they take women's economic clout seriously.



Field of the Future 5:

Venture Capital or Grandmother's Savings? Financing Women's Start-up Plans



Women start business differently to men. Do they finance their businesses differently too? Are the obstacles to getting a loan higher for female entrepreneurs? Is financial support from family members or friends the preferred means for women? Do they consider financing options from other investors? Or is their maxim 'Don't go into debt'? In the field of the future 'Venture Capital or Grandmother's Savings? Financing Women's Start-up Plans' realities and hopes are examined carefully.



Research on Financing

A new study by the Berlin School of Economics and Law³ deals with the incomes of self-employed women and men, which is even more heterogenous here than among employees. The income differential is currently around 35 %. This puts Germany near the European average.

³ 'Bloss keine Schulden', research project of the Berlin School of Economics and Law directed by Dr Claudia Gather, Berlin 2014.



A Survey of different Financing Types yielded interesting Results:

- 1 The majority of entrepreneurs finance their start-up plans without resorting to bank loans. They start their businesses with their own equity or rely on financial assistance from their families and friends. Yet academia and literature primarily look at bank loans and venture capital.
- 2 When people do turn to a bank for credit, they do not experience any gender-specific discrimination. Treatment differs on the basis of previous experience, sector, equity, and similar factors.
- 3 According to data from the KfW development bank, 40 % of women claim to have no need for financing, as do nearly 28 % of men. If those who start with up to 5,000 euros are included, then 80 % of all start-ups have no or very little need for financing.
- 4 Especially in the service sector, in the early phase of a start-up there is often no need for money. The critical period is when the first orders have been placed and the business needs to bridge the time until payment. During this phase women tend to resort to the unfavourable option of overdrafts. In this situation micro credits are a good financing model.

Financing Advice from the Bank

Starting a business without funds? Banks have different experiences.

- 1 Particularly after seeking in-depth advice if possible from a neutral expert entrepreneurs acknowledge that there is a need for better, or indeed any, liquidity.
- 2 For a start-up to survive and be sustainable it is crucial to get the required financing.

What Do Women Want?

For many women, financing consultations with investors other than banks are more attractive. Women entrepreneurs must be made more aware of other sources of credit so that they have access to the offers appropriate for their requirements.

Recently crowd-funding has become an ever more popular financing method. It is also a good instrument to test the market acceptance for products or services. However, banks still refuse to accept funding obtained in this way as equity.

Conclusion

Entrepreneurs place high demands on adequate start-up financing, which allows them a high degree of independence while ensuring liquidity. They can be supported with training programs that help them confidently assess their actual financing requirements. What is needed are more tailor-made and more modern financing concepts.

Assessment and Outlook:

Doing Business Better – or Why Promoting Women Entrepreneurs is not a Luxury



How the number of women starting businesses could be increased significantly attendees were asked at the conference entitled “10 Years of Recipes for Success: The National Agency for Women Entrepreneurs” which was held in October 2014. The participants had plenty of ideas and filled hundreds of metaplan cards in no time at all.

There is no doubt that there is still considerable potential for improvement: To date fewer women than men start businesses, and more women-led start-ups would benefit the economy. The growth rates of women are certainly promising, but at the same time the conference attendees agreed that targeted measures and incentives could considerably boost this trend and significantly accelerate it.

Promote Business – Promote Women

How can this goal be realised? What buttons need to be pressed? Why are the measures for regional and national business development not enough? Why do fewer women than men take advantage of them?

The regional representatives of the National Agency for Women Entrepreneurs (*bga*) responded to this with an answer one could exaggerate something like this: ‘If our business development programs had a colour, it would be light blue for boys!’ Promotion programs and structures are biased toward companies started by men. It is still wishful thinking for them to take into consideration the gender-specific structural differences between companies run by men and women. What precisely does this mean? For instance, access to resources in terms of money or time. The only resource where women are on a par with men is knowledge. Typical female professions are less respected and women are frequently less able to put their training to good use than men. The fact is, women in Germany have considerably fewer assets than men, earn and inherit less, have more breaks in their careers due to family duties, and are responsible for considerably more unpaid family care.



What does this Mean for Promoting Start-ups?

One idea is to focus less on technological sectors and more on knowledge-based services, for after all, we are in the process of transitioning to a knowledge society. The concept of innovation also requires expansion to encompass organisational, service, and societal aspects, for every innovative business activity produces important incentives for the economy. Training programs must be created to professionalise women entrepreneurs and their start-ups and make women more secure in their roles as entrepreneurs, building on the framework conditions and value systems particular to women. Also helpful in all promotion programs would be consideration of part-time start-up activities, whose relevance as stepping stones to stable businesses has been proven. Also useful are instruments that do justice to the different financing demands by women, including the dearth of equity due to their lower earnings. Successful financing models are already available regionally – but we also need them nationally!

In this brochure the regional representatives of the National Agency for Women Entrepreneurs (*bga*) introduce a whole range of successful recipes for how a structure can be created that also supports women.



Colourful Start-up Culture – Vibrant Economic Factor

If implemented nationally, this could expedite a long-overdue modernisation of our start-up and entrepreneurial culture, which would ultimately benefit everyone: The start-up landscape would be more colourful! More flexible models and careers that have been discontinued are already a structural characteristic not exclusive to women, but are changing start-up and business activities as a whole. Higher status and better starting conditions for small businesses and one-person enterprises are important for a growing segment of start-ups. Start-ups by immigrants, which are of increasing economic importance, would then also have better chances. After all, the structurally smaller or 'different' businesses provide important impetus in a changing economic order! Another urgent requirement is for a 'culture of second chances' after a failed start-up, so that knowledge gained through experience does not get lost in the process. We need entrepreneurship and financing expertise to be part of the school curriculum, not just to train entrepreneurs, but to teach young people about the ways of shaping a business-based world. The demand for family-friendly working conditions and for social sustainability for start-ups would benefit men just as much as women. Female entrepreneurs put a high value on doing business in a sustainable, value-oriented way and in so doing gain important experience for the challenges of a post-growth economy. Because the question will be not if, but when these developments will arrive and whether we will be able to take the opportunity early enough to boost their positive impact.

And what then? We would have more diverse support for start-ups and a more diverse start-up culture, but the structural disadvantages for women would still be there. All of the measures discussed can only take effect if they are not cancelled out by the wrong incentives in tax and social policy. Let us take the example of family-based

health insurance policies in Germany. Married women not earning money while they care for small children are included free of charge on their husbands' insurance policy. The difference between this option and the basic premiums for self-employed people is so vast that it puts women off founding start-ups. And what about the benefits of the German tax system for married couples? Because they have such a marginalising effect on women pursuing gainful employment, they also discourage the decision to become entrepreneurs and should therefore be eliminated.

Pioneering and Doing Business Better

Starting a business requires courage and endurance, trust in one's own abilities, and the conviction that one can and will succeed. Suitable conditions are key. Restructuring towards a sustainable, qualified, and above all just development of the economy and society will demand great effort. In this publication we show the structures already in place and also give concrete recommendations for the changes that are still necessary. What are your ideas? What is your contribution? Only if we work together can we succeed in improving the conditions for women and the perceptions of women in the long term. We are looking forward to taking up this challenge!

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Field of the Future 1: Future Models of Working Conditions for Women in a More Flexible World – Start-ups for a Phase of Life or for Additional Income?

Dr Christiane Bannuscher (Frauen in die Wirtschaft e.V./Management & Karriere, Rostock) with the assistance of Katrin Endrass (Ministry for Finance and Economics, Stuttgart), Ramona Lange (jumpp – Frauenbetriebe e.V., Frankfurt/M.) and Stefanie Neuffer (National Agency for Women Entrepreneurs [bga], Stuttgart).

Field of the Future 2: Big Business or Slow Business? Paths to Sustainable Economic Growth

Dr Katja von der Bey (WeiberWirtschaft eG, Berlin) with the assistance of Yvette Dinse (Frauen in die Wirtschaft e.V./Kontor VII, Rostock), Traudel Gemmer (BPC Die Unternehmerinnen Akademie GmbH, Magdeburg), Ramona Lange (jumpp – Frauenbetriebe e.V., Frankfurt/M.), Gila Otto (Frau und Arbeit e.V., Hamburg) and Martina Reuschel (Gründerinnen-Consult, hannoverimpuls GmbH/Unternehmerinnen-Zentrum Hannover GmbH).

Field of the Future 3: Addressed Explicitly or Implicitly?

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Ramona Lange (jumpp – Frauenbetriebe e.V., Frankfurt/M.) with the assistance of Marlis Heydebreck (ZAB – ZukunftsAgentur Brandenburg GmbH, Potsdam) and Nicole Steffens (Büro Startklar beim Bildungswerk der Thüringer Wirtschaft e.V., Eisenach).

Field of the Future 4: Smooth Start or Stumbling into Business? Qualification has a Gender: Tailoring Training for Women to become Successful Entrepreneurs

Gila Otto (Frau und Arbeit e.V., Hamburg) with the assistance of Maren Bock (belladonna – Kultur, Bildung und Wirtschaft für Frauen e.V., Bremen), Yvette Dinse (Frauen in die Wirtschaft e.V./Kontor VII, Rostock) and Cornelia Klaus (Gründerinnen-Consult, hannoverimpuls GmbH/Unternehmerinnen-Zentrum Hannover GmbH).

Field of the Future 5: Venture Capital or Grandmother's Savings? Financing Women's Start-up Plans

Katharina Preusse (Investitionsbank Schleswig-Holstein, Kiel) with the assistance of Traudel Gemmer (BPC Die Unternehmerinnen Akademie GmbH, Magdeburg) and Dr Katja von der Bey (WeiberWirtschaft eG, Berlin).

Assessment and Outlook

Doing Business Better – or Why Promoting Women Entrepreneurs is not a Luxury

Dr Katja von der Bey (WeiberWirtschaft eG, Berlin)

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- No. 01 Existenzgründung durch Frauen in Deutschland –** Quantitative Bedeutung von Gründungen durch Frauen
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