



# The Black African and Caribbean Entrepreneurship Leadership Program

Evaluation  
Insights



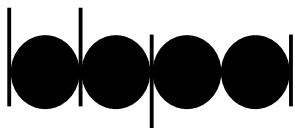
# Partners



The Diversity Institute conducts and co-ordinates multi-disciplinary, multi-stakeholder research to address the needs of diverse Canadians, the changing nature of skills and competencies, and the policies, processes and tools that advance economic inclusion and success. Our action-oriented, evidence-based approach is advancing knowledge of the complex barriers faced by equity-deserving groups, leading practices to effect change and producing concrete results.



The Future Skills Centre (FSC) is a forward-thinking centre for research and collaboration dedicated to driving innovation in skills development so that everyone in Canada can be prepared for the future of work. We partner with policy makers, researchers, practitioners, employers and labour, and post-secondary institutions to solve pressing labour market challenges and ensure that everyone can benefit from relevant lifelong learning opportunities. We are founded by a consortium whose members are Toronto Metropolitan University, Blueprint, and The Conference Board of Canada, and are funded by the [Government of Canada's Future Skills program](#).



Black Business and Professional Association



The Black Business and Professional Association (BBPA) is a non-profit organization dedicated to advancing the success and well-being of Black businesses and professionals. It focuses on fostering growth, innovation and prosperity within the Black community. The BBPA develops and promotes programs and services that enhance business acumen, professional development, and economic empowerment. With a commitment to inclusivity and diversity, the BBPA addresses challenges and harnesses opportunities related to race, culture, and socioeconomic status, striving to create a more equitable and sustainable future for Black entrepreneurs and professionals.

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# Contents

<u>Executive Summary</u>	<b>ii</b>
<u>Context</u>	<b>1</b>
<u>Program Design &amp; Development</u>	<b>7</b>
<u>Program Evaluation Findings</u>	<b>21</b>
<u>Insights on Program Delivery</u>	<b>38</b>
<u>Conclusion</u>	<b>42</b>
<u>Appendix</u>	<b>49</b>
<u>References</u>	<b>52</b>



# Executive Summary

Entrepreneurship and small and medium-sized enterprises (SMEs) are the foundation of Canada's economy, accounting for almost 90% of private-sector employment. Ensuring that entrepreneurs and small businesses have the competencies needed to thrive is an important focus of the Future Skills Centre. Research shows that, while most entrepreneurs face challenges, those who identify as Black face multiple barriers in accessing the financial, social and human capital needed to succeed, in part because of systemic anti-Black racism. While strategic investments—including a growing number of training, coaching, mentoring, incubation and acceleration programs—have been made to address these gaps and create a more inclusive entrepreneurship and innovation ecosystem, there is a lack of systematic attention on the competencies and supports needed, the ways to develop them and how to assess their impacts.

The Black African and Caribbean Entrepreneurship Leadership (BACEL) training program is a pilot program developed by the Diversity Institute in partnership with the Black Business and Professional Association (BBPA) and funded by the Future Skills Centre. The program builds on extensive research and experience delivering training to Black entrepreneurs through the Workplace Inclusion and Innovation Program, Boss Women Program and Rise Up Pitch Competition, among others. The overarching goal of the BACEL program is to mitigate barriers and strengthen entrepreneurship as an economic pathway for the Black community by providing outcome-based entrepreneurial support defining key competencies for diverse Black entrepreneurs, offering wraparound support and then assessing their impact. The program was designed over a 12-month period from October 2020 to November 2021 and delivered to 563 people from November 2021 to June 2023.

**Learning objectives of the BACEL training program were:**

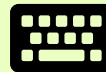
- > Building confidence and a growth mindset along with core entrepreneurial competencies, including financial management, business planning and essential communication skills (e.g., pitching, negotiating and networking)
- > Training and upskilling Black entrepreneurs on how to use and adapt to technology (e.g., customer relationship management, software and business automation) to their business needs
- > Developing practical strategies to erode barriers and create and grow Black-owned businesses
- > Assessing best practices, and documenting and sharing training and support strategies
- > Meeting the needs of 400 to 600 Black entrepreneurs across Canada.

Research shows that the Black community is diverse and an intersectional lens is required. Those born in Canada have different experiences than those who immigrated; the challenges of youth are different than those of older individuals; and the experiences of men and women are distinct. The layers are complex; research shows that different demographic groups within the Black community face distinct barriers to entrepreneurship. The Black African and Caribbean Entrepreneurship Leadership training program was designed with these differences in mind.

## Learning objectives of the BACEL training program



Building confidence and a growth mindset along with core entrepreneurial competencies



Training and upskilling Black entrepreneurs on how to use and adapt to technology



Developing practical strategies to erode barriers and create and grow Black-owned businesses



Assessing best practices and documenting and sharing training and support strategies



Meeting the needs of 400 to 600 Black entrepreneurs across Canada



Building on successful programs targeting newcomers (Workforce Innovation and Inclusion Project), women (Rise up Pitch Competition, Boss Women) and youth (partnerships with the Lifelong Leadership Institute), as well as research into the needs of specific groups, BACEL provides a three-stage program with cohorts tailored to the needs of youth, women and men. The program consists of three levels focusing on entrepreneurial readiness and development. Level 1 covers entrepreneurial basics, Level 2 expands on business planning and financial management, and Level 3 emphasizes technology adoption and business expansion. At each stage, specific competencies were defined and tied to program content and delivery, with assessment embedded in the curriculum. Program evaluation was also integrated into the program to investigate impact and the achievement of program objectives.

### Highlights from the BACEL training program evaluation results:

- > Feedback was generally positive, with nearly all survey participants indicating that they would recommend the program to others. Most found the content interesting and easy to understand. The varied delivery methods were also appreciated.
- > Comparisons between pre- and post-program skills assessments showed improvement, particularly in financial literacy and networking skills. There was also a notable difference in technological skills, although progress varied among demographic groups:
  - > Youth cohort participants reported improved contingency planning and increased access to funding.
  - > Women's cohort participants faced compounding barriers and persistent challenges, but experienced growth in networks and funding opportunities.
  - > The men's cohorts were smaller but benefitted from growth in confidence and improved access to business support, networking and mentorship.



*Feedback was generally positive, with nearly all survey participants indicating that they would recommend the program to others. Most found the content interesting and easy to understand. The varied delivery methods were also appreciated.*

- > Participants reported that programming had the greatest impact when it came to access to funding and network growth.
- > Several best practices were identified, including offering tailored support for different cohorts; enhancing technological proficiency training; strengthening mentorship, networking and collaboration opportunities; improving accessibility through diverse delivery methods; addressing mental health and well-being; implementing wraparound services, making continual improvements through evaluation; and expanding the definition of youth.
- > A limitation of the project was the lack of outcome assessment. The research did not uncover much information about the overall impact of the program on participants' business aspirations. This will be addressed with subsequent research.



# Context

This section provides a review of the background research that informed the design of the project, including details of the Black community in Canada, Black businesses in Canada, barriers faced by Black entrepreneurs in general as well as specific sub-groups, and other entrepreneurship training and support programs.

## Profile of the Black community in Canada

The most recent census data from 2021 shows that Canada's Black population reached 1.5 million, accounting for 4.3% of the total population.<sup>1</sup> This number has nearly doubled from two decades prior in 2001 (2.2%).<sup>2</sup> Nearly one-half of Black Canadians reside in Ontario (49.7%), which is a slight decrease compared to previous years (52.4% in 2016).<sup>3</sup> The population is well educated, with over one-half (56.3%) having a post-secondary certificate, diploma or degree.<sup>4</sup>

The Black community in Canada is diverse. Within Canada's Black population, several religious affiliations are represented; in 2021, 25.9% reported being Christian, 18.1% identified as Catholic, 11.9% were Muslim, and 18% reported no religious affiliation.<sup>5</sup> Data from 2017 shows that 15.8% of the Black population aged 15 years or older identifies as a person with a disability.<sup>6</sup> From 2015 to 2018, 2.1% of the Black population in Canada aged 15 years or older identified as gay, lesbian or bisexual.<sup>7</sup>

Canada's Black community has a significant immigrant population. The most recent census data indicates that 50.9% of the Black population are immigrants, with most having immigrated to Canada within the past decade (2011 to 2021).<sup>8</sup> Most Black Canadians born outside the country are from Jamaica (14.9%), Haiti (12.1%) or Nigeria (12%).<sup>9</sup> Second-generation African-origin Black Canadians and second-generation Caribbean-origin Black Canadians have higher educational attainment than those with Canadian origins.<sup>10</sup> Contributing factors to this are thought to be the higher education attainment of their immigrant parents and higher expectations put on them by their parents.<sup>11</sup>

## Black businesses in Canada

As of 2018, about 2.1% (n=66,880) of Canadian businesses were Black-owned. While this number has increased over time, this is still disproportionate to the Black population in Canada,<sup>12</sup> representing 4.3% of the total population.<sup>13</sup> Of Black-owned businesses, about 70% are owned by men and 30% by women.<sup>14</sup> Most Black business owners are immigrants.<sup>15</sup> Black-owned businesses in Canada operate across industries, mainly accommodations, travel, hospitality and food (19%), consulting, education and management (15%), and legal, accounting, real estate and professional services (13%).<sup>16</sup>

### Barriers to entrepreneurship faced by Black business owners

Research has identified barriers faced by Black business owners, including access to the financial, social and human capital needed to succeed. Access to funding, financing and capital is the number one challenge faced by Black entrepreneurs in Canada.<sup>17</sup> In one study of Black business owners in Canada, three in five participants indicated that they had not applied for any business-related funding in the past 18 months, citing reasons such as lack of awareness of opportunities or not meeting the application requirements.<sup>18</sup> For example, some Black entrepreneurs believed that funding was industry specific or unavailable to immigrants.<sup>19</sup> Even when they do apply, Black-owned businesses are more likely to be denied financing than those owned by individuals of other ethnicities.<sup>20</sup> Data



*Access to funding, financing and capital is the number one challenge faced by Black entrepreneurs in Canada.*

from the U.S. shows that less than one-half of funding applications submitted by Black entrepreneurs are approved; those that obtain approval are also less likely to receive the full amount of financing for which they applied.<sup>21</sup> On top of these challenges, data shows that Black Canadians have been disproportionately affected economically by the COVID-19 pandemic, whether in terms of employment or entrepreneurship.<sup>22, 23</sup>

Other barriers faced by Black entrepreneurs are the lack of social capital and connections to established business networks.<sup>24</sup> Because of barriers that Black entrepreneurs face on their journeys, the availability of Black entrepreneurs able to provide mentorship and act as role models is limited, making networking challenging.<sup>25</sup> One study found that more than one-half (55%) of Canadian Black entrepreneurs do not know where to access support or advice when challenges arise in their businesses, and less than one-half said they had an advisor they felt they could trust at a bank or a family member with entrepreneurial experience.<sup>26</sup> Without access to mentors and role models, the journey of entrepreneurship can be challenging for Black



entrepreneurs. Professional development resources may also be inaccessible to Black entrepreneurs due to limited financial resources;<sup>27</sup> others lack time<sup>28</sup> to participate in training opportunities. Because of this, Black entrepreneurs may lack key skills related to business planning, networking and accessing funding.

An intersectional lens is also critical. Black entrepreneurs, depending on their gender, place of birth, education, age or other factors, confront distinct obstacles. The Diversity Institute's 2017 Black Experience Project, one of the largest studies of its kind, interviewed 1,500 Black residents of the Greater Toronto Area. The study highlighted that Black entrepreneurs are not a homogenous group and require customized supports.<sup>29</sup>

### **Black youth entrepreneurs**

The experiences of Black youth, particularly Black men, have been well documented. Work from the Diversity Institute and Future Skills Centre has shown that the experiences of Black youth are characterized by barriers throughout their educational journeys as well as targeted anti-Black racism across institutions.<sup>30</sup> Black youth face more frequent and severe punishments than non-Black youth in school<sup>31</sup> and are often discouraged from pursuing post-secondary education, regardless of their grades.<sup>32</sup> On campus, Black youth experience forms of discrimination and racism, such as microaggressions, racial slurs, violent threats and disdain from professors.<sup>33</sup> Societal conditions profoundly shape the entrepreneurial aspirations and challenges of

Black youth.<sup>34</sup> For example, in 2016, although 94% of Black youth aged 15 to 25 years said that they would like to get a bachelor's degree or higher, only 60% thought that they could.<sup>35</sup> These perceptions are shaped by barriers like socioeconomic conditions, unequal access to information and infrastructure,<sup>36</sup> systemic discrimination and racism.<sup>37, 38</sup>

Further, an increasing amount of research has suggested that “youth” cannot be strictly defined by age alone. This is aligned with emerging research suggesting that the developmental stages of youth, especially among racialized groups, are influenced by a constellation of social, cultural and economic factors, rather than just chronological age. Statistics Canada reports a notable increase in diversity among Canadian youth,<sup>39</sup> emphasizing the need for a definition that encompasses the complexities of their experiences.<sup>40</sup> Additionally, Indigenous perspectives on youth development, which focus on life stages and spiritual phases rather than age, offer valuable insights into the multifaceted growth of individuals, reinforcing the notion that personal and cultural development cannot be confined to a number.<sup>41</sup> This broader understanding of youth as a series of developmental stages rather than a fixed age bracket guided BACEL's approach in tailoring its initiatives.

## Black women entrepreneurs

Fewer Black businesses are owned by women than men (29.6% vs. 70.4%),<sup>42</sup> and the rate of self-employment among Black women is nearly one-half of what it is for Black men (6.1% vs. 12%).<sup>43</sup> *The State of Women's Entrepreneurship* annual report has identified a range of issues facing women entrepreneurs, whose businesses tend to be smaller, less well financed and concentrated in services industries, and who are more likely to be self-employed rather than incorporated.<sup>44</sup> Research shows that Black women face additional barriers, including anti-Black racism. Using disaggregated data from the BMO Celebrating Women Grant Program, research by the Women Entrepreneurship Knowledge Hub (WEKH) shows that Black women are often “pushed” into entrepreneurship because of personal circumstances or negative experiences with employment, as well as “pulled” to entrepreneurship by identifying unmet needs in the community and opportunities for innovation.<sup>45</sup> Other themes that emerged from this analysis included the need to address inequality and support the community, the experiences of anti-Black racism and the need for trauma-informed approaches.<sup>46</sup>

The Rise Up Pitch Competition analyzed data from 700 Black women entrepreneurs, making it the largest study of Black women entrepreneurs in Canada to date. The analysis revealed the unique opportunities and challenges faced by Black women entrepreneurs, including limited access to capital and industry-specific biases,<sup>47</sup> as well

as the unique approaches required to address their needs. For example, Black women are often balancing unpaid work such as child care and domestic responsibilities.<sup>48</sup> Further, the intersectionality of being Black and a woman in the business world adds layers of complexity. Black women grapple with unique societal and financial hurdles distinct from their men counterparts or women of other racial backgrounds.<sup>49</sup>

### **Black men entrepreneurs**

The experiences of Black men across institutions have been well documented. Coupled with gendered expectations, this creates a unique set of needs. From 2001 to 2016, the unemployment rate for Black men rose.<sup>50</sup> The employment rate for Black men was 78% in 2016, which is nearly 10% lower than for men from other groups in the population (87%).<sup>51</sup> A significant contributing factor to this lower rate for Black men is discrimination based on stereotypes. One study found that individuals with resumé that had racialized names were less likely to be interviewed than those with non-racialized names.<sup>52</sup> Other data shows that Black men were about 40% less likely to work in management occupations than non-racialized men (6.3% compared with 11.3%).<sup>53</sup>

In the U.S., a report by the Brookings Institution noted that Black business owners, including Black men, face unique challenges, particularly in obtaining startup capital, which is crucial for business success.<sup>54</sup> Statistics Canada has also found disparities in the entrepreneurial experiences of racialized



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individuals, highlighting a potential area of focus for support programs like the men's cohort.<sup>55</sup> Black men entrepreneurs often confront societal stereotypes and biases that shape their entrepreneurial journey. The Stanford Institute for Economic Policy Research indicated that, in general, Black entrepreneurs were likely to receive less funding from financial institutions than were their white counterparts, despite having similar credit profiles.<sup>56</sup> Such biases create significant barriers when building professional relationships, accessing resources or breaking into certain industries.

## Entrepreneurship training and support

In recent years, there has been an explosion of new programs and supports for entrepreneurs, including a rapid expansion of training, incubators and accelerators, new loans and grants, and mentoring and coaching programs. Some target Black entrepreneurs. For example, the DMZ, Toronto Metropolitan University's tech startup incubator, has several programs that target Black entrepreneurs as part of their Black Innovation Programs. Their Launchpad program focuses on talent development and building the next generation of successful Black technology entrepreneurs. The Pre-Incubator program is for those in the startup phase and targets early-stage business founders. Finally, their Incubator program is aimed at startup acceleration.<sup>57</sup>

Another example is the Black Entrepreneurship Loan Fund, offered in partnership between the Federation of African Canadian Economics and the Canadian government. The Federation of African Canadian Economics is a non-profit organization that supports Black business owners in Canada to accelerate the accumulation of generational wealth for Canadians of African descent. The loan fund provides loans of up to \$250,000 to help Black business owners access capital.<sup>58</sup>

However, as with entrepreneurship supports targeted at other groups, questions remain about what works for whom. Studies suggest that Black entrepreneurs have specific needs to improve managerial skills, financial literacy

and their understanding of technology, as well as to improve their knowledge of programs and services and how to access them. There are many programs that purport to prepare entrepreneurs for success, but they often lack clearly defined competencies, assessment frameworks or evaluations. There is also evidence to suggest that the lived experience of Black entrepreneurs is characterized by a level of trauma associated with anti-Black racism.<sup>59</sup> There is also a gap in the literature regarding the experiences of Black entrepreneurs and the barriers they face. The literature shows a continued lack of resources for Black entrepreneurs, which needs to be addressed based on the impact of barriers to success for Black entrepreneurs.

The BACEL program was designed to mitigate barriers and strengthen entrepreneurship as an economic pathway for the Black community by providing more outcome-based entrepreneurial supports, defining key competencies for diverse Black entrepreneurs, offering a training program with wraparound supports and then assessing their impact. Through the analysis of the data from BACEL participants, this report aimed to help fill the gaps in the literature about the barriers Black entrepreneurs face. The built-in, pre-post evaluation assessed the overall impact of targeted training on participants, as well as their satisfaction with the program and if it helped them to develop skills and increase their network.



# Program Design & Development

The overarching goals of the BACEL program were to inform the design of more effective entrepreneurship training programs for Black communities, assess what works for whom, and define and share best practices. These objectives went beyond the traditional goals of an entrepreneurship training program—which are typically aimed at business and job creation—to include skills development and confidence. Even with a strict screening process, success rates in incubators are as low as one in 10. At the same time, there is evidence that entrepreneurship training programs improve business knowledge and practices (e.g., separating personal and business financial records and asset management) as well as enhancing confidence and a sense of empowerment, particularly for women.<sup>60</sup> Other small-scale evaluations of programs targeting racialized entrepreneurs, newcomers and Black women suggest improvements in self-reported skills development as well as essential skills linked to employability.<sup>61</sup>

## Key program objectives

### **Build confidence and a growth mindset along with core entrepreneurial competencies**

The commitment to nurturing self-confidence and fostering a growth-oriented mindset among Black entrepreneurs was at the heart of the program. This involved equipping participants with essential entrepreneurial competencies, including financial management, strategic business planning and critical communication skills such as pitching, negotiating and networking.

### **Train and upskill Black entrepreneurs on how to use and adapt technology to their business needs**

Acknowledging the pivotal role of technology in modern business, the program dedicated resources to train and upskill Black entrepreneurs in the art of technology use and adaptation. This encompassed not just basic digital literacy but also mastery of customer relationship management (CRM) software and business automation tools, ensuring that participants possessed the knowledge and expertise needed to leverage technology effectively.



### **Develop practical strategies to erode barriers and create and grow Black-owned businesses**

The program's core focus was on the development of practical strategies to overcome the unique and multifaceted challenges encountered by Black entrepreneurs. This went beyond merely identifying barriers; rather, the program sought to dismantle these impediments and provide the support necessary to foster the establishment and growth of Black-owned enterprises.

### **Assess best practices, and document and share training and support strategies**

As a cornerstone of its mission, the program was committed to documenting and disseminating best practices, training methodologies and support strategies that evolved from the results of the program evaluation and observations in program delivery. This, in turn, empowered entrepreneurs with invaluable insights, enabling them to navigate the intricacies of entrepreneurship more effectively.

### **Meet the needs of 400 to 600 Black entrepreneurs across Canada**

Layered into these objectives was the understanding that Canada's Black community is diverse and that different groups have different needs based on their unique contexts. The logic model developed for this program can be found in Figures 1A & 1B. An overview of the program's objectives and tailored approach for each stream can be found in Table 1.



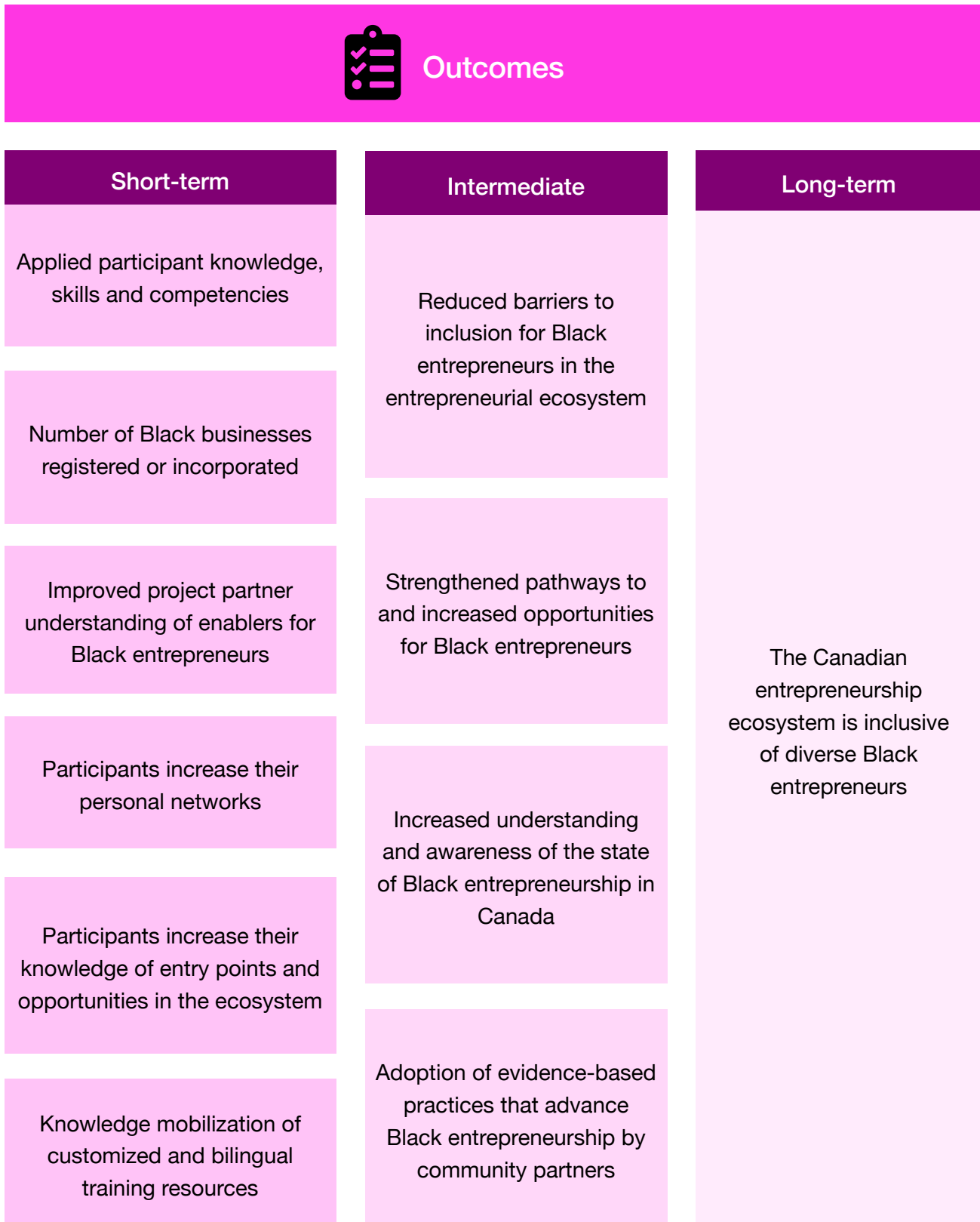
**FIGURE 1A**

Logic model for the Black African and Caribbean Entrepreneurship Leadership program (activities and outputs)



**FIGURE 1B**

Logic model for the Black African and Caribbean Entrepreneurship Leadership program (outcomes)



**TABLE 1**

**Overview of the Black African and Caribbean Entrepreneurship Leadership program’s objectives and streams**

	Youth	Women	Men
<b>Objectives</b>	<ul style="list-style-type: none"> <li>&gt; Build confidence and a growth mindset along with core entrepreneurial competencies, including financial management, business planning and essential communication skills (i.e., pitching, negotiating and networking).</li> <li>&gt; Train and upskill Black entrepreneurs on how to use and adapt technology to their business needs.</li> <li>&gt; Develop practical strategies to erode barriers and create and grow Black-owned businesses.</li> <li>&gt; Assess best practices, and document and share training and support strategies.</li> <li>&gt; Meet the needs of 400 to 600 Black entrepreneurs across Canada.</li> </ul>		
<b>Tailored approach</b>	<ul style="list-style-type: none"> <li>&gt; Recognize the impact of barriers within the education system, including experiences of anti-Black racism, on academic enthusiasm.</li> <li>&gt; Build confidence overall to improve entrepreneurial aspirations.</li> <li>&gt; Leverage experiential knowledge for building a business.</li> <li>&gt; Instill the importance of strategic planning for the future and build resilience.</li> <li>&gt; Build on advanced technological fluency (compared to older age groups).</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Acknowledge the difficulty of balancing multiple roles: personal and professional.</li> <li>&gt; Recognize that Black entrepreneurs often are operating smaller businesses with less funding.</li> <li>&gt; Counteract previous negative experiences with employment.</li> <li>&gt; Challenge norms for Black women entrepreneurs.</li> <li>&gt; Address gap of community support, grow networks and build confidence.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Challenge stereotypes associated with Black men and discrimination based on those stereotypes.</li> <li>&gt; Remove barriers to building professional relationships, grow networks and provide mentorship.</li> <li>&gt; Establish a supportive environment for Black men entrepreneurs to reinforce confidence.</li> </ul>
<b>Projected participants</b>	150	540	40
<b>Registered participants</b>	165	311	34
<b>Results</b>	<ul style="list-style-type: none"> <li>&gt; Built on existing technological proficiency</li> <li>&gt; Found content to be interesting and engaging</li> <li>&gt; Improved contingency planning</li> <li>&gt; Increased access to funding</li> <li>&gt; More likely than women or men to have grown their networks after programming</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Reports of compounding barriers and persistent challenges</li> <li>&gt; Continued hesitancy to seek out bank loans for women compared to men after programming</li> <li>&gt; Women were more likely to have experienced anti-Black racism than were men and youth</li> <li>&gt; Growth in networks and funding opportunities</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Increased confidence</li> <li>&gt; Increased access to business supports, networking and mentorship</li> </ul>

## Competency framework

Entrepreneurs have different needs depending on the stage of their business. With this in mind, the BACEL program was structured into a three-tiered curriculum, designed to guide Black entrepreneurs from the nascent stage of their business idea through to the expansion of an established enterprise. A systematic review of the literature as well as experience with other entrepreneurship training informed the development of a competency framework used to guide the program.

Each level was tailored to equip participants with the tools, knowledge and support necessary to transform their entrepreneurial aspirations into sustainable business ventures. By addressing specific skills and competencies at each stage, the aim was to help participants

build a solid foundation for their business and benefit from personal development. If participants were at more advanced stages of their entrepreneurial journey, then they were placed in Level 2 or 3 cohorts.

### Level 1: Ideation

At this initial stage, participants were introduced to the essentials of entrepreneurship. This included building self-awareness; ideation; exploring networks; and identifying available information, supports and opportunities in the entrepreneurial ecosystem. Focus was placed on cultivating ideas and the entrepreneurial mindset. Skills and competencies for Level 1 can be found in Table 2. Of the 282 total registrations for Level 1, 169 participants completed this level.

**TABLE 2**

**Objectives, skills and competencies for Level 1 of the Black African and Caribbean Entrepreneurship Leadership program**

Relevant Objective <sup>1</sup>	Skill	Competency
1	Self-awareness	Understanding strengths, weaknesses, preferences, goals and aspirations
1	Opportunity identification	Knowledge of process and the ability to identify and articulate an opportunity
1	Confidence	Growth of self-efficacy, learning from every experience and demonstrating the ability to move past obstacles
1	Locating information	Knowledge of where to find basic information on how to develop a business idea or business
1	Self-care	Knowledge of the impact of trauma, mental health challenges and resources for support
1	Networking	Knowledge of the process of networking and the ability to identify key stakeholders

<sup>1</sup> See objectives summarized in Table 1.



The Level 1 stage included Lumina, a self-assessment tool developed by Magnet and provided to BACEL participants at no cost. The tool was not part of the formal program evaluation, but integrated into the curriculum to guide participants in increasing self-awareness to help them move forward with their businesses. The tool was promoted to all ideation-stage participants, and 49 participants used it.

### **Level 2: Validation**

This intermediate stage focused on an introduction to the Business Model Canvas, financials, negotiating, pitching, digital literacy for business and the implementation of core tools for success. In this level, participants identified the strengths and challenges of a business idea and cultivated the knowledge, skills and tools to develop their business idea. This stage saw the most engagement, with 384 participants completing it. Skills and competencies for this level can be found in Table 3.

**TABLE 3****Objectives, skills and competencies for Level 2 of the Black African and Caribbean Entrepreneurship Leadership program**

Relevant Objective	Skill	Competency
1	Self-care	Knowledge of the impact of trauma, current mental health challenges and resources for support
1	Idea validation	Knowledge of process and the ability to articulate an opportunity, and evaluate and validate that opportunity
1	Business model canvas	Knowledge of process and the ability to prepare a business plan appropriate to the participant's business industry and ambitions
1	Networking	Knowledge of process and the ability to identify key stakeholders and demonstrate skills to engage with them
1	Access to financial information and resources	Knowledge of sources and expectations for different forms of financial support and investment
1	Market assessment and research	Knowledge of process and ability to define addressable market size
1	Regulation and taxation	Knowledge of the rules that apply
1	Register or incorporate a business	Demonstrated registry or incorporation of a business
1	Financials	Introductory knowledge of business financials and accounting
1	Financial projections	Knowledge of process and the ability to prepare projections of sales, revenues, costs and profits
1	Crisis and contingency planning	Knowledge of how the COVID-19 pandemic affected the business market and the ability to locate supports and assistance programs
1	Marketing	Identifying and securing customers
1	Sales and customer service	Knowledge of content relationship management and public profile
2	Digital literacy	Knowledge and skills required to fulfil basic digital communication and administration needs
2	Online commerce	Knowledge and the ability to conduct basic e-commerce and understanding of the most prominent platforms
2	Technologies needed to support business success	Ability to define technology needs and navigate potential solutions

**TABLE 4****Objectives, skills and competencies for Level 3 of the Black African and Caribbean Entrepreneurship Leadership program**

Relevant Objective	Skill	Competency
1	Growth mindset	Understanding successful case examples and applying their principles in the next steps of building their business
1	Leveraging crises and building resilience	Ability to observe and act to address strengths, weaknesses, opportunities and threats during a crisis
1	Financials	Advanced knowledge of business financials and accounting, including financial planning
1	Application for funding	Demonstrated ability to complete and submit an application for funding or financing
1	Procurement	Understanding of the request for proposal process, supplier diversity and other core procurement principles.
1	Regulations: intellectual property	Knowledge of the process of securing intellectual property rights for business purposes
1	Leadership	Ability to identify human resource (HR) needs and create an HR plan that adheres to Canadian HR regulations
1	Negotiating	Knowledge of process and the ability to apply the principles of negotiation
1	Pitching	Knowledge of process and the ability to prepare and present a pitch deck
1	Networking	Ability to expand network by planning participation in and showcasing business at sector-specific competitive events and tradeshows
2	Marketing	Developed online profile with identifiable logo, marketing materials, company mission and goals
2	Technology resources and plan	Ability to access technology resources and implement use of new technology
2	Implementation of tools for success	Ability to use tools appropriate to the stage of business (e.g., Microsoft Office, Google Docs, social media, database management, e-commerce platforms, etc.)

**Level 3: Scaling up**

The final level was designed to hone participants' growth mindset by leading them to identify and implement technologies for business expansion, and secure financing or funding. In Level 3, participants worked

on taking their business to the next level and developing a minimal viable product. Skills and competencies for this level can be found in Table 4. This stage, although more specialized and demanding, had 10 participants completing it.



## Evaluation methods

The BACEL training program evaluation was structured as a pre-post design to investigate the impact of the programming. Two online surveys were conducted.

### Pre-program survey

The pre-program survey was delivered to participants at the beginning of each cohort. The survey asked participants to answer demographic questions, as well as questions about their business, motivations for starting a business, reasons for participating in the BACEL program and support needed. Also included in this survey was a self-assessment of participants' skills in several areas: communication, networking, business planning, technology, financial literacy and marketing.

### Post-program survey

The post-program survey was delivered to participants at the end of each cohort. The survey asked participants about their satisfaction with the programming, as well as how the programming could be more effective. Additionally, a self-assessment of the same skills measured in the pre-program survey was included to measure the impact of programming on skills.

The evaluation component of the BACEL training program underwent Research Ethics Board approval. To ensure an objective evaluation, the online surveys were anonymous and no identifying information was collected. Because of this, the intake and post were not linked, meaning that we cannot compare results before and after training for individual participants. The results discussed later in this report represent trends for the overall sample of program participants who completed the BACEL program evaluation, rather than a comparison of pre-post individual skills development.

## Program delivery

Recognizing the diverse needs among Black entrepreneurs, BACEL was designed and implemented in alignment with goals and objectives informed by research and experience working with youth, women and men.

### Youth cohort

The BACEL program recognizes the significance of empowering young Black entrepreneurs who often face unique challenges, such as limited access to financing and experience.<sup>62</sup> Previous work with Black youth entrepreneurs through the



Lifelong Leadership Institute and Diversity Institute focused on youth in the school system. Additional work with Urban Rez and Scadding Court provided insight into the diversity of Black youth entrepreneurs. Based on this, BACEL formed two distinct cohorts: Future Forward and Street Entrepreneurs.

## BACEL cohorts

### > **Future Forward**

The Future Forward cohort caters to Black entrepreneurs aged 19 to 29 years, primarily students in higher education. This age group is in a developmental stage where fostering academic enthusiasm is crucial, as academic knowledge is intrinsically linked to nurturing entrepreneurial intent; the integration of educational content can stimulate business ambitions.<sup>63, 64, 65,</sup>

<sup>66</sup> Youth in this cohort are characterized by visionary thinking, with a propensity to prioritize innovative solutions and societal impact in their entrepreneurial ventures, traits essential for forward-thinking business leaders.<sup>67, 68</sup> Digital literacy was also an important component of the Future Forward program.

### > **Street Entrepreneurs**

Street Entrepreneurs was designed for at-risk entrepreneurs aged 19 to 40 years, with the objective to transform their unique challenges into educational and entrepreneurial opportunities. Many of these participants experienced economic challenges and had unique needs for building resilience and leveraging their experiential knowledge; therefore, the program had features aimed at assisting participants with overcoming challenges and addressing these needs.

## Skills learned in BACEL

### > **Overcoming economic hurdles**

The program sought to help participants develop skills to navigate and surmount economic barriers. By leveraging adversity as a catalyst for innovation in working with this group, BACEL implemented individualized content delivery and offered stipends, in alignment with the idea that addressing socioeconomic barriers directly can boost program participation.<sup>69</sup>

### > **Building resilience**

The Street Entrepreneurs initiative sought to cultivate resilience through targeted leadership and problem-solving exercises, acknowledging its significance as a fundamental quality in successful entrepreneurial endeavors.

### > **Leveraging experiential knowledge**

Many Street Entrepreneurs possessed first-hand knowledge of the markets they intended to serve; the program harnessed the power of those experiences to enable participants to devise solutions rooted in their experiences.

## Women's cohort

Working with the Diversity Institute and WEKH as well as other organizations, BBPA has participated in several programs targeting Black women entrepreneurs, including the Workforce Innovation and Inclusion Project in Halifax,<sup>70</sup> the Rise Up Pitch Competition<sup>71</sup> and training program (which has reached over 700 women) and the Boss Women Entrepreneurship Training Program. Research shows Black women face barriers as a result of gender discrimination and anti-Black racism as well as their disproportionate family



care responsibilities. As a result, the training for Black women entrepreneurs focuses on addressing the unique challenges faced by Black women entrepreneurs. It aims to impart essential business knowledge while also reinforcing a community of support, resilience and peer networking, which is crucial in navigating the entrepreneurial landscape.

### **Men's cohort**

The establishment of the men's cohort within the BACEL program was driven by a recognition of the distinct challenges faced by Black men in entrepreneurship, which include stereotypes and discrimination, difficulties building professional relationships because of stereotypes and a lack of confidence.

## **The impact of mental health**

Research shows that entrepreneurs are 50% more likely to report having a mental health condition compared to non-entrepreneurs, with certain factors—like long work hours, work-life imbalance and lack of financial security—playing crucial roles.<sup>72</sup> For Black entrepreneurs, the challenges are intensified by the interplay of racial inequalities, contributing to higher levels of stress and mental health challenges.<sup>73</sup> With these issues in mind, discussions on mental well-being took centre stage in all BACEL programs.

Mental health awareness was woven into the Future Forward and Street Entrepreneurs programs. Facilitators understood the specific strains on each group: the rigors and pressures of academic life faced by Future Forward participants and the

relentless socioeconomic challenges with which Street Entrepreneurs grappled. Representative facilitators were important in fostering environments of trust and open communication. In the Future Forward program, the youth facilitator candidly shared personal experiences with mental health, cultivating a space where participants felt empowered to voice their experiences without fear of judgment. Within the Street Entrepreneurs cohort, the facilitators' empathy and understanding recognized the pronounced impact of socioeconomic adversities on mental well-being. Regular open group discussions and individual check-ins became the norm, ensuring that emotional well-being was continually foregrounded.

Women in the BACEL program often juggled multiple roles, including being mothers, wives and entrepreneurs. Balancing these competing priorities presented distinct challenges, highlighting the need for a supportive and empowering approach to mental health. To address these challenges, the program provided a safe space for participants to discuss the realities of motherhood and entrepreneurship openly. Facilitators encouraged conversations around the emotional toll of managing motherhood and business, fostering a sense of community through shared experiences. During facilitated discussions, participants explored strategies for nurturing their personal relationships while pursuing their entrepreneurial ambitions. The program provided resources for accessing mental health support, encouraging women to seek professional help when needed without fear of judgment.

For the men's cohort, mental health played a significant role in the participants' overall well-being and empowerment. The unique challenges faced by Black men within the entrepreneurial landscape and societal pressures necessitated a supportive and inclusive approach to address mental health concerns. Historically, mental health has been stigmatized within the Black community, particularly among men. The BACEL program recognized the importance of creating an environment where mental health conversations could occur openly and without judgment. By engaging Black men facilitators who understood the cultural nuances and challenges faced by participants, the program fostered an atmosphere of trust and understanding. Facilitators initiated conversations about mental health, encouraged participants to share their experiences, and provided resources for support and guidance.

Entrepreneurship comes with unique stressors, including financial uncertainties, work-life balance challenges and the weight of responsibility for business success. Across the cohorts, participants explored how entrepreneurial stress could affect mental well-being and overall health. Facilitators provided strategies for managing stress, fostering resilience and prioritizing self-care.



## Recruitment

Participant recruitment for all BACEL programs was primarily conducted through strategic outreach within the BBPA network. Targeted communication efforts, predominantly via email campaigns and social media outreach, effectively engaged potential participants, drawing from a rich community base keen on entrepreneurship and business development. This approach capitalized on the BBPA's reach and influence, ensuring that a diverse and motivated group of aspiring entrepreneurs were aware of the opportunity and encouraged to take part in the transformative learning journey offered by BACEL.

For facilitator recruitment, BACEL tapped into its networks of industry professionals and partners to identify and enlist individuals who were not only subject matter experts but also representative of the modules they would lead. This selection process was guided by the objective of finding facilitators who could bring relevant experience, cultural understanding and a proven track record of mentorship to the table, thus enriching the program with diverse perspectives and fostering an environment of inclusivity and empowerment.

### Program completion stats

- ➔ 1,259 registrations
- ➔ 563 participants successfully completed the BACEL program
- ➔ 169 participants completed Level 1 programming
- ➔ 384 participants completed Level 2 programming
- ➔ 10 participants completed Level 3 programming

Out of 1,259 registrations, 563 participants successfully completed the BACEL program. This includes 169 participants who completed Level 1 programming, 384 participants who completed Level 2 programming and 10 participants who completed Level 3 programming (see the appendix). The average completion rate for each module compared to registrations was 65%.



# Program Evaluation Findings

## Survey engagement

The pre-program survey for each module was sent to participants upon registration. Those who participated in more than one program module were invited to complete a pre- and post-program survey for each module. Time was given to participants at the beginning and end of each module to complete the surveys. Participants were also emailed reminders after the program to encourage participation. Overall, the BACEL program had a 67% response rate for the pre-program survey and a 44% response rate for the post-program survey. See Table 5, following page.

## Participant demographics

Most (73%, n=199) participants were women. This number is consistent with the breakdown of program offerings, as most modules targeted Black women entrepreneurs. As seen in Figure 2, most participants were between the ages of 25 and 34 years. Within the program, two in five participants (41%) belonged to this age group. The second-largest age group was 35 to 44 years (26%), followed by those aged 18 to 24 years (15%).

**TABLE 5**

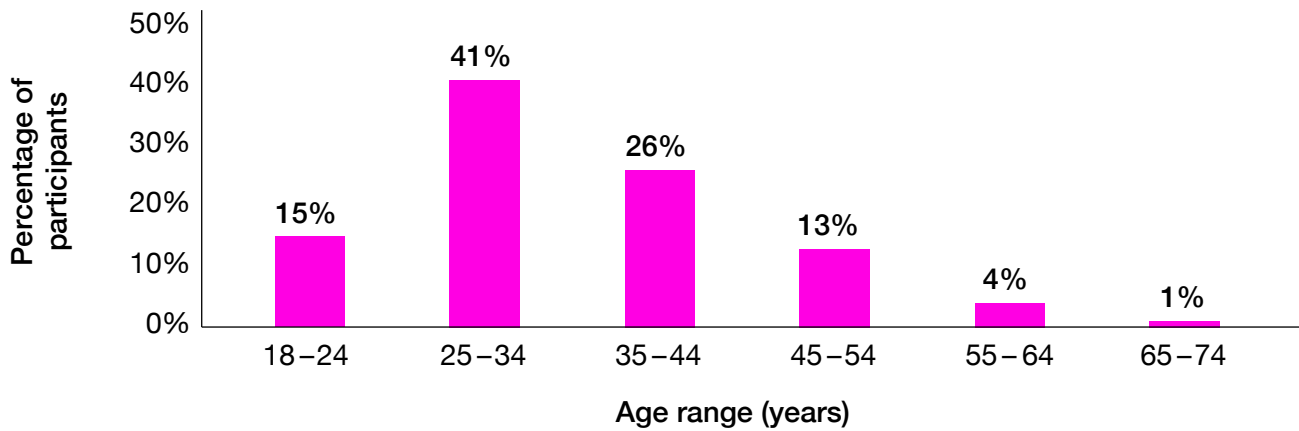
Black African and Caribbean Entrepreneurship Leadership program modules, registration numbers and survey completion rates\*

Program Module	Completed Programming	Pre-Program Survey		Post-Program Survey	
		Number of Survey Responses	Response Rate (%)	Number of Survey Responses	Response Rate (%)
The Edge L1	14	1	7	1	7
de Sedulous Women L2 C1	16	9	56	6	38
Shutter Photography L1 C1	10	5	50	4	40
Rise Up Pitch Competition L2 C1	200	92	46	44	22
Boss Women Bootcamp L2 C1	20	15	75	20	100
BLK Owned L2 C1	10	2	20	1	10
Urban Rez L1 C1	40	25	63	30	75
Shutter Photography L1 C2	9	4	44	0	0
de Sedulous Women L2 C2	20	10	50	10	50
BMIB L2	34	29	85	24	71
Rise Up L1	16	10	63	6	38
Rise Up L2 C2	39	43	110	5	13
BBPA Academy L3	10	7	70	2	20
Future Forward L1	15	9	60	9	60
Urban Rez L1 C2	55	68	124	62	113
Urban Rez L2	45	32	71	16	36
BBPA French	10	15	150	9	90
<b>Total</b>	<b>563</b>	<b>376</b>	<b>67</b>	<b>249</b>	<b>44</b>

\*Note: Some response rates are over 100% because the number of survey responses includes incomplete responses. L1 = Level 1; L2 = Level 2; L3 = Level 3; C1 = Cohort 1; C2 = Cohort 2.

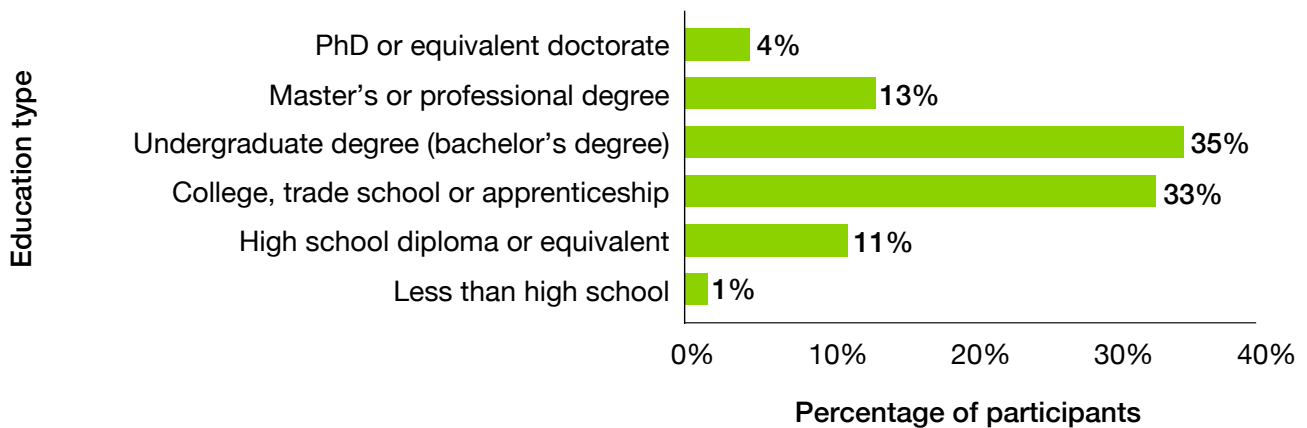
**FIGURE 2**

Age ranges of all participants, Black African and Caribbean Entrepreneurship Leadership, pre-program survey



**FIGURE 3**

Highest level of education completed by participants in the Black African and Caribbean Entrepreneurship Leadership program, pre-program survey



As shown in Figure 3, most participants (68%, n=189) were college or university educated. The program also included participants with degrees higher than a bachelor's, yet this group made up a smaller percentage (17%, n=47). Moreover, those with high school diplomas or education less than high school were even less represented (12%, n=32).

Program participants' country of birth varied, with 55% (n=154) indicating they were born in Canada and 45% (n=124) born elsewhere. Of those born outside Canada, 31% were born in Jamaica (n=36) and 24% were born in Nigeria (n=28).

**TABLE 6**

Averages of Black African and Caribbean Entrepreneurship Leadership program participants' confidence in skill sets, pre-program and post-program surveys

Skill Set	Means From Pre-Program Survey	Means From Post-Program Survey	Differences Between the Pre-Program and Post-Program Means
Communication	4.13	4.27	0.14
Networking	3.49	3.87	0.39
Business	3.09	3.37	0.28
Technology	3.34	3.52	0.18
Financing	2.68	3.19	0.50
Marketing	3.63	3.84	0.21

## Objective 1: Building confidence in core competencies

When comparing participants' responses from the pre-program survey to the post-program survey, it is evident that participants experienced self-reported improvements in all skill sets upon completing the program (Table 6). After analyzing the differences between both surveys' means for each skill set, the biggest self-reported change observed was for financial literacy skills ( $m=0.50$ ). This remains consistent with the programming offered.

Moreover, self-reported improvements in networking skills were seen through the program ( $m=0.39$ ). This observed improvement is notable as networking remains a significant barrier for Black entrepreneurs<sup>74</sup> and is thus an important area to develop. Communication skills were also developed; despite this being a much smaller change ( $m=0.14$ ), communication skills had the highest score among participants in terms of their self-reported confidence with the skill set prior to and after the program. Ultimately, participants were already confident in these skills going into the program.





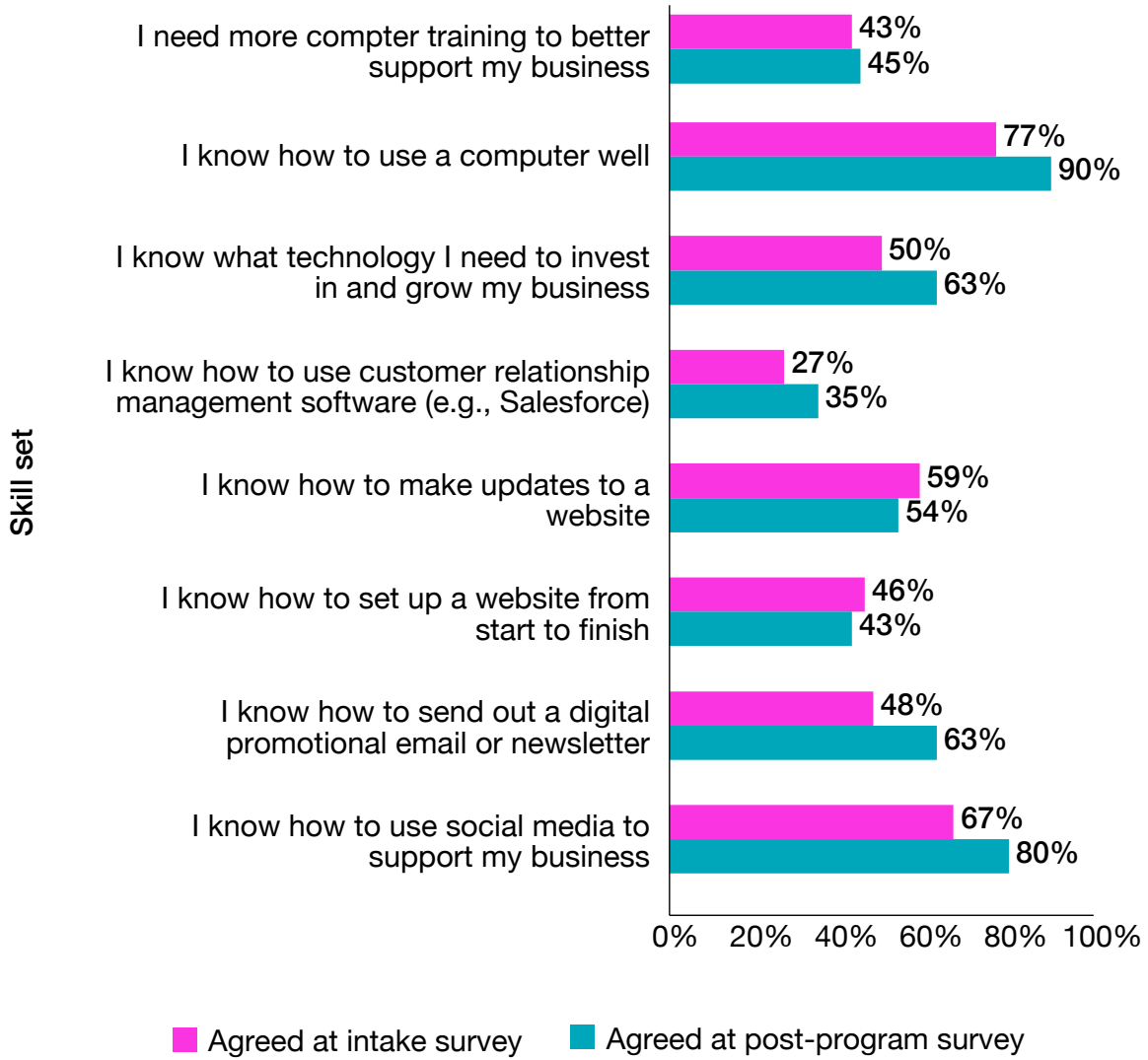
## Objective 2: Advancing technological proficiencies

After completing the program, participants witnessed growth in technological proficiencies (Figure 4). These changes included increased confidence in how to use a computer (77% vs. 90%), knowing in what technology to invest to grow their business (51% vs. 63%), sending out digital promotional material (48% vs. 63%) and using social media to support their business (67% vs. 80%). Although participants increased their confidence in computer use in general, there was not much change in understanding how to use a computer to support their business. Prior to completing the program, 43% of participants felt that they needed more computer training to support their business; after completing the program, 45% of participants felt this way. Ultimately, this highlights a future area of needed training for Black entrepreneurs.

Participants indicated that they were slightly less confident in developing (46% vs. 43%) and maintaining (59% vs. 54%) a website for their business after completing the program. However, it is worth noting that these skills were not offered. Additionally, most participants did not feel confident with CRM software. Although confidence levels in this skill rose somewhat after the program (to 35% from 27%), participants' overall confidence was not that high.

**FIGURE 4**

**Black African and Caribbean Entrepreneurship Leadership program participants' confidence in skills related to technology, pre-program and post-program surveys**



**TABLE 7**

Most common obstacles affecting Black African and Caribbean Entrepreneurship Leadership program participants, as identified in the pre-program survey

Common Obstacles	Number of Survey Respondents	Response Rate (%)
Access to financing	195	71
Cost of borrowing	160	58
Access to equity or capital	171	63
Trade regulations or exchange rate	95	35
Competition	115	42
Availability of skilled labour	94	35
Overall economic conditions	133	49
Government policies (e.g., rules and regulations)	84	31
Infrastructure (e.g., telephone, electricity, water, roads, lands, etc.)	46	17
Taxes	72	26
Anti-Black racism or discrimination	111	41
Low confidence	118	43
Lack of time due to personal or family responsibilities	150	55
Did anything else present an obstacle in growing your business?	57	39

### Objective 3: Strategies for eroding barriers

Financing was identified as a common obstacle, with nearly three-quarters (71%, n=195) of participants agreeing that access to financing was a barrier prior to entering the BACEL training program (Table 7). Additionally,

many participants (63%, n=171) indicated that access to equity or capital was a challenge. Although these barriers were identified by participants as obstacles affecting their careers prior to engaging with the program, 54 participants received new funding after completing the program.

**TABLE 8**

Participants who agreed with each statement related to Black African and Caribbean Entrepreneurship Leadership program satisfaction, as identified in post-program survey\*

	Number of Survey Respondents	Agree (%)
I am satisfied with the program overall	164	87
The training was relevant to my needs and goals	161	86
The content of the program was interesting and easy to understand	169	90
I learned a lot about running a business that I previously did not know	145	77
I expect my business to grow as a result of attending the program	150	80
The methods of instruction kept me interested in the topic	151	80
The digital format of the program was effective	162	86
I would recommend this program to a friend or colleague	176	94
The size of the group was appropriate	171	91
The extra support and resources were helpful	160	86

\*Note: Agreed and strongly agreed were combined.

## Objective 4: Best practices and support strategies

Overall, most participants reported feeling satisfied with the BACEL training program, suggesting that program design and delivery methods were effective (Table 8). Nearly all (94%, n=176) participants who completed the post-program survey reported that they would recommend BACEL to a friend or colleague.

Most participants (90%, n=169) said the content of the program was interesting and easy to understand. Additionally, program delivery was well received, with most participants agreeing that the size of the training group was appropriate (91%, n=171), the digital format was effective (86%, n=162), and the methods of instruction kept them engaged (80%, n=151).

## Objective 5: Meeting the needs of Black entrepreneurs

Providing a pre-program survey for participants allowed individuals to highlight areas in which they felt they needed more support (Table 9). Across all participants of the pre-program survey, most indicated they needed support with accessing business supports and resources (92%) and finding funding opportunities (91%). Other areas where support was needed were mentorship (88%) and marketing (87%).

As discussed below, after the BACEL program, participants experienced a high success rate with funding applications, with 54 participants securing new funding. Despite this, most participants indicated the program was most effective by helping them understand their business' strengths and weaknesses (84%), as well as finding the right information (82%). Other areas of support that participants benefitted from included accessing business supports (75%), mentorship (73%) and networking (77%). In terms of networking, 80% (n=152) of participants indicated that they had grown their network because of their participation in the BACEL program. Over two-thirds (68%, n=102) grew their networks by one to 10 people.

### Program benefits



**85%**

Helping them understand their business' strengths and weaknesses



**82%**

Finding the right information



**75%**

Accessing business supports



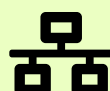
**73%**

Mentorship



**77%**

Networking



**80%**

Have grown their network because of their participation in the program

**TABLE 9**

Percentages of participants indicating areas in which they needed support at the intake survey vs. percentages of participants indicating in which areas the program was most effective at the post survey

Area of Support	Needed Support: Intake Survey (%)	Program Impact: Post Survey (%)
Finding the right information	76	82
Understanding my business strengths and weaknesses	80	84
Developing a Business Plan	75	74
Connecting to customers	81	61
Finding funding opportunities	91	63
Accessing business supports and resources	92	75
Registering your business	32	59
Business start up	56	74
Navigating regulations	62	49
Navigating tax system	73	51
Networking	82	77
Mentorship	88	73
Marketing	87	76
Planning, bookkeeping and financials	83	61
Technology	64	63
Improved sales	85	67
Improved financial management	83	66
Incubation or acceleration	76	59
Language support and translation	22	44
Other, please specify	28	45



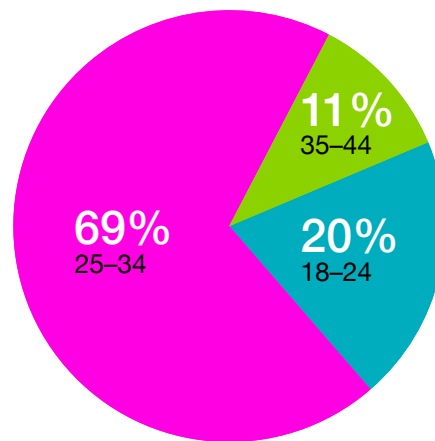
## Focus on youth

Participants belonging to the youth cohort were between the ages of 18 and 44 years (Figure 5). However, most participants belonged to the age group of 25 to 34 years (69%, n=61). These age groups differ from the definitions for youth given by other sources, such as Statistics Canada, which uses an age range of 15 to 29 years.<sup>75</sup>

Like the overall sample demographics, most participants had completed a college or undergraduate degree (70%, n=62; Figure 6). Participants belonging to the youth cohort were more likely to report less than \$25,000 in annual household income (23%, n=20) compared to participants in the women's (15%, n=21) or men's (15%, n=3) cohort. Additionally, youth were also more likely to be unemployed or looking for work (13%, n=17) compared to the others (women: 6%, n=11; men: 3%, n=1).

**FIGURE 5**

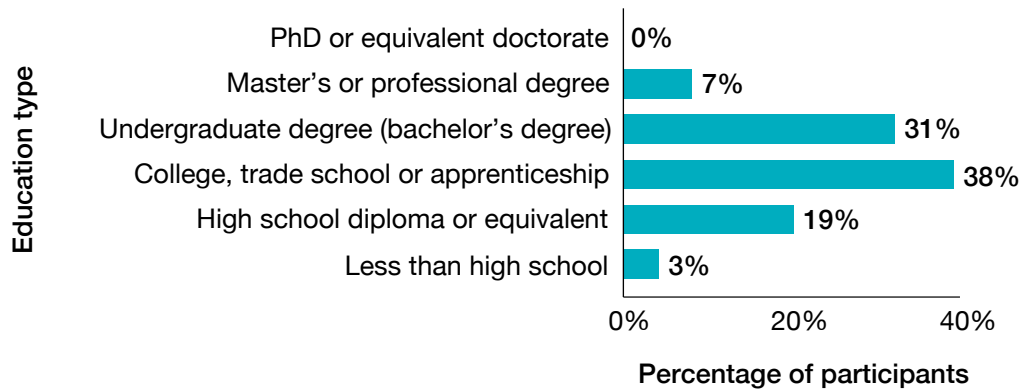
**Age ranges (years) of Black African and Caribbean Entrepreneurship Leadership program participants in the youth cohort**



Youth participants were expected to be more technologically fluent—a key skill for entrepreneurial success—due to the advantage of growing up with technology.<sup>76</sup> <sup>77</sup> Having technology readily available comes with the advantage of improved access to information as well as a better understanding of how to obtain information. Prior to entering the training program, youth participants were slightly more or just as confident in their technological abilities as those in the women

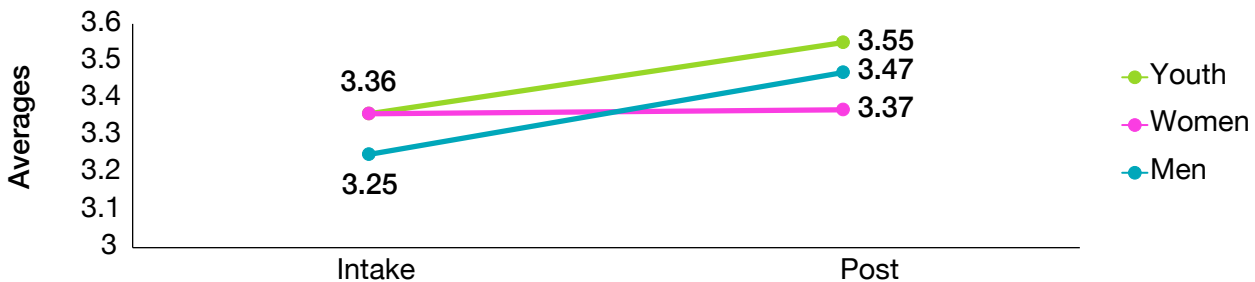
**FIGURE 6**

**Highest level of education completed by Black African and Caribbean Entrepreneurship Leadership program participants in the youth cohort**



**FIGURE 7**

**Participants' level of confidence in technological skills, as identified in the Black African and Caribbean Entrepreneurship Leadership program's pre- and post-program surveys**



and men cohorts; however, after completing the program, youth participants were even more confident in their abilities compared with other cohorts (Figure 6).

The analysis of the pre-program survey revealed that, prior to participation, more youth expressed confidence in knowing in what technology they needed to invest to grow their business (60%) compared to women (52%) and men (40%). A similar pattern was seen for knowing how to send out digital promotional materials (52% of youth

expressed confidence, compared to 50% of women and 40% of men) and understanding how to use social media to support their business (75% of youth expressed confidence, compared to 67% of women and 40% of men). Notably, these same patterns were reflected in post-program results for the same technology skills. It is possible that youth cohort participants entering the program with existing confidence may have resulted in these individuals becoming more receptive to this type of program content.



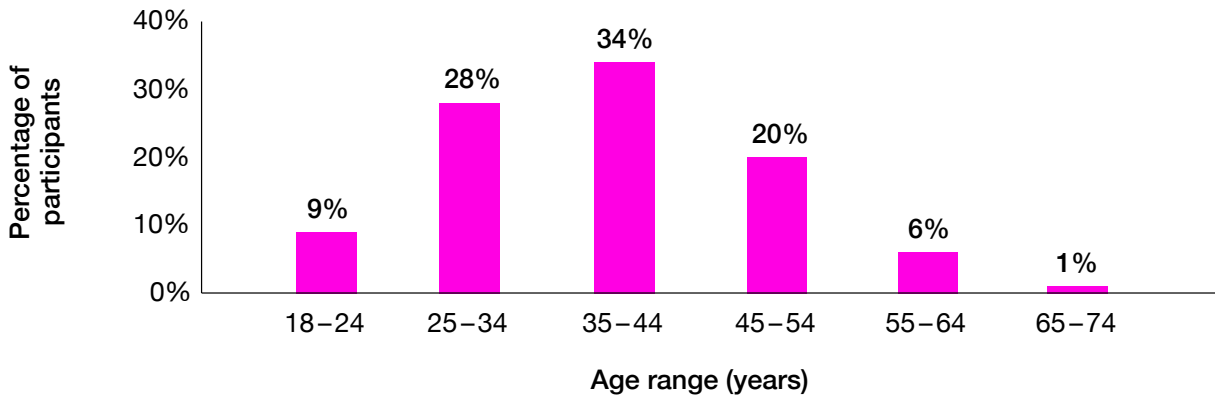


Post-program surveys revealed that participants in the youth cohort experienced positive outcomes from their involvement. Enhancing academic enthusiasm was a main objective for youth. They found the program to be a positive experience; most agreed that the content was interesting (90%, n=81) and the method of instruction kept them engaged (79%, n=71). Contingency planning was also identified as an important skill for the youth cohort. Before the BACEL program, just under one-third of youth participants (31%, n=28) said they had a contingency plan in place for their business. This improved after participating in the program, with 44% (n=38) saying they had a plan. With regard to navigating economic barriers, about one-third (30%, n=27) of youth participants indicated they secured new funding after participating in the program, mostly from personal financing (20%, n=18).

There were other ways in which the youth cohort differed. Youth were more likely to be motivated to start their own business due to difficulties finding employment (34%, n=30) than were women (24%, n=34) or men (although the sample size is low). Youth participants were also more likely to have started a business to supplement their income from employment (66%, n=57) than were women (56%, n=78) or men. Additionally, youth participants were more likely to have entered entrepreneurship seeking flexibility in their work (87%, n=75) compared to women (77%, n=108). They were also more likely to refer to low confidence as an obstacle (53%, n=45) compared to women (39%, n=55) and men (30%, n=6). Finally, youth participants were more likely to have grown their networks as a result of the BACEL program (youth: 90%, n=81; women: 65%, n=44; men: 88%, n=14).

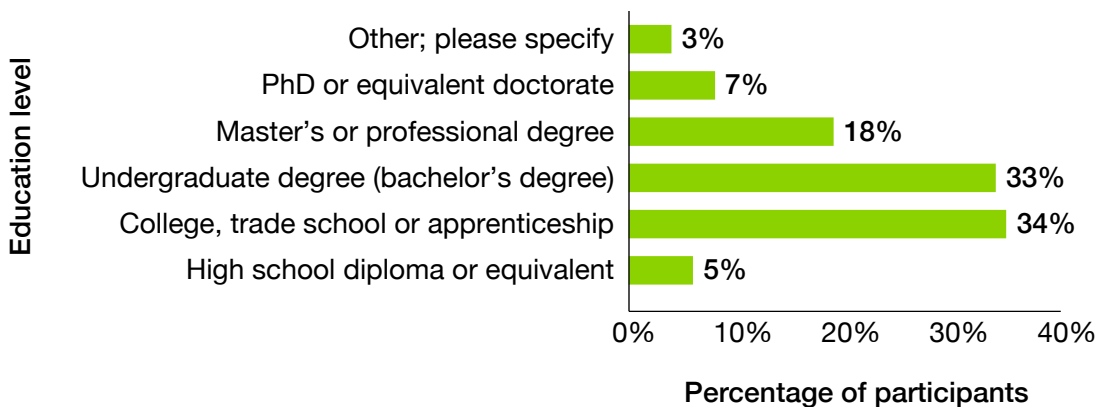
**FIGURE 8**

Age ranges of Black African and Caribbean Entrepreneurship Leadership program participants in the women's cohort



**FIGURE 9**

Highest level of education completed by Black African and Caribbean Entrepreneurship Leadership program participants in the women's cohort



## Focus on women

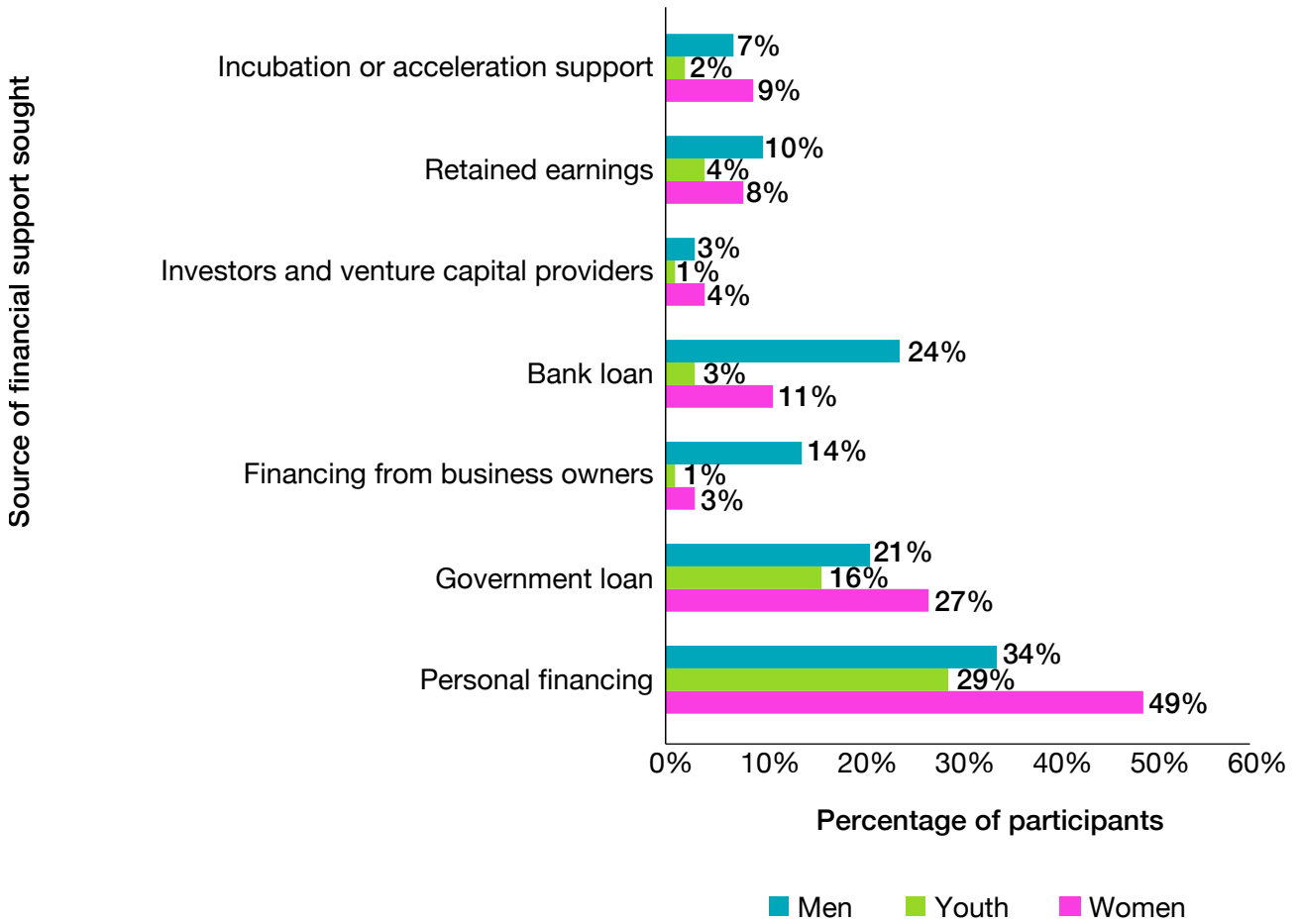
Participants in the women's cohort belonged to age groups ranging from 18 to 74 years old (Figure 8). The age breakdown followed that of the overall sample as most participants (62%, n=85) fell between the ages of 25 and 44 years. Additionally, the women's cohort had more representation of older age ranges compared. With regard to education level, most women (67%, n=92) had completed a college or undergraduate degree (Figure 9).

Prior to the BACEL training program, women were more likely to seek out (Figure 10) or rely on (Figure 11) personal financing to support their businesses (49%, n=87) than were youth (29%, n=39) or men (34%, n=10). Similar patterns were seen after program participation. Additionally, those belonging to the women's cohort were much less likely to seek out bank loans (11%, n=19) than were participants in the men's cohort (24%, n=7; Figure 10).

Women (42%, n=59) were more likely than men (40%, n=8) or youth (34%, n=29) to identify anti-Black racism or discrimination as an obstacle they experienced in starting their business.

**FIGURE 10**

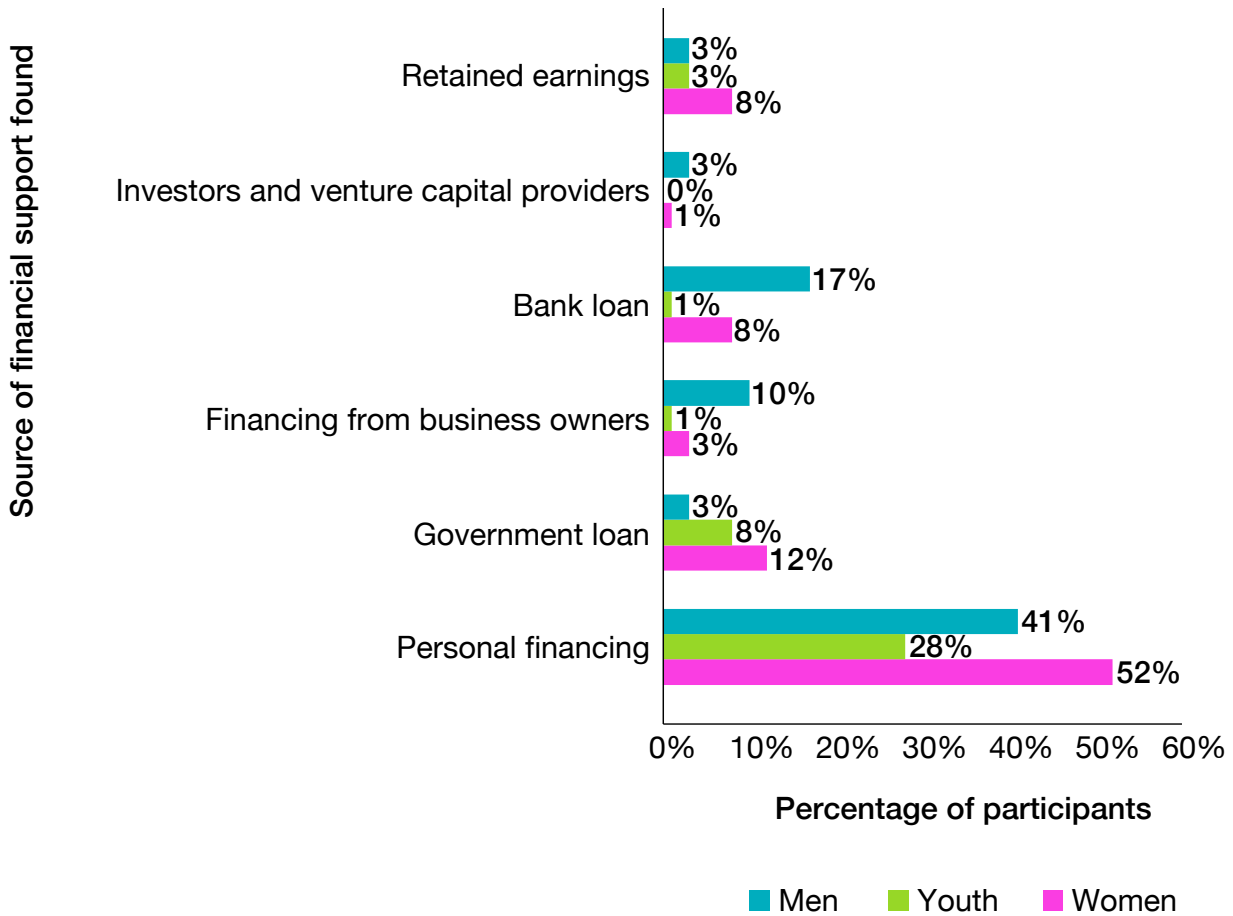
Participants, by cohort, who sought financial support before the Black African and Caribbean Entrepreneurship Leadership program, as identified in the pre-program survey



This highlights the compounding barriers that Black women experience due to the unique lived experience of intersecting identities. The intersection of race and gender can affect Black women’s business endeavours as they are forced to navigate preconceived notions that make business operations, like building a clientele or establishing professional relationships, more difficult.<sup>78</sup>

**FIGURE 11**

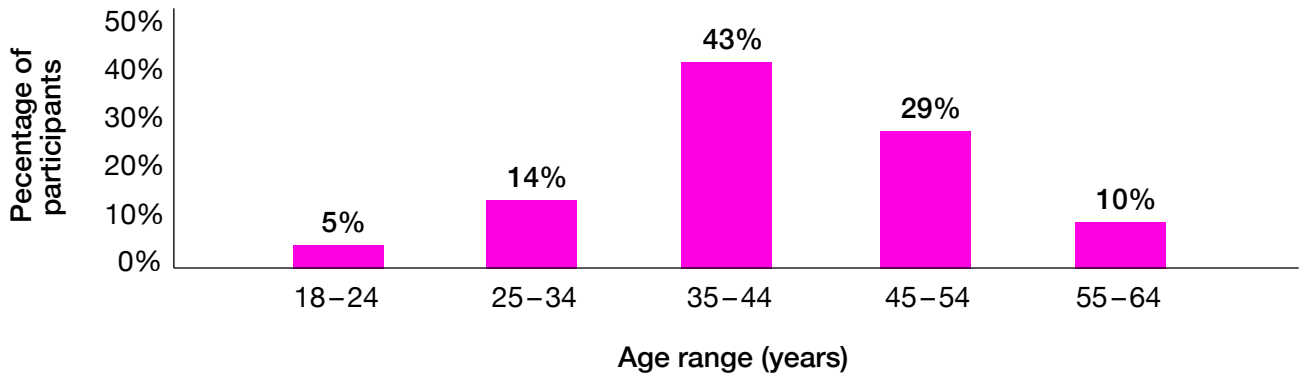
Participants, by cohort, who found financial support before the Black African and Caribbean Entrepreneurship Leadership program, as identified in the pre-program survey



Women were more likely to start a business because of a family history of business ownership (48%, n=69) than were youth (41%, n=36). This finding demonstrates the importance of role models and mentors when entering entrepreneurship. Women were also more likely to have started a business because they needed to work from home owing to family responsibilities (41%, n=57) than were youth (34%, n=28) or men (although this was a smaller sample size). This speaks to the often-competing responsibilities of work and family for women entrepreneurs.

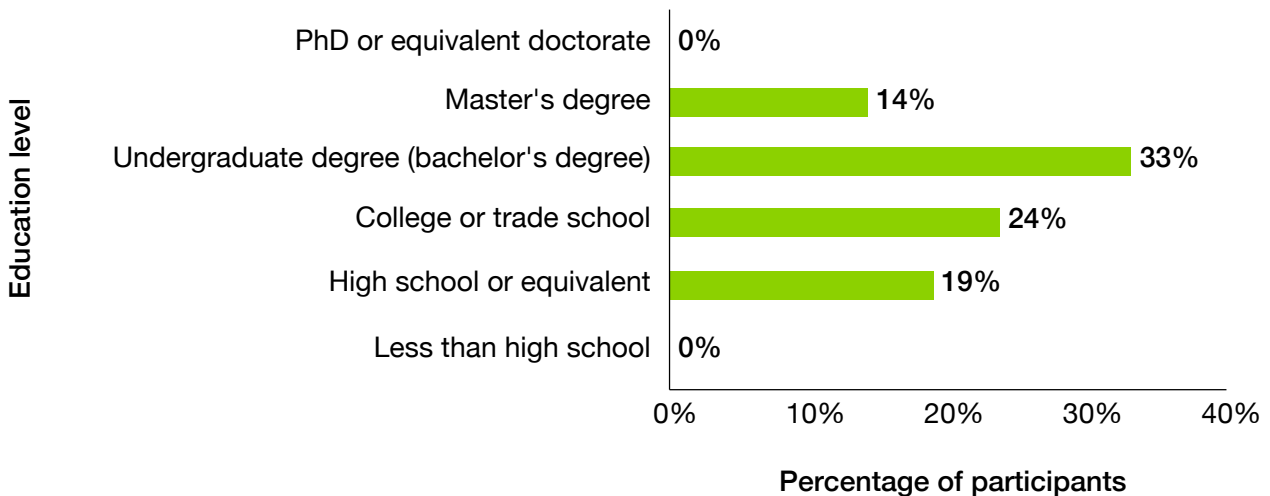
**FIGURE 12**

Age ranges of Black African and Caribbean Entrepreneurship Leadership program participants in the men's cohort



**FIGURE 13**

Highest level of education completed by Black African and Caribbean Entrepreneurship Leadership program participants in the men's cohort



## Focus on men

There were fewer participants in the men's cohort than the other cohorts. The men were slightly older, with most being 35 years or older (81%, n=17; Figure 12). Most had completed a college or undergraduate degree (57%, n=12; Figure 13).

Post-program surveys demonstrated that participants in the men's cohort found that the program had a positive impact. Three-quarters (75%, n=12) said that building confidence was an effective area of the program. Moreover, just under three-quarters of participants (68%, n=11) agreed the program was effective when it came to accessing business supports and resources. Additionally, four in five (81% n=13) found the programming effective for networking and mentorship—outcomes that meet the two main areas of focus for this cohort.



# Insights on Program Delivery

Along with evaluation results, the observations of the delivery partner during the pilot program hold important lessons for continual program improvement. This section covers observations and learnings related to the delivery of the BACEL training program, including mode of delivery, recruitment and participant engagement.

## Virtual, in-person and hybrid delivery: Meeting diverse needs

### In-person programs

In-person programs offer a traditional setting for face-to-face interactions, fostering a sense of community and creating a supportive learning environment. Participants engaged in hands-on activities and group exercises, enhancing the interactive nature of the sessions. However, in-person programs had limitations, including geographical reach and travel constraints for people living in remote areas. Additionally, the COVID-19 pandemic and other health-related restrictions affected the feasibility of in-person sessions during certain periods.

### Virtual programs

Virtual programs provided enhanced accessibility by allowing participants to join from any location, as well as at their convenience through sharing a recording of the session and resources following the live virtual program. Flexible scheduling accommodated participants' other commitments, leading to improved convenience. The use of digital tools and platforms seemed to enhance the learning experience and reduced costs associated with venue rentals and travel expenses. However, virtual programs introduced technical challenges for participants with limited access to technology or Internet connectivity issues. Building personal connections and rapport was also more challenging in virtual settings, and maintaining participant engagement required innovative approaches to ensure active participation.

### Hybrid delivery

Combining elements of in-person and virtual formats appeared to be effective at maximizing engagement while addressing logistical challenges. Offering participants the choice to attend in-person or virtually enabled greater participation and allowed the program to adapt to evolving circumstances.



## Representation

The BACEL program drew on existing research indicating that representation matters. For instance, employees with mentors of the same race or gender feel more committed to their roles.<sup>79</sup> Similarly, students with teachers of the same race perform better academically.<sup>80</sup> Thus, to investigate these potential benefits, the program ensured that leaders guiding each module reflected the experiences and identities of the participants they served. Black women led program modules for the women’s cohort. Black men led program modules for the men’s cohort. Dynamic Black youth led program modules for the youth cohort. The hope was that this commitment to authenticity and representation would foster trust, relatability and camaraderie among participants and their facilitators.

Program satisfaction results may be linked to the decision to have representation: nearly all participants (94%, n=176) indicated that they would recommend the BACEL training program to a friend or colleague, and most (80%, n=151) agreed the methods of instruction kept them engaged.

## Youth cohorts: Empowering the entrepreneurs of tomorrow

### Implementation method for Future Forward module

To cater to the academic background of this module, the Future Forward program was facilitated by a successful youth entrepreneur. The facilitator delivered the curriculum in a conversational and engaging manner and encouraged active participation. By fostering open dialogue and discussions, the facilitator created an inclusive learning environment where young entrepreneurs felt motivated to share their ideas and perspectives.

### Incentive-based problem-solving

To stimulate engagement, an incentive-based approach was introduced. Participants were offered gift cards for providing the most engaging and thought-provoking responses during discussions and problem-solving sessions. This strategy not only promoted active involvement but also nurtured a spirit of healthy competition, inspiring participants to contribute their best ideas.

### Implementation method for Street Entrepreneurs module

Recognizing the challenges faced by participants in this module, the Street Entrepreneurs program approached subject matter individually, laying a foundation for participants. The curriculum was structured to ensure participants understood each topic thoroughly before progressing to the next one.

Additionally, a higher level of supervision was provided to address specific learning needs and offer personalized support. This approach was successful, as 88% (n=73) of Street Entrepreneurs participants agreed that the training was relevant to their needs and goals.

### Financial incentives

To mitigate financial barriers and ensure active participation, stipends were provided to Street Entrepreneurs participants. These stipends were designed to offset lost wages that participants might incur by attending the program. The provision of financial support seemed to increase attendance and participation rates significantly, allowing participants to focus on their entrepreneurial development without financial stress.

## Women's-only cohort: Fostering empowerment and confidence

Led by Black women facilitators, modules in the women's cohort addressed the unique challenges and barriers faced by women in entrepreneurship. The size of the cohort had a noticeable effect on retention and engagement among participants. In one program module of the women's cohort, a large group of more than 200 women entrepreneurs participated. This module brought together diverse individuals from various industries, experiences and backgrounds. While the large module allowed for a rich exchange of ideas and experiences, it also presented challenges in delivering personalized content. Tailoring



the program to meet individual needs became challenging due to many participants, resulting in a less effective learning experience for some.

Moreover, maintaining consistent attendance within a large module was a concern. Some participants found it difficult to balance their entrepreneurial pursuits with other responsibilities, affecting their engagement with the program. These factors underscored the need to explore alternative approaches to address the specific needs of Black women entrepreneurs.

### **Smaller modules and tailoring for success**

In response to the challenges observed in the large module, BACEL implemented smaller program modules for the women's cohorts, each comprising a more intimate group of participants. This shift aimed to create a learning environment that allowed for personalized attention and targeted support.

The smaller modules offered several advantages. By reducing the number of participants, the program facilitators were better able to address specific challenges and interests faced by each individual. Black women entrepreneurs could openly discuss their unique struggles, including overcoming stereotypes and biases, managing work-life balance and navigating the complexities of entrepreneurship.

One notable impact of smaller modules was increased engagement and participation in subjects such as technology and financial literacy. In addition, smaller modules allowed for more interactive sessions, encouraging dialogue and peer support. The safe and empowering space created within these modules empowered Black women entrepreneurs to share their experiences openly, fostering a sense of community and camaraderie.

### **Men's-only cohort: Addressing specific entrepreneurial challenges**

Program modules in the men's cohort, facilitated by Black men leaders, aimed to address specific challenges and barriers faced by Black men in entrepreneurship. Sharing similar experiences and challenges as Black entrepreneurs, program staff observed that the program module became a space for fostering collaboration, mentorship and peer support. Additionally, many participants in the men's cohort shared a common experience of consistently hearing "no" when it came to their entrepreneurial ventures. The program attempted to counter these experiences by meeting participants with support and encouragement. The facilitators fostered an environment where participants felt empowered to explore their ideas and take risks. Program staff observed that this shift from a fear of rejection to an atmosphere of acceptance and affirmation seemed to be important in building entrepreneurial confidence.

# Conclusion

The BACEL training program was designed to be a targeted, empathic and inclusive approach to entrepreneurial development. Participants in the evaluation expressed favourable impressions of BACEL programming, with nearly all participants who completed the post-program survey indicating they found the content interesting and easy to understand, and that they would recommend the program to others. The delivery methods also received positive feedback from most participants.

A comparison between participants' pre- and post-program skills revealed self-reported improvements in all skill sets, especially financial literacy and networking skills—two areas in which support was needed, as per participants in the pre-program survey and as identified in previous research as barriers for Black entrepreneurs. Improvements in technological proficiency were also noted, although these improvements differed between groups; the youth cohort saw the greatest change in digital skills, but also came into the program with more advanced knowledge. While financing and access to equity were acknowledged as barriers, 54 participants secured new funding after completing the BACEL program, indicating progress in overcoming obstacles.

Key aspects of the program were targeted and tailored support for different demographic groups, and a recognition of the different challenges they face. As such, slightly different outcomes were seen for each group. For the youth cohort, participants reported positive outcomes and found the content interesting and the method of delivery engaging. The program improved contingency planning skills, with more youth having a business contingency plan in place after completing the program. One-third of youth participants secured new funding during or after the program. Youth entered the program with higher levels of technological proficiency in various areas—such as understanding the technology needed to grow their business—compared to other groups; after participating in BACEL programming this confidence was further heightened. This likely speaks to the advantage that youth have over older groups, having grown up with readily available technology to provide them with better access to information and a better understanding of how to leverage technology for their business.



*One-third of youth participants secured new funding during or after the program.*

In the women's cohort, the compounded barriers that Black women entrepreneurs face in comparison to their men counterparts were highlighted in program outcomes. While the BACEL training program was effective for women—with many growing their networks and accessing new funding opportunities—prior trends, such as relying more on personal financing than do men, and being less likely to apply for bank loans, persisted. Women were also more likely than men and youth to have experienced anti-Black racism or discrimination when starting their business.

Despite the men's cohort being a smaller sample size compared to other groups, the BACEL program had a positive impact. Three-quarters of men participants indicated that the program had a significant, positive impact on their confidence, which highlights the importance of fostering a supportive and empowering environment for Black men. Nearly three-quarters of men found the program effective in accessing business supports and resources. Importantly, networking and mentorship were highlighted as crucial areas of focus for this cohort, and most participants indicated that the program contributed to their growth in these areas.

## Learnings and recommendations

The learnings and recommendations from the BACEL program summarize the insights garnered from evaluation through to program delivery. The strategic recommendations are aimed at improving the program's efficacy, enhancing technological proficiency, bolstering mentorship and networking opportunities, and strengthening mental health support. These suggestions are rooted in the program's commitment to continual improvement and its dedication to fostering a resilient, inclusive and thriving entrepreneurial ecosystem.

### Tailoring program content to specific groups

The BACEL program's success in engaging diverse cohorts, including youth, women and men, highlights the need for further content customization to address the unique challenges faced by these groups. For women entrepreneurs—who often juggle multiple roles and face gender biases—integrating modules on balancing entrepreneurship with family responsibilities is important. Additionally, strategies to navigate gender-specific challenges in business, such as overcoming societal stereotypes and accessing funding, should be emphasized. This approach acknowledges the unique barriers that women face, including managing work-life balance and combating gender biases in the entrepreneurial landscape.



Additionally, the program could benefit from incorporating more case studies and real-life examples that resonate with the experiences of these cohorts. Inviting guest speakers from similar backgrounds who have navigated similar challenges and organizing workshops tailored to the needs of each group would make the program more relevant and effective. By continuing to customize content based on the specific challenges and feedback of each cohort, BACEL can ensure that all participants receive the most relevant and effective support. This approach would not only enhance individual learning experiences but also contribute to the success of the program in empowering Black entrepreneurs in their unique entrepreneurial journeys.

### **Enhancing technological proficiency training**

The BACEL program's evaluation revealed varying levels of digital literacy among participants, highlighting the youth cohort's comfort level with digital tools. To address this gap and adapt to the evolving technological landscape, future programming should focus on enhancing technological proficiency. This training should encompass not only basic digital literacy but also include more in-depth coverage of advanced topics, such as e-commerce, social media marketing and the effective use of CRM software.

Additionally, the program's focus on technological proficiency should extend to incorporating training on mobile-centric strategies. This is important as many entrepreneurs, especially those in the youth

cohort, are increasingly relying on mobile phones for business functions, including communication, marketing and sales. Integrating mobile technology training would ensure that participants are adept at using computers and mobile devices for entrepreneurial activities, aligning with the program's survey findings that indicated a need for more comprehensive computer training.

Furthermore, the program should consider establishing partnerships with tech companies and digital marketing experts. These partnerships could provide hands-on training and real-world insights, enhancing participants' technological skills and offering valuable networking opportunities. Exposure to the latest trends in digital entrepreneurship through these collaborations would not only enhance the participants' technological skills but also keep them abreast of the current and emerging business environments.

### **Strengthening mentorship and networking opportunities**

The high value placed on mentorship by participants highlights the need for more robust mentorship and networking opportunities. To build on this, it is recommended that more structured and comprehensive mentorship programs be established. These programs should focus on pairing participants with experienced entrepreneurs who have navigated similar challenges, ensuring that the mentorship provided is relevant and resonant with the unique experiences of Black entrepreneurs. A mentorship matching system could be

developed, pairing participants with mentors based on specific business needs, goals and challenges, which would facilitate more personalized and effective guidance.

Expanding networking opportunities is also important. The program could organize industry-specific events and forums, as well as facilitate peer mentorship groups, to foster connections among participants and established professionals in their fields. These events should cater to the diverse industries represented within the program, creating spaces where participants can engage with industry leaders, share experiences and learn from each other. This approach would not only provide participants with valuable insights and support but also enrich the entrepreneurial ecosystem with collaborations and partnerships.

### **Improving accessibility through diverse delivery methods**

The BACEL program's success with hybrid and virtual delivery models highlights the importance of continuing to enhance these methods to reach more people. To improve accessibility and inclusivity, it is recommended to invest in technology that enhances the virtual learning experience. This investment would ensure high-quality, interactive virtual sessions, making the online experience more engaging and effective. Additionally, offering more flexible scheduling options would accommodate the varying circumstances of participants, such as those balancing entrepreneurship with other responsibilities or living in different time zones.

Ensuring that in-person sessions are accessible to participants in remote areas is also crucial. This could involve organizing sessions in various locations or providing travel stipends to participants from remote areas, so that everyone can benefit from the valuable face-to-face interactions that in-person sessions offer.

Another aspect of enhancing accessibility is the development of a mobile app or online platform. This platform could provide easy access to program materials, resources and community forums, allowing participants to engage with content and connect with other entrepreneurs at their convenience. Such a platform would not only enhance the overall program experience but also foster a sense of community among participants, enabling them to share experiences, seek advice and collaborate, regardless of their physical location.

### **Addressing mental health and well-being**

Entrepreneurship, by nature, can be a stressful and isolating journey, more so for Black entrepreneurs who may face additional challenges such as racial discrimination or limited access to networks and resources. Building on the BACEL program's focus on mental health, it is imperative to continue integrating mental health resources and discussions into the program. This integration could be achieved through establishing partnerships with mental health professionals who can provide expert guidance and support. Regular workshops and seminars on stress



*Another aspect of enhancing accessibility is the development of a mobile app or online platform. Such a platform would not only enhance the overall program experience but also foster a sense of community among participants, enabling them to share experiences, seek advice and collaborate, regardless of their physical location.*

management, resilience and coping strategies should be introduced, addressing the specific mental health challenges faced by Black entrepreneurs.

Creating a supportive and understanding community is another crucial aspect of enhancing mental well-being. This community could be fostered through peer support groups, mentor-led discussions and forums where participants can share their experiences and challenges in a safe and empathic environment. Such a community would not only provide emotional support but also help in normalizing conversations around mental health, breaking down the stigma often associated with it.



### **Implementing wraparound services**

To tackle the multifaceted challenges faced by Black entrepreneurs, the BACEL program should implement a range of comprehensive wraparound services. These services are crucial in addressing the unique needs of participants, especially those who report lower annual household incomes or are unemployed. Financial stipends can play a significant role in alleviating economic pressures, enabling participants to focus on their entrepreneurial activities without the burden of immediate financial constraints. This support is vital for those in the early stages of business development, where financial stability is often a concern.

Child care services are another important area of support, particularly for women entrepreneurs. The program's data showed that many women participants were balancing their business aspirations with family responsibilities. Providing child care support would not only alleviate a major logistical challenge but also empower women entrepreneurs to engage fully in the program and their business activities. This support acknowledges the dual challenge many women face and is a step toward creating a more equitable entrepreneurial environment.

By offering these comprehensive wraparound services, the BACEL program can help participants focus more effectively on their entrepreneurial growth, reducing the stress associated with juggling multiple responsibilities. This holistic approach to support is not just about supporting the immediate success of the participants but also about contributing to the long-term sustainability and resilience of their businesses.

### **Continual improvement through evaluation**

To strengthen the ongoing improvement of the program, BACEL should enhance its evaluation processes, ensuring they are comprehensive, systematic and deeply integrated into all aspects of the program. Regular collection and in-depth analysis of data on participant satisfaction, skill development and business outcomes are recommended. This process should not only rely on quantitative measures, such as completion rates and skill improvement scores, but also on qualitative feedback that captures the nuanced experiences of participants.



*By incorporating a robust and comprehensive evaluation strategy, the BACEL program can continually refine and adapt its offerings to serve its participants better. This commitment to evaluation and adaptation is central to the program's ability to empower Black entrepreneurs.*

To gather comprehensive feedback, the program should employ a variety of methods. Detailed surveys can provide broad insights, while focus groups and one-on-one interviews can look deeper into individual experiences, challenges and successes. These methods should be designed to be inclusive and accessible, ensuring that all participants, regardless of their background or stage in the entrepreneurial journey, can provide meaningful feedback. For instance, offering surveys in multiple languages or formats can help reach a more diverse participant base.

Future evaluations should also extend to assessing the effectiveness of newly implemented initiatives, such as mental health workshops, technological proficiency training and wraparound services. This assessment would involve not just measuring participant satisfaction but also understanding the long-term impact of these services on participants' business growth and personal well-being.

For example, follow-up interviews or surveys months after program completion could provide insights into how the skills and support received have translated into real-world success.

Moreover, the program should establish a feedback loop where insights from evaluations directly inform curriculum updates, delivery method adjustments and support service enhancements. This approach would ensure that the program remains dynamic, responsive and aligned with the evolving needs of Black entrepreneurs. Regularly scheduled review meetings involving program administrators and participant representatives could facilitate this process, ensuring that changes are made quickly and effectively.

By incorporating a robust and comprehensive evaluation strategy, the BACEL program can continually refine and adapt its offerings to serve its participants better. This commitment to evaluation and adaptation is central to the program's ability to empower Black entrepreneurs, thereby contributing to the development of a resilient, successful and sustainable entrepreneurial ecosystem in Canada.



# Appendix



**TABLE 10A**

Registrations and completions of the Black African and Caribbean Entrepreneurship Leadership training program across all cohorts

Cohort	BACEL Level	Demographic	Start Date	End Date	Duration	Instructional Hours	Run By
The Edge	1	General	Jan. 21, 2022	Jul. 1, 2022	24 weeks	2 hours/week	The Edge
de Sedulous	2	Women	Jan. 28, 2022	Mar. 4, 2022	6 weeks	1.5 hours/week	de Sedulous
Shutter Photography	1	General	Jan. 31, 2022	Mar. 29, 2022	8 weeks	2 hours/week	Natural Image Photography
Rise Up Pitch Competition	2	Women	Mar. 1, 2022	Mar. 31, 2022	5 weeks	3 hours/week	BBPA
Boss Women Bootcamp	2	Women	Mar. 4, 2022	Mar. 6, 2022	3 days	6 hours/day	BBPA
BLK Owned, C1	2	Youth	Mar. 5, 2022	Apr. 13, 2022	8 weeks	2 hours/week	BLK Owned
Urban Rez - Street Entrepreneurs	1	Youth	Mar. 21, 2022	Jul. 1, 2022	16 weeks	4 hours/week	Urban Rez
Shutter Photography, C2	1	General	Apr. 4, 2022	May 31, 2022	4 weeks	2 hours/week	Natural Image Photography
de Sedulous, C2	2	Women	Apr. 22, 2022	Jun. 3, 2022	6 weeks	1.5 hours/week	de Sedulous
Black Men in Business	2	Men	Jul. 8, 2022	Jul. 9, 2022	2 days	10 hours	BBPA

Cohort	BACEL Level	Demographic	Start Date	End Date	Duration	Instructional Hours	Run By
Rise Up Pitch Competition	1	Women	Oct. 3, 2022	Nov. 7, 2022	4 weeks	6 hours	BBPA
Rise Up Pitch Competition	2	Women	Nov. 21, 2022	Dec. 19, 2022	5 weeks	7.5 hours	BBPA
BBPA Academy	3	General	Jan. 24, 2022	Mar. 29, 2022	10 weeks	1.5 hours/week	BBPA
Future Forward	1	Youth	Feb. 1, 2022	Feb. 22, 2022	4 weeks	1.5 hours/week	BBPA
Street Entrepreneurs	1	Youth	Feb. 6, 2023	Apr. 26, 2023	12 weeks	4 hours/week	Urban Rez
Street Entreprereneurs	2	Youth	May 1, 2023	May 31, 2023	4 weeks	4 hours/week	Urban Rez
BBPA - French cohort	1	General	May 16, 2023	May 30, 2023	3 weeks	1.5 hours/week	BBPA

Note: BBPA = Black Business and Professional Association.

**TABLE 10B**

Registrations and completions of the Black African and Caribbean Entrepreneurship Leadership training program across all cohorts

Cohort	Location	Projected Registration	Number Registered	Number Completed
The Edge	Ontario	20	20	14
de Sedulous	Canada	20	23	16
Shutter Photography	Canada	10	15	10
Rise Up Pitch Competition	Canada	400	695	200
Boss Women Bootcamp	Ontario	25	18	20
BLK Owned, C1	Ontario	25	10	10
Urban Rez - Street Entrepreneurs	Canada	50	70	40
Shutter Photography, C2	Canada	10	13	9
de Sedulous, C2	Alberta	20	25	20
Black Men in Business	Canada	40	70	34
Rise Up Pitch Competition	Canada	25	24	16
Rise Up Pitch Competition	Canada	50	60	39
BBPA Academy	Canada	20	21	10
Future Forward	Canada	25	45	15
Street Entrepreneurs	Ontario	40	75	55
Street Entreneurs	Ontario	40	55	45
BBPA - French cohort	Francophone	25	20	10
<b>Total</b>		<b>845</b>	<b>1259</b>	<b>563</b>

Note: BBPA = Black Business and Professional Association.

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