



## Understanding the Importance of a Written Contract in Business

As an immigrant entrepreneur, you may face many situations where a contract is required to outline the terms of agreement between you and another person or business. It could be a re-sale or job/work related contract as a sub/contractor (cleaning, renovation, construction, electrical, new/used car sale, etc.).

In some immigrant's home countries, a "handshake and a promise" deal, also called verbal or oral contract, is enough. In Canada, entering into a handshake agreement could put you and your business at risk for losing money not only in the original agreement but also in court fees for legal action against a deceitful client. According to [Apfelbaum Law](#), "a written contract plays a vital role in any business transaction. Apart from making the agreement between concerned parties legally binding, contracts can also serve as future references, part of the business' policies, as well serve as proof in the event of misunderstandings, complaints or disputes needing litigation proceedings."



We recommend that you seek help from a lawyer with expertise in Alberta contract law to help you create a sound contract that clearly outlines exactly what is being agreed to, what is being exchanged, and who is involved. Need to connect with a legal expert? Sign up for one of our upcoming Legal Expert Sessions!

[Register Now!](#)



### What motivated you to start your own business?

As an entrepreneur, I was always dreaming of having my own businesses, but business needs commitment and not too much traveling. I'm currently gaining the fresh market experience of working as an interpreter and translator and soon will establish my own website and profile!

### What are you most proud of? What is your biggest success?

What I'm most proud of is raising up 3 kids and taking care of our family through the different countries we lived in, and at the same time being able to work on myself despite being a super busy mom. I would also consider surviving the extreme changes I had in my life my biggest success.

### What has been your biggest challenge as an immigrant entrepreneur in Alberta?

My biggest challenge as an immigrant entrepreneur is acceptance. One of the biggest day to day challenges is adhering to the code of ethics specifically when someone you know asks for help, and at the same time being neutral in the toughest and most emotional situations. I tried to overcome that by training myself, and you'll start getting used to it.

[Read More about Marwa's Journey](#)

## Featured Partner: CIWA

[Calgary Immigrant Women's Association](#) (CIWA) is a non-profit organization established in 1982 as a registered charity. CIWA is a culturally diverse settlement agency that recognizes, responds to, and focuses on the unique concerns and needs of immigrant and refugee women, girls and their families.

CIWA's Employment Services Department offers a suite of bridge to work programs serving newcomers with low-skills, mid-skills as well as professionals. CIWA also recently launched the Easy Reading Business Development Tool for Women. This online portal is designed to simplify business development information for mid-skilled immigrant women and helps users develop business plans. The tool provides all of the basic information necessary to become an entrepreneur in Alberta, specifically in Calgary. The tool is an easy-to-read, one-stop-shop tool providing users with information, quizzes, and calculators to help them assess, learn, and start up a business. You can access the free resource [here](#).

Through the Labour Market Bridging for Volunteers: Interpretation and Translation, CIWA also provides certified training in community interpretation and hands-on experience in interpretation and translation. Training includes the curriculum of [Cultural Interpretation Services for Our Communities](#) (CISOC). The volunteers obtain certification through the [Cultural Interpreter Language Interpretation Skills Assessment Test](#) (CILISAT). This program follows a social enterprise model, collaborates with businesses and agencies to offer paid interpretation and translation work to program graduates. [Click here](#) to learn about CIWA's Language Venture.

To learn more about CIWA's programs and services, visit [www.ciwa-online.com](http://www.ciwa-online.com).

[Learn More](#)



**CIWA**  
Calgary Immigrant Women's Association

## Updates & Upcoming Events

### 2020 Canadian Export Challenge

If you are thinking about, working towards, or are already exporting products or services, you may be interested in applying for the 2020 Canadian Export Challenge. Accepted entrepreneurs will:

- Have a chance to pitch to win \$5,000 (scale up) \$2,500 (startup) and a chance to win up to \$25,000 and up to an additional \$100,000 in in-kind scaling support
- Graduate from one of five 1-day Global Accelerators across Canada in September
- Connect with Canada's trade ecosystem in one place, on one day;
- Gain privileged access to partner programs/ offers and early access to accelerators and supplier diversity opportunities
- Receive the official certificate signed by Minister Ng, Canada's Chief Trade Commissioner and the President's of Export Development Canada, UPS and Startup Canada

To learn more, register for the Canadian Export Challenge Prairie Region Event on September 15, 2020.

[Register & Learn More](#)



[More Business Link Events](#)

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**Connect with a Business Strategist today!**



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