

YOUR GUIDE TO Support and Resources for Women Entrepreneurs

RBC Royal Bank

Committed to being the bank of choice for women in business

To find out more about our products and services,
contact a representative from RBC Royal Bank
1-800-ROYAL® 2-0 (1-800-769-2520)

This publication is also available in formats suitable for
people who are partially sighted or with limited vision.



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What women say about RBC Royal Bank resources for women and some of the programs we support.

"RBC Royal Bank's Web site for women entrepreneurs is excellent! Keep it up; we need resources like this and truly appreciate all that you are doing to help us succeed."

Linda Olech, Owner, Advanced Visuals E-Commerce Design.
LaSalette, Ontario

"I'm very impressed with what RBC Royal Bank is doing for women entrepreneurs. The Champions newsletter is so interesting and well done - an excellent initiative. It is the first time I've seen anything like this from a bank. Keep up the good work!"

Jocelyne Lafrenière, President, Outaouais Women's Business Network, Gatineau, Québec

"We wouldn't be here now, selling across North America, if it weren't for the chance of being a first time 'Uniquely' exhibitor."

Maureen Robinson, Milsean Shoppe, Aldergrove, British Columbia

"RBC Royal Bank has a clear and well-defined strategy and presence in the women's market. They've taken a lot of risks with this sector - from sponsoring trade missions to supporting women's business organizations - and I applaud them."

Elyse Allen, President, Toronto Board of Trade

Welcome.



Women entrepreneurs are a dynamic and powerful economic force in society today. Canadian women own and/or manage nearly 40% of all businesses in Canada and are starting new ones at unprecedented rates.

RBC Royal Bank applauds this terrific growth. And, we understand that you look to your bank for more than just financing. You need a banking partner who recognizes there's more than money involved in building a successful business.

RBC Royal Bank has a long-standing involvement and is committed to helping women entrepreneurs start and grow their businesses. And we've been delighted to see our customers achieve one success after another. While we've been recognized for our leadership role in addressing women's needs, we know there's more to be done. So we're working constantly to identify and develop new ways to help.

Please take a moment to scan this introduction to our services and resources. Learn more about how we're working hard to become the bank of choice for women.

A handwritten signature in black ink that reads "Betty". The signature is fluid and cursive.

Betty Wood,
National Manager,
Women Entrepreneurs' Market, RBC Royal Bank

Financial Advice

We've developed people and in-depth expertise to respond to the unique needs of women entrepreneurs.

WOMEN'S MARKET CHAMPIONS

A vibrant cross-country network of 100 RBC Royal Bank Women's Market Champions who have a passion for serving women entrepreneurs in their communities. These Champions provide information, networking connections and the financial and banking advice you need to succeed. Whether it is sharing their knowledge and expertise by speaking at business events or referring you to the right banking professional to service your needs, these Champions are dedicated to helping women entrepreneurs thrive and grow.

(See page 9 for how to contact us.)

Resources

These print and on-line information resources are winning rave reviews from businesswomen.

CHAMPIONS NEWSLETTER

Our semi-annual publication features practical tips, strategies, valuable advice and success stories from Canada's most dynamic women entrepreneurs. And it's free!

WOMEN ENTREPRENEURS WEB SITE

A comprehensive source of information and resources compiled especially for women entrepreneurs, including news, articles and information about starting, financing and growing your company and exporting, special events, associations, publications, helpful links and more. Find us at www.rbcroyalbank.com/sme/women

WOMEN ENTREPRENEURS VIRTUAL NETWORK

Want to get valuable, free information to help grow your business? Then, our Virtual Network is the place to be. Not only will you receive a variety of special benefits as part of membership, but you'll become part of a community of like-minded women entrepreneurs *(see Page 9 for more information)*.



Where do
savvy Women
Entrepreneur
go to share
biz strategies?

**MISSED
THE EVENT?
GET THE NOTES**

FREE MEMBERSHIP

JOIN OUR
NETWORK

OF PEOPLE
JUST LIKE YOU

Networking

RBC Royal Bank understands how important the right contacts and resources are to starting and growing your business.

That's why we support key networking organizations and events. Visit our Web site at www.rbcroyalbank.com/sme/women for comprehensive listings. From training and mentoring to business matchmaking, you'll find a host of contacts and resources to help fasttrack your business growth.

We also sponsor local networking and educational events for women business owners. Check the Calendar of Events on our Web site regularly... or contact the Women's Market Champion in your region. And be sure to join our Virtual Network (see *Page 9*) to get valuable resources and stay in touch.



Trade

One of the biggest opportunities for female-run enterprises is gaining access to lucrative national and international markets. As part of public and private sector partnerships, RBC Royal Bank has collaborated in a number of groundbreaking trade initiatives for the benefit of women entrepreneurs, including:

- Sponsoring the Trade Research Coalition in 1999, which gathered pioneering research on the unique needs and challenges of Canadian women exporters.
- Supporting and promoting many trade missions, both actual and "virtual." (Using the Internet and video-conferencing, virtual trade missions are a cost-effective way to develop international business contacts and promote your products or services.)
- Taking a lead sponsor role in the first-ever Businesswomen's Trade Mission to Washington in 1997, the 1999 Canada-U.S. Businesswomen's Trade Summit and virtual trade missions to Malaysia, Singapore, Atlanta (Georgia) and Australia.
- Supporting organizations and activities that promote international trade and commerce for businesswomen. Visit our Web site at www.rbcroyalbank.com/sme/women/exporting.html

Recognition

Seeing our women entrepreneur customers succeed is always our best reward. But, it's nice to have others recognize our efforts too.

In acknowledgement of our leadership and pioneering initiatives for women in business, we have been honoured with several national and international awards, and we have been invited to share our expertise at major international events.

- In 2000, Betty Wood, our National Manager, Women Entrepreneurs Market, received a **Global Entrepreneur of the Year** award. Betty was one of 15 women from around the world honoured by the Business Women's Network in Washington, D.C.
- The Canadian Embassy in Washington recognized us with an **Ambassador's Award** in 1998 for "Outstanding Contribution to the Canadian Businesswomen Community by the Private Sector", noting our sponsorship of the first-ever Canada-U.S. Businesswomen's Trade Summit.
- In 1998, we were honoured with the **Corporation That Makes A Difference Award** from the International Women's Forum for our commitment to the advancement of women employees and clients.

Global Leadership

As a global leader in providing financing for women in business, we are a founding member of the **Global Banking Alliance for Women (GBA)**. This international alliance of banks shares best practices for promoting access to finance, markets, networks and information that will help accelerate the global growth and development of women's businesses.

Most importantly for women entrepreneurs, the GBA opens the door for its customers to new contacts and connections around the world. Initiatives like trade missions link women globally and help foster international trade.

NURTURING THE NEXT GENERATION

For decades, many young women missed out on the encouragement, the role models and confidence-building experiences that would lead them to dream of a business of their own. That's changing. At RBC Royal Bank, we support programs and organizations that build the entrepreneurs of the future – our future customers – to help them make their dreams come true. Some of these include:

- kickstartyourbiz.com, an online training program for young entrepreneurs,
- Women in Motion, Step Up and Lead (mentoring program) www.women-in-motion.org
- Canadian Youth Business Foundation www.cybf.ca
- Shad Valley www.shad.ca

Contact Us

Want to take advantage of any or all of the information resources, events, training and networking opportunities and other invaluable services described here? You have three, fast and easy ways to start:

Get your business growing!

1. Contact the RBC Royal Bank Women's Market Champion nearest you. (For an up-to-date list, visit our Web Site at www.rbcroyalbank.com/sme/women/meet_champion.html)

2. Join our Women Entrepreneurs Virtual Network by going to our Web site at www.rbcroyalbank.com/sme/women.

Special membership benefits include:

- A subscription to our Champions newsletter;
- A three-month trial to the BusinessMatchMaker on-line service;
- A copy of your choice of one of two books written by best-selling author and women's financial expert, Joanne Thomas Yaccato;
- Access to your choice of several practical business guides and magazines;
- Advance notice of upcoming events geared to women entrepreneurs;
- Links to RBC Royal Bank Champions and account managers in your region;

Membership is free!

3. Subscribe If you would simply like to subscribe to our Champions newsletter, call 1-800-ROYAL® 2-0 (1-800-769-2520).

Financial Services

At RBC Royal Bank, we're committed to offering you the best possible value for all your banking needs.

FINANCING PRODUCTS

We believe your financing arrangements should be convenient and designed to meet the unique requirements of your business. We offer a wide range of loan and leasing options at competitive rates. Flexible terms, conditions and payment schedules put you in the driver's seat and let you manage your credit your way.

DEPOSIT PRODUCTS

It's important to have the right account - one that meets your needs today and in the future. We offer a variety of Business Essentials accounts that provide you with more value for your hard-earned dollar.

INVESTMENT PRODUCTS

Starting to save for a rainy day or your next expansion? RBC Royal Bank offers a variety of investment options for your business.

For more information, please contact your local Women's Market Champion or a Business Banking account manager at any RBC Royal Bank branch or Business Banking Centre. For a location near you, call 1-800-ROYAL® 2-0 (1-800-769-2520).