

Realising the potential of Women's Enterprise in the South East

A Strategy for the Region 2005-2010

Updated 2008

Realising the potential of Women's Enterprise in the South East

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Introduction

¹ DTI, Strategic Framework for Women's Enterprise, 2003.

“Helping women to start and grow successful businesses is a major priority for SEEDA and our partners.”

Introduction and context

It has been three years since we launched our strategy in response to the Government's Strategic Framework for Women's Enterprise¹. This document outlines the progress we have made and the priorities that now need to be addressed.

The importance of Women's Enterprise

Helping women to start and grow successful businesses is a major priority for South East England Development Agency (SEEDA) and our partners. This is because women are massively under-represented among the region's business owners. In 2005, when we first launched our strategy, only 15% of business owners were women and despite our efforts this figure has still only increased to 18%.

This is a lost opportunity for both women and our economy. More female entrepreneurs would help close the region's productivity gap with our competitors and transform the lives of individual women, their families and their communities, particularly in our region's most disadvantaged areas.

The key challenges for the region

While improvements have been made in key areas like business support, access to finance and raising awareness of women's enterprise, we still face many significant challenges. These include:

- absence of good quality data disaggregated by gender, which makes it difficult to plan and monitor progress
- gaps in the provision of women-friendly support, particularly access to funding and new markets including procurement opportunities
- making services appropriate and accessible to all women in the region, especially those in ethnic minority groups

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- the impact of the cost of childcare
- the difficulties of moving from benefits to self-employment
- providing women-friendly support in a way that is financially sustainable in the long term
- mobilising all partners behind a common vision and increasing our collective capacity to deliver.

This revised strategy draws on recent policy developments, such as the establishment of the Government's Women's Enterprise Task Force, the initiatives outlined in the Government's new Enterprise Strategy (2008) and the latest research reports (see Appendix 1), and aims to build on our achievements and give clear direction on the action we now need to take.

“It's an economic imperative that we address the barriers and increase the number of female entrepreneurs in the region.”

It's an economic imperative that we address the barriers and increase the number of female entrepreneurs in the region.

By 2010 our goal is that there will be 10,000 more women-owned businesses in the South East region and by 2020 it will be the best place for women to start and grow a successful business.

In the following pages we set out our vision and objectives and describe our strategy for realising the potential of women's enterprise in the South East.

This document has been developed for a wide range of national, regional and local partners by SEEDA's Business Support and Enterprise Team and the regional Women's Enterprise Steering Group (see Appendix 2).

Our vision

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Our vision for 2020

- The South East will be the best place in the UK for women to start and grow a business
- Women from all backgrounds will regard enterprise as a real option
- The lives of individual women, their families and communities in the most disadvantaged parts of the region will have been transformed by the opportunities which enterprise opens up for them
- The growth in women's enterprise will have made a significant contribution to closing the region's productivity gap with its global competitors.

2,607,000

Number of working age women in the South East
ONS

234,630

9% are thinking about starting a business
Figure provided by SBS Household Survey 2003

50,000

21% of these might attend an initial event
Assumption based on success in getting women to events

10,000

20% of these might start a business
Based on average conversion rates in Business Link Hants IOW

Our goal for 2010

By 2010 there will be 10,000 more women-owned businesses in the region.

This is an ambitious, yet achievable goal, as we believe there is a big appetite for enterprise among women in our region. 9% of working age women in the South East are interested in starting a business² – that is almost a quarter of a million women.

This 'Women's Enterprise Pipeline for the South East' shows we need to communicate with over 200,000 women to achieve this goal of 10,000 new start-ups.

We are reviewing this goal every year to ensure it remains challenging but achievable.

Fig.1: Women's Enterprise Pipeline for the South East

² SBS, Household Survey, 2003

**What's our
strategy for
getting there?**

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Key strategic priorities

To ensure the South East Strategy for Women's Enterprise continues to deliver effectively, the following priorities will provide the focus for the remaining period of the strategy.

1. a) Make female-friendly business support and networks available across the region and improve accessibility for all individuals, groups and communities.
b) Improve women's business skills, especially in IT and finance, to encourage business sustainability and growth.
2. Improve women's access to the funding options that are available at each stage of business development.
3. Raise the profile and promote the benefits of women's enterprise to stakeholders, and inspire women across the South East.
4. Improve women's access to new markets including corporate and public sector procurement opportunities.
5. Lobby policy makers to make it easier to move from benefits to self-employment.
6. Lobby policy makers to make childcare more affordable and accessible.

When tackling these strategic priorities we will gather accurate data on the characteristics and challenges of women business owners so we can plan and monitor our progress.

It's a huge task that requires the commitment and collaboration of all our partners, but the rewards for success are high for all of us.

“It's a huge task that requires the commitment and collaboration of all our partners.”

“Many more female entrepreneurs are needed to boost the productivity of our region and improve people’s lives.”

³ ONS, Labour Force Survey 2003

⁴ DTI/Small Business Service, Promoting Entrepreneurship, March 2005

Women’s Enterprise is a key driver to economic growth

Although women make up 52% of the population and 46% of the economically active, they are massively under-represented amongst the region’s business owners. In 2005 only 15% of businesses were owned by women and only about 27% of self-employed were women³. We have increased the number of women-owned businesses to 18%, but many more female entrepreneurs are needed to boost the productivity of our region and improve people’s lives, particularly in the most disadvantaged areas.

Close the productivity gap

We need to accelerate levels of enterprise to close the productivity gap with our major competitors. Regions with high start-up rates are more competitive and innovative and this raises productivity levels.

Women entrepreneurs are the key. If the South East had the same rate of female-owned businesses as the US, we would have 50,000 more businesses and higher productivity. Also, evidence shows that women-owned companies perform better than their male counterparts in areas which drive productivity⁴ – such as more innovative approaches to business and a greater willingness to use new technology and bring new products or services to market.

Transform disadvantaged communities

Women’s Business Centres, set up in the US over 15 years ago, have successfully worked with over half a million socially or economically disadvantaged women. Their experience shows that female entrepreneurs transform local communities because they fill gaps in local services, hire more local people and buy more from local businesses.

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We recognise that women from certain disadvantaged communities face additional barriers when thinking about working for themselves. Business Link tackles these challenges through their Enterprise Gateway service. However, it is evident, that despite these targeted services, some communities may require additional support if we are to ensure that women from all cultures, backgrounds and locations receive an equal chance to start and grow successful businesses.

The complex challenge of inspiring women to set up and develop businesses in the region

We have found it easier getting women to attend events and training on enterprise, but harder to convert this interest into actual start-ups. We need to remove the barriers which are preventing them from entering self-employment and starting a business.

Women as a diverse group

Women must not be treated as a single uniform mass. We need to be sure that our activities respond to women as individuals. A female entrepreneur could be a young person at the beginning of their career or an older woman returning to work, she could be based in an urban or rural area, be of Black Minority Ethnic background or have a disability. Also, women from some disadvantaged communities, such as deprived towns or groups such as migrants, face additional challenges when thinking about working for themselves. We must ensure women from all cultures, ages, backgrounds and locations have the chance to start and grow successful businesses.

“We need to be sure that our activities respond to women as individuals.”

“The welfare system does not support the more cautious way many women start businesses.”

Financial disincentives and caring responsibilities

Self-employment is attractive for many women claiming welfare benefits as it allows them to combine caring and domestic responsibilities with work. However the welfare system does not support the more cautious way many women start businesses. We need to improve the transition of women from receiving benefit to self-employment and improve the accessibility and affordability of care for children, adults and elders.

Business Link’s Enterprise Gateway service provides targeted support for these under-represented groups. However, we still need to develop a culture of enterprise in the most deprived areas of the region and give those communities additional support.

**Achieving
our goal**

“We are taking a more strategic approach to our activity.”

CORE
AIM

1

How we plan to encourage more women to start and run successful businesses

We have established a larger, more comprehensive Steering Group, which will form “Task and Finish Groups” to address specific issues and develop solutions. We are taking a more strategic approach to our activity, rather than one-off, ad hoc projects, and simplifying our points of contact. We will continue to consult national and international organisations to understand key issues and draw on best practice.

Business support

It is recognised that women require different business support to men. This is because many want to start a business on a part-time basis; they might lack confidence, or have caring responsibilities that make it more difficult for them to access some programmes.

Strategic objective 1a

Make female-friendly business support and networks available across the region and improve accessibility for all individuals, groups and communities.

Strategic objective 1b

Improve women’s business skills, especially in IT and finance, to encourage business sustainability and growth.

- We will encourage all publicly funded business support providers in our region to work together to make their services even more accessible and relevant to women. They will all be encouraged to achieve Prowess Flagship standards within two years
- Business Link has already improved its core services for women and we will support additional tailored services such as those that target the pre-start markets

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- We will work with other organisations such as the Institute of Directors (IOD) and Federation of Small Business (FSB) to provide a female-friendly focus to their activities
- We will address gaps in mainstream provision by helping specialist local providers, such as women's networks, community organisations and private-sector consultancies, convert women's interest in enterprise into actual start-ups
- We will encourage all business support providers to improve statistics obtained from data by monitoring the gender split of their customers
- We will investigate the viability of a mentoring and coaching network in the region to support business growth by assessing the mentoring activity that already exists in the region and building on it
- We will continue to develop the regional website, www.womensenterprisesoutheast.co.uk as a central source of information and link it to a Greater South East online network to give users wider access to services. New web content and functionality that adds value, such as blogs and forums, will also be explored
- We will work with Business Link, the Sector Skills Councils and Train to Gain to help women improve their skills and knowledge in IT and finance; and support the new place based Innovation teams to help women in technology or innovative sectors gain better access to high growth support.

SEEDA has also committed to piloting a Women's Business Centre in the region and the details of this proposal are being developed.

CORE AIM **2**

Access to finance

Research shows that women across all sectors capitalise their businesses on average at just one third of the level of their male counterparts. Consistent under-capitalisation can impact on the success of businesses. That's why we need to provide better communication of the finance options available and introduce

innovative schemes such as micro credit group lending and proactive venture capital and angel investment initiatives targeted at women.

Strategic objective 2

Improve women's access to the funding options that are available at each stage of business development.

- We will continue to explore the potential for a women-friendly investor club and encourage more high net worth women to become business angels and improve the flow of risk capital to women owned businesses
- We will work with business support providers and commercial banks to provide an investment readiness programme. A Finance SE women-friendly investment readiness programme showed that women value extra support and confidence building when pursuing larger sums of funding to grow their business. So we need to ensure there is adequate provision for this through mainstream support and the regional banking sector
- SEEDA will provide women's enterprise representation on the Financial Inclusion Strategy Group and support the promotion of the Micro Credit scheme, which provides start up finance to those unable to access conventional forms of credit
- We will help Business Link to investigate how to educate business advisors on what benefits are affected through self-employment, so they can provide this information as part of access to finance advice
- We will encourage business finance sources in the region to provide gender split data on the funding streams they offer, to improve our knowledge of what women are accessing.

“Consistent undercapitalisation can impact on the success of businesses.”

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CORE AIM 3

Raising the profile and promoting Women's Enterprise

Strategic objective 3

Raise the profile and promote the benefits of women's enterprise to stakeholders, and inspire women across the South East.

- We will invest in an intensive public relations programme to promote positive role models, raise awareness of the economic benefits of women's enterprise and inspire other women to start businesses by expanding the Advocates programme and Ambassadors network
- We will encourage the IOD, Chamber of Commerce, and FSB to increase female representation within their organisations and memberships
- We will look to identify a Women's Enterprise champion among SEEDA board members to raise the profile in influential regional and national bodies
- We will focus on partnerships to help build a culture of enterprise, with organisations like Job Centre Plus, Inland Revenue, banks and investor groups encouraging gender equality statements and schemes in activity
- We will look at new ways to reach and interest those under-represented such as young women, women in rural areas and Black Asian Minority Ethnic (BAME) women
- We will continue to develop our web portal, distribute our e-newsletter and highlight real women's achievements, so the site becomes a central source of information for the Advocates, Ambassadors and members of SEEDA's Steering Group; adding value to these programmes but not duplicating other services (for example Business Link).

“We will focus on partnerships to help build a culture of enterprise.”

CORE
AIM **4**

Procurement opportunities

Strategic objective 4

Improve women's access to new markets including corporate and public sector procurement opportunities.

- We will support WEConnect, the organisation that connects women-owned business to corporate contracts and work with Prowess to encourage women business owners to consider the accreditation process
- The South East Corporate Cabinet, which includes large organisations such as BT, Microsoft, Vodafone, British Gas and HSBC, supports our target of 10,000 new women owned businesses by 2010 and we will encourage them to promote procurement to women-owned businesses
- We will hold a South East roadshow with the Olympic Delivery Authority to promote 2012 opportunities; and Compete4, the procurement programme supporting SMEs access to 2012 contracts, will help us measure the success of women gaining contracts
- We will also work with Business Link to give businesses better information about public sector procurement opportunities and explore links with UKTI on promoting their services to women business owners.

CORE
AIM **5**

Lobbying policy makers

Strategic objective 5

Lobby policy makers to make it easier to move from benefits to self-employment.

Strategic priority 6

Lobby policy makers to make childcare more affordable and accessible.

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- We will recruit a regional manager from Jobcentre Plus to the Steering Group to help us understand what we can achieve in the region
- We will work to ensure business advisors know what benefits the unemployed can and cannot claim when starting up in business and encourage them to work with their local Jobcentre Plus and Inland Revenue office to produce better information and advice for women
- We will collate case studies of women on benefits seeking to move into self-employment which can be used to inform national and regional policy.

SEEDA have also set up a regional Financial Inclusion Strategy Steering Group to explore the issue of benefits more broadly, and the findings of this will inform our women's enterprise activity in the future.

Women in the UK are still responsible for 80% of caring and other domestic responsibilities. This can be a significant barrier to starting and developing a business.

- We will encourage business support providers to assist women with travel and childcare costs so that they can attend their courses and seminars
- Business Link will find out what childcare provision is available across the region and make that information available
- We will encourage specific business advice and training for anyone interested in setting up a childcare business
- We will make enterprise advice and information available at Children's Centres to reach mothers who are economically inactive
- We will collect case studies on the experiences of women entrepreneurs who have experienced particular childcare barriers – for example double taxation on childcare costs – and feed this information into the Women's Enterprise Task Force who are looking at this issue on a national level.

“Women in the UK are still responsible for 80% of caring and other domestic responsibilities.”

**How do we
know if we are
succeeding?**

Realising the potential of Women's Enterprise in the South East

The data challenge

The lack of robust measures of women's business ownership nationally is well known and the Women's Enterprise Task Force has identified this as a major issue for Government to address.

We will ask all publicly funded business finance sources in the region to provide data disaggregated by gender.

We will also encourage the Department for Business, Enterprise and Regulatory Reform (BERR) to address issues of disaggregated data, particularly for VAT registrations and we will continue to engage with the private sector, notably banks, to gain access to valuable gender disaggregated data on small business accounts and lending.

Business Link already contributes useful reports through the regional Business Link Insights and this will continue to be a valuable research and market intelligence tool.

Government targets

The 2003 Strategic Framework for Women's Enterprise set three national targets for 2006.

1. Women would account for 40% of customers using government sponsored business support services. In the South East women currently represent around 24% of Business Link's customers.
2. Women owned businesses would account for 20% of the UK total. The current level in the South East is now about 18%.
3. The number of women from ethnic minority communities receiving business support assistance would be proportional to their representation in the local/regional population. We have no baseline data on this measure for the South East.

“The regional Business Link Insights will continue to be a valuable research and market intelligence tool.”

Key indicators

In the absence of firm measures, we have adopted a number of key indicators where data sources exist. These provide an indication of whether our strategy is having an impact.

This table presents our current position compared to previous years where statistics are available for comparison. We are working with the Women's Enterprise Task Force and BERR to improve our approach to measurement.

Prowess also provided the following indicators:

Total entrepreneurial activity

According to figures from the Global Entrepreneurship Monitor (GEM 2004) the total rate of Total Entrepreneurial Activity (TEA) in the South East among women increased from around 2.8% to 4.4% over the period 2002-4. This conforms to the national trend although the South East rate is currently marginally higher than the national average of 3.9%. Although there was a slight drop between 2004-5, rates have continued to increase to 6.2% in 2006.

In keeping with the national trend, the rate of entrepreneurial activity among the male population remains about double that of the female population. In 2006, the rate of entrepreneurship was 8.3% for men and 4.2% for women.

Self-employment

Prowess's State of Women's Enterprise report (updated for 2007) states that female self employment in the South East has not changed dramatically from 2004-6 – from 5.8% to only 5.9%.

Business Link will be the key contributor towards achieving the headline targets of 10,000 new women-owned businesses and 40% penetration as the key business support provider. In the longer term SEEDA may consider incorporating gender-specific targets into its contracts.

“In 2006, the rate of entrepreneurship was 8.3% for men and 4.2% for women.”

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Measure	SE position Previously	SE Progress	National Comparison
% women using Business Link government sponsored business support services	22% 04/05 BLP Management Information	24% 06/07 BLP Management Information	40% Strategic Framework Target
% BME women using Business Link government sponsored business support services	1.4% 05/06 BLP Management information	2.1% 06/07 BLP Management information	3.2% Strategic Framework Target
% of businesses in the South East majority owned by women	15% Labour Force Survey (ONS)	18% (60,000) SE Business Monitor Survey	
% of business majority owned by women & with employees	12% 2005 Small Business Survey	14% 06/07 Small Business Survey	12% UK Average
% of women in employment who are self employed	8.8% (165,000) 04/05 Labour Force Survey (ONS)	9.0% 2007 Labour Force Survey (ONS)	7.9% UK Average
% of female start-ups in the region	12.8% 2004 Barclays/NOP	13.1% 2006 Barclays/NOP	
Total Entrepreneurial Activity (TEA) of women in the South East	4.4% 2004 Global Entrepreneurship Monitor (GEM)	6.2% 2006 Global Entrepreneurship Monitor (GEM)	3.9% National average

Fig.2: The Regional State of Women's Enterprise in England reports published in June 2005 and 2007.

Implementation

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SEEDA's Business Support and Enterprise team will fund all areas of regional co-ordination and communication including the Women's Enterprise Manager, project development and PR activity identified in this strategy.

Mainstream business support organisations (i.e. Business Link Providers, Finance South East and innovation support services) will be expected to meet the needs of female clients from their existing funding streams. Funding from SEEDA's Women's Enterprise budget will be distributed for additional activity that doesn't duplicate provision already available.

SEEDA will support publicly funded organisations to improve regional capacity building for women's enterprise, including achieving Prowess Flagship status.

Business Link is best placed to work with other local providers and so, in order not to risk confusion or duplication in the market, SEEDA will not fund local provision directly.

SEEDA expenditure 2005 – 2008

SEEDA identified funding to support pilot projects for Women's Enterprise in 05/06 to the value of £154,000. As the agenda has developed and activity developed through the Steering Group, SEEDA's commitment to women's enterprise has been highlighted in its RES and Corporate Plan, and annual funding is now allocated to support specific activity for addressing women's enterprise.

In 06/07, single pot funding was secured for £505,000, which contributed to a number of different projects and a more intensive business support programmes formulated by each of the regional Business Link Providers.

“SEEDA identified funding to support pilot projects for Women's Enterprise in 05/06 to the value of £154,000.”

A Strategy for the Region
2005-2010

SEEDA's funding requirements for financial year (07/08) and for the next two years to 2010 is as follows:

Activity - £k	2007/8	2008/9	2009/10
Capacity Building Fund	150	175	175
Ambassadors Network & Advocates Programme	70	80	70
Marketing and Events	110	125	110
Pilots and Research	46	55	45
Other	20	10	5
TOTAL	396	440	410

Regional activity

“We have been hugely encouraged by the enthusiasm and understanding of the potential for women’s enterprise among organisations all over the region.”

Since we set up the South East Women’s Enterprise Steering Group in 2003 to deliver the region’s strategy targets we have been hugely encouraged by the enthusiasm and understanding of the potential for women’s enterprise among organisations all over the region.

The actions we have taken to implement the Strategic Framework include:

2004/5 activity

- Sponsored 18 local events which attracted over 300 women interested in starting or growing a business
- Launched an e-newsletter for stakeholders in February 2005 to raise awareness of women’s enterprise
- Held a Stakeholders Forum in November 2005
- Hosted a ‘think tank’ meeting with Jacqui Smith MP, the then lead minister for Women & Equality which identified key issues for women’s businesses
- Published a business support directory, which was updated in 2007 and provided online at www.womensenterprisesoutheast.co.uk

2006/7 activity

- Set up a regional Advocates Programme and the South East Ambassador’s Network to motivate and inspire women to consider self-employment
- Published ‘Elements of Business Success’ case studies promoting South East role models
- Participated in the Prowess-led study tour of the US to learn how women’s enterprise has been accelerated there
- Helped publicly-funded business support organisations obtain Prowess flagship status

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- Provided free training and workshops to women through Business Link, which resulted in a number of business start-ups
- Adopted a region-wide approach to target pre-starts and pre pre-starts with a series of seminars called What's Stopping You?
- Held events to recruit potential female business angels and form a South East Women Business Angels Network
- Appointed as Lead RDA for Women's Enterprise and we now chair the cross-RDA group for women's enterprise
- Pam Alexander, Chief Executive, SEEDA was appointed co-chair of the national Women's Enterprise Task Force and we provide the secretariat and management function for the Task Force
- Launched the Women's Enterprise website www.womensenterprisesoutheast.co.uk to provide information on SEEDAs women's enterprise activity, and provide a discussion forum for the regional Ambassadors and Advocates network.

Appendix 1

Realising the potential of Women's Enterprise in the South East

Information sources

Aegis Associates, South East Research, 2005

Bank of Scotland, Opening the Door for Women in Business, 2004

British Chamber of Commerce/GEM, Achieving the Vision – Female Entrepreneurship, 2005

Business Link Wessex, Women Into Business Dorset – 9-month report, 2005

DTI, Strategic Framework for Women's Enterprise, 2003

DTI/SBS, Promoting Female Entrepreneurship, 2005

Enterprise Research, Women Friendly Business Support Provision in South East England – a mapping report for SEEDA, 2005

Martin Wyn Griffiths, SBS Speech on Women's Enterprise to the World Bank, 2005

National Regional Partnership Board on Business Support, Promoting Women's Enterprise, 2005

Prowess, The Flagship Award – For Best Practice in Women's Enterprise Development, 2005

Prowess, A Manifesto for Women's Enterprise, 2005

Prowess State of Women's Enterprise 2007

Shared Intelligence (on behalf of Prowess), The Regional State of Women's Enterprise in England, 2005

Prowess/UKBI, Women-friendly Incubation Environments and Managed Workspaces, 2005

SEEDA, Directory of Business Support for Women, 2005

SEEDA/Business Links/LSC, Joining Forces: An Integrated Framework for Business Support in the South East, 2005

SEEDA, Women's Enterprise in the South East; Collation of Regional Statistical Information, 2007

Business Link South East Business Monitor, Hot Topic Spotlight – Women's Enterprise, 2007

Appendix 2

Realising the potential of Women's Enterprise in the South East

The Women's Enterprise Steering Group

We have set up a larger, more comprehensive Steering Group which will establish 'Task and Finish Groups' to address specific issues. The Group is responsible for reviewing and developing the regional strategy, agreeing how the region should respond to national developments affecting women's enterprise, advising the Women's Enterprise Task Force and other organisations, and additional research requirements.

SEEDAs Women's Enterprise Manager manages the Steering Group.

Members

- SE Regional Business Link leading on women's enterprise (to Chair)
- Enterprise Gateways
- Representative for Innovation services
- Regional Business Support Providers including Finance South East, Enterprise Agencies, New Deal provider for the South East and Train to Gain
- Women's Networks representatives
- Jobcentre Plus
- Higher (HE) and Further (FE) Education representatives
- CDFI Regional Director
- Women entrepreneurs, including an Advocate and/or Ambassador
- Private Sector support bodies including Institute of Directors (IOD), Chamber of Commerce and Institute of Chartered Accountants of England and Wales (ICAEW)
- Commercial banks and financial lending organisations
- Prowess
- SEEDA Head of Enterprise Policy
- SEEDAs Women's Enterprise Manager (to facilitate).

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