

Women Business Support Program (PAEM)



What is PAEM?

Who is it addressed to?

Female entrepreneurs and business owners

What does it offer?

PAEM offers business advice to female entrepreneurs at any stage of the business project.

It also supports business owners in consolidating and modernizing their businesses.



Objectives

- Promoting equal opportunities between women and men
- Raising women's awareness and their environment towards self-employment and business
- Confluence with the European Community in terms of labour matters
- Reinforce the success of female entrepreneurs.

In the end...

PROMOTE ENTREPRENEURSHIP BETWEEN WOMEN

What does it offer?

Information and business advice

- General in terms of social and economics matters
- Self-employment opportunities
- Labour legislation
- Administrative procedures
- Network of business cooperation
- Business Projects
- Market analysis
- Legal, fiscal and financial counseling
- Internal and external commerce

Training

- Entrepreneurship training (entrepreneurship skills, gender equality, financial management, environmental management, etc.)

Access to finance

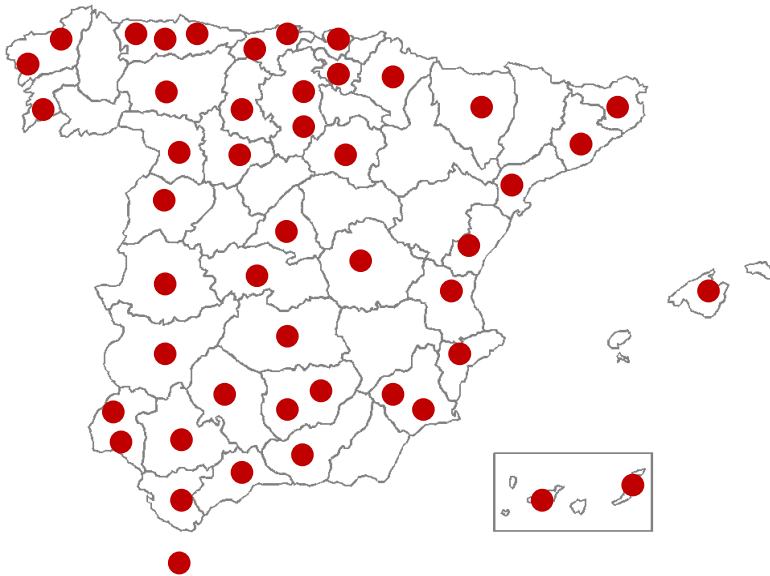
- Microcredits without guarantees for women
- Support in obtaining endorsements

Networks

- Support for networking activities

Why PAEM? Advantages

- **Accessibility:** Face to face through 47 local chambers of commerce spread throughout Spain and online through: www.empresarias.camara.es



- **Free and specialized advice**
- **Access to financing with advantageous conditions**

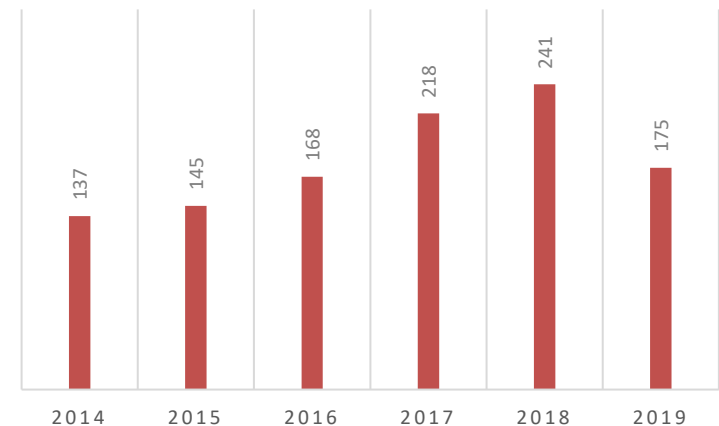
Access to finance

La Caixa social microcredits

- Self-employment projects
- 25.000 € max. (with a maximum of 100% of the investment)
- Without opening fees, studying and canceling
- 5,90% of interest rate
- No guarantees or endorsements



Processed microcredits 2014 -2019



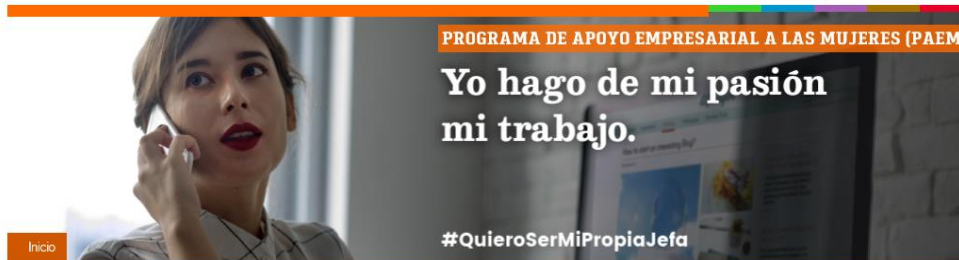
Source: Own elaboration – Spanish Chamber of Commerce

EmpresariasNet, what is it?

Objective: bringing entrepreneurs closer to new technologies by creating a network of entrepreneurs and business owners

Services

- Monthly newsletters
- Online business advice
- Support network and sharing experiences
- Training courses



Asesoramiento online empresariasNet

- In less than 48 hours a group of experts reply to users queries
- Almost 15.000 queries made by female entrepreneurs and business owners
- The most demanded advice is the generic one

PAEM in figures

Since 2001 more than **190.000 women** have been advised

Since 2001 more than **39.500 companies** have been created

Since 2001, **76.300 women** have used the **online advisory service**

Companies survival rate: 80% at three and two years of creation and 95% a year of creation

Woman's profile within the program: **entrepreneur (88%)** between 35 and 45 years (24%)

El **31% de las participantes se encuentran empleadas por cuenta propia** 6 meses después de su participación

Best practices

Good practice *Hospital Clínico Veterinario*



- First multidisciplinary veterinary hospital in the northwest of Spain

Good practice *Bag&Block*



- Customized bags with Lego pieces
- International sells



Yo no me quedé con las ganas.

PAEM PROGRAMA DE APOYO EMPRESARIAL A LAS MUJERES
#QuieroSerMiPropiaJefa

UNIÓN EUROPEA
Fondo Social Europeo
El FSE invierte en tu futuro

Cámara de Comercio de Logroño

Best practices

Promotional videos
STEM vocations



<https://www.youtube.com/playlist?list=PLkNjc2e88aP59aCxSHPHUZT7e-5flhlev>



España

It's worth fighting for
my dream.

#IWantToBeMyOwnBoss

PAEM BUSINESS SUPPORT PROGRAM FOR WOMEN

