

Women in Business and Maternity



TIPS - Handout

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Tips and Suggestions

For women entrepreneurs, who are planning on having children, are pregnant, or already have children.

Business and Family Life Management

Increasing numbers of women are pursuing entrepreneurship. How do you juggle running a business and raising children?

The following are some tips and suggestions we gathered during our research and in consultations with women business owners. These women shared with us suggestions they found helpful in running a business and having children.

As Maggie Lord says in her article, *A Guide to Maternity Leave for Entrepreneurs*, “Maternity leave for entrepreneurs isn't typical. The brain never quite shuts off, and a successful entrepreneur can't just shutter her business. But it's possible to nurture both at once with a bit of planning, foresight and a team you trust and rely on.”

1. Plan ahead

Once you become pregnant, consider using the nine months to plan for the time after the baby arrives. For example, think about what weeks or months that you might take off from your work. List the daily tasks that others in your life (personal and work) will need to take on, and slowly begin transferring responsibility for these tasks to them. This will allow you to answer questions and work out any details or new routines **before** the baby arrives. Taking these steps will help maximize your time with your new baby.

2. “Project-manage” your pregnancy

As written by Lisa Evans, in her article *How to Manage a Pregnancy and a Business*, treat a pregnancy as you would any other large-scale project. Take a critical look at the team at your business and decide who might be able to take on tasks that you may not be able to or want to perform after a new child arrives.

3. Delegate as much as you possibly can

Delegating can be tough for you as an entrepreneur, whether you head a large or a small business. If you are going to take some time off, someone else will need to take care of the business while you are away. If you have a large staff, spread the tasks among many members of the team. If you have a small group, ask each member what responsibilities they

could take on. As Maggie Lord says, “As a bonus, you might discover some yet undetected talents and skills among your colleagues that will help your business over the long term.”

4. Be flexible

As any parent knows, being flexible is essential to coping. You can't predict what kind of pregnancy you will have or how much your newborn will sleep. You will need to schedule your day-to-day activities around your pregnancy and new child. Think ahead about what you will need to do differently and how your timetable will change. Start adjusting your schedule **before** the baby arrives. This will also help others who are connected to your business adjust (e.g., employees, clients and suppliers).

5. Avoid making other big changes

As much as possible, avoid initiating big changes within your business at this time. Having a new child is a big change as it is. If you are eager to expand or take your business in a new direction, it may be better to wait until after your life has settled following the arrival of a new child. Simplifying things a bit might be better. When you are ready to get back to giving your business your full attention, you will be well rested and ready for charging ahead with your business plans.

6. Establish business communication times

Maggie Lord explains in her article, *A Guide to Maternity Leave for Entrepreneurs*, that it is important to avoid answering the phone and checking emails at all hours of the day or night. Since most entrepreneurs do not want to feel out of the loop, she recommends dedicating specific times for checking correspondence or taking calls and shutting off your email and phone at other times. As she says, “It would be great to be away on Baby Island for 12 weeks, but for entrepreneurs and business owners, a traditional, hands-off maternity leave isn't usually feasible. Let people know when you'll be checking in (for example, looking at email three times a week at 4 p.m.). That way they know there might be a delay but that they will be heard. Use the rest of the time to focus on your health and the baby.”

7. Sleep as much as you can

Most new parents will probably say that they are not getting enough sleep. It is also common for entrepreneurs to think of trying to work when the baby is sleeping. The result is sleep deprivation, leading to a loss of productivity. It is best to try to sleep when the baby sleeps. Naps should be taken whenever possible. Entrepreneurs should only work when feeling somewhat rested.

8. Access support programs and services where possible:

There are some programs and services to which self-employed individuals can apply. These may provide some support:

- Employment Insurance (EI) Special Benefits:
 - ✓ This program is for people who are self-employed (such as business owners) and who have chosen to register for these benefits. It is a business owner's choice if he or she wants to register. It is completely voluntary.
 - ✓ Self-employed individuals who choose to register will pay regular premiums. They would be eligible for maternity/parental benefits if they have a new child (birth or adoption). (They would also be eligible for other types of benefits such as sick leave.)
 - ✓ However, a person **MUST** wait at least 12 months after confirmation of registration **BEFORE** they are eligible to receive any benefits. (Therefore, if a woman is already pregnant, it is normally too late to start in the program to qualify for maternity benefits for when the baby will arrive.) Normally a woman would need to decide to join the program **BEFORE** she gets pregnant.
 - ✓ More information regarding these EI benefit options can be found at the following website:
<https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html>

NOTE: This document is not an official government document and includes only summary information.

Therefore, it is important that anyone registering for any EI program directly contact an official EI representative to make sure that all specifics pertaining to that individual's situation are taken into account.

- NB Association of CBDCs – The “Women in Business Initiative”(WIB)
 - ✓ There are four development officers who work specifically with women business owners, providing one-on-one support to women living in both rural and urban areas across NB.
 - ✓ Development officers can provide many resources, training, and networking opportunities, all designed to increase chances of business success.
 - ✓ As mentioned on the WIB website, “*Women are the New Face of Entrepreneurship and a thriving force in New Brunswick’s economy.*” The Women in Business Initiative has been designed to further enhance business planning and growth.
 - ✓ WIB is available thanks to the financial support of the Atlantic Canada Opportunities Agency (ACOA). Further information can be found at: <http://www.wbnb-fanb.ca>

- Your Loan Agent:
 - ✓ The person you work with at your bank or other lending organization can also be a great resource for more information. Book a meeting with him or her. He or she might be able to refer you to other programs or services or have additional tips and strategies to suggest.

References:

Some of the content in this document was taken from:

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GOVERNMENT OF CANADA. EI Special Benefits for Self-Employed People. <https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers/apply.html>

NB ASSOCIATION OF CBDCs. Women In Business Initiative. <http://www.wbnb-fanb.ca>