



EDP helps PWDs

A common misconception is that that self-employment is a last resort option for a person with a disability who can't find a conventional job, says Deanna Bhandar. That's where the Entrepreneurs with Disabilities Program comes in.

"When our local offices are making their lending decisions, they consider the chances for success of each entrepreneur," says Bhandar, provincial coordinator of the EDP initiative affiliated with the Community Futures Association of B.C.

The program provides a range of services tailored to entrepreneurs in western Canadian urban and rural communities seeking to start up or expand small and medium-sized businesses, including assistance in developing business plans, access to flexible business loans, business coaching and training in business management, referrals to other government agencies and training resources.

With the Canadian labour market undergoing fundamental shifts due to an aging population, she says, there's a growing demand for highly skilled workers, and an increasingly diverse population.

By 2016, close to two-thirds of the Canadian population aged 15 to 64 will be made up of people from groups that, until recently, were marginalized from the labour force, including women, visible minorities, aboriginals and people with disabilities, she adds.

Sponsored by Western Economic Diversification, EDP is part of the Canadian government's commitment to assist people with disabilities participate successfully in the labour market, Bhandar says. The program is delivered through four provincial Community Futures Associations and seven urban partners located in key urban centres.

Any business professor or CEO will tell you that there are some attributes common to successful entrepreneurs, Bhandar says. They tend to be self-reliant, creative, highly focused, and definitely determined. They also tend to be flexible, adaptive, and perhaps most significantly, resilient and possess the rare ability to bounce back.

That profile also applies to adults with disabilities. It may explain in part why across Canada people with disabilities have a higher rate of self-employment and small business experience than people without disabilities. In fact, people with disabilities start businesses at almost twice the rate of the general population, Bhandar says.

The story is even more compelling in other parts of Western Canada, where labour shortages are felt more acutely in a booming economy and people with disabilities have more employment opportunities than their counterparts in other Canadian provinces.

The employment rate of people with disabilities in Manitoba, Saskatchewan, and Alberta increased from as low as 49 percent in 1999 to more than 56 percent in 2004. These increases in employment rates, Bhandar says, indicate that people with disabilities are being recognized as a valuable labour force, given projected workforce demands.

Entrepreneurs with disabilities have traditionally had difficulty accessing the credit, including the start-up loans and business services needed to nurture a new business into being, she says. But the "one size fits all" approach among lenders and government support services hasn't always taken into account the diverse needs of individuals, their skills and assets.

In Western Canada, since its inception, the program has:

1. provided 765 loans totaling \$16.2 million
2. seen a 54 percent increase in business with 65 percent of its clients currently operating businesses
3. reported that of the 89 percent of clients who were not previously in business, 69 percent later started up operations and 55 percent of those are still operating.

A network of 34 rural Community Futures offices across the B.C. operates and administers the loans.

Dan Bauer, an EDP borrower, is proprietor of Sunrise Eagle Cleaning and Property Management in Osoyoos. "Community Futures," he says, "was able to point out some of the potential pitfalls and helped me to strengthen my business plan. The EDP program has been an invaluable source of support to me as a small business entrepreneur who has big business aspirations." 