



# PARO Centre

For Women's Enterprise

**I AM  
READY!**



# *History & Background*

- PARO Centre for Women's Enterprise was founded in January 1995 "*Women Helping Women*"
- PARO is a grass-roots organization - Our Board of Directors are women who have been part of the PARO experience
- PARO continues to provide support for thousands of women across Northern Ontario to launch & grow their businesses and political leadership

# *History & Background*

- PARO provides opportunities to empower women within their communities, with training, support and introductions to various funding programs for Businesses and Social Enterprises
- PARO understand the socio-economic environments of Northern Communities and the growing needs and aspirations of women in Northern Ontario

# *Visions & Values*

- Focus on delivering **programs & training** to enhance micro-enterprise development
- Providing **support** for the development of **peer lending circles**
- Improve the lives of its members by creating **positive impact** on the community & region

# *Visions & Values*

- At PARO our Values are:
  - **Cooperation**
  - **Ownership**
  - **Responsibility**
  - **Integrity**
  - **Simplification**
  - **Peer Support**
  - **Opportunities for Women's Advancement**

# PARO TOOLS



Created by: **Women in Politics** in partnership with **PARO Centre for Women's Enterprise**





# PARO TOOLS



2017

## MANUFACTURING TOOLKIT

WHAT DO YOU NEED TO KNOW TO START OR GROW YOUR  
MANUFACTURING BUSINESS  
PARO CENTRE FOR WOMEN'S ENTERPRISE



# PARO TOOLS





# PARO TOOLS



DOING BUSINESS  
IN CANADA 

An Introduction to the Legal Aspects  
of Investing and Establishing  
a Business in Canada

# PARO TOOLS

- Cash Flow Template
- Business Plan Template
- Business Survey Template
- Online Training
- Funding Applications
- PARO Women of SSM, Algoma District & Manitoulin facebook group

# *PARO Circles*

- Connect & network with other enterprising women
- Small groups of (4-7) like-minded women
- Meet regularly to share their experiences
- Support, share & expand contact networks

# *PARO Circles*

- One of the key elements of a Peer Circle is that members also provide access to grant/loan support of between \$500 and \$5,000
- Members of the Peer Circle are involved in the review and approval of a member's PARO loan application before it is approved.

# *Circle Micro Loan/Grant*

## **Why Apply for a Peer Loan (Micro Loan/Grant)?**

- A Peer Loan is so much more than a small business loan. It comes with peer support, training and increased control, to name just a few benefits.

# *Circle Micro Loan/Grant*

**A Circle Loan/Grant may be the right for solution for you if:**

- Poor credit history
- No cash or other source of equity
- Loan too small for bank to consider
  - Avoid credit card debt
  - Leverage additional funds



# *PARO Circles*

- Peer lending has helped many Circle members to grow their businesses and set new goals for the future
- Today PARO CIRCLES one of the strongest peer lenders of small business loans in North America”. Source: Impact – [A Social Enterprise Strategy for Ontario, 2013](#)
- Women from diverse backgrounds & mixed expertise are encouraged to connect with like-minded women in your community and consider starting a new Peer Circle today

# PARO Circles

- Peer Circle members provide access to lending support of between \$500 and \$5,000
- Members of the Peer Circle are involved in the review and approval of a member's PARO loan application before it is approved
- Peer lending has helped many Circle members to grow their businesses and set new goals for the future. Today it is one of the strongest peer lenders of small business loans in North America". Source: Impact – [A Social Enterprise Strategy for Ontario, 2013](#)
- Women from diverse backgrounds with mixed expertise are encouraged to form their own Peer Circles. Connect with like-minded women in your community and start your Circle today!

# *Unique Services*

- PARO Centre for Women's Enterprise
- Access to Major Business Loans
- PARO Leads & Links
- Glow & Grow Workshops – free Trainings
- PARO on Wheels
- Circles & Micro Grants / Loans
- Conferences, Awards & Networking

***“Our lives and business experience has been greatly enhanced due to being circle members. The down-times and struggles are always going to be there when you are in business. However, so are our circle members. The members of our circle have developed friendship and trust amongst the monotony of trying to start a new business while juggling family, young children, and our personal lives.”***

**~ Genesis Circle**



# Thank you

to each of you for attending and being  
**AWESOME!**

*To Your Success,*

**Katherine G. MacRae**

*PARO Project Coordinator North*

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# *WELCOME TO PARO !*

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